

FLOOD INSURANCE

The purchase of federal flood insurance is highly recommended. **BASIC HOMEOWNER'S INSURANCE DOES NOT COVER DAMAGE FROM FLOODING.** Lamar County participates in the National Flood Insurance Program (NFIP) which means that federally subsidized flood insurance is available to everyone in the County. Remember there is a 30-day waiting period before a policy becomes effective. Some people have purchased flood insurance because it was required by the bank or loan company when they obtained a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in Lamar County, there is usually more damage to the furniture and contents than there is to the structure. Remember that a flood insurance policy must be renewed each year.

Mandatory Purchase Requirements: The mandatory purchase requirements apply to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned buildings in the SFHA, including machinery, equipment, fixtures and furnishings contained in such buildings. If a building is located in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building.

For more information about flood insurance contact:
www.lamarcounty.com
www.fema.gov/nfip
The Lamar County Library Systems
Contact your insurance agent
Contact the Lamar County Planning Department

For more information about Retrofitting contact:
The Lamar County Library Systems
The Lamar County Planning Department

PROPERTY PROTECTION

Many buildings can be protected against flooding by "retrofitting." Retrofitting is the process of changing an existing structure in some manner. It includes techniques such as waterproofing walls and doors (used where flood elevations on the structure can withstand the pressure exerted by the water), adding waterproof fences (usually brick or concrete) with sealing gates, and even elevating the building above flood levels. Emergency measures you can take during a flood which will help reduce property damage include:

1. Place furniture on beds, then place personal items on top of the furniture.
2. Anchor, secure or weigh down items which may float or move and become "battering rams."
3. Move cardboard and newspapers to high ground. Otherwise, they may disintegrate and/or clog drains when the flood waters recede.
4. Remove wood drawers from built-ins (cabinets, etc.) and furniture. The wood can swell when wet and damage the unit.
5. Place glass items in plastic bags to prevent pieces from spreading if breakage occurs.
6. Put chemicals (insecticides, weed killers, those that give off heat, explosive or toxic gases when exposed to water) in waterproof containers and remove to higher areas of building.
7. Protect valuable machinery and equipment by enclosing them in waterproof containers. Weigh down large appliances with sandbags. When appropriate, appliances such as dishwashers, washing machines and horizontal freezers should be filled with clean water.
8. If a qualified structural engineer has determined your structure can withstand the anticipated flood water depths, seal off all water entry points. Otherwise, let the flood waters enter by allowing all doors (inside and out) and windows to remain open when you expect flood water to rise above table height on the first floor.
9. Disconnect the electrical supply of heavy, unmovable appliances. All appliances must be disconnected prior to reestablishing electrical service. Getting around debris or wreckage to get to electrical outlets after a flood may be difficult and/or dangerous.
10. Do not build or place solid fences or other obstructions that would impede water flow.
11. Avoid backflow of sewer lines by closing off all sewer line entries into the house.

NATURAL AND BENEFICIAL FUNCTIONS

Lamar County is a beautiful place to live. The undisturbed wetlands provide a wide range of benefits to human and natural systems. They provide flood storage and conveyance, reduce flood velocities and flood peaks. Water quality is improved through the wetlands ability to filter nutrients and impurities from runoff and process organic wastes. The local wetlands provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitat, and protect habitats for rare and endangered species. The floodplains are an important asset. They provide open space, aesthetic pleasure, and areas for active and passive uses.

FLOOD WARNING SYSTEM

If flooding is imminent and evacuation of Lamar County is advised, Lamar County will notify you through local radio and Cable TV. Additionally, the County will be receiving information from NOAA Weather Station Radio broadcasts weather information at 162.425 MHz 24 hours a day and from the National Weather Service Offices of Mississippi. The local number is (601) 794-5378. Please call in reference to evacuation notices, procedures, and shelters.

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

To help limit the severity of floods and resulting damages, a Permit must first be obtained any time development is to take place in Lamar County. Development within a floodplain is closely controlled, and is prohibited if any increase in the flood hazard results. "Development" means "any man-made change to improved or unimproved real estate, including, but not limited to buildings or other structures, mining, dredging, tilling, grading, paving, excavating, drilling operations, or permanent storage of materials." Citizens should always check with the Lamar County Planning Department before carrying out any of these types of work, or they suspect work is being done that has not been permitted by the County. The Subdivision Regulations and Flood Damage Prevention Ordinance have special provisions regulating construction and other developments within floodplains. Without these provisions flood insurance through the National Flood Insurance Program (NFIP) would not be available to property owners in Lamar County. Any development in the floodplain without a permit is illegal; such activity can be reported to the County Planner at (601) 794-1024.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS

What is substantial improvement? The National Flood Insurance Program (NFIP) requires that any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the start of construction of the improvement, must conform to or meet the same construction requirements as a new building and be constructed above the minimum Base Flood Elevation (BFE) listed on the Lamar County FIRM map

What is substantial damage? Substantial damage means damage of any origin sustained by a building or structure when the cost of restoring the building to its pre-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed.

