

## FLOOD INFORMATION NOTICE

The City of Meridian participates in the Community Rating System (CRS), FEMA's National Flood Insurance Program (NFIP), which offers all City residents the ability purchase flood insurance. The City annually publishes and distributes flood information to the public throughout the year. An ad is published and circulated to at least 90% of properties in Meridian, in effort to inform the public of available flood information, to ensure awareness of flood hazards & safety, and provide general information relating to flooding.

The first thing you should do is check your flood hazard. Owners of property within the City of Meridian interested in the flood zone designation of their property per the Flood Insurance Rate Map (FIRM), or for further flood information; contact the City's Building Inspection Division (723 23<sup>rd</sup> Ave.) where current FIRMs are on file. Floodplain information is also available at the Meridian Public Library (2517 7<sup>th</sup> St.). If your property is located within a mapped floodplain, the City's Inspection Division can give you more information, such as Base Flood Elevation (BFE), historic flooding problems in your area; they also provide a handout useful if selecting a certified or licensed/bonded architect, engineer, or contractor.

**LOCAL FLOOD HAZARD:** Meridian's floodplain is typically low lying areas near seven major waterways in the City, Meridian has encountered heavy floods in 1951, 1961, 1964, 1972, 1974, 1979, 1990, 1993, and 2003. A significant flood in 1990 resulted in substantial damage to structures and property near Sowashee Creek.

Major floods may not occur each year, but local floods can occur anytime which create risk to person and property. Floodwaters are not always deep, but can cover streets and yards; they can also flood cars, garages, basements and lower floors. Even if water seems to be moving slowly, a floodwater two feet deep has the ability to knock men down or float cars. Land appearing elevated beyond the hazard of flood and property that has not flooded recently if ever, can still encounter flooding, future floods may even be more dangerous. If you own property within the floodplain, your property may someday be damaged. This notice provides personal & property protection information relating to floods.

### HOW CITY ORDINANCES RELATE WITH FLOOD DESIGNATION:

- \* Dumping into waterways and development within flood hazard areas are violations of City Ordinance.
- \* 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 obstructs the flow of water, which can cause overflow onto roads and into yards. Partial or complete blockage of these ditches can reduce the flood flow capacity and increase the potential for flooding.
- \* 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.
- \* The purpose of this is to control the alteration of natural floodplains and stream channels; to prevent the creation of flood barriers which could unnaturally divert flood waters, potentially increasing flood hazards in other areas. This is also in place to reduce uses which may result in damage by increasing erosion and/or flood heights or velocities; and to control filling, grading, dredging, and other development which may increase flood damages. A building permit may be needed to ensure that projects do not cause problems for neighbors or on other properties.
- \* Always check with the Inspection Division before you build on, alter, regrade, or fill on your property. If you see building or filling without a City permit sign posted, contact the Inspection Division at 601-485-1900.
- \* If you see dumping or debris in the ditches or streams, contact the City's Public Works Department at 601-485-1920.

**PROPERTY PROTECTION MEASURES:** Flood-proofing a home means altering it so flood waters will not cause damage. By regrading your lot, you can keep the water away from your home or building, a small floodwall or earthen berm can be constructed to divert water flow. Electrical equipment should be placed in a location within the home or building where flooding is not likely. Lowest floor drains, interior and exterior back-flow valves can be installed, and interior floodwalls can be placed around utilities.

Some last minute emergency measures can help, for example, move valuable items or items that are most damaged by flood waters to a higher level. Keep materials like sandbags, plastic sheeting, plywood, and lumber handy for emergency waterproofing (place these in front of doorways or low entry points). This will help minimize damage caused by floodwaters. It is always best to have a written plan in advance to make sure that you don't forget anything once you are alerted that a flood warning has been issued.

**FLOOD INSURANCE:** In this area, regardless of flood zone designation, there is a 26% chance of experiencing a flood during the course of a 30-year mortgage. You do not have to live in the floodplain to qualify for flood insurance; all properties have some flood risk. Flooding is not covered by a standard property or homeowner's insurance policy, but coverage for property owners of residential and commercial structures is available; contents coverage is also available for purchase by property owners and renters; there is a 30-day waiting period before coverage is effective. The cost of flood insurance is 10% lower to citizens of Meridian because the City participates in the CRS program. Contact your insurance agent for more information about flood insurance or to purchase a policy, or contact the NFIP's flood insurance agent referral service at 1-800/CALLFLOOD (1-800/225-5356 or TTD# 1-800-427-5593). You can also get more details about flood insurance at <http://www.FloodSmart.gov>.

An excellent source for more information is *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding* (FEMA publication 312). It can be read at the Library, ordered (for free) from FEMA by calling 1-800-480-2520, or viewed and downloaded from FEMA's website: <http://www.fema.gov/rebuild/mat/fema312.shtm>

**FLOOD SAFETY:** Flooding should cause concern, but you can help lessen the flood hazard by being prepared.

1. Do not walk through flowing water, know the flood warning procedures. Be especially alert at night.
2. Be Prepared! Plan escape routes to high ground before you are alerted of a flood warning.
3. During heavy rain events, pay attention to the level of water in drainage ways. Note flood warnings.
4. Evacuate the flood hazard area when advised through public notices.
5. Do not try to cross a flooding stream by car. More people drown in their cars than anywhere else.
6. Stay away from power lines and electrical wires; electrocution is the #2 flood killer behind drowning.
7. Keep children away from flood waters, ditches, culverts and storm drains.
8. Be alert of gas leaks. Use a flashlight to inspect damage, and be sure to ventilate any areas that have flooded well.
9. Carbon Monoxide kills; always use generators and other gasoline or coal burning devices outdoors.
10. Clean everything; floodwaters get exposed to sewage & hazardous materials. If in doubt – Throw it out!

