

# An Example of a Program for Public Information

Communities that participate in the Community Rating System of the National Flood Insurance Program are encouraged to develop and implement a public information program to inform their residents about local flood hazards and floodplain resources. Credit for such a program is provided according to the criteria described in element PPI (program for public information) in Section 332.c under Activity 330 (Outreach Projects) of the *CRS Coordinator's Manual*. A creditable program provides bonus points for outreach projects (element OP), flood response preparation projects (element FRP), and outreach projects that convey insurance messages (element CPI under Activity 370 (Flood Insurance Promotion)).

The attached document is an update to the ongoing public information program of the Louisville and Jefferson County Metropolitan Sewer District. Louisville—Jefferson County is a consolidated government with a single NFIP community ID number, so it is considered a single-jurisdiction public information program. The update's 225 pages may seem daunting, but about 200 pages are appendixes that display the various public information projects undertaken.

The PPI-credited document covers the process followed, the assessment of the flood problems, and flood insurance coverage, and the public information efforts underway and planned for the future.

#### Note that

- This program covers a large community—the population is 750,000.
- A flood insurance coverage assessment credited in element FIA of Section 372.a under Activity 370 (Flood Insurance Promotion) is incorporated. The committee used detailed policy data to evaluate coverage on a watershed basis, but the report shows only aggregate results in order to comply with the Privacy Act.
- More information on the FIA-credited assessment can be found in *Preparing a Flood Insurance Assessment for Credit under the Community Rating System*, at <a href="https://www.crsresources.org/300">https://www.crsresources.org/300</a>, which includes an annotated version of the relevant pages of the Louisville and Jefferson County's initial *Program for Public Information* document.
- Louisville's program also meets the credit criteria for the coverage improvement plan credited as element CP in Section 372.b under Activity 370 (Flood Insurance Promotion).
- The outreach projects were verified at a cycle verification visit in 2020. The community's projects exceeded the maximum credit under outreach project (OP) and flood response preparations (FRP) in Activity 330 (Outreach Projects) and coverage improvement plan implementation (CPI) in Activity 370 (Flood Insurance Promotion).
- This PPI and several others include a glossary of terms. Such a section is not needed for CRS credit, but may help lay readers and PPI committee members.



**Louisville MSD** 

Program for Public Information

2019 Update





# Program for Public Information Plan (PPI) 2019 Plan Update



## **Table of Contents**

1.0	Introduction	1
2.0	Flood Insurance Coverage Assessment	1
	2.1 Flood Insurance Coverage by Flood Zone	2
	2.2 Flood Insurance Coverage for Repetitive Loss Properties	4
	2.3 Summary	4
3.0	Outreach	5
	3.1 Outreach Projects (OP)	5
	3.2 Coverage Improvement Plan (CP)	8
	3.2.1 General Public	8
	3.2.2 Floodplain Residents and Repetitive Loss Properties	11
	3.2.3 Builders and Remodelers	11
	3.2.4 Real Estate, Lending, and Insurance Companies	11
	3.3 Flood Response Preparations (FRP)	11
4.0	Other Public Information Initiatives	13
	4.1 Map Information Service	13
	4.2 Hazard Disclosure/Real Estate Agent's Brochure	13
	4.3 Flood Protection Website	13
	4.4 Flood Protection Assistance	13
г о	Plan Maintananaa Pranaduraa	14

### **Appendices**

Appendix 1 – Acronyms & Glossary of Terms

Appendix 2 – Outreach Projects Schedule

Appendix 3 – Outreach Projects Worksheet

Appendix 4 – Examples of Outreach Projects

Appendix 5 – Coverage Improvement Plan Worksheet

Appendix 6 – Examples of Coverage Improvement Plan Projects

Appendix 7 – Flood Response Preparation Projects Worksheet

Appendix 8 – Examples of Flood Response Preparation Projects





### 1.0 Introduction

This document is the 2020 Update of the Program for Public Information Plan (PPI) that was originally completed for Louisville Metro, KY in 2014. This update includes information about outreach efforts being made in Louisville Metro related to flood and water quality topics. Floodplain and stormwater management is overseen by the Louisville Metropolitan Sewer District (MSD) in Louisville. MSD has been involved in various outreach projects for many years, including outreach for the MS4 (Municipal Separate Storm Sewer System) program, the Community Rating System, and Project WIN (Waterway Improvements Now). Project WIN is in response to the EPA's consent decree for the combined and separate sanitary sewer systems in Louisville Metro.

