

Town of Oxford
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ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

YOU ARE RECEIVING THIS BROCHURE BECAUSE YOUR PROPERTY IS LOCATED IN OR NEAR A FLOOD PRONE AREA.



Floods can occur in the Town of Oxford at any time during the year. Storm surge from hurricanes and tropical storms pose a significant threat for flooding. However, extreme high tides and heavy rains can also cause flooding. Heavy and prolonged rainfall causes the capacity of the Town's drainage system to be exceeded and can also cause flooding along the Tred Avon and Choptank Rivers. Because of the flat topography, low elevation, and waterfront location, flooding can occur most anywhere in the Town.

Being prepared is your best defense against a flood.

Steps to Prepare for a Flood

Step 1 - KNOW YOUR FLOOD HAZARD

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). These are the official maps for a community on which the Federal Emergency Management Agency (FEMA) has delineated both the Special Flood Hazard Areas (SFHAs) and the risk premium zones applicable to the community. SFHAs represent the areas subject to inundation by the 1-percent-annual-chance flood event. Structures located in the SFHA have a 26 percent chance of flooding during the life of a standard 30-year mortgage. FEMA FIRM maps are available for free public viewing online at msc.fema.gov/portal. You can also contact the Town of Oxford's Floodplain Manager at oxfordclerk@goeaston.net or (410) 226-5122 for help determining which flood zone your property is located in.

Step 2 - INSURE YOUR PROPERTY

Flooding is not covered by a standard homeowner's insurance policy. Flood insurance is available to homeowners, condo owners, commercial owners, and all renters. Renters are encouraged to purchase flood insurance for the contents of their home. Homeowners can get up to \$250,000 of building and contents coverage and businesses can get up to \$500,000 of building and contents coverage. Renters can obtain up to \$100,000 of coverage.

Note that there is a 30-day waiting period before coverage goes into effect. That means now is the best time to buy flood insurance!

Contact your preferred insurance agency for more information. Additional information can be found

online at www.floodsmart.gov or by calling 1-888-379-9531.

Copies of Elevation Certificates for all structures new or substantially improved will be available for review as of October 2018. To review an elevation certificate call the Town Clerk at (410) 226-5122.

Step 3 - PROTECT YOURSELF & YOUR FAMILY

- * The Town of Oxford and Talbot County Emergency Management Agency coordinate with the National Weather Service in issuing public warnings concerning expected floods and storms. Local television and radio stations may announce weather advisories issued by the National Weather Service. These stations may also provide local weather information.
- * Tune-in to local radio stations such as 96.7 FM and 1460 AM, and local news channels such as WBOC and WMDT.
- * All-hazard NOAA Weather Radios (NWR) are available for purchase in local electronic retail or department stores and provide access to the NOAA Weather Radio Frequencies 162.550 and 162.450.
- * If flooding threatens your home, turn off electricity at the main breaker. If you lose power, turn off all major appliances.
- * Turn off the gas and be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know that the gas has been turned off and the area has been ventilated.
- * Avoid low-lying areas. Seek shelter in the highest areas possible.
- * Discuss your family emergency plan. Your family may not be together when disaster

For more information about flood safety or the NFIP, please note the following:

www.floodsmart.gov
www.ready.gov/floods
www.fema.gov
1-888-379-9531



strikes, so it is important to know how you will contact one another, how you will get back together, and what you will do in case of emergency.

- * Never attempt to drive through flooded roadways. Floodwaters can conceal damage underneath. As little as two feet of running water can carry away most vehicles including SUV's. Turn Around, Don't Drown!

Step 4 - PROTECT YOUR PROPERTY

Various methods may be used to minimize flooding. If the first finished floor elevation of your property is lower than the base flood elevation (BFE) established by FEMA, consider elevating your structure. If a flood is imminent, protect your property by sandbagging areas vulnerable to the entry of water. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. The Oxford Floodplain Manager will make a site visit to provide one-on-one advice to property owners regarding any flooding and drainage issues on private property. For more information, contact the Town Office (410) 226-5122 or the Public Works Department at (410) 226- 5740.

