

Flooding Information

NATIONAL FLOOD INSURANCE PROGRAM:

Owensboro-Daviess County participates in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS), which is part of NFIP. Property owners in Daviess County currently receive a 10% reduction in flood insurance premiums due to participation in CRS, which is a combined effort of Daviess County EMA, OMPC, GIS and city/county government.

Mortgage holders require flood insurance if your property is located in a flood prone area as determined by FEMA flood maps. These maps are available on line (see link below), at the EMA office or at Planning and Zoning offices. Note: Flood insurance takes effect 30 days after your policy is issued.

Click [HERE](#) for information on flood preparedness.

Public Information Program Strategy Evaluation

Community: Daviess County, KY and City of Owensboro, KY

333.e Public Information Program Strategy

Background: The Community Rating System (CRS) is part of the National Flood Insurance Program (NFIP). It provides reductions to flood insurance premiums in participating communities. The reductions are based on community floodplain management programs, including public information activities. To keep those discounts, communities must continue to implement their programs and provide status reports to the NFIP each year. Currently, Owensboro and Daviess County receive a 10% discount on premiums.

Purpose: This document has been prepared by the Public Information Program Strategy committee to identify ongoing public information activities and recommend new ones to better inform our residents on how they can protect themselves from flood and drainage problems.

The Flood Hazard: The Owensboro-Daviess County area has been subject to flooding for thousands of years. Over 15 square miles of land are in flood-prone areas within the Urban Service Area. The major historical flooding events, such as the 1937, 1997 and 2011 floods have occurred in the low-lying land along the Ohio River, Green River, and Panther Creek basins. Additionally, flash flooding occurs on many county roads and city streets that creates problems for short durations. Floodplain map information is available at the local library, Owensboro Metropolitan Planning Commission, and Daviess County Emergency Management. The 100-year flood plain is included in the attachments. FEMA Map Service Center has electronic versions of the Flood Maps (FIRMS) for Owensboro-Daviess County: <https://msc.fema.gov/portal>.

Community Needs Assessment: Daviess County, Kentucky has approximately 98,000 residents with 458 square miles. The city of Owensboro located in Daviess County has approximately 58,000 residents located in approximately 19 square miles. Most buildings are slab-on-grade, basement or crawl space and are susceptible to flood damage from flooding and drainage problems. Problems result from river flooding, Panther Creek flooding and flash flooding.

Repetitive Flooding: Although the entire county is floodprone, certain areas have been harder hit than others. Using repetitive flood insurance claims, the City has identified five repetitive loss areas and have projects in place to alleviate some of the flooding, such as the Devins Ditch and Scherm Road basin projects. County has identified five repetitive loss areas due to Panther Creek flooding. Much drainage work and ditch clearing has been done, which has dramatically improved flooding conditions throughout Owensboro and Daviess County. The repetitive loss areas are depicted in Map 3.

Flood Safety and Protection Measures: Since flash flooding usually comes quickly during a heavy storm, people should take safety precautions, such as staying out of flooded areas and turning off electricity in a flooded building. People can best protect their property by keeping leaves and other debris out of gutters, ditches, drains and gratings, reporting violations of the dumping regulations, and carrying flood insurance.

Strategy Team Members: Esther Dunlavy, AmeriCorps Volunteer; Pat Bowlds, American Red Cross; Shane Cox, Shane Cox Insurance Agency; Matthew Warren, OMPC; Laura Green, US Bank; and Vicky Connor, CRS Coordinator, Daviess County Emergency Management.

The annual meeting was held on Friday, August 28, 2015.

1. Priority topics of the community's Public Information Program Strategy:

- Know your flood hazard.
- Insure your property for your flood hazard.
- Protect people from the hazard.
- Protect your property from the hazard.
- Build responsibly.
- Protect natural floodplain functions.
- General preparedness
- Flood education
- Educate contractors and homeowners.

- Flood insurance is available in X Zones.