The PPI committee was originally formed in 2014. This year's annual meeting was held on January 14, 2020 to discuss the 2019 update of the plan. The PPI Committee consists of ten members from the community:

- Lori Rafferty, PE, CFM, Louisville MSD, Floodplain Manager and CRS Administrator
- Matt Schaaf, EIT, CFM, Louisville MSD, Engineer I
- Sheryl Lauder, Louisville MSD, Community Relations Manager
- Jim McKinney, Louisville Metro Emergency Management, Resource/Mitigation Coordinator
- Mike Fleitz, Fleitz Insurance
- Gregory Dutton, Greater Louisville Inc.
- Tim Corrigan, The Rotunda Group
- Teena Halbig, Floyds Fork Environmental Association
- David Kaelin, Jefferson County Soil and Water Conservation District

Gregory Dutton and Teena Halbig were unable to attend the January 14, 2019 meeting, but were included in all other correspondence and review items. Based on the annual meeting, it was determined that the original target audiences from the 2014 plan will remain the same. The audiences are the general public, residents in the floodplain, repetitive loss properties, builders and remodelers, real estate companies, lending companies, and insurance companies. The PPI committee determined that the priority topics would be the six CRS priority topics, in addition to adding General Preparedness and Basement Flooding as additional topics. Table 1 below lists the priority topics. A list of acronyms and glossary of terms is included as Appendix 1.

Table 1. CRS Priority Topics

	Priority Topics
1.	Know your flood hazard
2.	Insure you property from the flood hazard
3.	Protect people from the hazard
4.	Protect your property from the hazard
5.	Build responsibly
6.	Protect natural floodplain functions
	General preparedness
8.	Basement flooding



# 2.0 Flood Insurance Coverage Assessment

In order to determine the level of flood insurance coverage in Louisville/Jefferson County, the most recent flood insurance policy data provided by FEMA from 2017 and 2018 was used, along with local GIS information. Overall, for buildings in the floodplain, the number of properties that carry flood insurance for building coverage rose from 2017 to 2018. Based on this data, approximately 41% of the buildings located in the FEMA floodplain had flood insurance building coverage in 2017 and approximately 43.7% have flood insurance building coverage in 2018. Flood insurance coverage of properties in the floodplain by each watershed can be found in Table 2 for both 2017 and 2018.

Table 2. Flood Insurance Coverage by Watershed

Watershed	# of Buildings in the Floodplain		# of Buildings in Floodplain w/Building Coverage		% of Buildings Covered		
	2017	2018	2017	2018	2017	2018	% Change
Cedar Creek	33	33	7	9	21.2%	27.3%	6.1%
City/Ohio River	612	600	227	222	37.1%	37.0%	-0.1%
Floyds Fork	193	194	42	54	21.8%	27.8%	6.1%
Goose Creek	125	125	46	40	36.8%	32.0%	-4.8%
Harrods Creek	115	115	78	88	67.8%	76.5%	8.7%
Middle Fork Beargrass Creek	175	177	84	89	48.0%	50.3%	2.3%
Mill Creek	1,315	1,315	547	643	41.6%	48.9%	7.3%
Muddy Fork Beargrass Creek	156	156	64	61	41.0%	39.1%	-1.9%
Pennsylvania Run	24	24	5	18	20.8%	75.0%	54.2%
Pond Creek	3,646	3,644	1368	1420	37.5%	39.0%	1.4%
South Fork Beargrass Creek	1,124	1,117	612	630	54.4%	56.4%	2.0%
Total	7518	7500	3080	3274	41.0%	43.7%	2.7%

The percentage of homes in the floodplain carrying flood insurance was not consistent by watershed, although most watersheds increased the number of flood insurance policies between 2017 and 2018. The largest negative change was 4.8% in Goose Creek. The largest improvement in the percentage of buildings with flood insurance was 54.2% in the Pennsylvania Run watershed. In this watershed, the number of policies in the floodplain increased from 5 to 18 between 2017 and 2018.

# 2.1 Flood Insurance Coverage by Flood Zone

Another way to look at flood insurance coverage is by flood zone. In Louisville, flood zones are categorized by the following designations: A, AE, and X zones. X zones are further broken down to include areas of 0.2% annual chance flood, areas protected by the levee and the 1% annual chance future conditions flood.



