

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

YOU ARE RECEIVING THIS BROCHURE BECAUSE YOUR PROPERTY IS IN OR NEAR A SPECIAL FLOOD HAZARD AREA.

What should you do before a flood?

- **Determine if your property is located in an area subject to flooding.** FEMA maps are available in the Smith Co. Public Library as well as Carthage City Hall. If located in an "AE" Zone, your property is within the Special Flood Hazard Area (SFHA), which is an area that has been determined to have the potential for flooding caused by a 100-year storm. The building department also maintains elevation certificates for many properties within the city which are also available for review.
- **Purchase flood insurance on your property.** Flooding is not covered by a standard homeowner's insurance policy. A separate flood insurance policy is required to cover damages incurred by flooding. Coverage is available for the building itself as well as for the contents

of the building. The town of Carthage participates in the National Flood Insurance Program (NFIP) that makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain. Note that there is a 30-day waiting period before coverage goes into effect. More than 25% of NFIP claims are filed by properties located outside the 100-year floodplain, also known as the Special Flood Hazard Area (SFHA). Contact your insurance agency for more information. Flood insurance information is also available in the Smith CO. Public Library.

- **Maintain drainage channels and pipes free of obstruction and debris.** The town of Carthage performs cleaning and maintenance activities on the drainage channels and pipes inside the city limits in accordance with an established schedule and other standard operating procedures. Residents are encouraged to assist in maintaining the drainage in their areas by removing or reporting obstructions (such as leaves, debris, trash, etc.). Keeping drainage channels free of obstructions reduces flooding the event of heavy rains. By way of the City ordinance, it is illegal to dump trash, leaves, landscape debris, paint, grease, or any other material into any portion of the City's drainage system. Such dumping can have devastating impacts on water quality in addition to

causing flooding. To report obstructions or illegal dumping, or for questions regarding drainage system maintenance, please contact City Hall at (615) 735-1881.

- **Protect your property from the hazards of flooding and wind.** Various methods may be used to minimize flooding. If the floor level of your property is lower than the "Base Flood Elevation" (elevation of the 100-year flood, based on the FEMA maps), consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available in the Smith Co. Public Library. If a flood is imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces. The Town of Carthage Fire Dept. may be available to assist with sandbagging efforts. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages.
- **Meet improvement requirement.** The NFIP requires that if the cost of reconstruction, additions, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards. For example, a residence

damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated above the base flood elevation.

Please contact City Hall at (615) 735-1881 for more information.

- **Meet permitting requirements.** All development within the city requires a permit. Always check and fulfill permitting requirements with City Hall at (615) 735-1881 before you build on, alter, fill, or re-grade on any portion of your property and/or within any easement or right-of-way. Also, contact the above number to report any suspected permitting violations.
- **Keep an emergency supply.** Non-perishable food, water, batteries, flashlights, a manual can opener, and a battery-operated radio should be kept available.

What should you do during a flood?

- If your property is in imminent danger of flooding, please contact UCEMC at (615) 735-2940 and Mid TN Natural Gas at (615) 683-1020 to request that your power and natural gas be shut off, or for guidance on how to do it yourself.
- Tune-in to local commercial radio or television stations for Watch and warning Bulletins and any corresponding emergency instructions. The Smith Co.

Emergency Management System will order or advise evacuations if conditions warrant this action. If evacuations are called for, it is imperative that you follow instructions in the time frame noted. Questions regarding emergency procedures may be addressed to Smith Co. EMS at (615) 735-8218.

- If dangerous flooding conditions are imminent, avoid driving a vehicle if possible. Do not attempt to drive or wade through deep pockets of water or running washes. Unstable banks should be avoided.
- Develop an evacuation plan for your family.
- Avoid low-lying areas. Seek shelter in the highest areas possible.

What should you do after a flood?

- Listen to the radio for emergency instructions.
- Avoid driving if possible.
- Follow established procedures for property damage repairs:
Select a contractor who is licensed in his trade. Only licensed electricians may perform electrical work, only licensed plumbers may perform plumbing work, only licensed gas contractors may work on a gas system, only licensed mechanical contractors may perform building related work. Verify that contractors may perform building related work. Verify that

contractors are licensed before signing or agreeing to any repair contracts. It is also recommended that you verify certification of liability and workman's compensation insurance. Complaints against licensed contractors may be referred to the appropriate licensing agency.

Require your contractors to obtain the proper permits for work being performed. Permits are required for any permanent improvement (including painting, roofing, siding, additions, alterations, etc.) to a structure and for site work such as grading, filling, etc. permits are required even if a homeowner is doing the work himself.

Questions about permits or contractor licensing may be addressed to the town of Carthage Building Inspector at (615) 735-1881.

Recognize the natural and beneficial functions of floodplains to help reduce flooding: Floodplains are a natural component of the Carthage environment. Understanding and protecting the natural functions of floodplains help reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the stream bank and channel, deposition of sediments higher in the watershed and improves groundwater recharge. Floodplains are scenic, valued

wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to stream bank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

This information is provided by the Town of Carthage and is applicable to properties within the limits of the City. For more information please contact City Hall at (615) 735-1881.

OFFICIAL NOTICE

**FLOOD HAZARD
AND
RELATED
INFORMATION**

**TOWN OF CARTHAGE
PO BOX 259
CARTHAGE, TENNESSEE
(615) 735-1881**