Step 5 - BUILD RESPONSIBLY

A building permit is required by the Town of Oxford to build a structure or otherwise develop on a property located within a 100- year floodplain. The National Flood Insurance Program requires that if your structure is damaged or improved to an amount of 50% or more of the structure's market value, it must meet the construction requirements for a new building. Structures in all flood hazard areas, must have

their lowest floor elevated to the base flood elevation (BFE) plus three feet, and no enclosed space below the BFE may be used as habitable space. Structures in V1-30 Zones and the Coastal A Zone must have their lowest horizontal member at or above the BFE plus three feet.

Before you build, fill, or otherwise develop in the floodplain, contact the Floodplain Manager at the Town Office at (410) 226-5122 to discuss Oxford Floodplain regulations in more detail. Report any development in a floodplain without a permit to the Oxford Town Office.

Step 6 - PROTECT NATURAL FLOODPLAIN FUNCTIONS

Floodplains are a natural component of the Town of Oxford's environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy dissipates, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

Did you know that per Section 11.10 of the Town's Harbor Management Ordinance it's illegal to throw anything - ANYTHING AT ALL! - into the waters of the Town of Oxford? Did you know that nothing but stormwater is allowed to go in the storm drains located in streets, rights-of-way, and parking lots? Dumping materials into our waters or drains pollutes those waters, clogs our storm drains, and leads to flooding in our neighborhoods. Even leaves and grass clippings can collect in drainage ditches and

obstruct the flow of water, causing flooding. For questions, or to report obstructions or violations, call the Oxford Public Works Department at (410) 226-5740 or the Town Office at (410) 226-5122.

Step 7 - HURRICANE PREPAREDNESS

Talbot County Emergency Management will provide emergency notifications in the event of a hurricane watch or warning. In the event of an emergency, check local TV, radio sources, emergency broadcast stations, Talbot County's website, and/or the National Weather Service for up-to-date information. Information on evacuation routes can be found on the Talbot County Emergency Management website at www.talbotdes.org.

For more information, review the Emergency Operations Plan on the Town of Oxford website or call the Town Office at (410) 226-5122. Visit www.ready.gov what actions to take in the event of a hurricane watch or alert in your area.

Step 8 - GENERAL PREPAREDNESS

- * Inventory and photograph your home's contents and put important papers and insurance policies in a safe place.
- * Keep an emergency supply including non-perishable food, water, batteries, flashlights, manual can opener, and a battery-operated radio.
- * If possible, place the washer, dryer, furnace and water heater on masonry blocks or concrete at least 12 inches above the projected flood elevation, inside a floodwall, or moved to a higher floor. All work must conform to state and local building codes.

Additional information is available online at www.nhc.noaa.gov/prepare/ready.php

Step 9 – BUY FLOOD INSURANCE IN LOW RISK FLOOD ZONES

Flood insurance is not just for properties located in the SFHA. Did you know that more than 25-percent of flood insurance claims are for structures outside the 100-year floodplain? Even if your home or business is located outside the SFHA in an X-Zone and C - Zone, it may still be at risk of flooding. Homeowners, renters, and business owners located outside the SFHA can purchase standard policies or reduced -rate "preferred risk" policies.

Anyone can purchase residential flood insurance policies, your don't have to be a homeowner to get flood insurance. Homeowners can get building and contents coverage, renters can get contents coverage.

You can visit <https://www.fema.gov/flood-insurance> or contact your local insurance agent for more information.

Step 10 - FLOOD EDUCATION

Homeowners can learn more about the risk of flooding from stormwater and coastal sources as well as the benefits of mitigation by contacting the Oxford Floodplain Manager at the Town Office (410) 226- 5122.

Visit the Oxford Town website for Emergency Preparedness and Oxford Floodplain Information.

The Town of Oxford is also promoting education on NAI - no adverse impact floodplain management - to set local goals and reduce damages from flooding.

To learn more about NAI, speak with your Oxford Floodplain Manager, or visit www.floods.org, or contact the Association of State Floodplain Managers (ASFPM).