

# 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); effective date is June 16, 2009. Your home may be within a SFHA. We greatly encourage you to purchase flood insurance if your home is within 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. 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, along with 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.
- **Storm Surge** from the Back Bay could affect areas near or along the Tchoutacabouffa River; a River Gage, in real time, is available on our website within the **Flood & Hurricane Resources** tab. Visit: **www.diberville.ms.us**

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 on 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 Floodproof**" 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 Floodproof**" 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.

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

## Flood Warning & Evacuation Data

The National Weather Service in conjunction with the Harrison County Civil Defense and the **D'Iberville** Fire Department provide FLOOD WARNING and EVACUATION DATA to residents of **D'Iberville** through local (WLOX), regional and national (The Weather Channel) television stations as well as online at [www.diberville.ms.us](http://www.diberville.ms.us) along with the local radio stations, and newspapers (The Sun Herald and The Bay Press). **D'Iberville** Police and Fire Departments will provide door-to-door warnings to those areas threatened by flooding when necessary. Evacuation routes are mapped which are north of the coast that include I-10, I110, Highways 15, 49, 57, 67, and 605.

### Please plan to evacuate early.

Emergency shelters designated to house residents displaced in the event of a hurricane are announced by the Harrison County Civil Defense and the **D'Iberville** Fire Department. To obtain additional information about emergency procedures please contact the Harrison County Civil Defense, 228.865.4002; **D'Iberville** Fire Department, 228.392.3525; **D'Iberville** Police Department, 228.396.4252; and the **D'Iberville** Building Division, 228.392.7966

The **MDOT's Hurricane Evacuation Guide** is available on our website within the **Flood & Hurricane Resources** tab.

## Got Flood Insurance?

Because the **City of D'Iberville** enacts and enforces *beyond* minimum FPM regulations of the NFIP, for those of you within a SFHA, you can purchase a separate flood insurance policy with a *significant amount* of discount that will cover your home and your contents.

- STANDARD property insurance or HOMEOWNER'S insurance policies DO NOT cover flood damage or losses.
- REMEMBER, policies have a 30-day waiting period BEFORE coverage goes into effect.
- We greatly encourage you to purchase flood insurance.

The 26% chance of experiencing a flood during the life of a 30-yr mortgage tells you that flood insurance is IMPORTANT!

**PLEASE NOTE:** whether your home is within a SFHA or not, flood damage will ONLY be covered by flood insurance. For more information on determining your flood hazard, finding an agent, or estimating your own premiums visit [www.fema.gov/nfip](http://www.fema.gov/nfip) or [www.floodsmart.gov](http://www.floodsmart.gov) or phone **1.800.427.4661** or **1.866.925.8789**

## Natural and Beneficial Functions

The **City of D'Iberville** is a beautiful and historic place in which to live. Let's protect our **WETLANDS!** Our wetlands in and around **D'Iberville** are a valuable asset.

- **Wetlands** provide important functions such as filtering pollutants and trapping toxins in flood waters. During tropical storms or hurricanes our wetlands serve as a barrier by reducing the **storm surge** height. Our wetlands are VITAL for nursing crabs, oysters, shrimp, speckled trout, red fish, and other various species; so critical to our local economy. **Wetlands** also provide excellent educational opportunities for observing nature and scientific research. Many species of wildlife including migratory birds inhabit both coastal and inland wetlands. Approximately 35% of all rare and endangered plant species are partially or entirely dependent upon wetland habitats for survival. **Wetlands** DO play a valuable role in our future.
- **Wetlands** encompass throughout our community; all along the Tchoutacabouffa River, areas within Longwood Subdivision, & areas within the SFHA. Please join us in our efforts to protect our **WETLANDS!** So that we may assist in determining your area, please contact the **Building Division** or visit our **Wetlands** tab on our **Geoportal Maps** link within our website.

## Proper Permits?

To ensure the highest degree of safety for our citizens, the **Building Division** enacts and enforces the 2006 International Code Conference's Suite of Building Codes. They provide construction methods for weather and wind resistance to speeds of up to 130mph. In addition, to ensure that structures will be protected from flood damage, the **Building Division** regulates ALL development within SFHAs; ensuring the greatest level of protection for you and your property.

- Please be aware, development within SFHAs require careful planning and compliance with our **Flood Damage Prevention Ordinance**; available on our website: [www.diberville.ms.us/building-division](http://www.diberville.ms.us/building-division)
- Please be advised, a permit is required for ALL development. Filling and similar projects require a permit and are prohibited in certain areas. **NOTE:** Plans and specifications along with an Elevation Certificate (prepared by a MS licensed Engineer or Surveyor) must be submitted at the time of application. ANY development without a permit is NON-compliant and may result in daily fines and /or removal of the NON-compliant structure.
- Be sure that contractors have a **City of D'Iberville** license. Be aware, we cannot intervene in contractual disputes or legal agreements between parties. If you know of ANY development taking place WITHOUT the required permits or would like to verify a contractor's license, please contact the **Building Division**.

**Proper Permits are important!** Within SFHAs, NEW construction must be elevated 1ft above the BFE and existing structures substantially damaged by flood or substantially improved (Equal or Exceed 50% of the market value) MUST be elevated 1ft above the BFE before they are repaired.

## Drainage

**D'Iberville** maintains a storm drainage system. In order for the drainage system to operate efficiently the ditches, streams, and channels must be kept clean as possible. Debris, even leaves and grass clippings, obstruct the flow of water and cause overflow onto the streets and yards.

**It is illegal to take any action that will impede the flow of water in ditches and waterways.**

Before making any changes to the existing drainage of your property please discuss your plans with the **Public Works Department**. If you know of any action affecting the drainage system that is being done WITHOUT a required permit, any illegal dumping of debris into any ditch, or of a nuisance situation, please contact the **Public Works Department** at 228.392.9734 or the **Building Division** at 228.392.7966

## Building Division / Public Works Department

A consultation is required with the **City's Director of Community Development / Building Official / Floodplain Administrator, David A 'Hank' Rogers, CBO/CFM** or with the **City's Public Works Director, Mike Mullins** BEFORE planning or contemplating any type of applicable development.

If you have any questions, please visit **10383 Automall Parkway D'Iberville, MS 39540** (this brochure is available on our website)