2. Projects implemented during fiscal year 2015 to meet those goals and their objectives:

- *Target Home Builders Association by distributing flood preparedness and flood protection construction rules.*
- *Target seniors by distributing flood/disaster preparedness material at “Senior Day Out” at the mall and at the senior center.*
- *Target a neighborhood affected by Panther Creek flooding and distribute door hangers on flood awareness/protection.*
- *Once per quarter, the Emergency Management Director will do a Public Service Announcement on the radio regarding flooding or disaster preparedness. This targets the entire community.*
- *On May 28, 2015 presented flood/disaster preparedness material at Community Coffee at Logsdon Center.*

Summary of PPI Message and Expected Outcome:

<u>Message</u>	<u>Expected Outcome</u>
Know your flood hazard.	More map inquiries from residents
Insure your property for your flood hazard.	Increase in the number of flood policies
Protect people from the hazard.	Fewer injuries and deaths
Protect your property from the hazard.	Decrease claims and damage to property
Build responsibly.	Build to reduce flood damage
Protect natural floodplain functions.	Allow natural water flow and absorption
General preparedness	Increased disaster preparedness

Flood education	Increased public flood education
Educate contractors and homeowners.	Increased contractor and homeowner education to flood damage
Flood insurance is available in X Zones.	Increased flood insurance for residents in X Zones

PPI Projects and Initiatives Completed were reviewed, as well as Future Planned Projects and Flood Response Projects.

3. Were any projects not implemented or objectives not reached? If not, why?

All projects were implemented as planned this year. For Project C., personal home visits were made to discuss flooding issues rather than door hangers.

4. What new projects/objectives should be implemented for 2016 Fiscal Year?

Current project implementation will be continued and additional projects to be implemented are as follows:

- *Target Homeowners by offering a Rain Garden Design Workshop.*
- *Target seniors by distributing flood/disaster preparedness material at the mall and at the senior center.*
- *Target a neighborhood affected by flooding (Wyndcrest) and discuss flooding issues and options.*
- *Target employees and distribute flood/preparedness brochures at company safety fair (10/28/15).*

Flood Insurance Data

One readily available source of information on flood hazards is flood insurance data. Two statistics from the National Flood Insurance Program (NFIP) tell:

1. Where do people have flood insurance policies?
2. Where have flood insurance claims been paid?

The data was studied by the strategy team and submitted to Daviess County Fiscal Court for review.

Repetitive Loss Properties

There have been five recorded repetitive loss properties in the county and nine recorded repetitive loss properties in the city. A repetitive loss property is when at least two claims of over \$1,000 over a 10-year period have been paid. These numbers have remained minimal since 1978. They will continue to be monitored each year.

Flood Response Preparation

In addition to projects that are implemented every year, the PPI Committee recommends projects that will be implemented during and after a flood. These projects are drafted and made ready for reproduction and dissemination after a flood warning.

Monitoring and Evaluation

Meetings will be held annually to assess and evaluate the program.

Anyone interested in these projects or the overall program strategy can contact Daviess County Emergency Management, 212 St. Ann Street, Owensboro, KY, 42303 or call (270) 685-8448.

Adoption

The PPI was adopted by Daviess County Fiscal Court on 9/18/14.

Links

- [River Forecast](#) (NWS Hydrologic Prediction Service) Click on Owensboro for river information including flood crest predictions. Note that this prediction does NOT relate to Panther Creek.
- [Floodsmart](#) - the official NFIP site, flood risk
- [National Flood Insurance Program](#)
- [Community Rating System](#)
- [Flood insurance purchase requirement](#)
- [Information and map of the flood plain in Daviess County](#)
- [FEMA MSC Web site](#) - An electronic version of the flood map for Owensboro-Daviess County. Print a flood map of your area.
 - Click on "Map Search"
 - Put in the address you wish to search
 - Then click on "GO" A window will pop up with the map number.

- Click on the green "View" button to see the map.

Daviess County Flooding

Flooding in Daviess County comes from two distinctly different sources, the Ohio River and Panther Creek. At its peak, the 1997 flood was 9' higher in elevation above sea level on South Frederica Street than it was at the foot of Frederica Street at the Ohio River. This was caused by over 12" of rain in three days over the Panther Creek basin. Ohio River flooding comes from the rain up the Ohio River Valley, all the way to Pennsylvania. The River Forecast from the link under National Flood Insurance Program above, does not reflect the forecast for Panther Creek. Ohio River and Green River flooding will not affect Panther Creek east of KY Hwy 279.