

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

YOU ARE RECEIVING THIS BROCHURE BECAUSE YOUR PROPERTY IS IN OR NEAR A SPECIAL FLOOD HAZARD AREA.

➤ **History of Flooding in Meade County.** It is critical to remember that Meade County is subject to flooding; both flash flooding and flooding caused by long-term rain events. Flash flooding is most common and is caused by intense rainfall in a short amount of time. Flash flooding is most likely to occur during the months of May, June, and July. Lower intensity rainfall over many days or even weeks over a widespread area is less common, but also does occur. This causes the ground to become “water-logged” and flooding can occur. This type of flooding is most likely in the months of May and early June.

Being prepared is your best defense against such events.

What should you do before a flood?

➤ **Determine if your property is located in an area subject to flooding.**

. Check to see if your property is within a flood zone, as designated by Federal Emergency Management Agency (FEMA) maps. You may reference FEMA’s Map Service Center website at <http://msc.fema.gov/portal> to view FEMA’s flood FIRM map panels electronically. You can also reference Meade County’s GIS mapping site at www.meadecounty.org to view flood plain data. FEMA maps are also available at the City of Sturgis Public Library. If located in an “A” Zone, your property is within the Special Flood Hazard Area (SFHA), which is an area that has been determined to have the potential for flooding caused by a 100-year storm. Meade County also has copies of FEMA

Elevation Certificates on buildings constructed or substantially improved since January 2014.

If your property is located in a “D” Zone, this is an area of undetermined but possible flood hazards. There is no FEMA study data available in these areas. You can check with the Meade County Equalization & Planning office to see if there is any additional flood information available for your property.

➤ **Purchase flood insurance on your property.**

Flooding is not covered by a standard homeowner’s insurance policy. A separate flood insurance policy is required to cover damages incurred by flooding. Coverage is available for the building itself as well as for the contents of the building. Meade County participates in the National Flood Insurance Program (NFIP) that makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain. Note that there is a 30-day waiting period before coverage goes into effect. More than 25 percent of NFIP claims are filed by properties located outside the 100-year floodplain, also known as the Special Flood Hazard Area (SFHA). Contact your insurance agency for more information. Flood insurance information is also available at the City of Sturgis Public Library.

➤ **Keep drainage channels free of obstruction and debris.**

Keeping drainage channels free of obstructions reduces flooding in the event of heavy rains. By way of County ordinance, it is illegal to dump trash, leaves, landscape debris, paint, grease, or any other material into any portion of the County’s drainage system. Such dumping can have devastating impacts on water quality in addition to causing flooding. To report obstructions or illegal dumping, or for questions regarding drainage system maintenance, please contact the Meade County Equalization & Planning Office at 605-347-3818.

➤ **Protect your property from the hazards of flooding and wind.**

Various methods may be used to minimize flooding. If the floor level of your property is lower than the “Base Flood Elevation” (elevation of the 100-year flood, based on the FEMA maps), consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available at the Meade County Equalization & Planning Office as well as at

the City of Sturgis Public Library. If a flood is imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. The Meade County Planning office will make site visits to provide one-on-one advice to a property owner regarding flooding and drainage issues on private property upon request. We also have site specific information for some parcels within Meade County. For more information, please contact the Meade County Equalization & Planning office at 605-347-3818.

➤ **Meet improvement requirements.**

The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, additions, or other improvements to a building equals or exceeds 50% of the building’s market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards. For example, a residence damaged so that the cost of repairs equals or exceeds 50% of the building’s value before it was damaged must be elevated above the base flood elevation. Please contact the Meade County Equalization & Planning office at 605-347-3818 for more information.

➤ **Meet permitting requirements.**

All development within the county requires a permit. Always check and fulfill permitting requirements with the Meade County Equalization & Planning office at 605-347-3818 before you build on, alter, fill, or re-grade on any portion of your property and/or within any easement or right-of-way. Also, contact the number above to report any suspected permitting violations.

➤ **Keep an emergency supply.**

Non-perishable food, water, batteries, flashlights, a manual can opener, and a battery-operated radio should be kept available.

➤ If your property is in imminent danger of flooding, please contact your local utility company to request that your power and natural gas be shut off, or for guidance on how to do it yourself.

. Tune-in to local commercial radio or television stations for Watch and Warning Bulletins and any corresponding emergency instructions. Tune in to the following radio stations: (KBHB – 810 AM, KKLS – 104.7 FM or 920 AM), or NOAA Weather Radio (frequencies 162.550 or 162.475). Tune into the following television stations: (KOTA, KEVN, KNBN, KELO). The Meade County Sherriff’s Office/Meade County Emergency Management Office will advise evacuations if conditions warrant this action. If evacuations are advised upon, it is imperative that you follow instructions in the time frame noted.

Questions regarding emergency procedures may be addressed to the Meade County Sherriff’s Office/Meade County Emergency Management office at 605-347-2681.

➤ If dangerous flooding conditions are imminent, avoid driving a vehicle over moving water; please take an alternate route. Do not attempt to drive or wade through deep pockets of water or running washes. Unstable banks should be avoided.

➤ Develop an evacuation plan for your family.

➤ Avoid low-lying areas. Seek shelter in the highest areas possible.

What should you do during a flood?

What should you do after a flood?

- Listen to the radio for emergency instructions.
- Avoid driving if possible.
- Follow established procedures for property damage repairs:

Select a contractor who is licensed in his trade. Meade County requires contractors to be licensed with the county. Only licensed electricians may perform electrical work, and only licensed plumbers may perform plumbing work. Verify that contractors are licensed before signing or agreeing to any repair contracts. It is also recommended that you verify certification of liability and workman's compensation insurance. Complaints against licensed contractors may be referred to the appropriate licensing agency.

Require your contractors to obtain the proper permits for work being performed. Permits are required for many types of improvements. See Meade County Ordinance 34 for further information on what requires a permit. Permits are required even if a homeowner is doing the work himself.

Questions about permits or contractor licensing may be addressed to the Meade County Equalization & Planning office at 605-347-3818.

Recognize the natural and beneficial functions of floodplains to help reduce flooding:

Floodplains are a natural component of the Meade County environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

For more information about flood safety or the NFIP, please note the following:

<http://www.meadecounty.org>
www.floodalert.fema.gov
www.fema.gov/hazards/floods
www.floodsmart.gov

This information is provided by Meade County and is applicable to properties within the limits of the county. If you reside in a jurisdiction other than Meade County, contact your regulatory authority for information. If you believe you received this notice in error, or if you no longer own this property, please contact Meade County at (605)347-3818 or via U.S. mail.

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A Publication for Meade County Property Owners