

# Floodplain Management (FPM), what is it all about?

## Flood Loss Reduction, Facilitating an Accurate Insurance Rating, and Promoting Awareness of Flood Hazards and Insurance

The City of D'Iberville is not unique in its concerns over Flood Hazard Safety. All of the communities along the MS Gulf Coast suffer from flood hazard. Our close proximity to water, our monsoon-like summers and our low elevation often make us victims to rising water. Whether it is by a hurricane, tornado or just high levels of rainfall, we are prone to flooding and the loss of life and damage to property that results.

The Bay of Biloxi, the small creeks and large rivers throughout our community are all sources of this potential flooding. Sometimes the elevation of our property is such that the land is not capable of handling significant amounts of rainfall that fall in a relatively short period of time. These factors often make it difficult and sometimes dangerous for travelers, even those of us familiar with the area.

The remarkable flooding brought by Hurricane Katrina, which caused more than \$200 billion in losses, constituted the costliest natural disaster in U.S. history. However, even in typical years, flooding causes billions of dollars in damage and threatens lives and property in every State.

Natural processes, such as hurricanes, thunder storms and weather systems can cause floods. Failure of levees and dams and inadequate drainage in urban areas can also result in flooding. On average, floods kill about 140 people each year and cause \$6 billion in property damage.

Although loss of life to floods during the past half-century has declined, mostly because of improved warning systems, economic losses have continued to rise due to increased urbanization and coastal development.

The spatial distribution of large gauged floods throughout the United States shows that the locations of most of the largest flows are related to specific combinations of regional climatology, topography, and basin size. Key factors include the general northward trend of decreasing atmospheric moisture, proximity to oceanic moisture sources such as the Pacific Ocean and the Gulf of Mexico, and orientation of topographic features relative to directions of moisture flow, with the largest flows being at locations where topographically high areas are oriented perpendicular to directions of moisture flow. Additionally, the largest flows in large river basins are primarily caused by persistent climatologic conditions such as seasonal snowfall. In contrast, the largest flows in smaller basins are most commonly the result of intense precipitation due to convective storms.

What is the City of D'Iberville doing to enable Flood Hazard Safety? To enable Flood Hazard Safety, FPM activities must be implemented. The City of D'Iberville strives to deliver the best service possible and we are doing this with the NFIP (National Flood Insurance Program) CRS (Community Rating System).

As you may know, FEMA (Federal Emergency Management Agency) administers the NFIP. The NFIP offers reasonably priced and federally backed flood insurance to communities that comply with *minimum* standards of FPM. In 1990, the NFIP implemented the CRS as a voluntary incentive program that recognizes community FPM activities that *exceed* the minimum NFIP standards by reducing flood insurance premiums.

Therefore, in order for the residents of the City of D'Iberville to OBTAIN reasonably priced and federally backed flood insurance offered through the NFIP, compliance with *minimum* standards of FPM is required. Likewise, in order to OBTAIN reduced (discounted) flood insurance premiums, compliance *beyond* the minimum standards of FPM is required.

There are 18 activities with various projects in which to obtain credit points. These credit points are earned with each project undertaken within the 18 activities. Proof of implementation must be furnished to the ISO (Insurance Services Office), who is the oversight organization responsible for CRS compliance. Based on the total number of credit points earned, the NFIP CRS has assigned and awarded our community a rating **Classification 5**. Therefore, all residents within the SFHA (Special Flood Hazard Area) are entitled to receive a 25% flood insurance premium discount. Our City's participation in the NFIP CRS is a privileged benefit that is worth maintaining. To maintain our current 25% flood insurance premium discount, we are working toward the *three* goals of the NFIP CRS: flood loss reduction, facilitating an accurate insurance rating, and promoting awareness of flood hazards and insurance. So, that is what FPM is all about! Please see the table below that reflects the credit points earned, classification awarded, and premium reductions given for communities who participate in the NFIP CRS.

| Credit Points        | Class    |
|----------------------|----------|
| 4,500+               | 1        |
| 4,000 - 4,499        | 2        |
| 3,500 - 3,999        | 3        |
| 3,000 - 3,499        | 4        |
| <b>2,500 - 2,999</b> | <b>5</b> |
| 2,000 - 2,499        | 6        |
| 1,500 - 1,999        | 7        |
| 1,000 - 1,499        | 8        |
| 500 - 999            | 9        |
| 0 - 499              | 10       |

FPM is enforced through the Flood Damage Prevention Ordinance; a copy is available on our website and within the Building Division. The Building Division is available to assist in providing more information on FPM standards and the CRS program. Upon request, the following FIRM information will be provided: The Community Number, The Map Panel Number and Suffix, The Date of the FIRM's Index (cover panel), The BFE shown on the FIRM, and The Elevation Datum used on the FIRM. ECs (Elevation Certificates) are available for review as well.

To ensure that accurate information is received, please be prepared to provide the lot & block number, parcel number, legal description, or other identifying information when making your request. Contact: 228.392.9278 Email: floodinformation@diberville.ms.us