Using those categories as shown on Louisville's Flood Insurance Rate Maps, Table 3 was created showing flood insurance coverage by flood zone.

Table 3. Insurance Coverage by Flood Zone

Flood Zone	Buil	uildings w/ uilding % of Buildings Co overage			overed
	2017	2018	2017	2018	% Change
0.2% Annual Chance Flood Hazard	59	27	10.8%	5.0%	-5.8%
1% Future Conditions	84	153	4.5%	8.2%	3.7%
AE Zone	3,075	3016	49.0%	48.2%	-0.8%
A Zone	223	258	18.2%	21.0%	2.8%
X Zone	1,005	777	0.4%	0.3%	-0.1%
X Protected by Levee	177	94	0.6%	0.3%	-0.3%
Total	4,623	4,325	1.7%	1. <mark>6%</mark>	-0.1%

The coverage rate for insurance is highest in Zone AE for both 2017 and 2018, where flood insurance requirements are mandatory with a federally backed mortgage. Mandatory coverage is also required in Zone A, but the coverage rate was only 18.2% in 2017 and 21.0% in 2018. This could be due to the fact that Zone A areas are generally older, established neighborhoods, and therefore are more likely to have homes that no longer carry a mortgage. Zone A mapping is also based on an approximate study, rather than a detailed study, so people may feel like they are less reliable in predicting actual risk, and therefore people are less likely to purchase flood insurance. The largest increase in flood insurance coverage was in Zone A, with an increase of 2.8%. The largest reduction in flood insurance coverage was 5.8% in the 0.2% Annual Chance Flood Hazard Area. The overall percentage of homes with flood insurance reduced by 0.1%.

In areas where flood insurance is not required, coverage rates continue to be much lower. The areas designated as 1% future conditions have the highest rate among the Zone X areas, with 8.2% coverage in 2018. The 0.2% annual chance flood hazard area has the next highest percentage with 5.0% coverage in 2018. The areas with the lowest percentage of coverage are Zone X and Zone X protected by levee, both with 0.3% in 2018.



### 2.2 Flood Insurance Coverage for Repetitive Loss Properties

Repetitive loss property owners have been designated as one of the target audiences; therefore, flood insurance coverage for these properties were also examined. Repetitive loss properties are listed by flood zone in Table 4.

	Table 4.	Insurance	Coverage f	or Rep	etitive I	Loss Pro	operties
--	----------	-----------	------------	--------	-----------	----------	----------

Flood Zone	# of Repetitive Loss Buildings		# of Repetitive Loss Buildings w/ Building Coverage		% of Buildings  Covered			
	2017	2018	2017	2018	2017	2018	% Change	
0.2% Annual Chance Flood Hazard	0	1	0	0	N/A	0.0%	N/A	
1% Future Conditions	3	7	2	2	66.7 <mark>%</mark>	28.6%	-38.1%	
AE Zone	342	292	218	206	63.7 <mark>%</mark>	70.5%	6.8%	
A Zone	4	9	3	8	75.0 <mark>%</mark>	88.9%	13.9%	
X Zone	20	38	4	8	20.0 <mark>%</mark>	21.1%	1.1%	
X Protected by Levee	0	0	0	0	N/A	N/A	N/A	
Total	369	347	227	224	61.5 <mark>%</mark>	64.6%	3.1%	

The majority of repetitive loss properties are located in Zone AE. Among repetitive loss properties in Zone AE, the percentage of flood insurance coverage was 66.7% in 2017 and 70.5% in 2018. These percentages are significantly higher than the overall percentage of homes in Zone AE with flood insurance coverage (49.0% in 2017 and 48.2% in 2018), indicating previous flooding events encourage homeowners to carry flood insurance. The overall number of homes that are considered repetitive loss went down in 2018 due to MSD's efforts to purchase and demolish repetitively flooded homes through FEMA grant programs; however, several new buildings were added to the list due to flooding in 2018. The percentage of flood insurance policies for repetitive loss buildings increased by 3.1% from 2017 to 2018.

