

## FLOOD HAZARD AREAS

Much of Franklin County is comprised of two 100-year floodplains; **Elkhorn Creek** and the **Kentucky River** floodplain.

Flash-flooding is the general type of flooding caused by **Elkhorn, Benson and other Creeks**. During a normal flood event, 2-4 inches of rain in a 3-4 hour time period jeopardizes the Creek banks and overflows.

Flooding on the Kentucky River is normally a much slower event, and can be caused by rain south and east of us as it makes its way down the river for eventual discharge into the Ohio River.

Various floods from the Kentucky River have hit Frankfort and Franklin County in recent memory. In 1978 and 1997 floodwaters reached into many residences as well as business storefronts and basements.

Information on whether your property is in the 100-year floodplain can be obtained by coming into the Franklin County Planning and Building Codes Office and having a land use planner help you. Maps are available to look at as well as other flood-related information. The County also has Elevation Certificates for new development available back to 2000. Contact the Planning and Building Code office at (502) 875-8701 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 any where 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.

## FRANKLIN COUNTY FLOOD INFORMATION



- 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. Electrocution is the 2<sup>nd</sup> leading cause of death during floods.

- Be alert to gas leaks. Turn off the gas to your house before it floods. If you smell gas, report it to 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 have dislodged themselves. Culverts may 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 furniture 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-yr. floodplain (not just construction of buildings, but filling, excavation, fences, etc.) is required to obtain a Franklin County Floodplain Development Permit. Applications must be made prior to doing any work in a floodplain area. Please contact the Franklin County Planning and Building Code Department at 502-875-8701 to receive the information you will need in order to properly develop in the floodplain. You may report any illegal development activities to the above number as well.

## **SUBSTANTIAL IMPROVEMENT/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 the Franklin County Planning and Building Code Department at 502-875-8701 for further information.

## **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, Franklin County is part of the NFIP and thus, residents are able to obtain flood insurance.

Additionally, because the County participates in FEMA's CRS program, flood insurance premiums are discounted.

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

## **DRAINAGE 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 Franklin County Fiscal Court office at (502) 875-8751.

## **FLOOD WARNING SYSTEM**

Many times, flooding along the Kentucky River within Frankfort and Franklin County can be predicted days in advance, giving ample warning for preparation and evacuation. However, in the event of a flash flood due to a large rain event, you may be the first to notice the oncoming situation and have only hours to execute your plan. Notify the City Police/County Sheriff or Fire Department. During storm events or flooding, you will see regular interruption on local radio and television stations advising you of the situation.



## **ADDITIONAL INFORMATION**

If you should require further or more detailed information regarding flood-related issues in Frankfort and Franklin County, here are some additional sources:

- FEMA.gov website
- Franklin County Planning and Building Code Office (502) 875-8701  
321 W. Main St.  
Frankfort, KY 40601
- City of Frankfort Planning and Building Code Office (502) 352-2100  
315 W. Second St.  
Frankfort, KY 40601
- Paul Sawyer Public Library