**SUBSTANTIAL IMPROVEMENTS:** Substantial improvement means the value of any addition, repair, or reconstruction project exceeds 50% of the value of the existing structure. In this case, the structure must meet the construction requirements for new buildings. Buildings damaged beyond 50% of their pre-damaged value must be brought to full compliance with community's floodplain ordinance requirements. Meridian has passed an ordinance, which requires Elevation Certificates (ECs) for improvements to buildings located in the flood hazard area. Issuance of permits for additions or repairs and recording of ECs (maintained for 10 years) is handled in the City's Inspection Division, 723 23<sup>rd</sup> Ave.

**FLOOD WARNING SYSTEM:** The City's flood warning system is intended to provide advance warning of a potential flood hazard. Flood warnings are forecasts of impending storms and are broadcast to the public by the NOAA weather radio, commercial radio & TV stations, and through local emergency agencies. Warnings may also be broadcast by emergency vehicles equipped with public address (PA) systems to provide citizens who reside in threatened areas the opportunity to prepare, protect, and lessen exposure and damage from flooding.

Meridian has developed an emergency warning / mass public notification system named CodeRED. The CodeRED system is capable of rapid early notification of predicted natural disasters by contacting all City residents that have signed up for the service – more information on CodeRED is available at [www.meridianms.org](http://www.meridianms.org).

The following provide flood warning information in Meridian: NOAA Weather Radio Frequency 162.556MHz; AM radio stations: 910(WALT), 1010(WMOX), 1290(WMBN), 1390(WMER), & 1450(WYHL); and FM radio stations: 88.1(WMPR), 93.5(WMLV), 95.1(WJDQ), 97.1(WOKK), 97.9(WHTU), 101.3(WMSO), 102.1(WUCL), 102.3 (WWSL), 103.3(WZKR), 104.1(WZKS), 105.7(WJXM), & 106.9(WKZB), or TV channels: 24(WMDN TV), 11(WTOK-TV), 11.1(WTOK-DT), 11.2(MYTOK2), 11.3(WTOK-CW), 30(WGBC), 30.1(WGBCDT), 30.2(WGBC-DT2), 14(MPB-TV), 14.1(MPB-TV), 14.2(MPB-DT), 14.3(MPB-create), or 12(MCC-TV). Be alert to special local advisories.

**“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.

**NATURAL & BENEFICIAL FUNCTIONS:** Interested in reducing pollution in the Sowashee and Okatibbee Creeks and their tributaries? Here's what you can do to help:

- Properly store and discard antifreeze, chemicals, oil, and other toxic material. The City's Public Works Dept. host a Hazardous Waste Day twice yearly, as a public service, they along with Waste Management collect, and recycle or dispose of hazardous household wastes. For information contact Public Works at 601-485-1990.
- Never dump waste into storm drains. Discard trash and animal waste properly. Sweep sidewalks, gutters, driveways, and compost resulting debris or place properly in the garbage. To report pollution, spills, or to schedule a clean-up event, call Public Works, 601-485-1990 or Keep Meridian / Lauderdale County Beautiful, 601-485-1998.

**STORMWATER QUALITY:** The storm drain system carries untreated runoff water directly into creeks and rivers. Improperly pouring waste into storm drains directly impacts our environment. Oil, paint, fertilizer, and pesticides pollute water, destroy plants, endanger wildlife, and affect drinking water.

**WATER QUALITY IMPACTS:** Contaminants frequently dumped into storm drains are motor oil, fertilizer, antifreeze, pesticides, herbicides, and paint. One quart of oil can pollute 250,000 gallons of water, or cause an 8 acre oil slick. Antifreeze and paint products are harmful to people, pets, and the environment. Pesticides are deadly to fish, birds, and other wildlife. Herbicides destroy stream-side vegetation and harm animals. Fertilizers encourage algae growth; which reduces oxygen in streams and kill aquatic life.

**Pollution of ground, stream, or storm water can increase human health risks and endanger the food chain.**

Preserving open areas of the floodplain, as has been addressed along the Sowashee Creek, is important because open space floodplains provide storage for floodwaters and help reduce flood velocities. Wetlands provide flood water storage; help filter silt, and other impurities from runoff. Naturalized areas recharge the underground water supply as water tends to seeps into the ground as opposed to runoff; serve as refuges and breeding grounds for wildlife. Additionally open areas like Bonita Lakes not only help store floodwaters and provide habitat for wildlife, but they also provide many recreational opportunities for people.

**MORE INFORMATION ON FLOOD INSURANCE COST AND COVERAGE IS AVAILABLE AT:**

[www.FEMA.gov/business/nfip/](http://www.FEMA.gov/business/nfip/) and <http://www.floodsmart.gov/floodsmart/pages/index.jsp>

**PROJECT INFORMATION FOR POTENTIAL FLOODS PREPARATION IS AVAILABLE:**

<http://www.vtn.iwr.usace.army.mil/floodcontrol/floodpreparing.htm>