# 2.3 Summary

Based on the information above, it is clear that the majority of residents in the Louisville/Jefferson County area do not carry flood insurance on their buildings. Areas in Zone A, and 1% future conditions had increases in flood insurance coverage at 2.8% and 3.7%, respectively. Residents continue to be much more likely to purchase insurance if they are in Zone AE or A, where purchase is mandatory with a federally backed mortgage, but even in these areas, less than half of the properties are covered. Residents are most likely to carry flood insurance if they are repetitive loss properties. Between 2018 and 2017, the rate of insured buildings in the repetitive loss areas increased from 61.5% to 64.6%. In the Zone X areas, there is a decrease in flood insurance coverage in areas designated as the 0.2% annual chance conditions but an increase in the 1% annual chance future conditions. The areas least likely to carry flood insurance continue to be Zone X and Zone X protected by the levee.



### 3.0 Outreach

Three types of outreach projects have been developed to convey the messages listed in Section 3.0. They are outreach projects (OP), coverage improvement projects (CP), and flood response projects (FRP). The outreach projects and coverage improvement projects are disseminated to the public on a yearly basis. FRP projects were reviewed at the PPI committee meeting.

# 3.1 Outreach Projects (OP)

A list of the outreach projects completed for this year is included in Appendix 2 & 3 and a review of each of the outreach projects is below. Examples of the projects can be found in Appendix 4.

Signs located around Louisville Metro to increase awareness are the first outreach project. These signs are the "Caution: Do Not Enter When Flooded" signs (OP#1), which are strategically placed on roadway sections that are prone to flooding. OP#2 is the "Flood Hazard Area" sign that warns drivers of the height of the base flood elevation in the area. OP#3 is the "Great Flood of 1937 High Water Mark" signs, which show the height of the historic 1937 flood at various locations in Metro Louisville. Green infrastructure signs (OP#4) are outreach signs that explain how green infrastructure works and encourage the public to build green infrastructure on their properties. The final sign types address dumping (OP#5). There are "Dump No Waste - Drains to Stream" signs located on catch basins. These signs let the public know that the catch basins go directly to a stream; therefore dumping waste or any contaminants will affect the streams. Additionally, Louisville Metro Public Works posts "No Dumping" signage throughout the county. These projects are all considered effective and will be continued in the coming year.



Example of Great Flood of 1937 High-Water Mark Sign

Letters and newsletters are another type of outreach project. MSD sends letters to all properties in the floodplain and repetitive loss properties outside the floodplain each year (OP#6). This letter

includes information about flood insurance, how to determine if a property is in the floodplain, and information about the Flood Protection Assistance MSD provides. Realtors (OP#7) and insurance agents (OP#9) annually include a story in their online newsletters advertising that MSD provides flood determinations and other flood related information to customers. OP#8 is outreach to lenders. This outreach is an email to lenders in Louisville Metro.

OP#10 is the bill stuffers sent to all MSD customers. This year two bill stuffers were sent to the community. The bill stuffers included information about flood insurance, how to protect yourself and your property, and how to improve water quality in the local waterways. Bill stuffers are updated each year and will continue to be sent at least annually. MSD continues to advertise annually in at least one major publication. This year



MSD placed ads in Louisville Magazine and Business First (OP#11) about the importance of keeping leaves out of catch basins to reduce localized flooding, as well as several ads related to water quality.



**Parklands of Floyds Fork Display** 

Information about MSD's Plumbing Modification Program (OP#12) is distributed in the Plumbing Modification Program packets. The purpose of the Plumbing Modification Program is to help prevent basement backups.

Displays are another way MSD provides information to the public. MSD's lobby includes displays (OP#13), which include a map of the extents of the historic 1937 flood and a video board that shows videos about various flood and water quality related topics. Displays are also located at the Parklands of Floyds Fork Visitor Center, the Louisville Nature Center and Louisville Science Center. MSD's lobby also includes a flood information kiosk that includes at least one brochure about each of the eight priority

topics (OP#14).

The Army Corps of Engineers built an obelisk at the McAlpine Locks (OP#15) that shows the public the height of various historic river stages.

MSD publishes a monthly newsletter called Streamline (OP#16). Over the past year, this newsletter included information about protecting property and natural functions.

Metro Council newsletters are OP#17. Multiple districts in Jefferson County released monthly newsletters that included information about flood safety, including information about cleaning up after a flood, as well as messages regarding "Turn Around, Don't Drown" during a flood. Messages related to flood permit requirements were also included.

The City of Anchorage included an article related to maintenance of storm drains to avoid flooding and an article about MSD brochures, such as how to build a rain garden in their monthly publication of "Anchor Age" (OP#18).

MSD will continue to provide flood-related information to the Metro Council and other groups for their newsletters in the coming year. The newsletters will be continued in the next year.



