

FLOOD SAFETY

1. Learn the safest route from your home or business to higher, safer ground, but stay tuned to reports of changing flood conditions.
2. If emergency officials tell you to evacuate or leave your home, go immediately to a safe shelter, hotel or relative's house.
3. Turn off all utilities, gas and electricity at the main switch. Stay away from power lines and electrical lines. Be alert for gas leaks.
4. Do not walk through flowing water. Drowning is the number one cause of flood related deaths. Currents can be deceptive; six inches of moving water can knock you off your feet.
5. Do not drive through a flooded area. More people drown in their cars than in any other location. Vehicles also push water into homes and cause additional property damage.

IMPORTANT USEFUL WEBSITES

www.fema.gov

www.usgs.gov

www.noaa.gov

www.nws.noaa.gov

www.floods.org

www.weather.gov

www.lfma.org

INTRODUCTION

The City of Carrollton is dedicated to minimizing the loss of life and property that is associated with flooding events. Education and prevention are valuable and proven tools that help communities become resistant to these natural disasters. The City of Carrollton recognizes that its entire community is susceptible to flooding, not just those structures located within Special Flood Hazard Areas (SFHAs). The following information has been provided to help inform property owners located within the SFHA, flood prone areas and also all property owners within the City of Carrollton.

FLOOD HAZARD

The City of Carrollton is located in Denton, Dallas and Collin counties. Carrollton is situated along the east bank of the Elm Fork of the Trinity River just downstream from Lake Lewisville. There are four other streams running through Carrollton; Indian Creek, Dudley Branch, Furneaux Creek and Hutton Branch.

The accumulation of runoff produced by rainstorms causes flooding in parts of Carrollton. The most severe flooding in the City has been caused from the Trinity River. The area around Trinity Mills and IH 35 used to flood regularly but roadway and drainage improvement have reduced that problem.

FLOOD INSURANCE

The purchase of federal flood insurance is highly recommended. Basic homeowner's insurance policies don't cover damage from floods. The City of Carrollton participates in the Nation Flood Insurance Program (NFIP) which means that federally subsidized flood insurance is available to everyone in the City. Remember there is a 30-day waiting period before a policy becomes effective. Some people have purchased flood insurance because it was required by the bank or loan company when they obtained a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents than there is to the structure. Remember that a flood insurance policy must be renewed each year.

Mandatory Purchase Requirement: The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair or improvement of any publicly or privately owned buildings in a SFHA, including machinery, equipment, fixtures and furnishings contained in such buildings. If a building is located in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building.

For more information about flood insurance contact:

www.cityofcarrollton.com

www.fema.gov/nfip

The City of Carrollton Public Library
City of Carrollton Engineering Department
Contact your insurance agent

PROPERTY PROTECTION

Rather than wait for a flood to occur, you can act now to protect your property from flood damage. Various alternatives are available to help minimize flooding. If the floor level of your property or structure is lower than the Base Flood Elevation (BFE) located on the City's Flood Insurance Rate Map (FIRM), consider ways to prevent flooding from occurring such as retrofitting your building. "Retrofitting" means altering your building to eliminate or reduce flood damage.

Retrofitting measures include:

1. Elevating the building so that flood waters do not enter or reach any damageable portion of it,
2. Constructing barriers out of fill or concrete between the building and flood waters,

3. "Dry floodproofing" to make the building walls and floor watertight so water does not enter,
4. "Wet floodproofing" to modify the structure and locate the contents so that when flood waters enter the building there is little or no damage, and
5. Preventing basement flooding from sewer backup or sump pump failure.

There are several good references on retrofitting in the City of Carrollton Public Library. Many of these will inform you about retrofitting techniques and help you decide which is best for you.

NATURAL AND BENEFICIAL FUNCTIONS

The City of Carrollton is a beautiful place to live. The waterways provide a wide range of benefits to the human and natural systems. They provide flood storage and conveyance, reduce flood velocities and flood peaks. Water quality is improved through the wetlands ability to filter nutrients and impurities from runoff and process organic wastes. The local creeks provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitat, and protect habitats for rare and endangered species. The floodplains are an important asset. They provide open space, aesthetic pleasure and areas for active and passive uses.

FLOOD WARNING SYSTEM

If flooding is imminent and evacuation of a portion of the City is advised, the City of Carrollton will notify you through local radio and TV. Additionally, the City will be receiving information from NOAA Weather Station Radio broadcasts weather information at 162.550 MHZ 24 hours a day and from the National Weather Service Offices. The local contact number for emergencies is 911 and for non-emergencies is (972) 466-3333. Please call in reference to evacuation notices, procedures and shelters.

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

All development in the City of Carrollton need permits. Contact the City of Carrollton's Office of Planning and Zoning at (972) 466-3040, Engineering Department at (972) 466-3200 and/or Building Inspection at (972) 466-3225 for advice before you build, fill, place a manufactured home or otherwise develop. The zoning ordinance, drainage

ordinance and the International Building Codes have special provisions regulating construction and other developments within floodplains. Without these provisions, flood insurance through the National Flood Insurance Program (NFIP) would not be available to property owners in the City of Carrollton. Any development in the floodplain without a permit is illegal; such activity can be reported to the Director of Engineering at (972) 466-3200.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS

What is substantial improvement? The National Flood Insurance Program (NFIP) requires that any reconstruction, rehabilitation, addition or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the start of the construction of the improvement, must conform or meet the same construction requirements as a new building and be constructed above the minimum Base Flood Elevation (BFE) listed on the City of Carrollton's Flood Insurance Rate Map (FIRM).

What is substantial damage? Substantial damage means damage of any origin sustained by a building or structure when the cost of restoring the building to its pre-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed.

The City of Carrollton requires by ordinance that any substantial improvement or substantial damage improvement must have a building permit. Permit information can be obtained at the Building Inspection Department located at City Hall or by calling (972) 466-3225.

DRAINAGE SYSTEM MAINTENANCE

It is illegal in the City of Carrollton to dump any type of debris into a canal, stream, river or drainage ditch. This debris can become entangled in culverts and shallow streambeds, canals or drainage ditches and impede the drainage causing the flow of water to back up. Citizens of Carrollton should also keep drainage ditches on their property free of debris, foliage and vegetation that would impede the flow of water. Debris dumping should be reported to the City of Carrollton's Public Works

Department or the Engineering Department by calling (972) 466-3470 or (972) 466-3200.

FLOOD INFORMATION

Citizens of Carrollton can obtain flood information concerning flooding, flood maps, mandatory flood insurance purchase requirements and flood zone determinations from the City of Carrollton's Engineering Department located at City Hall or by calling (972) 466-3200.

Elevation certificates of certain properties in the Special Flood Hazard Areas (SFHA's) are available and on file at the Engineering Department and the Building Inspection Department. Copies are available upon request.

Real time river gauge information can be obtained through the following website: www.usgs.gov.

FLOOD PROTECTION ASSISTANCE

Concerned citizens and the general public can obtain information on flood protection assistance from the City of Carrollton's Engineering Department by calling (972) 466-3200. Flood protection assistance provided by the City of Carrollton is site-specific flood and flood related data, data on historical flooding in the neighborhood and similar information so inquirers can relate the flood threat to their problems.

List of Services Provided:

1. Provide a list of consultants knowledgeable or experienced in retrofitting techniques and construction.
2. Make site visits to review flooding, drainage and sewer problems and provide one-on-one advice to property owners.
3. Provide advice and assistance on retrofitting techniques.