

WHAT EVERY CITIZEN NEEDS TO KNOW ABOUT FLOOD HAZARDS IN VICKSBURG, MISSISSIPPI

The following information is presented as part of a Community Outreach Project under the National Flood Insurance Community Rating System (CRS) Program. This information is important whether you live inside of a Special Flood Hazard Area, Community Flood Hazard Area, or outside of any flood area.

THE LOCAL FLOOD HAZARD

Vicksburg is affected by two major types of flooding-flash flooding, and backwater, or riverine flooding. Flash flooding occurs during periods of heavy rain, when natural drainage courses such as Hatcher Bayou, Stouts Bayou and Durden Creek may overflow and flood. Backwater flooding is caused when the Mississippi and/or Yazoo Rivers overflow their banks and flood waters spread out over low lying areas. There are two (2) major identified repetitive loss flood areas within the city limits-Hamilton Heights Subdivision, and the Ford Subdivision/Chickasaw area. Flash flooding of Hatcher Bayou and Durden Creek cause portions of Hamilton Heights Subdivision to flood, while the Ford Subdivision/Chickasaw area is primarily affected by backwater flooding.

NOTE: There may other areas that abut creeks and bayous that are subjected to frequent bouts of flashflooding that are not located in any identified repetitive loss flood area.

HAMILTON HEIGHTS SUBDIVISION, located upstream of the confluence of Hatcher Bayou and Durden Creek, was developed in the late 1960's. The Subdivision has flooded at least ten (10) times since 1979. The last flood occurred in September, 2005, when Hurricane Rita produced a large amount of rainfall within a 12 hour period. The average depth of flood waters in this area is four feet (4'), with an average velocity of four feet per second. The flood warning time averages less than one (1) hour, with the duration of flash flooding lasting between 3-5 hours.

THE FORD SUBDIVISION/CHICKASAW AREA is located just off of U.S. Highway 61 North Business. This area was annexed into the City in June, 1990. It is affected by backwater flooding from the Mississippi and Yazoo Rivers, most commonly in the spring and early summer months. This area floods when the flood stage of the Mississippi River reaches forty-six feet (46'). The most recent flood event occurred in this area in June, 2002.

COMMUNITY FLOOD HAZARD AREAS are additional areas throughout the City that are also subject to frequent bouts of flash flooding. Seven (7) parcels of property have been designated as being part of a Community Flood Hazard Area (CFHA) pursuant to Chapter 10 of the Vicksburg Code of Ordinances. The properties are located at the southwest corner of the intersection of Fillmore and Poplar Streets.

To find out if your property is located in a Special Flood Hazard Area or Community Flood Hazard Area, or to view a Flood Insurance Rate Map, contact the City of Vicksburg's Office of Buildings and Inspections, located at 805 South Street, Monday-Friday, 8 a.m.- 5 p.m., or call (601)634-4528.

IMPORTANT FLOOD SAFETY TIPS

In the event of flash flooding, (localized flooding that occurs very quickly from a large amount of rain in a short period of time)

- Tune in to local TV and/or radio stations for up-to-date weather forecasts;
- Prepare to vacate the premises while there is still time;
- Unplug all electrical appliances and turn off all gas valves in your home;
- Remove all pets from the premises if at all possible;
- Lock doors to prevent looting after flood waters recede; and

DO NOT ATTEMPT TO RE-ENTER A FLOODED PROPERTY WHILE FLOOD WATERS ARE PRESENT!

In the event of backwater, or riverine flooding, (flooding of a river system that occurs after long-term rainfall and is usually able to be forecasted)

- Know the flood warning procedures and monitor river stages;
- Prepare to vacate the premises while there is still time; Obey evacuation orders issued by Emergency Management or public safety personnel;
- Cut off all electrical circuits at the fuse panel or disconnect switches. If this is not possible, turn off or disconnect all electrical appliances.
- Turn off water services and gas valves in the home; If you own a butane tank, please secure it to the ground to avoid breaking the gas line, which may cause a fire; if you rent a butane tank contact your butane vendor to remove the tank.
- Remove pets from the premises if at all possible, otherwise make preparations for your pet's safety;
- Lock doors to prevent looting after flood waters recede; and Keep children away from flood waters, ditches, culverts, and storm drains.

