

FLOOD INFORMATION

NOTICE TO ALL CITIZENS: The City of Meridian participates in the Community Rating System (CRS) program through FEMA's National Flood Insurance Program (NFIP), which allows all citizens the opportunity purchase flood insurance. The City annually publishes and distributes flood information through a publication generally circulated throughout the community, in an effort to inform citizens of the availability of flood information, to ensure awareness of flood hazards & safety, and provide general information relating to flooding. If you live within the city limits and would like more information on floodplain restrictions or to find out if your home is located in a floodplain; the floodplain maps are on file, call the City's Building Inspection Division (723 23rd Ave. or 601-485-1900). Additional floodplain information on is available at the Meridian Public Library (2517 7th St.).

PLEASE TAKE THE TIME TO FAMILIARIZE YOURSELF WITH THE INFORMATION PROVIDED.

FLOOD HAZARD: Meridian's floodplain consists of seven creeks which flow throughout the City. Significant flooding has occurred in the City in 1951, 1961, 1964, 1972, 1974, 1979, 1990, 1993, and 2003. The flood in 1990 was especially severe and resulted in extensive damage to buildings and property along Sowashee Creek. 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 within the area.

FLOOD SAFETY: Flood 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 the drainage way. Note flood warnings.
4. Evacuate the flood hazard area when advised through public notice from the police or fire departments.
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 area that has 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!

FLOOD INSURANCE. In this area, regardless of flood zone designation, there is a 26% chance of experiencing a flood during 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 both residential and commercial buildings is available; contents coverage is also available for purchase by property owners and renters; there is a 30-day waiting period before coverage goes into effect. 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>.

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 also be constructed to divert water flow. Electrical equipment should be elevated to a location in the home or building where flooding is not likely. Basement 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 other low entry points). This action will help minimize the amount of damage caused by floodwaters. It is always best to have a written plan in advance to make sure that you don't forget anything after you are alert to the threat of a flood (a flood warning is issued).

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

Meridian has developed an emergency warning / mass public notification system called 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.

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, at <http://www.fema.gov/rebuild/mat/fema312.shtm>

The following stations provide warning information to Meridian: NOAA Weather Radio Frequency 162.556MHz, or tune to AM radio stations: 88.1(MPR), 910(WALT), 1010(WMOX), 1290(WMBN), 1350(WMER), & 1450(WYHL); and FM radio stations: 93.5(WMLV), 95.1(WJDQ), 97.1(WOKK), 97.9(WHTU), 101.3(WMSO), 102.1(WUCL), 103.3(WZKR), 104.1(WZKS), 104.9(WSLY), 105.7(WJXM), & 106.9(WKZB), or TV channels (cable/standard): 5/24(WMDN/CBS), 6/11(WTOK/ABC), 7/30 (WGBC/NBC), 8(GTOK/The CW), 10(ETOK/FOX), or 12(MCC), and 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.

FLOODPLAIN DEVELOPMENT MEASURES: The City adopted an ordinance addressing the development of property located within in the floodplain or flood hazard areas. The purpose of this is to control the alteration of natural floodplains and stream channels; to prevent the construction of flood barriers which could unnaturally divert flood waters, which may increase flood hazards in areas downstream; to restrict 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 permit is required from the Inspection Division before you build on, alter, regrade, or fill on your property; this is to ensure that projects do not cause problems with other properties. If you see building or filling without permit posted, contact the Inspection Division. As a public service, the Building 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 for retrofitting within floodplain areas. For assistance, contact the City's Inspection Division at 601-485-1900, located at 723 23rd Ave.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS: Substantial improvement means that the value of any alteration, addition, repair, or reconstruction project exceeds 50% of the value of the existing building; in this case, 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. Meridian has passed an ordinance, which requires Elevation Certificates (ECs) for improvements to buildings located in the flood hazard area to be maintained for 10 years. Issuance of permits for additions or repairs and recording of ECs takes place in the Inspection Division, 723 23rd Ave.

DRAINAGE SYSTEM MAINTENANCE: Meridian has a storm drainage system, it is composed of both open and closed segments, and its maintenance is vital. Debris in open segments may obstruct water flow, which can cause overflow onto roads and into yards. Any filling of ditches reduces the flood flow capacity, which can also result in overflow.

Keeping drainage systems clear is a community 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. If you know of any obstruction or unapproved changes occurring to the drainage systems, contact the Inspection Division, 601-485-1900 or the Public Works Department, 601-485-1990.

NATURAL AND BENEFICIAL FUNCTIONS: Do you care about reducing pollution in the Sowashee and Okatibbee Creeks and their tributaries? If so, here's what you can do to help:

- ≈ Correctly store and dispose of oils, chemicals, antifreeze, and other toxic materials. Meridian's Public Works Dept. holds Hazardous Waste Day each year in April and September. Public Works and Waste Management collect hazardous household materials, which are then either recycled or disposed of in a safe manner. The event is free to the public. For information contact Public Works at 601-485-1990.
- ≈ Never dump any waste into a storm drain. Dispose of liter and animal waste in a trash can. Sweep sidewalks, gutters, driveways, and other paved surfaces, and dispose of the resulting debris in a trash can. To report dumping, pollution, spills, or to schedule a clean-up event, call Public Works, 601-485-1990.

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

WATER QUALITY IMPACTS: Pollutants commonly dumped into storm drains are motor oil, fertilizer, antifreeze, pesticides, herbicides, and paint. One quart of oil can contaminate 250,000 gallons of water. The oil from one oil change can create an 8 acre oil slick. Antifreeze is toxic to people, pets, and wildlife. Paint products can be harmful to people, animals, and the environment. Pesticides are deadly to fish, birds, and other wildlife. Herbicides destroy stream-side vegetation and harms animals. Fertilizers encourage algae growth; which reduces oxygen in streams and kills 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 floodplains help provide areas of storage for floodwaters and help reduce flood velocities. Wetlands, such as bottomland hardwood areas, provide flood storage; help filter silt, nutrients and other impurities from 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 breeding grounds for aquatic life. 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 citizens.

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

www.FEMA.gov/business/nfip/.