Obelisk showing High Water Marks at McAlpine Locks and Dam Visitor Area



River and stream cleanups (OP#19) are a good way to involve the public in helping with water quality. MSD sponsors two stream cleanups every year. These stream cleanups are for the Mayor's Give-A-Day program and the Ohio River Sweep. This year, the Mayor's Give-A-Day program consisted of a week of cleanups around Louisville Metro. The Ohio River Sweep is a large river sweep that is organized by the multi-state Ohio River Valley Water Sanitation Committee (ORANSCO) and locally organized by MSD. The Floyds Fork Environmental Association also sponsors an annual creek sweep each June to help cleanup Floyds Fork. These stream cleanups are effective in encouraging the public to help cleanup streams as well as raising

awareness about litter and water quality. Stream cleanup projects will be continued in the future.

In order to educate contractors and homebuilders about erosion prevention and sediment control (EPSC) requirements and to meet the EPSC ordinance, MSD teaches classes for both contractors (OP#20) and homebuilders (OP#21). These classes are administered by Jefferson County Public Schools. Last year, these classes reached 494 contractors and 158 homebuilders. These classes are effective and will be continued.



**Ohio River Sweep** 

Presentations to interest groups (OP#22) are another type of outreach that is conducted. In the last year, MSD made presentations on various flood and water quality related topics to several schools, including PRP High School, Fern Creek High School, and at the Louisville Free Public Library Summer Reading Program. MSD also organized a Floyds Fork Educational Tour for schools and attended multiple Neighborhood Meetings. Presentations were also made at conferences, such as KAMM and KSA. Presentations will continue to be made to school groups, professional groups, and other public groups in the next year.

MSD also attends festivals and other shows throughout the community (OP#23). In the last year, MSD attended the River to River Field Day, Waterfront Wednesday and the Home Garden & Remodeling Show. MSD also hosted the Annual MSD Field Day, which featured information on flooding, stormwater, and erosion prevention and sediment control. MSD will continue to attend these types of events to reach out to the public to educate them on flood and water quality related issues. MSD will also look into attending additional festivals in the future as well.

The final type of outreach project is MSD social media (OP#24). Social media provides an additional way to reach out to the public about flood and water quality related issues. In the last year, Twitter posts included topics on knowing the flood hazard, protecting people and property, water quality, and general preparedness. Social media posts will continue to be periodically sent on the priority topics in the next year.

A future project that was suggested by the 2018 PPI Committee was to create a video about flood insurance that would have a general audience. The video could include information about where to buy flood insurance,



how elevation certificates impact flood insurance costs, etc. This suggestion will be explored in the next year. It was also suggested that MSD compare their outreach program with other local communities to look for opportunities for new ideas in flood outreach.

### 3.2 Coverage Improvement Plan

Based on discussions with the PPI committee, the Coverage Improvement Plan Implementation (CPI) outreach projects were reviewed and revised to increase flood insurance coverage rates in Louisville Metro. The projects include at least one project for each of the target areas. The list of proposed projects for the Coverage Improvement Plan is included as Table 5. Appendix 5 includes the CPI Project Worksheet and examples of the projects are included in Appendix 6.

#### 3.2.1 General Public

Most of the coverage improvement plan projects are targeted to the general public since flood insurance coverage is relatively low throughout the county. The projects used to target the general public are council person newsletters, MSD's Streamline newsletter, MSD's website, flood insurance brochures, the Home and Garden Show, and flood insurance tweets.

The first project directed to the general public are the Metro council newsletters (CIP#1). Louisville/Jefferson County is split into 26 council districts. Each district elects a council person to represent their district. Based on discussions within the PPI committee, the council person newsletters are a good way to reach the community and include the community's elected leadership. Over the past year, several council people included information in their public newsletters that encouraged residents to check their insurance coverage. Next year, MSD will continue to encourage all council districts to share flood insurance information with their residents.

CIP#2 is the MSD Streamline newsletter. In January, MSD included an article to encourage people to protect their property with flood insurance. MSD will plan to include at least one article related to purchasing flood insurance in the Streamline newsletter in the next year.

CIP#3 is the MSD website. MSD updates the website on a regular basis and includes new information as it becomes available. A tab has been set up specifically for flood insurance, which provides the public with information about flood insurance and links to the FloodSmart, FEMA, and the NFIP websites. This website will continue to be reviewed to ensure the information is up to date and helpful to the community.

