



# The City of Frankfort

## FLOOD PROTECTION INFORMATION



Flooding in our City is caused by several sources: The Kentucky River can leave its banks during heavy storms and through continued constant rainstorms. Floodwaters can cover many blocks up to four to five feet deep. In addition, in older sections of the city, including the South Frankfort neighborhood, Bellepoint, and the Holmes Street area, properties can flood due to combined storm and sanitary sewer overflows. Flooding in all three areas may come with little warning. The last eight floods were in 2010, 2002, 1997, 1994, 1989, 1984, 1978 and 2015. Some of these flood events exceeded the 100-year flood zone areas. Floods are dangerous. Even though they appear to move slowly (three feet per second), a flood two feet deep can knock a man off his feet and float a car. Your property may be high enough that it was not flooded recently. However, it can still be flooded in the future because the next flood could be worse. If you are in the floodplain, the odds are that someday your property will be damaged. This flyer gives you some ideas of what you can do to protect yourself.

**City Flood Services:** The first thing you should do is check your flood hazard. Flood maps were revised and adopted in 2013, with the effective date of June 18, 2013) and flood protection references are available at the Paul Sawyer Public Library, at City Hall, as well as online. You can also contact the Department of Planning and Building Codes at (502)352-2094 to see if you are in a mapped floodplain or visit the Department's website at [www.frankfortpbc.org](http://www.frankfortpbc.org) or the City of Frankfort's web site at [www.frankfort.ky.gov](http://www.frankfort.ky.gov). If so, we can give you more information, such as depth of flooding over a building's first floor as well as past flood problems in the area.

**Note:** *The Warning shown on the Flood Maps indicating the Provisionally Accredited Levee has been removed. The Levee has been accepted by FEMA.*

If requested, the Public Works Department will visit a property to review its flood problem and explain possible ways to stop flooding or prevent flood damage. Call the Public Works Department at (502)875-8500. These services are provided to the residents at no cost. If you are in a floodplain or have experienced a flood, drainage or sewer backup problem, check out these sources of assistance.

### What You Can Do:

- Do not dump or throw anything into the ditches or streams. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash can contribute to flooding.
- If your property is next to a ditch or stream drainage easement, please do your part and keep these areas clear of brush and debris. The City has a stream maintenance program which can help remove major blockages such as downed trees.
- If you see dumping or debris in the ditches streams or drainage easements, contact the Public Works Department at (502)875-8500
- Always check with the Planning & Building Department before you build, alter, grade, or fill on your property. A permit may be needed to ensure that projects so not cause problems on other properties.
- If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. You may wish to prepare a detailed checklist in advanced to help ensure that you don't forget anything.
- If you are renovating or adding on your home or structure, and the property is within the 100-year floodplain, a building permit will be required to be issued by the Department of Planning & Building Codes. If the cost of the addition and/or renovation is 50% or more of the assessed value of your property, you will be required to bring the entire structure into conformance with the City of Frankfort's Flood Regulations. This may require elevating the entire structure to one foot above the 100-year flood elevation. You will also be required to obtain a stream construction permit from the State of Kentucky, Department of Natural Resources.
- If you see building or filling without a City permit sign posted, contact the Department of Planning & Building Codes at (502)352-2094.
- Check out the following information on flood proofing, flood insurance, flood safety, and flood warning.

**Flood Proofing:** There are several different ways to protect a building from flood damage. One way is to keep the water away by regarding your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The Building Department can provide this information. Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements or if water will get over two feet deep. A third approach is to raise the house above flood level. Many houses, even those not in the floodplains, have sewers that back up into the basement during heavy rains. A plug or standpipe can stop this if the water doesn't get more than one or two feet deep. For deeper sewer backup flooding, talk to a plumber about overhead sewers or a backup valve. These measures are called flood proofing or retrofitting. More information is available at the Paul Sawyier Public Library and City Hall – Planning & Building Codes Department.

***\*\*Please note that any alteration to your building or land requires a permit from the Department of Planning & Building Codes. Even filling in the floodplain requires a permit.***

**Flood Insurance:** Because the City of Frankfort participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded. Some people have purchased flood insurance because it was required by the bank when they get a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that could happen in Frankfort, there is usually more damage to the furniture and contents than there is to the structure. If you have flood insurance, you will want to check the amount and make sure you have contents coverage. Remember: Even if the last flood missed you or you have done some flood proofing, the next flood could be worse. Flood insurance covers all surface floods.

**Flood Safety:**

- Do not walk through flowing water. Drowning is the number one cause of deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.
- Do not drive through a flooded area. More people drowned in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be out.
- Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report any downed power lines to the Power Company or City emergency management office. Have your electricity turned off by the Plant Board.
- Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.
- Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or 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. Floors and stairs that have been covered with mud can be very slippery.
- Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

**Flood Warnings:**

The City of Frankfort's DES Program provides early warnings to residents /property owners within the Flood Hazard Area. These warnings are provided on both Radio Stations WFKY 104.9 and WKED 103.7 on the "FM" Frequency and WFKY 1049 and WKED 1037 on the "AM" frequency. In addition, our local Cable 10 channel provides hourly elevation readings taken from lock 4 on the Kentucky River. At the time that these procedures are enacted, the city begins operation of its DES Center. A flood information number-875-8500 is available for persons to call to receive information on the local flooding situation. If the DES Coordinator determines that flooding will occur in Frankfort, all individual property owners are contacted by the Fire Department to let you know that you should prepare to move to higher ground.