

**LAUDERDALE COUNTY
PERMIT OFFICE**

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Dear Resident:

You have received this letter because your property is in an area that has been flooded several times. Lauderdale County is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding, but here are some things you can do:

1. **Check with Permit Department on the extent of past flooding in your area.** Our Floodplain Administrator can tell you about the causes of repetitive flooding, what the County is doing about it, and what would be an appropriate flood protection level.
2. **Prepare for flooding by doing the following:**
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory, especially of contents.
 - Put insurance policies, valuable papers, medicine, etc. in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
 - Develop a disaster response plan-See the Red Cross website: www.redcross.org/services/disaster/ for a copy of the brochure "Your Family Disaster Plan."
 - Get a copy of "Repairing Your Flooded Home" available within the Permit Department.
3. **Consider some permanent flood protection measures.**
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your house for water entry points.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found in the "Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding" available in the Permit Department or visit www.fema.gov/hazards/floods/lib312.shtm.
 - Be aware that some flood protection measures may need a building permit and other flood protection measures may not be safe for your type of structure, so be sure to check with the Permit Department.
4. **Visit the Permit Department for information on financial assistance in terms of a flood insurance policy.**
 - Get a flood insurance policy-it will help pay for repairs after a flood and, in some cases, it will help pay costs of elevating a substantially damaged building.
5. **Flood Insurance.**
 - Homeowner's insurance policies DO NOT cover damage from floods. However, because Lauderdale County participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This flood insurance is backed by the Federal Government and is available to everyone, even properties that have been flooded.
 - Lauderdale County participates in the NFIP's Community Rating System (CRS) and is at a Class 8. Therefore, all locations within Special Flood Hazard Area will receive a flood insurance premium reduction of 10%.
 - Some people have purchased flood insurance because it was required by the bank for a mortgage or home improvement loan. Usually these policies only cover the building's structure and contents. Due to the flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
 - Do not wait for the next flood to buy flood insurance protection. In most cases, there is a 30-day waiting period before the NFIP coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.

Please contact our office for more information. Cathy Lummus, Floodplain Administrator, CFM, 601-484-3992, clummus@lauderdalecounty.org or Gwen McDonald, Permit Officer, 601-482-4486, gmcdonald@lauderdalecounty.org

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