

FLOOD INFORMATION

Notice to all Citizens:

The City of Meridian participates in the National Flood Insurance Program Community Rating System. As part of the City's activities to inform citizens of the availability of flood information, and to ensure that citizens are aware of flood hazards, flood safety, and other pertinent information relating to floods, the City of Meridian has published this information and distributed it through a local newspaper.

Please take the time to familiarize yourself with the information presented below. If you live within the city limits and would like more information on floodplain restrictions or whether your home is located in a floodplain, please call the Inspection Division at 485-1900.

Detailed maps showing the floodplain within the city limits are on file at the Building Inspection Division. Additional information on floodplain is available at the Meridian Public Library.

FLOOD HAZARD: The Floodplain of seven creeks lie in urbanized areas of Meridian. Significant flooding has occurred along Okatibbee Creek and its tributaries and along the Sowsashee Creek and its tributaries. Major flooding occurred along the Sowsashee in 1951, 1961, 1964, 1972, 1974, 1979, 1990, and 1993. The flood in 1990 was especially severe and resulted in extensive damage to buildings and property along the Sowsashee. Even though major floods do not occur every year, smaller floods do occur and they can still create a significant flood hazard to people and property close to the channel.

FLOOD WARNING SYSTEM: Meridian has developed a flood warning system. Warnings will be disseminated by radio, TV, weather radio, and by police and fire vehicles equipped with public address systems. The flood warning system is intended to provide up to one hour advance warning of a flood hazard. For warning information, tune to radio stations: WJDQ, WJXM, WKZB, WNBN, WMSO, WFFX, WMLV, WMOX, WYHL, WSLY, JACK FM, WZKR OR WZKS, or set your television channel on WGBC, WMDN TV 24, WTOK-TV, FOX Meridian, or Comcast TV.

FLASH FLOOD WATCH means that flash flooding is possible within the watch area. FLASH FLOOD WARNING means that flash flooding is imminent or has been reported in the warning area.

FLOOD SAFETY: You should be concerned about the flood hazard. There are several actions you can take to lessen the flood hazard, including:

1. Know the flood warning procedures.
2. Plan escape routes to high ground.
3. During times of heavy rainfall, monitor the level of water in the drainage way. Stay tuned to radio or TV for possible flood warning.
4. Evacuate the flood hazard area in times of impending flood or when advised to do so by the police or fire departments.
5. Do not attempt to cross a flooding stream on foot or by car.
6. If your car stalls in high water, abandon it immediately and seek higher ground.
7. Keep children away from flood waters, ditches, culverts and storm drains.
8. Be especially cautious at night.

FLOOD INSURANCE. Your homeowner's insurance policy will not cover losses due to flooding which is notable because there is a 26% chance of experiencing a flood during the life of a 30-year mortgage. Meridian participates in the National flood Insurance Program which makes flood insurance available to everyone in the country.

For many people, their home and its contents represent their greatest investment. We strongly urge you to buy flood insurance to protect yourself from devastating losses due to flooding. Information about flood insurance can be obtained from your insurance agent. You do not have to live in the floodplain to qualify for flood insurance. Property owners can insure their buildings and contents and renters can insure their possessions, but there is a 30-day waiting period before coverage goes into effect.

PROPERTY PROTECTION MEASURES: There are various actions which can be taken to flood-proof structures. One way is to keep the water away by regrading your lot or building a small floodwall or earthen berm. Electrical panel boxes, furnaces, water heaters, and washers/dryers should be elevated or relocated to a location less likely

to be flooded. Basement floor drains and interior and exterior back-water valves can be installed, and interior floodwalls can be placed around utilities.

When flooding is likely, and time permits, move essential items and furniture to the upper floors of your home. Keep materials like sandbags, plywood, plastic sheeting, and lumber handy for emergency waterproofing. This action will help minimize the amount of damage caused by floodwaters.

FLOODPLAIN DEVELOPMENT MEASURES: The City of Meridian has adopted an ordinance covering development in the floodplain or other flood hazard areas. The purpose of these regulations is to control the alteration of natural floodplains and stream channels; prevent or regulate the construction of flood barriers which will unnaturally divert flood waters or which may increase flood hazards in other areas; restrict or prohibit uses which may result in damaging increases in erosion or in flood heights or velocities; and to control filling, grading, dredging, and other development which may increase flood damages.

Always check with the Inspection Division before you build on, alter, regrade, or fill on your property. A permit is needed to ensure that projects do not cause problems on other properties. If you see building or filling without a city permit sign posted, contact the Inspection Division, 485-1900.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS: Meridian has passed an ordinance, which requires improvements to buildings located in the flood hazard area to be counted cumulatively for 10 years. If the cost of reconstruction, rehabilitation, addition, or other improvements exceed 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards as new construction (e.g., repairs equal or exceed 50% of the buildings' value before damage). Permits for additions or repairs must be obtained from the Inspection Division, 723 23rd Avenue.

DRAINAGE SYSTEM MAINTENANCE: Meridian has a storm drainage system, which is composed of both open and closed segments. Maintenance of these systems is very important. Debris in ditches and streams obstruct the flow of water, which can cause overflow onto roads and into yards. Partial or complete filling in of these ditches can reduce the flood flow capacity, which will also result in overflow into roads or onto private property.

Keeping drainage systems clear is everyone's responsibility. Citizens are expected to perform routine maintenance on ditches located on rights-of-way in front of or to the rear of their properties. This includes the removal of high weeds, litter, or other items, which may be considered a nuisance. A litter ordinance is also in effect, which makes it unlawful to deposit litter in bodies of water. This includes lakes, rivers, and streams.

If you know of any obstruction or unapproved changes occurring to the drainage systems, please contact the Inspection Division, 485-1900 or the Public Works Department, 485-1990.

NATURAL AND BENEFICIAL FUNCTIONS: Although we often think of floodplains and wetlands in a negative way, they actually are a very rich resource, and they provide many natural benefits. Preserving open areas of the floodplain, as has been done along the Sowashee Creek, is important because floodplains help to provide areas of storage for floodwaters and help reduce flood velocities and flood peaks. Wetlands, such as bottomland hardwood areas, provide flood storage; help to filter silt, nutrients and other impurities from rainwater runoff; recharge the underground water supply by holding water long enough for it to seep into the ground; serve as refuges for wildlife and provide excellent breeding grounds for fish. Additionally areas such as Bonita Lakes not only help to store floodwaters and provide habitat for wildlife, but they also provide many recreational opportunities for the human population.

As a public service, Meridian will provide you with information regarding whether your property is located in a flood hazard area. Additionally, the Building Codes Official is available to make site visits related to flooding problems, and can provide you with the names of qualified contractors, and materials on how to select a contractor to do retrofitting or other construction within floodplain areas. For assistance, please contact the City of Meridian's Inspection Division at (601) 485-1900. The Division is located at 723 23rd Avenue, Meridian, MS.

MORE INFORMATION ON FINANCIAL ASSISTANCE PROGRAMS TO PROTECT INDIVIDUAL BUILDINGS CAN BE FOUND AT: http://www.nwo.usace.army.mil/nfpc/docs/Local_FP_Programs_February_2005.pdf.

MORE INFORMATION ON FLOOD INSURANCE COST AND COVERAGE IS AVAILABLE AT: <http://www.FEMA.gov/nfip/whonfip.shtm>.