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FLOODING

If you live in Hinds County there is likelihood that at some point your property will be affected by flooding. Please read this information carefully on protecting your property, floodplain management, and what to do in case of a flood.

WHERE TO START

- 1) The first step in flood education is to determine what flood zone your property is in.

FEMA distributes Flood Insurance Rate Maps (FIRMs) for all communities. The FIRM has information regarding the historical flood in different areas. Hinds County maintains current FIRMs and can tell you what zone you are in.

County Flood Services

Hinds County provides all parties with information regarding floods. If you need to know your flood zone, have questions about flood protection, or have experienced flood damage email Hinds County Flood Plain Management Offices at hdavis@co.hinds.ms.us.

- 2) After you have determined what flood zone you are in, you need to evaluate your flood hazard. If your property is in a "A" Zone it is subject to rising water. Upon request, the Floodplain Manager will review your property and discuss potential flood problems and methods of protection.
- 3) If you buy or build a home in Hinds County you may be required to purchase Flood Insurance. Standard homeowner insurance policies DO NOT insure against floods. Hinds County participates in the National Flood Insurance program and is part of the Community Rating System. Because of our participation, homeowners in Hinds County may receive a deduction on premiums. Information on flood insurance can be obtained at the National Flood Insurance Program (NFIP) website. For information on specific policies, contact a local insurance agent.

What Does Flood Insurance Cover?

Flood Insurance can be purchased to cover the building, the contents of a building, or both the building and its contents. It is important to remember that the National Flood Insurance Program requires a 30-day waiting period between the purchase of a policy and the time it goes into effect.

Floodproofing existing and new structures can greatly reduce the damage from rising waters. The Hinds County Floodplain Manager can give more information on which methods might be best for your property.

Waterproofing/Damp Proofing: If you have an older house that sits very close to the ground, you may be able to waterproof your home by using a sealant around the lower portions of your walls and affixing watertight seals to any doors or windows.

Before Starting any Work: Any new construction or alterations made to your property in order to make it more flood worthy will require the property approvals and permits from Hinds County Permit & Zoning. If you are getting ready to work, or would like recommendations on what to do, contact the office of Hinds County Permit & Zoning at (601) 355-5424.

WHEN FLOODS OCCUR

In the event that you experience a flood event, use extreme caution. Floods can be deceptive and include many hazards that may not be readily apparent.

1. **Do not walk through flowing water.** Drowning is the number one cause of death during floods. Water that is only six inches deep can knock someone off his feet. If you walk through standing water use a pole or stick to check before you step.
2. **Do not drive through a flooded area.** Inside of cars is the most common place to drown in a flood. Do not drive around road barriers or through any flowing water. Two feet of water will float all but the largest cars.
3. **Stay away from electrical wires.** If you are still inside your home, make sure that you have shut off the electricity and gas if possible. Report any downed power lines immediately to Entergy (1-800-Entergy). Electrocution is the second most common cause of flood related deaths.

4. **Be alert.** Flood waters create many additional hazards. Displaced wildlife may seek shelter in surviving structures, gas lines may rupture, debris such as broken bottles or nails may be scattered, and some buildings may be greatly weakened. It is important to be extra vigilant during and after any flood event.

LIVING IN THE FLOODPLAIN

Living in flood prone areas requires certain adjustments in order to minimize the potential negative effects of flood events.

Development in the flood zone is subject to a higher level of regulatory control than in other parts of the county. By reducing the effects of man made improvements, you can help reduce the severity of flooding.

Dumping: The drains and ditches maintained by the Department of Public Works provide an important outlet to control flood waters. However, they cannot function properly if they are filled with trash and debris. Dumping yard waste, litter, and other materials is in violation of County/City Ordinance and could result in a citation and multiple fines.

Maintaining: If your property is next to a stream, ditch, or drain please help by keeping the banks clear of overgrowth and debris. If you notice a blockage, call Hinds County Public Works Department at (601)857-8732.

Investigating: Always check with Hinds County Permit & Zoning Department at (601)355-5424, before you build on, alter, regrade, or fill on your property. No work can be done in the County without the proper Storm Water permits. During the approval process these departments can determine whether or not your project will cause problems on other properties.

Always obtain permits: Remember that any development on your property may require a permit (even if you are not building). Working without the proper permits is a violation of County Ordinances and may result in a fine. If you see someone doing work without a permit please call the City/County Permit & Zoning Department.

NFIP REGULATIONS

Perhaps one of the most important rules to remember when building or buying in an area subject to flooding is the National Flood Insurance Program's (NFIP) 50% rule. Basically this regulation requires that if reconstruction, additions, or improvements to a building equals or

exceeds 50% of the building's (structure only) market value, then the building must be brought into compliance with the most current FEMA flood requirements. This is an extremely important law to take note of. In the event of a fire or major storm, your home may be significantly damaged. If the damage exceeds half of the value of the structure, it cannot be repaired unless the entire building is brought up to code. The floodplains in Hinds County contain wetlands areas which function to moderate flooding, enhance water quality, recharge ground water, and shelter wildlife.