

FLOOD INSURANCE

If you do not have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damage from floods. Flood insurance is only available to those participating communities in the National Flood Insurance Program (NFIP). Because of our floodplain management programs that attempt to protect us from the multiple flooding hazards, Nelson County is part of the NFIP and thus, residents are able to obtain flood insurance.

Be sure to check your policy to ensure you have adequate coverage. Usually these policies cover the building structure, but not the contents. Contents coverage can also be obtained by asking. There is a 30 day waiting period before flood insurance coverage becomes effective. Plan ahead, do not wait until a flood is predicted before purchasing flood insurance.

If you are building inside the floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan.

NATURAL & BENEFICIAL FUNCTIONS

Floodplains play a valuable role in providing natural and beneficial functions to the area within and around Nelson County. Floodplains that are relatively undisturbed provide a wide range of benefits to both human and natural systems. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients. Parts of floodplain areas are used as a means to filter farm chemical run-off so that these areas can maintain bio-diversity and ecosystem sustainability. Floodplains contain historic and archeological sites that provide opportunity for education and study.

Floodplains enhance waterfowl, fish and other wildlife habitats and provide feeding/breeding grounds. And lastly, floodplains provide natural erosion control and open space so further flooding damage does not occur.

DRAINING SYSTEM MAINTENANCE

As simple as it may sound, simply keeping smaller ditches and streams free of debris can dramatically improve the run-off capacity of low-lying areas, as well as greatly reduce the occurrence blockage that significantly contributes to flooding. It is illegal to dump materials into a required waterway and violators may be fined. If you see someone in the act of dumping or see debris in one of our watercourses, please contact the JCCPC.

FLOOD WARNING SYSTEM

Many times, flooding can be predicted days in advance, giving ample warning for preparation and evacuation. However, in the event of a flash flood due a large rain event, you may be the first to notice the oncoming situation and have only hours to execute your plan. Notify the Police/Fire Department. Tune your radio to local and National

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FLOOD INFORMATION

P l a n n i n g
C o m m i s s i o n

FLOOD HAZARD AREAS

Many areas in Nelson County are located in flood hazard areas. The Cities of Bardstown, Bloomfield, Fairfield and New Haven and Nelson County participant in the National Flood Insurance Program. Information on whether your property is in the 100-year floodplain can be obtained by calling or visiting the Joint City-County Planning Commission. Maps are available to look at as well as other flood related information. The Joint City-County Planning Commission also has Elevation Certificates for new development available. Contact the JCCPC office at 502-348-1805 or visit the office at One Court Square, 2nd Floor, Old Courthouse Building for further assistance.

FLOOD SAFETY

The following common sense guidelines can help you from the dangers of flooding:

Do not drive through a flooded area. More people drown in cars than anywhere else. Do not drive around barriers.

Do not walk through flowing water. Currents can be deceptive. Six inches of water can knock you off your feet.

Stay away from power lines and electrical wires. If your house is about to be flooded, turn off the power at the service box. Electrical current can travel through water. Electrocutation is the 2nd leading cause of death during floods.

Be alert to gas leaks. Turn off the gas to

to a local official or your gas company. Do not use candles, lanterns or open flames if you smell gas or are unsure if your gas has been shut off.

Keep children away from the flood waters, ditches, culverts and storm drains. Flood waters can carry unimaginable items that suck smaller people into them rendering them helpless.

Clean everything that has been wet. Flood water will be contaminated with sewage and other chemicals which pose severe health threats.

Look out for animals, especially snakes. Small animals that have been flooded out of their home may seek shelter in yours.

Do not use gas engines, such as generators, or charcoal fires indoors during power outages. Carbon monoxide exhaust can pose serious health hazards.

PROPERTY PROTECTION MEASURES

If your property is susceptible to flooding, there are many flood damage reduction measures you can employ.

Watertight seals can be applied to brick and block walls to protect against low-level flooding.

Utilities such as heating and air conditioning systems, water heaters and other major appliances can be elevated to higher floors in the structure or on raised platforms.

Temporary measures such as moving furni-

ture and other valuables to higher floors or sandbagging exterior openings will also help.

Elevating or relocating the entire structure may also be a feasible option.

FLOODPLAIN PERMIT REQUIREMENTS

All development, within the 100-year floodplain, not just construction of buildings, filling, excavation, fences, etc. is required to obtain a Local Floodplain Development Permit. Applications must be made prior to doing any work in a floodplain area. Please contact the JCCPC office to receive all the information you will need in order to properly develop in the floodplain. You may report any illegal development activities to JCCPC.

SUBSTANTIAL IMPROVEMENT AND DAMAGE

The NFIP requires that if the cost of improvements to a building or the cost to repair damages (from any cause) to a building exceeds 50% of the market value of the building (excluding land value), the entire building must be brought up to current floodplain management standards. Building improvement projects include exterior and interior remodeling, rehabilitation, additions and repair and reconstruction projects. Additionally, the cost of currently planned improvements will be added to the cost of previously made improvements and compared to the existing market value to determine if the improvements exceed 50% of the structure's value. Please contact JCCPC