DO NOT ATTEMPT TO RE-ENTER A FLOODED PROPERTY WHILE FLOOD WATERS ARE STILL PRESENT!

If you must return to a flooded area, use the following precautions:

Do not walk through flowing water. Drowning is the #1 cause of flood deaths. Currents can be deceptive, as 6" of moving water can knock you off of your feet. Use a pole or stick to insure that the ground is still there before you go through an area where the water is flowing.

Do not drive through a flooded area. Don't drive around road barriers; the bridge or road may be washed away.

Stay away from power lines and electrical wires. Electrical current can travel through water.

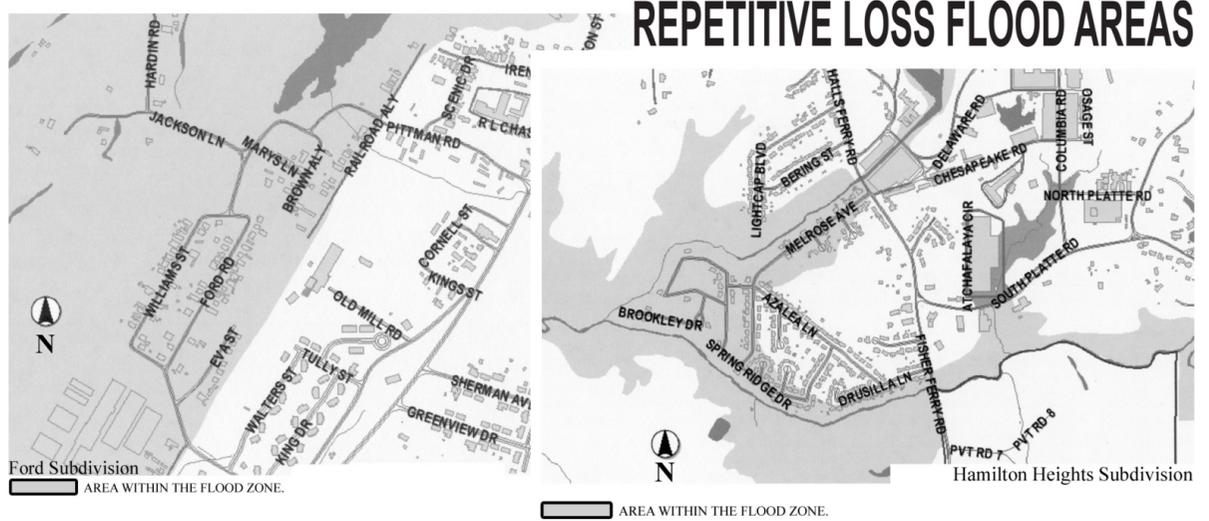
Look out for animals, especially snakes! Small animals that have been flooded out of their homes may seek shelter in yours. Use your pole or stick to poke and turn things over to scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris, including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect damages. **Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.**

FLOOD INSURANCE

The City of Vicksburg has actively participated in the National Flood Insurance Program (NFIP) since 1975. This makes it possible for owners and renters inside the City to insure against flood losses, no matter where you live in the community, and no matter how many times your home has flooded. **Please remember that standard homeowner's insurance policies do not cover losses due to floods!** Flood insurance is available to insure against structural and personal property losses caused by flooding, flood-related erosion, and mudflow. The cost of flood insurance is based upon the amount of coverage purchased, the deductible, location, age, occupancy, and design of the building to be insured. Even if your property is not located in a high risk flood area, it is good idea to buy flood insurance, because almost 25% of all flood insurance claims come from areas with minimal flood risk. If you live in a Special Flood Hazard Area (SFHA) or high risk area, your mortgage lender requires you to have flood insurance. **Remember, it takes 30 days after purchase for a flood insurance policy to take effect, so it's important to buy insurance before the floodwaters start to rise.** Contact your local licensed property or casualty insurance agent, broker or company to purchase flood insurance or to determine if your flood coverage is adequate.