Lamar County requires by ordinance that any substantial improvement or substantial damage must have a Permit. Permit information can be obtained at the Planning Department located at 202 Main St. Purvis, MS 39475 or by calling (601) 794-1024.

DRAINAGE SYSTEM MAINTENANCE

Another County requirement is for the proper maintenance of drainage ways. The County assumes responsibility for drainage ways on County property (such as under county roads). Individual property owners are responsible for maintaining the drainage systems on their property as well as the free flow of water within the area of the 100 year floodplain limits. They should not erect solid fences near drainage ditches that would prohibit water flow, and they should regularly check for and remove accumulated debris or man-made obstructions. It is unlawful for any person to throw, deposit, empty, drain or run into any creek or tributary, their margins, slopes or banks, any garbage, rubbish, refuse of any kind. It is also unlawful for any person to build any structure over any creek, tributary, or any part thereof without first obtaining a permit, this ensures that the structure in no way obstructs the flow of water in the creek or causes an accumulation of debris, logs, trees, trash or any other matter in the creek or its tributaries. For additional information contact the Lamar County Planning Department at (601) 794-1024.

FLOOD SAFETY

1. Learn the safest route from your home or business to higher, safer ground, but stay tuned to reports of changing flood conditions.
2. If emergency officials tell you to evacuate or leave your home, go immediately to a safe shelter, hotel, or relative's house.
3. Turn off all utilities, especially gas and electricity at the main switch. Stay away from power lines and electrical lines. Be alert for gas leaks.
4. Do not walk through flowing water. Drowning is the number one cause of flood related deaths. Currents can be deceptive; six inches of moving water can knock you off your feet.
5. Do not drive through a flooded area. More people drown in their cars than in any other location. Vehicles also push water into homes and cause additional property damage.

USEFUL WEBSITES

www.fema.gov
www.usgs.gov
www.noaa.gov
www.floods.org
www.weather.gov

LAMAR COUNTY, MS

FLOOD PROTECTION INFORMATION FOR YOU AND YOUR PROPERTY

Provided by:

**LAMAR COUNTY
PURVIS, MS
601-794-8504
403 Main St
P.O. Box 1240
39475-1240**

For property owners in Special Flood Hazard Areas and Flood Prone Areas



INTRODUCTION

Lamar County is dedicated to minimizing the loss of life and property that is associated with flooding events. Education and prevention are valuable and proven tools that help the communities become resistant to these natural disasters. Lamar County recognizes that its entire community is susceptible to flooding, not just those structures located within Special Flood Hazard Areas (SFHA's). The following information has been provided to help inform property owners located within SFHA, flood prone areas and also all property owners within Lamar County.

FLOOD HAZARD

Although ponding of runoff produced by rainstorms and hurricanes causes significant flooding in Lamar County, the most severe flooding in the major part of the County has been caused from the Mixons Creek and its tributary creeks. These floods normally occur when we experience a two to four inch rainfall within a two hour time frame. Some of the other areas of flooding consist of Black Creek which mainly floods the roadways and Perkins Creek, primarily caused by drainage backup. Little River is also identified as a flood hazard area. The last recorded flood of Little River was recorded in the Mid 80's. Some areas experience local flooding not directly associated with a river or creek. Floods in Lamar County are of relatively short duration. After an intense rainfall flood water can rise at a rate of two to six feet per hour reaching maximum stage in two hours (or less).

FLOOD INFORMATION

Citizens of Lamar County can obtain flood information concerning flooding, flood maps, mandatory flood insurance purchase requirements, flood insurance requirements and inquiries, and flood zone determinations from Lamar County Planning Department located at 202 Main St. Purvis, MS 39475 or by calling (601) 794-1024.

Elevation Certificates of all properties in the Special Flood Hazard Areas (SFHA's) are available and on file at the Planning Department and copies are available upon request

FLOOD PROTECTION ASSISTANCE

Concerned citizens and the general public can obtain information on flood protection assistance from the Lamar County Planning office by calling (601) 794-1024 and Emergency Management Department by calling (601) 794-5378. Flood protection assistance provided by Lamar County is site-specific flood and flood related data, data on historical flooding in the neighborhood and similar information so inquiries can relate the flood threat to their problems.

List of Services Provided:

1. Provide a list of names of contractors and consultants knowledgeable or experienced in retrofitting techniques and construction.
2. Provide materials on how to select a qualified contractor and what recourse citizens have if they are dissatisfied with the contractor's performance.
3. Make site visits to review flooding, drainage, and sewer problems and provide one-on-one advice to property owners.
4. Provide advice and assistance on retrofitting techniques, such as, elevating buildings above flood levels or the Base Flood Elevation (BFE), dry floodproofing, wet floodproofing and protecting basements from sewer backup. Also, information on the installation of barriers, levees and floodwalls around individual buildings or structures is available.

