

Cape Girardeau County Floodplain Information

July 7, 2011

Why Do we Regulate the Floodplain?

- To protect people and property
- To make sure that federal flood insurance is available
- To save tax dollars
- To avoid liability and law suits
- To reduce future flood losses

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Dear Cape Girardeau County Property Owner,

One of the responsibilities of our office is the management of floodplain development in Cape county. Either some or all of your parcel is affected by a designated floodplain. Before any development (see definitions) takes place on this property you or your representative will need to contact the Mapping and Appraisal Office (573-3123) in the Cape Girardeau County Administration Building and see if any permits are required. If you have any questions, please contact the Floodplain Manager at (573) 204-2512.

Definitions:

“Administrator” means the person who is responsible for ensuring that development activities comply with the floodplain management ordinances.

“Chief Executive Officer” or “Chief Elected Official” means the official of the community who is charged with the authority to implement and administer laws, ordinances, and regulations of that community.

“Community” means any state or area or political subdivision thereof, which has authority to adopt and enforce floodplain management regulations for the areas within it’s jurisdiction.

“Development” means any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, levees, levee systems, mining, dredging, filling, grading, paving, excavation, drilling operations, or storage of equipment or materials.

“Elevated Buildings” mean for insurance purposes, a non-basement building which has its lowest elevated floor raised above ground level by foundations walls, shear walls, posts, piers, pilings or columns.

“Eligible Community” or “Participating Community” means a community for which the Administrator has authorized the sale of flood insurance under the National Flood Insurance Program (NFIP)

“Existing Construction” means for the purposes of determining rates, structures for which the *“start of construction”* commenced before the effective date of the FIRM or before January 1, 1975, for FIRMs effective before that date. *“existing construction”* may also be referred to as *“existing structures.”*

Definitions continued on Page 2

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“Flood Rate Insurance Map (FIRM)” the official map of a community on which FEMA has delineated both the special hazard areas and the risk premium zones applicable to the community.

“Flood” or “Flooding” means a general and temporary condition of partial or complete inundation of normally dry land areas from (1) the overflow of inland and/or (2) the unusual and rapid accumulation or runoff of surface waters from any source.

“Flood Boundary and Flood Map (FBFM)” means an official map of a community on which the Administrator has delineated both special flood hazard areas and designated regulatory floodway.

“Flood Watch” flooding is possible. Tune in to NOAA Weather Radio, commercial radio, or television for information.

“Flash Flood Watch” flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio, or television for information.

“Flood Warning” flooding is occurring or will occur soon; if advised to evacuate, do so immediately.

“Flash Flood Warning” a flash flood is occurring; seek higher ground on foot immediately.

Turn Around Don't Drown® Flooding accounts for more deaths than any other severe weather related hazards. About half of all flooding deaths are from vehicles being washed off the road. It only takes a few inches of water to make your vehicle buoyant. Also don't forget that flood water may wash the road out. So don't be fooled. Don't stack the odds against you. Don't drive thru flood waters!

Factoid: Many people don't understand just how risky living in the floodplain can be. There is a 26% chance that a non-elevated home in the floodplain will be damaged during a 30-year mortgage period. The chance that a major fire will occur during the same period is only 1%.

Be Prepared: Disasters happens. Our best defense for disasters is to have a plan and a kit for when a disaster occurs: There are many resources for disasters planning. One resource can be found on the Missouri Department of Public Safety Website:

http://sema.dps.mo.gov/plan_and_prepare

or you may contact:

Director Charlotte Craig or Assistant Director Jane Wernsman Cape Girardeau County Health Center, P.O. Box 1839, Linden St. Cape Girardeau MO. 63702-1839 Phone: (573) 335-7846 EXT 0 Ext. 0

Be Safe During A Flood

- Don't walk through a flooded area. Just 6 inches of water can knock you down.
- Don't drive through a flooded area. Just 2 feet of water can lift and move a car. More people drown in their cars than anywhere else during a flood.
- Keep away from downed power lines and any other electrical wires- electrocution is often a major cause of deaths in floods.
- Watch out for animals and wildlife during a flood. Animals may seek shelter in your home and aggressively defend themselves.

Cape Girardeau County and the NFIP

Cape Girardeau County participates in the National Flood Insurance Program (NFIP) in order for home and property owners to be able to purchase flood insurance. The NFIP requires communities to: adopt floodplain ordinances, maintain records of floodplain development, and maintain the community's Flood Insurance Rate Map (FIRM). The Flood Disaster Protection Act of 1973 added a key requirement to the NFIP: if a community participates in the program, flood insurance is a prerequisite for receiving money from a federal agency or a federally-support financial program. Federal insurance lending institutions will have floodplain determinations

performed on a burrower's property. This is to determine if flood insurance is required. The lending institution *may* require flood insurance even if the property is not in the floodplain but it will be at a lower premium.



Emergency levee constructed for the 2011 flood.

Cape Girardeau County Floodplain Management Area

The county is responsible for floodplain management in the unincorporated areas of the county. The incorporated communities in the county are: Allenville, Cape Girardeau, Delta, Dutchtown, Gordonville, Jackson, Oak Ridge, Old Appleton, Pochahontas and Whitewater. The incorporated communities are responsible for their own floodplain management.

Cape Girardeau County

Floodplain Manager
#1 Barton Square
Jackson MO 63755

Phone: 573-204-2512
Fax: 573-204-2525
E-mail: Floodplain@capecounty.us



Cape Girardeau County was organized on October 1, 1812 and was named after Ensign Jean Girardot, a French Officer, who developed a trading post on the site of the present city of Cape Girardeau. The County Seat is in Jackson, Missouri, which was the first city named in honor of President Andrew Jackson. The first County Courthouse was built in 1818 by John Davis. The present courthouse in Jackson was completed in 1908 and designed by P. H. Weathers.

We are on the web: <http://www.capecounty.us>

Why a 100-year flood event may occur more than once in every hundred years?

Intended or not, labeling floods and storms as 10,100, or 500 year event has misled people into thinking that size flood event occurs once every 10 or 100 or only 500 year time period. This is wrong. A more accurate way of thinking of these events is that they have a 1-in-10 or 1-in-100 or 1-in-500 chance happening each year.

For a 100 year flood event imagine this: Once a year we blindly reach into a bin of 100 balls; 99 are white and 1 is black. You pull out a white ball. No chance of a major flood this year. Now we put the ball back in the bin and mixed them up. Next year, you reach in and you pull out the only black ball. That means we are going to have a major flood this year. Again, we put the ball back in the bin and draw next year. It is possible to pull the black ball out several years in a row.

The higher the flood elevation, the smaller the chance of a major flood event happening. A 500 year flood is a 1-in-500 (.2%) chance of that event occurring. This is a statistical method of calculating one of nature's most destructive events. Accurately predicting the next disaster is impossible. For that reason we must take necessary precautions to be prepared for the worst and hope for the best.



Flooding damaged crossing on County Road 274 near Randles