

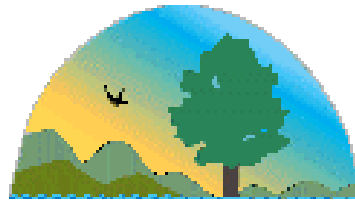
What you can do

- Find out if your property is in the floodplain and learn all you can about the flood risk and regulations that apply to you. Tell your neighbors what you have learned and encourage them to support your community's floodplain management program.
- Find out if your community is participating in the national flood insurance program and is taking advantage of the community rating system, if not, talk to local officials and encourage them to participate.
- For any type of construction in the floodplain, obtain a permit from your local permit office and the Division of Water.
- If you know any activity along a stream which has not been permitted, contact your local government or the Division of Water.
- Purchase flood insurance on your property.

Kentucky Department for Environmental Protection

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**Kentucky Department
for Environmental Protection
Division of Water**



Floodplain Management in Kentucky

**Prevention. Protection.
Partnership.**



The Basics

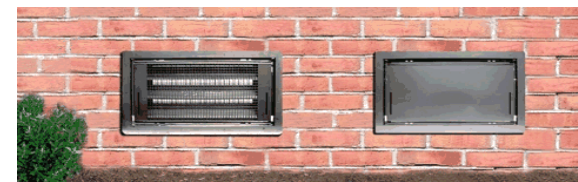
Q: What is a floodplain?

A: A floodplain is any land area susceptible to being inundated by flood waters from any source. The regulatory standard for floodplains is the "100-year floodplain", which is the portions of a river or stream channel and adjacent lands that are subject to floods with a one-percent chance of being exceeded in any given year.

FEMA divides floodplains into "floodways" and "floodway fringes".

- **Floodways** are the channels of streams or rivers and those portions of the adjoining floodplain necessary to discharge the 100-year-flood flow without increasing the 100-year flood elevation more than one foot.
- **Floodway fringes** are the areas of the floodplain adjacent to floodways that still receive floodwaters but do not receive the depth and/or velocity of floodwater that floodways receive.

Q: Are there any development restrictions in floodways?



(Above) The space beneath the structure must be kept open with hydrostatic openings (vents).

A: Yes. Development in the floodway should be restricted to open space uses that do not interrupt the natural flow of floodwaters. Floodways are most severely affected by flooding, therefore they are highly restricted. Contact your local permit office or the Kentucky Division of Water for more information regarding development in floodways.

Q: What restrictions apply to development in the flood fringe areas?

A: Most types of development are allowed in the flood fringe if properly permitted and protected from flooding. For new residential construction, as well as substantial improvement to existing buildings (including mobile homes), the lowest floor, including the basement must be elevated to

or above the base flood elevation. New and substantially improved non-residential buildings may be elevated or floodproofed to or above the base flood elevation. Depending upon foundation type, the space beneath the structure (i.e. crawlspace) must be properly vented with hydrostatic openings to allow for the automatic entry and exit of floodwaters. For all new and reconstructed residential and non-residential buildings, all utilities must be floodproofed and/or elevated above the base flood elevation.

Fact: More than \$4 billion is spent on flood damages yearly.

What We Can Do Together

Get Insured

Flooding is Kentucky's most costly natural disaster — both in terms of financial loss and anguish suffered by victims. Because we cannot control the weather, we still continue to experience flooding. We can, however, limit the damages that result from floods through proper floodplain management.

Fact: Six to eight million homes are located in flood prone areas.

The National Flood Insurance Program (NFIP) is administered by FEMA, and through flood insurance provides relief from flooding damages that do not warrant a Presidential disaster declaration. Communities that choose to participate in the NFIP not only are eligible for federally subsidized flood insurance, but also eligible for federal grants and increased assistance during times of

disaster.

Upon entry into the NFIP local governments have the responsibility for establishing floodplain management programs through a Flood Damage Prevention Ordinance that will protect their citizens and reduce flooding hazards. These standards are based on safe building design and to guide future development away from flooding hazards. Being a local program, the requirements established by local governments may be more stringent than state and federal requirements. Local officials are more aware of flood-prone areas than their state and federal counterparts.

Based on KRS 151, the Division of Water of the Kentucky Environmental and Public Protection Cabinet has been designated as the state coordinating agency for the NFIP. As the coordinating agency, the Di-

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vision of Water assists local governments and state agencies in answering all questions concerning the program. KRS 151 also outlines the requirements for obtaining approval from the Division of Water for any kind of development activities (grading, dredging, filling, building construction and improvements, ... etc.) across or along any stream in Kentucky. (KRS 151 can be found at <http://www.lrc.state.ky.us>)

Get rated and save \$\$\$

The Community Rating System (CRS) is a part of the NFIP.

When communities go beyond the NFIP's minimum standards for floodplain management, the CRS can provide

Fact: When communities go beyond the NFIP's minimum standard ... the CRS can provide discounts of up to 45% off flood insurance premiums for residents of those communities.



discounts of up to 45% off flood insurance premiums for residents of those communities.

Communities apply for a CRS classification and are given credit points that reflect the impact of their activities on reducing flood losses, insurance rating, and promoting the awareness of flood insurance. Comprehensive planning can help a community address all its problems more effectively.

Accordingly, the CRS encourages and provides credit for adopting, implementing and updating a floodplain management plan.