

As we enter the rainy season, please remember that your property is located in or near a floodplain. Although flood control improvements have been and continue to be made, flooding can still occur today as a result of rainfall and storm surge. Flooding may be caused by area creeks, streams and occasionally Lake Hamilton. Most floods occur when the floodwaters leave the river or channels.

Historical flooding of downtown Hot Springs dates back to 1885. Flooding can come with little warning. Residents in flood prone areas will be warned of an actual emergency by either a phone call using the Code Red emergency notification system or the sounding of a steady siren tone lasting three minutes. The sounding of sirens will take place at each of the 5 sirens located in the downtown area. Warning and emergency procedures will be announced on Resort TV Cable City12 (Channel 12).

Please consult the actual Flood Insurance Rate Map (FIRM) at the Public Works Department in City Hall to determine the actual flood zone or you can visit the Federal Emergency Management Agency (FEMA)'s website (<http://www.fema.gov>). You may contact the Public Works Department at 501-321-6778 to determine if a property is in a flood zone; obtain flood protection advice, insurance requirements, and elevation certificates. The Public Works Department can also provide assistance regarding construction in the floodplain. If requested, City staff are available to undertake site visits to review flood, drainage or retro-fitting issues. FEMA and the Army Corps of Engineers provide technical assistance to the City.

### Natural Areas

Under natural conditions, a flood causes little or no damage. Nature ensures that floodplain flora and fauna can survive the more frequent inundations. This is the case of the Lake Hamilton wetland. These natural areas help reduce our flood damage by allowing floodwaters to spread over a large area. This reduces flood velocities and provides flood storage to reduce peak flows downstream. Natural floodplains reduce wind and wave impacts, and their vegetation stabilizes soils during flooding.

These areas assist in water filtration by allowing suspended sediment to drop out and settle on the ground. Nutrients that are dissolved in the water are often absorbed by plant roots and microorganisms in the soil. Other pollutants stick to the soil particles. This filtration system removes much of the water's nutrient and pollutant load by the time it leaves these natural areas.

Protection of these areas also protects our valuable fish spawning areas. To see wetland and fish spawn areas of Lake Hamilton, visit the City's GIS mapping on the city website and choose this layer to view.

### Flood Insurance

During the life of a 30-year mortgage there is a 26% chance of experiencing a flood. Homeowner's insurance policies do not cover damage from floods. Because the City of Hot Springs participates in the National Flood Insurance Program (NFIP) and Community Rating System (CRS), you can purchase a separate flood insurance policy at a reduced rate. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded. There is a 30-day waiting period before NFIP coverage takes effect. If you don't have flood insurance, talk to your insurance agent.

Some people have purchased flood insurance because it was required when they got a mortgage or home improvement loan. Insurance is available for tenants to protect their personal property against flood loss and to property owners with older mortgages that do not require it. Double check that your building coverage is adequate and make sure you have contents coverage because usually these policies just cover the building's structure and not its content. Flood insurance covers ALL surface floods.

More information about NFIP flood insurance requirements is available at <http://www.fema.gov/nfip>.

### Property Protection

There are several ways that you can protect your property from flood damage. One way is to keep water away by installing a drainage system in your yard that will allow excess water to flow into the storm drain. Another approach is to make your walls waterproof and place watertight closures over the doorways. These measures are called floodproofing or retro-fitting. Please remember that any alteration to your building requires a permit from the Permits & Inspections Division. Important documents and irreplaceable personal objects such as photographs and insurance papers should be placed where they will not get damaged. Providing an elevated building pad and sloping the yard for at least 10 feet away from the home can also reduce changes of flooding. Do not butt privacy fencing firmly to the ground. This has a damming affect and can hold back water; always leave an approx. 2" gap between the bottom of fencing and yard.

If flooding is likely, and time permits, move your valuable furnishings and essential items to the upper floor of our home or higher off the floor. Place sandbags around your property to divert floodwater. There are flood protection references available at the Garland County Library and Public Works Department at City Hall.

