

# Caroline County

## Department of Planning & Codes



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### ATTENTION All Potential 100-year Floodplain Property Owners

#### Flood Protection Information

Heavy storms and high tides cause flooding in Caroline County, especially along the Choptank River, Tuckahoe and Marshyhope Creeks. Throughout the County there are smaller streams and ditches that may also flood roads, yards, cars, garages, basements and lowest level floors. Flooding in this area can come with little warning and can be very dangerous. Even though flood waters appear to move slowly (three feet per second), a flood two feet deep can knock a person down and float a car!

**County Floodplain Services:** To find out the flood hazard on your property, contact the Department of Planning and Codes at 410-479-8100. Flood maps and other resources can be obtained, as well. You can also visit the Caroline County Library to check out resources on flood insurance and flood protection measures or visit [www.floodsmart.gov](http://www.floodsmart.gov).

**What You Can Do:** Several of the County's efforts depend on your cooperation and assistance. Here's how you can help:

- Do not dump or throw anything in ditches or streams. Dumping in ditches and along roadsides is a violation of Caroline County's Littering and Solid Waste Management Laws. Even grass clippings and branches accumulate and plug ditches or streams. Plugged ditches cannot carry water.
- If your property is next to a ditch or stream, please do your part to keep the banks free of debris, however take care not to disturb vegetative buffers. Contact the Department if you are unsure of what can be disturbed and removed.
- If you see dumping or debris in roadside ditches contact the Public Works Department at 410-479-0520. If you see dumping in streams or rivers contact the Department of Planning and Codes at 410-479-8100.
- Always contact the Department before you build on, alter, grade, or fill your property. There are permits that are needed to ensure that projects do not cause any problems on other properties.
- If you see building or filling on a property without a County permit posted, contact the Department at 410-479-8100. **ANY ALTERATION TO BUILDINGS OR THE LAND ITSELF REQUIRES A PERMIT, EVEN REGRADING OR FILLING IN THE FLOODPLAIN REQUIRES A PERMIT.**

**Content Protection:** Electrical panel boxes, furnaces, water heaters and washers and dryers can be elevated or relocated to a location that is less likely to flood. Basement floor drains and interior and exterior backwater valves can be installed and interior floodwalls can be placed around utilities. If flooding is likely, and time permits, move essential items and furniture to the upper floor of your home. Secure objects outside to prevent floatation and potential damage to your house and property. Keep materials such as plywood, plastic sheeting, lumber and even sandbags handy for emergency waterproofing. All of these tasks will minimize the amount of damage caused by floodwaters.

**Floodproofing:** One way to protect buildings from flood damage is to build waterproof walls and place watertight closures over the doorways. However, it is recommended and often required that the lowest floor be constructed above flood levels. You can obtain more information and assistance on floodproofing at the Department of Planning and Codes. There are also reference books and material on the subject at the Caroline County Public Library.

**New Construction and Substantial Improvements:** The Caroline County floodplain regulations require that any new residential and nonresidential construction, as well as any substantial improvements in the 100-year floodplain be protected from flood damage. Substantial improvements are improvements that exceed fifty percent (50%) of the value of the existing structure. You can obtain more information and assistance on construction requirements in the floodplain at the Department of Planning and Codes.

**Flood Insurance:** Homeowner's insurance policies do not cover damage from floods. However, because Caroline County does participate in the National Flood Insurance Program, you can purchase a separate flood insurance policy. Policies can cover structures and/or contents. This insurance is backed by the Federal Government and is available to everyone in Caroline, even properties that have flooded before and properties outside of the 100-year floodplain. Some people may already have flood insurance because it was required by the bank to obtain a mortgage or home improvement loan. Usually these policies just cover the building structure and not the contents. Due to the kind of flooding typical to Caroline County, usually there is more damage to the contents of the structure than there is to the structure itself. If you are covered, check the amount and make sure that you have content coverage.

**Natural Areas:** Floodplains moderate and store floodwaters, absorb wave energies, and reduce erosion and sedimentation. Wetlands found within floodplains help maintain water quality, recharge groundwater supplies, protect fisheries, and provide habitat and natural corridors for wildlife. All these functions are best served if floodplains are kept in their natural state. Wherever possible, the natural characteristics of floodplains, and their associated wetlands and water bodies, should be preserved and enhanced. Under natural conditions, a flood causes little or no damage. Nature ensures that floodplain plants and animals can survive the more frequent inundation. For example, Idylwild Wildlife Management Area located outside of Federalsburg contains natural floodplain areas. These areas assist in reducing flood damage by reducing water velocities and providing flood storage, reducing peak flows downstream.

### **Flood Safety**

- **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 insure that the ground is still there.
- **Do not drive through a flooded area.** More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out. If your vehicle stalls in high water, abandon it immediately and seek higher ground.
- **Stay away from power lines and electrical wires.** The number two flood killer after drowning is electrocution. Electric current can travel through water. Report downed power lines to the power company or County Emergency Management Office at 410-479-2222.
- **Cut off all electrical circuits at the fuse panel or disconnect all switches.** If this is not possible, turn off or disconnect all electrical appliances. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried. Shut off the water services and gas valves in your home.
- **Look out for animals, especially snakes.** Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole to poke and turn things over to scare away small animals.
- **Look before you step.** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
- **Be alert for gas leaks.** Immediately turn off the gas in your home!!! Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know the area has been ventilated due to possible gas fumes built up in the home.