

Flood Hazard & Storm Preparation Guide

Citizens of D'iberville:

This brochure is to advise YOU of the **flood hazard** in YOUR area and to suggest actions that may be taken to protect YOU and YOUR property. Please be aware, ALL locations are subject to flood risk. It is vital to be aware of the flood risk in order to preserve life and property.

- Locations subject to flood risk are either in a low, moderate, or high risk area. Land areas that are at high risk are called Special Flood Hazard Areas (SFHAs). SFHAs do exist within the **City of D'iberville**. These areas are indicated on Flood Insurance Rate Maps (FIRMs). The *new* Digital Flood Insurance Rate Maps (DFIRMs) are the current-effective FIRMs as of June 16, 2009. With these changes, your home may be within a SFHA; or the Base Flood Elevation (BFE) of an existing SFHA may have increased. We greatly encourage you to purchase flood insurance if your home changes to a SFHA.
- The **City of D'iberville** strives to deliver the best service possible and we are doing this with the National Flood Insurance Program (NFIP). The Federal Emergency Management Agency (FEMA) administers the NFIP. Since 1968, FEMA's NFIP has been successful in assisting flood victims get back on their feet. As you may know, the NFIP provides federally backed flood insurance that encourages communities to enact Floodplain Management (FPM) regulations.
- In 1990, the NFIP implemented the Community Rating System (CRS) as a voluntary incentive program that recognizes community FPM activities that EXCEED the minimum NFIP regulations. On October 1, 2007, the **City of D'iberville** joined the NFIP CRS. To obtain and improve our current **15%** flood insurance discount, we are working toward the three goals of the CRS: flood loss reduction, facilitating an accurate insurance rating, and promoting awareness of **flood hazards** and insurance. Please heed the recommendations offered to you in this brochure. It will help ensure your compliance with City, State, and Federal regulations and may help prevent you and your property from suffering a catastrophic loss.

Flood Hazard

The **City of D'iberville** is naturally subject to flooding caused by **Storm** surge, heavy rain events, natural and overloaded manmade drainage systems. Again, **D'iberville** is subject to flooding whenever local rains are excessive; inundating many neighborhood streets and alleyways.

- Areas especially prone to flooding include: Forest Cove, D'iberville Blvd, Lamey Bridge Rd in the River Buff area, Riverside Rd, portions of Old Hwy 67, and Longwood Subdivision. Special caution should be used when traveling these areas during periods of heavy precipitation.

Some major flood producing **Storms** throughout history include:

- 1969-Camille, 1985-Elena, 1998-Georges, 2001-Allison, 2002-Isidore,
- **2005-Katrina** (declared an Emergency Disaster-Storm surge of 20-30+ ft), 2008-Ike & Gustav.
- Hurricanes and Tropical **Storms** are most prevalent from June 1st – November 30th with August and September being the months of greatest risk.

To prepare ourselves and our loved ones, we must remember the massive destruction that was well documented and is in the record books as being the WORST natural disaster in American History... **Hurricane Katrina-August 29, 2005**. So that we may assist in determining your **flood hazard**, please contact the **Building Division** or visit our **Geoportal maps** link located within our website at **www.diberville.ms.us**

Flood Safety

The force of floodwaters is easily underestimated. **Safety is a MUST! Be Aware!** To avoid potential injury, please follow these recommendations:

- **KNOW** where you will go BEFORE the emergency arises.
- **DO NOT** walk through flood waters; currents are deceptive, 6 inches of moving water can knock you off your feet.
- **NEVER**, under any circumstance, enter an area of standing or moving water; the depth and how swiftly the water is moving is unknown. Do not drive through a flooded area or around barriers; MORE people die in automobiles during a flood than from any other source.
- **Avoid** power lines and electrical wires; treat ALL wiring as if it is "hot". Turn off electric circuits and disconnect switches; electric currents can travel through water. Shut off gas and water valves.
- **PLAN to LEAVE**. Delaying departure can result in being cutoff from evacuation routes due to rising water; roads or bridges may be washed out. If possible, evacuation to an inland location north of the coast is a far better option than staying on the waterfront. Learn evacuation routes and leave when advised to do so.

Property Protection Measures

Flooding is the number one cause of property damage in the United States. A few temporary and permanent retrofitting techniques to **eliminate or reduce flood damage include:**

- **Elevating** your house above the flood level along with electrical panel boxes, furnaces, A/C units, and water heaters; this is the best option.
- **Placing** a floodwall around your home; this will work if flooding is not too deep and if your property is not in a floodway.
- **Sandbagging**; a short-term measure.
- **Correcting** drainage problems; install a 1-way check valve in the sewer line to prevent sewer backup.
- Also, **"Dry Flood proof"** your house to make the walls and flooring watertight so that water cannot enter along with placing watertight closures over doorways; both are not recommended if water will get over 2ft.
- **"Wet Flood proof"** your house which modifies the structure and relocates contents to lessen the damage caused by any flood waters that enter.
- In addition, **protection against high winds include: Installing** storm shutters and reinforcing garage doors. **Keeping** protective supplies (plywood, plastic sheeting, lumber, nails, and fasteners) on hand can eliminate loss of valuable time in an emergency.

NOW is the time to protect your property. **NOW** is the time to prepare. **Floodwaters can rise in a matter of minutes and remain for hours.**