REMEMBER: STANDARD HOMEOWNERS INSURANCE POLICIES DO NOT COVER LOSSES DUE TO FLOODS.

Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance coverage takes effect. Contact your local licensed insurance agent for more information on rates and coverage.

PROPERTY PROTECTION MEASURES

Floodproofing a house or structure means altering it so floodwaters will not cause damage. There are both permanent and temporary measures that may be taken to reduce flood damages to your property. **Permanent measures** to reduce flood damages to your property may include elevating the structure, or relocating it out of the floodplain; building levees, floodwalls, or structural closures as barriers against flooding. While these permanent measures may be expensive, you may determine that the benefits outweigh the costs. Other permanent measures may include elevating or relocating electrical panel boxes, furnaces, water heaters, and washers/dryers to a location less likely to flood; floodproofing to make walls and floors watertight; and installation of a one-way check valve in the sewer line to prevent sewer back-up into the structure. **Temporary measures** include moving essential items and furniture to the upper floors of your home and placing sandbags, plastic sheeting or lumber in front of doorways and other low entry points. These measures will help to minimize the amount of damage caused by floodwaters. Contact the City of Vicksburg's Office of Buildings and Inspections, at (601)634-4528 for more information on how to floodproof your home.

NATURAL AND BENEFICIAL FUNCTIONS OF THE LOCAL FLOODPLAIN

Floodplain areas that are relatively undisturbed or remain as open space provide a wide range of benefits to both human and natural systems. These benefits may include providing natural flood and erosion control, maintaining water quality, providing breeding and feeding grounds for fish and wildlife, providing protection for endangered species, enhancing agricultural lands, providing areas for active and passive recreation uses, providing open space, or simply just enhancing the natural beauty of an area.

In the City of Vicksburg, there are several identified undeveloped floodplain areas. These properties include those lands west of Ford Subdivision to the City limits; undeveloped property lying west of U.S. Highway 61 South; and numerous undeveloped bottom areas along Hatcher, Stouts and Glass Bayous, and Durden Creek. There are also numerous lots that have been acquired in the repetitive loss flood areas of Hamilton Heights Subdivision and Ford Subdivision that shall remain open space in perpetuity and are restricted to active and passive recreational use. The City currently maintains these open space properties by keeping the grass cut and the lots free and clear of debris. Undeveloped properties in the floodplain continue to exist in their natural state. The City enforces its local code of ordinances to deter illegal dumping in these areas and along creeks and bayous. To report illegal dumping activities or any development activities in these restricted open space areas, please call the City of Vicksburg's ACTION Line, at (601)636-3411, or contact the Office of Buildings and Inspections, at (601)634-4528.

FLOOD MAP (FIRM) INFORMATION

The City's Office of Building and Inspections, located at 805 South Street, provides the following Flood Insurance Rate Map (FIRM) information: Determination of whether the property is in a flood zone; Community Number; Panel Number and Suffix; Date of the FIRM; FIRM Zones; Base Flood Elevations where shown on the FIRM; Elevation Datum used on the FIRM, if other than NGVD. This office also provides Elevation Certificates upon request. To request FIRM information or to view a FIRM map, contact the Office of Buildings and Inspections, located at 805 South Street, or call (601)634-4528.

FLOOD WARNING SYSTEM

The National Weather Service (NWS) monitors thunderstorms and flash flooding activity in Vicksburg. The NWS and the U.S. Army Corps of Engineers monitor the Mississippi and Yazoo River stages. The local newspaper, The Vicksburg Post, publishes these river flood stages to warn the public of impending riverine flooding. Bulletins from the National Weather Service are broadcast locally on WBBV-FM 101.3 radio, on KLSM-FM 104.5, on WQBC-AM 1420, WRTM-FM 100.5, WSTZ-FM 106.7; WVBG -FM V105.5, and on WVBG-AM 1490, as well as on local television stations WLBT Channel 3, WJTV Channel 12, and WAPT Channel 16. In the event of heavy rains, it is essential to monitor television and/or radio weather broadcasts for up-to-date forecasts.

