

# FLOOD PROTECTION INFORMATION FOR YOU AND YOUR PROPERTY



## WHAT IS A FLOOD?

Flooding is a temporary overflow of water onto land that is normally dry, and considered to be one of the most common disasters in the United States. Flooding can happen anytime, anywhere. You do not have to live in a flood hazard area to be flooded. Flooding can happen anywhere, even far from water. In fact, towns, cities, and their suburbs have hidden flood risk that can put your home or business in danger. Changing weather patterns, new development, small streams, and limited drainage can turn a heavy rain into a flash flood in minutes.

Education and prevention are valuable and proven tools that help communities become resistant to these natural disasters.



### FLOOD HAZARD

The flood hazard in Ridgeland comes primarily from Culley-Brashear Creek, School Creek, Beaver Creek, Purple Creek, White Oak Creek, and LaRue Creek. Each creek is subject to overtopping its banks during heavy storms.

Some other areas in Ridgeland experience local flooding not directly associated with a creek flooding. These are low-lying areas that are prone to flash flooding. Most of the flooding in Ridgeland is due to *flash flooding*.

Everyone lives in an area with some flood risk – it's just a question of whether you live in a high- risk, low- risk, or moderate- risk flood area. These risk areas are shown as flood zones on Ridgeland's flood maps.

Do you live in a flood zone? To find out, visit [FEMA'S FLOOD MAP SERVICE CENTER](#).

To learn more about flood zones and flood maps [click here](#).

### For technical assistance:

If needed, a representative from the City can make a site visit to your home or property to review and make recommendations for any flooding, drainage and sewer problems you may be having. You can contact the Public Works Department at 601-853-2027 to request a visit.

## INSURING YOUR PROPERTY FOR YOUR FLOOD HAZARD



Floods can happen anywhere — just one inch of floodwater can cause up to \$25,000 in damage.

Most homeowners, commercial and renters insurance does not cover flood damage.

Flood insurance is a separate policy that can cover buildings, the contents in a building, or both, so it is important to protect your most important financial assets — your home, your business, your possessions.

Flood insurance rates are determined **based on each individual property's characteristics**, including the flood frequency, elevation, distance from a water source and the cost to rebuild.

The National Flood Insurance Program (NFIP) is backed by FEMA and provides flood insurance to property owners, renters and businesses. The NFIP works with communities required to adopt and enforce floodplain management regulations that help mitigate flooding effects. Since Ridgeland participates in the NFIP, flood

insurance is available to everyone living here. Homes and businesses in high-flood risk areas with mortgages from government backed lenders are required to have flood insurance.

To purchase flood insurance, property owners, renters, and business owners can contact their insurance company or insurance agent. It generally takes 30 days for a policy to go into effect so the time to buy is well before a disaster.



Visit [FloodSmart.gov](http://FloodSmart.gov)

To learn more about flood insurance, [click here](#).

## TIPS FOR PROTECTING YOURSELF FROM A FLOOD

- Know your area's flood risk
  - Stay up to date with the forecast.
  - Sign up to receive weather alerts.
    - DO NOT walk, swim or drive through flood waters. Turn Around, Don't Drown!
    - Just 6 inches of moving water can knock you down, and most vehicles will begin to float, lose control and possibly stall.
    - About 12 inches of moving water can sweep a vehicle away, and 24 inches of water will sweep away SUV's and pickup trucks.
- Avoid driving over bridges with fast moving water below



# 3 *fast* FLOOD FACTS

- Heavy rain can bring dangerous flash flooding.
- 6 inches of moving water can knock a person down.
- 2 feet of moving water can sweep a vehicle away.



Whether you're walking or driving, stay clear of floodwater.  
Share these facts with friends so they're safe too.



**ROAD CLOSED AHEAD**

# STEER CLEAR *of* FLOODED ROADS

- Never drive on flooded roads – almost half of flood deaths happen in vehicles.
- 6 inches of water is enough to cause you to lose control of your vehicle.
- If you encounter flood waters on a roadway, Turn Around, Don't Drown®.

FEMA

For more information on protecting yourself before, during and after a flood, [click here](#).

## PROTECTING YOUR PROPERTY FROM A FLOOD



- Know your area's flood risk.
- If you live in a flood-prone area, purchase flood insurance.
  - Flood insurance is NOT included in your homeowner's policy.
  - There is a 30-day waiting period for a typical NFIP policy to go into effect.
- Clean drains and gutters regularly.

- Elevate the building above flood level
- Elevate damage prone equipment such as heating and cooling units above the flood level.
- Dry floodproof the building to keep water out.
- Construct a berm or redirect the drainage away from the building.
- Correct sewer backup problems.

## **BUILD RESPONSIBILITY**

- **All** development in the City of Ridgeland is required to have local and state permits. Contact the City of Ridgeland's Community Development Department at 601-856-3877 to inquire on the necessary permits.
- Any development in a floodplain will be in accordance with the City's **flood damage prevention ordinance** [pdf].
- Any development in a floodplain without a permit is illegal and should be reported to the Building Official at 601- 856-3877.

## **LINKS**

[www.floodsmart.gov](http://www.floodsmart.gov)

[www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)