WORTH COUNTY FLOOD FACTS

IS YOUR PROPERTY LOCATED IN OR ADJACENT TO THE 100 YEAR FLOODPLAIN?

WORTH COUNTY FLOOD HAZARD MAP

County Flood Services: The first thing you should do is check your flood hazard, flood maps and flood protection references, which are available at the Public Library. You can also visit the Building Department located at 204 East Franklin Street Suite 16, to see if you are in a mapped floodplain. If so, they can give you more information, such as depth of flooding over a building's first floor and past flood problems in the area. Handouts are also available on selecting an architect, engineer, or contractor, settling insurance claims, guide for homeowner's insurance, flood cleanup, and other helpful information. Upon request, the Public Works Department will visit a property to review its flood problem and explain ways to stop flooding or prevent flood damages. Public Works can be contacted at 229-776-8220. If you are in a floodplain or have had a flood, drainage, or sewer backup problem, check out these sources of assistance. All services are free.

Flood Insurance: Consult with your insurance agent if you do not have flood insurance. Homeowner's insurance policies do not cover damage from floods. However, because Worth County participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. You can purchase flood insurance even if you are not in a floodplain. This insurance is backed by the Federal Government and is available to everyone, even for properties that have been flooded. Banks may require flood insurance when you get a mortgage or home improvement loan. These policies usually cover the building's structure and not the contents. The type of flooding that happens in Worth County usually causes more damage to the contents than to the structure. If you have flood insurance, make sure you have contents coverage and check the amount covered. Flood insurance covers all surfaces flooded even if you are not in a floodplain. **Remember:** Even if the last flood missed you or you have done some flood proofing, the next flood could be worse.

BE PROTECTED BE PERPARED

FLOOD WARING: The National Weather Service along with the Worth County Emergency Management Agency provides flood warning and evacuation sites to local radio and television stations. When a flood threatens, evacuations are ordered in areas expected to flood. You must be prepared to move to a safe place. Worth County in conjunction with Emergency Management will announce emergency locations.

Property Protection Measures: Flooding every year in the United States causes more property damage than any other type of natural disaster. With recent improvements in construction practices and regulations new homes are less prone to flood damage. There is still a sizable number of existing dwellings susceptible to flood losses. Flooding can be minimized through temporary and permanent retrofitting techniques:

- Elevation
- Wet Floodproofing
- Relocation
- Dry Floodproofing
- Levees and Floodwalls
- Demolition

Other measures include grading your yard, correcting local drainage problems and emergency measures such as sandbagging and moving furniture.

Drainage System Requirements: The Worth County Public Works Department conducts routine inspections on all ditches, streams, and channels at least once a year. The drainage system in Worth County must be kept cleaned or flooding will occur. Debris, even grass clippings in ditches and streams may obstruct the flow of water and cause overflow into streets, yards, and homes. The EPD and EPA makes it illegal to take any action that will impede the flow of water in ditches and waterways or the dumping of debris into any ditches. Contact Public Works Department at 229-776-8220 to report any violations.

Permit Requirements: All development in the floodplain requires a permit. You must contact the Building Department (229-776-8202) before you start any development. Contact the Building Department if you see any development in the floodplain without a permit.

Reconstruction, rehabilitation, addition, or other improvements to a building with a cost that equals or exceeds 50% of the buildings market value must meet the same construction standards as a new building. Substantially damaged buildings must be brought up to the same standards. If the cost of a damaged residence equals or exceeds 50% of the buildings value, before it was damaged, it must be elevated above the base flood elevation.

Natural and Beneficial Functions: Worth County is a beautiful place in which to live, and the areas within or near our floodplains are an important asset. The undisturbed wetlands provide a wide range of benefits in the human and natural systems. Water quality is improved through the wetlands ability to filter nutrients and impurities from runoff and process organic wastes. These areas provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitat, support a high rate of plant growth, and maintain biodiversity and the integrity of the ecosystem. Floodplains provide green space for protection of streams from development and the forces of erosion.

Flood Safety:

- Do not walk through flowing water. Currents can be deceptive. Six inches of moving water can knock you off your feet. If walking in standing water, use a stick or pole to ensure that the ground is still there.
- Do not drive through a flooded area. Do not drive around road barriers.
- Stay away from power lines and electrical wires. Electrical current can travel through water. Report down power lines to the power company. Some appliances, such as a television, keep electrical charges even after they have been unplugged. Do not use appliances or motors unless they have been taken apart, cleaned, and dried.
- Be alert for gas leaks. Use a flashlight to inspect for damages. Do not use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.



BE PREPARED BEFORE A FLOOD

Floods can happen anytime and anywhere, and they can happen fast. You should always be prepared whether you live near the water or not. Here are some important things you can do to prepare:

- Copy your most important documents
- Take photos of your most valuable possessions
- Save and store receipts for any expensive household items
- Review your policy and make sure you have the proper level of protection

BE FLOOD ALERT

NATIONAL FLOOD INSURANCE PROGRAM

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