Warren County Emergency Management Agency personnel and public safety personnel oversee emergency operations in the event of a flood. These operations include flood warnings, evacuation, and establishing shelters throughout Warren County for flood victims. In the event of flooding, the Emergency Management Director and public safety personnel travel to the affected areas to determine if these areas must be evacuated. Evacuation orders are broadcast on local radio and television stations and by emergency vehicle public address systems in affected areas.

During severe weather, **emergency sirens** are used to warn the public that a tornado is on the ground, a funnel cloud has been sighted and confirmed by the National Weather Service, or there is a severe thunderstorm threatening our area. During severe weather, emergency sirens emit a steady signal for 3-5 minutes. They are programmed to run a quiet test every Friday. An audible test, lasting between 3-5 minutes is conducted at 12:00 p.m. noon on the first Monday of each quarter to insure operability. If the sirens sound at any time other than for testing or during severe weather, and they continue to sound for an extended period of time, a true emergency exists. Turn on your radio or television to receive current information and/or instructions. There are sixteen (16) outdoor warning sirens strategically placed inside the City of Vicksburg and Warren County.

A **Cable Emergency Alert System** is another method used in Vicksburg and Warren County to warn the public of severe weather. This is a dedicated-line-access system available through Vicksburg Video that has the capability of interrupting local cable television programs in our coverage area, so that authorized agencies may broadcast live. This system may only be accessed by Warren County Emergency Management and/or Vicksburg Video.

The following are Evacuation routes from major repetitive loss flood areas in Vicksburg:

Hamilton Heights Subdivision- Exit from Melrose Avenue or Drusilla Lane onto Halls Ferry Road; and Ford Subdivision-Exit from Ford Road or Pittman Road onto North Washington Street.

For additional information concerning the Flood Warning System, contact the Warren County Emergency Management Agency, at (601)636-1544.

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

The City's Floodplain Management Ordinance, pursuant to the Land Disturbance and Erosion Control Ordinance requires a development permit for any excavation or filling of property over one (1) acre in size. The Director of Buildings and Inspections is charged with enforcement of the City's Floodplain Management Ordinance and the Land Disturbance and Erosion Control Ordinance. Persons planning to build in a flood hazard area must consult the City's Office of Buildings and Inspections **prior** to beginning any new construction, filling, or excavation on the property. To report any illegal construction or filling, please contact the City of Vicksburg's ACTION Line, at (601)636-3411, or the Office of Buildings and Inspections, at (601)634-4528.

SUBSTANTIAL IMPROVEMENT/DAMAGE REQUIREMENTS

If your property floods or is otherwise damaged to the extent that the damage exceeds 50% of the market value of the structure prior to the damage occurring, your property is deemed to be substantially damaged. If you propose an improvement, the cost of which equals 50% of the market value of the structure, your improvement is deemed a substantial improvement. The National Flood Insurance Program requires that if the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements of a new building. A substantially damaged structure or a structure proposed for substantial improvement must be brought into compliance with the National Flood Insurance Program and the requirements of the City's local ordinance. There are several acceptable methods to mitigate the continued flooding of a structure. These are (1) elevation of the structure two feet (2') above the base flood elevation; (2) removal of the structure; (3) relocation of the structure; and (4) floodproofing the structure. All of these methods require a permit issued by the City. For more information on substantial improvement/substantial damage, contact the City's Office of Building and Inspections, at (601)634-4528.

DRAINAGE SYSTEM MAINTENANCE REQUIREMENTS

Citizens are expected to perform routine maintenance on drainage ditches located on the rights-of-way in front of their properties and along both sides and rear of their properties. This includes removal of high weeds, debris, or other items or solid waste as defined by State Statute 17-17-17, which may be considered a nuisance. Ditches that cross private property must be maintained so that the natural flow of water is not impeded. To report illegal dumping in streams, drainage ditches, creeks and bayous, call the City's ACTION Line at (601)636-3411, or the Office of Buildings and Inspections at (601)634-4528.