

FLOOD SAFETY

Listen to local radio or TV or an NOAA weather radio for information. A flood **watch** means that flooding is possible. A flood **warning** means that flooding *is* occurring or *will* occur soon. If there is any possibility of a flash flood, evacuate to higher ground. Do not wait for instructions to move.

Have your electricity turned off by your power company, or turn off all electrical circuits at the circuit box. Shut off the water service and gas valves in your home.

Do not walk through flowing water. Drowning is the number one cause of flood-related deaths, and most occur during flash floods. Currents can be deceptive. Six inches of moving water can knock a person off their feet. When walking through standing water, use a stick or pole to determine the depth of the water. LOOKS CAN BE DECEIVING! Floodwaters may be contaminated with raw sewage and chemicals.

Do not drive through a flooded area. One foot of water will float many vehicles. Don't drive around road barriers as roads or bridges may be washed out. **Turn Around, Don't Drown!**

Stay away from power lines and electrical wires. The number two flood-related killer is electrocution. Electrical currents can travel through water. Report downed power lines.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Surfaces can be very slippery. Mud left from floodwater may be contaminated with sewage and chemicals.

FLOOD INSURANCE

Homes in a flood hazard area have a 26% chance of flooding over the life of a 30 year mortgage.

If you don't have flood insurance, talk to your insurance agent. **Homeowner's insurance policies do not cover damage from floods.** However, because the City of Albany and Dougherty County participate in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the federal government and is available to everyone for both residential and commercial properties, even for property that has been flooded, and for property that is not in a flood hazard area.

Some people have purchased flood insurance because the bank required it when they received a mortgage or home improvement loan. Usually, these policies only cover the building itself, not its contents.

During the kind of flooding that has occurred in Albany, there is usually more damage to the furniture and contents than there is to the structure. If you are covered, check out the coverage amount and make sure you have *contents coverage*. Contents coverage is available to renters as well.

For more information on how to protect against flooding and the steps you may need to take to protect your family and your investment, call FEMA at **1-800-427-2419** and/or go to these websites:

www.albany.ga.us

(Click on "Public Safety Links", then "Flooding and Flood Protection")

On our homepage, register for the **codeRED** phone alert

www.floodsmart.gov www.noaawatch.gov
www.fema.gov www.ready.gov
www.msc.fema.gov

PLAN TO
STAY ABOVE
WATER

A Flood Protection Preparedness Guide



CITY OF ALBANY, GA

Planning and Development Services

Serving Albany and Dougherty County

STAYING ABOVE WATER

Flooding of the Flint River Basin has been recorded as far back as 1841, when a flood devastated much of the town. Since then, there have been over 100 flood occurrences. The flood stage of the Flint River in Albany is 26 feet. Since 1925, twenty-nine floods have been recorded at a flood stage of at least 26 feet. The flood of July 1994, triggered by Tropical Storm Alberto, was the worst flood in Georgia's recorded history with a record crest of 42.7 feet in Albany.

Flooding in our city is caused by several sources. Water from the Flint River, the Kinchafoonee Creek and the Muckalee Creek can leave their banks during heavy storms. Floodwater can cover a few blocks or several square miles and can be several feet deep. Flooding can also result from the overflowing of storm drains and drainage canals. Flooding can come with little to no warning.

Your property may be high enough not to flood; however, the chance is there due to a higher flood level that might occur the next time. If you are in the floodplain, the odds are that someday your property may be affected.

The first step is to determine your flood hazard. Flood maps, references on flood protection, Elevation Certificates and other flood related information are available at:

Planning and Development Services
240 Pine Avenue, Suite 300, Albany, GA.

Flood Zone maps are also available on the City of Albany/Dougherty County website:

<http://gis.albany.ga.us/external/>

The Flood Zone layer is listed as "2009 FEMA Flood Maps".

The official FEMA flood zone maps, called Flood Insurance Rate Maps (FIRMs), may be viewed at our office or on the FEMA Flood Map Service Center website:

www.msc.fema.gov.

The Central Library at 300 Pine Avenue has flood management and protection materials at the reference desk and materials that can be checked out. Computers are available at all libraries to access the websites listed in this brochure.

WHAT YOU CAN DO

The success of many of the City's and County's flood protection efforts depends on you. Here is how you can help:

- Do not dump or throw anything into ditches or streams. Dumping in our drainage canals and streams is a violation of City/County ordinances. Litter, grass clippings and branches can accumulate and block drainage channels. A channel clogged with debris cannot carry water.
- If your property is next to a drainage canal or ditch, please do your part to keep the banks clear of brush and debris.
- If you notice trash or other debris in ditches, streams, or a canal, please contact the Dougherty County Public Works Department.
- **All development in the floodplain requires a permit**, including construction, renovation, accessory structures, fill, excavation and grading.
- Always check with the Planning & Development Services Department before commencing any of the above activities.
- Always check with the City Engineering Department or the County Public Works Department before beginning grading, excavation or fill activities. You may also contact these departments if you suspect someone is performing illegal activities without a permit.

If you have flooding problems related to holding ponds or drainage canals, a representative from Engineering or Public Works may be able to visit your property to review the problem and suggest possible ways to stop flooding or prevent flood damage.



Flint River area, March 1998 FEMA/Andrea Booher

PROPERTY PROTECTION

There are several ways to protect a building and its contents from flood damage. Some of these actions may also reduce your flood insurance premium. Call Planning and Development Services and your insurance company for specific information.

- Install a backflow valve in sewer taps to prevent floodwater from backing up into the drains of your home.
- Elevate the HVAC units, ductwork, water heater, electric panel and other utilities servicing the building above the base flood elevation.
- If your house is on a crawl space, install proper flood vents in your foundation.
- Raise the house above the base flood elevation.
- If flooding is likely and time permits, move your valuable items up to a higher level. Place sandbags and plastic sheeting in front of doorways and other low entry points. Keep these materials on hand.
- All new construction and substantial improvements to existing structures located in a flood hazard area must meet our floodplain management ordinance requirements. If the cost of reconstruction, rehabilitation, additions or other improvements equals or exceeds 50% of the building's market value, then the building must meet the same floodplain management ordinance requirements as a new building.
- Substantially damaged buildings must also be brought up to the floodplain management ordinance requirements if the cost of repairs equals or exceeds 50% of the building's value before it was damaged.

Planning and Development.....229-438-3901
City Engineering.....229-883-6955
County Public Works.....229-430-6120