



FLOODPLAIN

HOMEOWNER'S GUIDE FOR THE CITIZENS OF HAVRE DE GRACE

focus

Our City has been flooded in the past and will, most certainly, be flooded again.

The City of Havre de Grace is located where the Susquehanna River meets the Chesapeake Bay. Given our close proximity to these large bodies of water, flooding is a natural occurrence. The exact day or time cannot be predicted, but when certain conditions are right, we can be assured of rising waters.

Flooding in Havre de Grace comes from four (4) sources:

Lilly Run • Fountain Run • Gashey's Creek • Susquehanna River

Heavy storms and melting snow can cause the water in these areas to flood. Floodwaters have been known to cover many City blocks up to 2-3 feet deep. Although floodwaters appear to move slowly (3 feet per second), a flood 2 feet deep can knock a person off their feet and float a car.

BE SAFE:

Do not walk through flowing water. THINK: snakes, strong current, deep holes.

Do not drive through a flooded area. THINK: road or bridge may be washed away.

Stay away from power lines and electrical wires. THINK: Electrocutation! Beware! *If wires within your home have gotten wet, they hold a charge long after unplugged.*

Stay away from wild animals that seek shelter in or around your home.

Call Animal Control at 410-638-3505

After a flood - LOOK before you step: ground and floors are covered with slippery mud, broken glass, nails, etc.

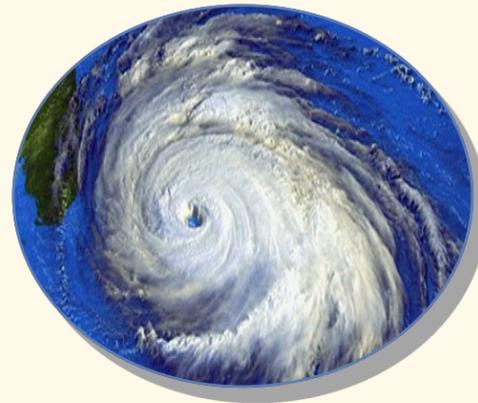
Be alert for gas leaks. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

Know Your Flood Hazard!

- Is your property located in a mapped floodplain area?
- Do you know if your property has been flooded in the past?
- Is your family and property prepared for a storm?
- Do you know how to protect your property from damage?

For help in answering these questions and more, you can call the City's Department of Planning at 410- 939-1800, ext. 1123. The City can provide information about the A, AE, V, X zones, LIMWA, wetlands and natural floodplain functions.

Flood Maps and FEMA pamphlets are available at City Hall and the Harford County library. Also visit our Floodplain Management page on the City website.



Let's not forget...

- 1972 Hurricane Agnes
- 1996 Hurricane Fran
- 1999 Hurricane Floyd
- 2003 Hurricane Isabelle
- 2011 Hurricane Irene
- 2011 Tropical Storm Lee
- 2012 Hurricane Sandy
- 2013 Tropical Storm Andrea
- 2015 Tropical Storm Ana
- 2017 Tropical Storm Cindy
- 2020 Hurricane Isaias

...and the considerable and costly damage we experienced from the heavy rains and storm surge caused by prevailing winds.

Heavy rains don't have to be from a Tropical Storm or Hurricane to cause flood damage.

Flood Prevention ~

Keeping Your Family and Property Safe



The Problem:

A clogged channel cannot carry water and when it rains, the water has no where to go.

Tree limbs, brush, grass clippings and litter in ditches and streams will slow or stop the flow of water which can cause an overflow onto roads



Many houses, even those not in the floodplain, have sewers that back up into the basement during heavy rains.



The slope of your yard may lend itself to flooding.

Houses without basements or crawl spaces have no place for the floodwaters to go but into the home.

Re-grading, floodwall, earthen berm - and still the home is flooded after heavy rains or severe storms.

Natural floodplains provide flood risk reduction benefits by slowing runoff and storing flood water. They frequently contain wetlands and other important ecological areas which directly affect the quality of the local environment. Various wetland areas are found throughout the City. Floodplains along the shoreline, such as the Lock House Museum area, enhance habitat for fishes and waterfowl. We can help to protect our Natural Floodplain Function areas by planting only native species plants, removing invasive species, avoiding use of chemicals, fertilizers, and pesticides, and by removing pet waste properly.

NOTE: A permit is required for any alteration to your building or land. Why? We need to make sure that any changes will not lead to flooding. *The Planning Department will help make sure that changes to your property will not negatively impact your neighbors.* 410-939-1800 ext. 1102

The Solution:

If your property is next to or near a channel, please do your part and keep the banks clear of brush and debris. The City has a Stream Maintenance Program which can help remove major blockages such as downed trees.

Help maintain the stream beds to keep the water moving! Remove high weeds, litter, or other items which may be considered a nuisance. Call Code Enforcement at 410-939-1800 x2104 if you see someone dumping anything into the stream beds.