When a property is located in the floodplain, all new construction or substantial improvement that equals or exceeds 50% of the building's value is required to comply with the City's floodplain overlay regulations which require elevation of residential structures. Nonresidential structures may be elevated and/or floodproofed. A completed flood elevation certificate must be submitted to the City following completion of the structure's lowest floor. Substantially damaged buildings where the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be brought up to the same standards as a new or substantially improved structure.

### What you can do:

Flood damage protection depends also on your cooperation and assistance. Here is how you can help:

- Always check with the City before you build on, alter, regrade, or add fill to your property. A permit is required to ensure that projects do not cause problems on other properties.
- If you see building construction without a City permit inspection card posted, contact the Permits & Inspections Division at 501-321-6845.
- Check out information on flood protection, flood insurance, and flood safety by calling the Public Works Department at 501-321-6778.
- Do not dump or throw anything in the storm drain catch basins or flood control channels. Dumping is a violation of the City's Municipal Code. Even grass clippings, leaves and branches can accumulate and plug the drainage system. The City has a flood control channel maintenance program which helps to remove major blockages such as weeds and other debris. A plugged drain or channel cannot carry water, and when it rains, the water has to go somewhere. Every piece of trash contributes to flooding.
- If you see dumping or debris in the gutters, catch basins, or channels, contact the Public Works Department at 501-321-6778 or the Stormwater Utilities Division at 501-321-6773.



Here are a few flood safety tips:

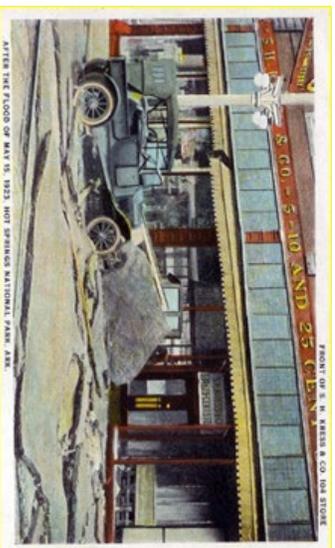
**Do not walk through flowing water** – Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

**Do not drive through a flooded area** – More people drown in cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

**Stay away from power lines and electrical wires** – The number two flood killer after drowning is electrocution. Electrical currents can travel through water. Report down power lines to Entergy of Arkansas or the County Office of Emergency Management at 501-767-3911.

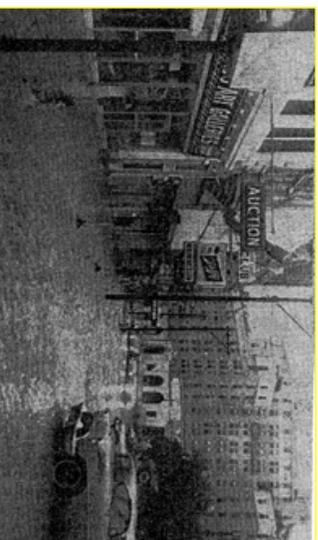
**Turn off the electricity** – Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.

**Be alert for gas leaks** – Turn off the gas. 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.



## City of Hot Springs

**Public Works Department**  
**501-321-6778**  
**111 Opera Street,**  
**Hot Springs, AR 71901**  
**[www.cityhs.net](http://www.cityhs.net)**



The purpose of the brochure is to make the City of Hot Springs citizens aware of the presence of local flood hazards, provide information regarding development in floodplains, maintenance of drainage systems, and to suggest possible actions which may be taken to protect persons and property. The brochure is distributed annually to occupants of property that is located within or near the City of Hot Springs' Floodplain. This annual mailing is one of the many voluntary activities conducted by the City in conjunction with the National Flood Insurance Program's Community Rating System (CRS) sponsored by the Federal Emergency Management Agency. Participation in the CRS program allows reductions in flood insurance premiums and minimizes future flood losses. Additional postings may be viewed on the City's social media outlets: Facebook, Instagram, Twitter, and on Resort Cable TV City12 (Channel 12).



## The City of Hot Springs

**Government at *Your Service***

# Flood Protection Information

