

# **CITY OF HOMEWOOD FLOOD PROTECTION PROGRAM**

For property owners in Special Flood Hazard Areas and Flood Prone Areas

## **INTRODUCTION**

The City of Homewood has participated in the National Flood Insurance Program (NFIP) since the late 1970's. The City of Homewood is dedicated to minimizing the loss of life and property that is associated with flood events. Education and prevention are two important tools that help the community in this effort. The following information has been provided to help inform property owners located within the Special Flood Hazard Areas (SFHA's) but is useful to all property owners within the City of Homewood.

## **FLOOD HAZARD**

The City of Homewood sits in a Valley between Red Mountain and Shades Crest. The runoff from these mountains makes its way to Shades Creek Griffin Creek and Scott Branch that transverse through the city limits. Properties adjacent to these creeks are in the Special Flood Hazard Areas (SFHA).

## **FLOOD INSURANCE**

The purchase of federal flood insurance is highly recommended. Basic homeowner's insurance policies do not cover damage from floods. The City of Homewood participates in the National 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. During the kind of flooding that happens in the City of Homewood, there is usually more damage to the furniture and 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 building in the SFHA, including machinery, equipment, fixtures and furnishing contained in such building. 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.fema.gov/nfip](http://www.fema.gov/nfip)

The City of Homewood Public Library

Contact your insurance agent

Contact the City of Homewood Engineering, Planning and Zoning Department

## **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 Maps (FIRM), consider ways to prevent flooding from occurring such as retrofitting your building. "Retrofitting" means altering you 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. Construct 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 relocate 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 Homewood Public Library. Many of these will inform you about retrofitting techniques and help you decide which is best for you.

## **FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS**

All developments in the City of Homewood need local and county permits. Contact the City of Homewood Office of Engineering, Planning and Zoning at (205) 332-6833 for advice before you build, fill or other wise develop within the flood plain. The flood control ordinance and the International Building Codes have special provisions regulating construction and other development within floodplains. Without these provisions, flood insurance thought the National Flood Insurance Program (NFIP) would not be available to property owners in the City of Homewood. Any development in the floodplain without a permit is illegal; such activity can be reported to the Director of Engineering, Planning and Zoning at (205) 332-6827.

## **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 value of which equals or exceeds fifty percent (50%) of the market value of the structure before the start of 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 Homewood'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 damage 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 Homewood requires by ordinance that any substantial improvement or substantial damage improvement must have a building permit. Permit information can be obtained at the Inspection Department by calling (205) 332-6800.

## **DRAINAGE SYSTEM MAINTENANCE**

It is illegal in the City of Homewood to dump any type of debris into a creek, stream or drainage ditch. This debris can become entangled in culverts and shallow streambeds, canals or drainage ditches and impedes drainage causing the flow of water to back up. Citizens of City of Homewood 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 Homewood's Street and Sanitation department at (205) 332-6816 or the Engineering, Planning and Zoning Department at (205) 332-6833.

## **FLOOD INFORMATION**

Citizens of the City of Homewood can obtain flood information concerning flooding, flood maps, mandatory flood insurance purchase requirements, flood insurance requirements and inquires, and flood zone determination from the City of Homewood Engineering, Planning and Zoning Department located at 2850 19<sup>th</sup> Street South, 4<sup>th</sup> Floor or by calling (205) 332-6833.

## **FLOOD PROTECTION ASSISTANCE**

Concerned citizens and the general public can obtain information on flood protection assistance from the City of Homewood Engineering, Planning and Zoning Department by calling (205) 332-6833. Flood protection assistance provided by the City of Homewood is site-specific flood and flood related data, data on historical flooding in the neighborhood and similar information so inquires can relate the flood threat to the their problems.

### **List of Services Provided:**

1. Make site visits to review flooding and drainage and provide one-on-one advice to property owners.
2. Provide advice and assistance on retrofitting techniques, such as, elevating buildings above the flood levels or the Base Flood Elevation (BFE), dry floodproofing, wet floodproofing, and protecting basements from sewer backup. Also, information on the installation of barrier levees and floodwalls around individual buildings or structures is available.

## **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 of 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](http://www.fema.gov)

<http://ema.alabama.gov>

[www.adem.state.al.us](http://www.adem.state.al.us)

[www.usgs.gov](http://www.usgs.gov)

[www.noaa.gov](http://www.noaa.gov)

[www.nws.noaa.gov](http://www.nws.noaa.gov)

[www.floods.org](http://www.floods.org)

[www.weather.gov](http://www.weather.gov)