A plug or standpipe can stop a sewer back-up during heavy rains if the water does not get more than 1 or 2 feet deep. Cost: approximately \$40.00.

Keep the water away from your home by re-grading your lot or build a small floodwall or earthen berm. These methods can work if your property is large enough, if the flooding is not too deep, and if your property is not in the floodway. *The Planning Department can give you this information.*

Make your walls waterproof and place airtight closures over the doorways and other openings.

Raise the house above flood levels. A small wood frame home can be elevated for less than \$10,000. Expensive? Consider the cost of replacing your home.

Did you know?... (and if not...you should)



- ◆ Between 2014 and 2018, over 40% of flood insurance claims came from properties outside high risk flood areas.
- ◆ If you live in a 100-year floodplain, there's more than a 1 in 4 chance that you'll be flooded during a 30-year mortgage. During a 30-year mortgage, you are 27 times more likely to experience a flood than have a fire.
- ◆ Standard Homeowner's Insurance Policies do not cover damage from floods. When determining coverage, the cause of flooding matters.
- ◆ Federal law states that mortgages backed by the government must have flood insurance if the homes are located in Special Flood Hazard Areas.
- ◆ Because the City of Havre de Grace participates in the National Flood Insurance Program (NFIP), you can purchase a Flood Insurance Policy separate from your Homeowner's Insurance. Flood insurance is available to anyone, including renters, and properties that have flooded in the past.
- ◆ Flood insurance to cover the structure only covers the structures, including appliances, electrical and plumbing systems, cabinets and bookcases, carpeting, and other items associated with the function of the structure.
- ◆ Contents coverage is a separate policy that would cover items such as clothing, furniture, electronic equipment (TV's, tablets, computers), and other miscellaneous items. Renters can obtain their own contents policies.
- ◆ Items **NOT** covered under structure or contents policies include decks, fences, swimming pools, cars and other vehicles, or personal property kept in a basement.



- ◆ You should not wait to get flood insurance. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
- ◆ Contact your insurance agent for more information on rates and coverage. There is a difference of coverage limits between NFIP insurance and private flood insurers – know what will be covered.

NOTE: For more information contact the Havre de Grace Department of Planning. Flood maps and FEMA pamphlets are available at City Hall and the Harford County Library. Also visit our Floodplain Management page on the City website:

<https://havredegracemd.gov/departments/planning-and-zoning/floodplain-management-2/>

When the Alert is sounded - Follow the instructions!

In addition to phone message alerts, our City has sirens in place to warn citizens of hazardous conditions.

Citizens in the floodplain area may be instructed to do one of the following:

1. Shelter-in-Place

Go inside and stay there.
Close all windows and doors.
Shut off any systems that draw in outside air.
(examples: fans, vents)

2. EVACUATE

PLAN AHEAD!
Where will you go?
Can you stay with family or friends until the danger passes?

Those persons in the affected area will be instructed to proceed to one of these two **Emergency Reception Centers:**

Patterson Mill Middle High School
85 Patterson Mill Road
Bel Air, MD 21015
Directions: Rt. 155 to I-95 South, Exit 77B. Right on Emmorton Road. Right on Patterson Mill Road.

Harford Community College Chesapeake Center
401 Thomas Run Road
Bel Air, MD 21015
Directions: Rt. 155 to right on Rt. 22. Right on Thomas Run Road. Right on Fighting Owls Blvd.

Make yourself aware of the impending hazardous conditions. Listen carefully to **ALERTS** from the **Emergency Operations Center** for updates and additional Emergency Reception Centers.

Use these **SAFE ROUTES: OTSEGO STREET** or **REVOLUTION STREET** if passable. Follow directions given by Law Enforcement or Department of Public Works staff.

SIGN UP NOW

NOTIFICATION SERVICES BY
Connect-CITY

Contact City Hall at
410-939-1800 ext. 2100

Provide us with the following:

- Home Address
- Phone Number (home & cell) and/or
- E-mail Address

Flood Warning System

The City of Havre de Grace has a flood warning system in place. The Emergency Operations Center (EOC) is in direct contact with local government, media, hospitals, and nursing homes.

The EOC will notify each household via phone using the **Connect CTY Auto Call System**. The EOC can override the local cable broadcast system to provide storm and flood watch and warning updates.

STAY TUNED for ALERTS

TV Stations Include:
Channel 21 - Comcast Cable
Channel 7 - Armstrong Cable

Radio Stations Include:
WXCY (FM 103.7)
NOAA Weather Radio



DISASTER SUPPLY KIT Is Your Kit Ready?

- Bottled water, canned/dried foods
- Manual can opener
- Batteries
- Battery-operated radio
- Flashlight
- Change of clothes
- Personal hygiene items
- Medications
- Cash
- First Aid kit
- Sleeping bags, blankets
- Sturdy shoes
- Insect repellent
- Any infant necessities (wipes, diapers, bottles, etc.)
- Eyeglasses
- Quiet games or reading material
- Important papers with valid ID
- An inventory of your property