

THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

The NFIP is a Federal Program that allows property owners to purchase insurance protection for flood losses. Standard property insurance does not cover flood damage. Coverage is available for the contents of covered structures. 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. 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.



LITTLE ROCK'S ROLE IN THE NFIP

Little Rock voluntarily chose to participate in the NFIP by adopting and enforcing floodplain regulations. As part of the NFIP, the Federal Emergency Management Agency ("FEMA") has produced Flood Insurance Rate Maps (FIRM's), and the City has adopted floodplain management ordinances that regulate development and activities within the SFHA. The City's Public Works Department is charged with administering and enforcing the ordinance. City personnel can assist you in determining whether a property is located in a SFHA, and interpret regulations within the SFHA.

NATURAL AND BENEFICIAL FUNCTIONS

While floodplains are often associated with undesirable effects, Little Rock's floodplains are natural features that have a beneficial effect on the environment. They provide flood storage and conveyance, reduce flood velocities and flood peaks. Furthermore, they provide open space, aesthetic pleasure, and areas for active and passive use. Water quality has improved through the natural creeks and wetlands ability to filter nutrients and impurities from storm water runoff. The local waterways and wetlands provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitat, and protect habitats for rare and endangered species.

FLOODPLAIN DEVELOPMENT

The Little Rock Flood Loss Prevention Ordinance attempts to minimize flood loss by placing controls on the type of development allowed in a SFHA area. For example, new structures in floodplains are required to have their floors elevated one foot or more above the base flood elevations. Development is largely prohibited in areas designated as regulatory floodway unless it can be shown that the developments will not raise the flood elevation. Any development in an area designated as SFHA area requires a permit from the Public Works Department.



PROTECTING OR IMPROVING / REPAIRING PROPERTY IN THE FLOODPLAIN

Buildings constructed in areas before they were designated as flood hazard by a FIRM can be protected from flooding through one of several available "retrofitting" alternatives including elevating or relocating the structure, constructing levees and floodwalls around the structure, dry flood

proofing, and wet flood proofing. When a structure in a floodplain is damaged or improved, it may be required to meet new floodplain development standards. Under the NFIP and city ordinances, if a structure is *substantially* damaged, or would cost 50% or more of market value to repair or modify, then it must be repaired to comply with the current floodplain development regulations. If the structure has been flooded twice in a ten year period, it may be classified as a *repetitive loss structure*.

DRAINAGE SYSTEM MAINTENANCE

One of the most important functions performed by the Public Works Department is to maintain the City's drainage systems. Obstructions in the drainage way such as yard debris and trash, can cause the flood level to rise. It is illegal in the City of Little Rock to dump any type of debris into a canal, stream, river or drainage ditch. The City spends over a million dollars every year maintaining the City's drainage system.



FLOOD INFORMATION

Citizens of the City of Little Rock can obtain flood information concerning flooding, flood maps, flood insurance requirements, and flood zone determinations from the City of Little Rock's Public Works Department.

Real time river gauge information can be obtained through the following website:

www.usgs.gov

FLOOD WARNING SYSTEM

The 911 alert center contains a National Alert Warning System (NAWAS) dedicated phone line that is directly connected with the National Weather Service (NWS). Whenever Little Rock is included in a warned area, the 911 center is notified via the NAWAS phone and that information is relayed to appropriate public safety agencies. The City also utilizes local media outlets (radio and T.V.) that participate in the Emergency Alert Broadcast System to notify the public of a flooding event. The City also encourages its citizens to utilize a NOAA weather radio to receive real-time warnings at frequency 162.550 MHz 24 hours a day directly from the weather service. The national weather service local phone number is 501-834-0308.

FLOOD PROTECTION ASSISTANCE

Concerned citizens and the general public can obtain information on flood protection assistance from the City of Little Rock Public Works Department by calling (501) 371-4811. They may also go to this website link to view Floodplain Maps:
<http://gis.littlerock.ar.us/floodinfo/viewer.htm>

List of Services Provided:

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

FLOOD SAFETY

- Do not walk or drive through floodwaters, even if the water appears shallow. Conditions can change rapidly in a flood and a car can wash away in two feet of water.
- Be careful around downed power lines. Electrical current can travel through water for up to 100 yards.
- Turn off all utilities if the house is flooded and do not turn them back on until cleared by local authorities.
- Floodwaters may carry raw sewage, oil or other waste. Wash your hands frequently with soap and clean water.
- If your home is flooded, assume the water is contaminated. Use bottled water or boil water from the tap for 3 minutes.

IMPORTANT USEFUL WEBSITES

www.fema.gov

www.usgs.gov

www.noaa.gov

www.floods.org

www.weather.gov

USEFUL PHONE NUMBERS AND CONTACT INFORMATION

Department of Public Works for flood information, 371-4811

Public Works Service Request Desk, 3-1-1 or go to www.littlerock.org/citizenServices/311-citizen-request.aspx

Department of Housing & Neighborhood Programs to report nuisance violations, 371-4849 or dial 3-1-1

Building Codes Division, 371-4826

Central Arkansas Library System for flood map and flood protection reference, 918-3000

Emergency Management Office, 371-4829

This brochure is being mailed to you because your property is in or near a flood hazard area as mapped by the Federal Emergency Management Agency. The City of Little Rock, the designated local floodplain administrator, prepared this information to help evaluate the need for flood insurance in areas such as yours and to provide other information we hope is of assistance.



Public Works

FLOODING AWARENESS



Floodplain Information for Properties Located in or Near Flood Hazard Areas

City of Little Rock
Public Works Department
Civil Engineering Division

371-4811