Flood insurance brochures, CIP#4, continue to be available in the MSD Lobby. MSD will continue to review these flyers and brochures to ensure they are current and useful to the residents of Louisville.

CIP#5 is the Home, Garden & Remodeling Show that is held annually in the spring. This event draw 1,000's of residents from the area every year. MSD had a booth at the show that included a brochure about flood insurance.

CIP#6, Flood Insurance Social Media is the most recent addition to the outreach program. In 2015, MSD created a Twitter and Facebook account as another way to reach out to the public. MSD will use social media to reach out of the public with at least two posts related to flood insurance each year.





Table 5. Coverage Improvement Plan

	Table 5. Coverage Improvement Plan									
	Project Name	Description	Outcome	Assigned	Schedule					
	Target Audience 1. General Public									
CIP#1.	Council Person Newsletters	Include article in council person newsletters or email blasts related to flood insurance.	Increase in flood insurance policies throughout the county	Floodplain Manager	Sent by Dec 31 <sup>st</sup>					
CIP#2.	MSD Streamline Newsletter	Article in newsletter about flood insurance	Increase in flood insurance policies throughout the county	Floodplain Manager	Sent by Dec 31st					
CIP#3.	MSD Website	Maintain flood insurance web page on MSD website.	Increase in flood insurance policies throughout the county	Floodplain Manager	Ongoing					
CIP#4.	Flood Insurance Information @ MSD Office	Brochures and handouts related to flood insurance in kiosk in lobby.	Increase in flood insurance policies throughout the county	Floodplain Manager	Brochures replaced as needed					
CIP#5.	Flood Insurance Information @ Home, Garden & Remodeling Show	Brochure related to flood insurance available at Home, Garden, and Remodeling Show	Increase in flood insurance policies throughout the county	Floodplain Manager	Spring 2019					
CIP#6.	Flood Insurance Social Media	Use Twitter and Facebook to engage public about flood insurance	Increase in flood insurance policies throughout the county	Public Relations Specialist	At least 2 posts by Dec 31st					
	Target Aud	ience 2. Floodplain Residents	and Repetitive Loss Pr	operties						
CIP#7.	Flood insurance flyer to floodplain/ repetitive loss properties	Include flood insurance flyer in annual letter to floodplain residents and repetitive loss properties	Increase in flood insurance policies in the floodplain	Floodplain Manager	Sent by Dec 31st					
		Target Audience 3. Builder	s and Remodelers							
CIP#8.	Building Industry Association/Land Development Committee	Include at least one presentation annually related to flood insurance.	Increase knowledge about flood insurance	Floodplain Manager	Meeting by Dec 31st					
	Target A	udience 4. Real Estate, Lendir	ng, and Insurance Comp	panies						
CIP#9.	Presentations	Presentations related to flood insurance and floodplain issues	Increase knowledge about flood insurance	Floodplain Manager	At least 2 meetings by Dec 31 <sup>st</sup>					



### 3.2.2 Floodplain Residents and Repetitive Loss Properties

One project is planned to specifically reach out to residents in the floodplain and residents of repetitive loss properties. CIP#7 is a flyer about flood insurance that is sent to all properties that are either located in the floodplain or are on the repetitive loss list. This project will be continued in the next year.

#### 3.2.3 Builders and Remodelers

CIP#8 is the Building Industry Association/Land Development Committee meeting. This outreach project is directed at builders and remodelers. The Land Development Committee is a group of developers and engineers that typically work on development projects. This group generally meets monthly. A presentation was made to this group in October 2019 on flood insurance and Louisville Metro's preliminary flood maps. MSD will plan to give at least one presentation to this group that addresses flood insurance in the coming year.

### 3.2.4 Real Estate, Lending, and Insurance Companies

CIP#9 is a project to make presentations to real estate agents, lenders, and/or insurance companies to increase knowledge about flood insurance. A presentation was made by MSD at a lunch and learn hosted by in April 2019 at RE/MAX Properties East to explain the mandatory flood insurance requirements, Flood Insurance Rate Maps, Letters of Map Changes, and other flood insurance related topics. The audience included real estate and lending professionals. A second presentation was made at Semonin Realtors in June 2019 to realtors, which included similar topics to the April meeting. These presentations will be continued in the coming year.

# 3.3 Flood Response Preparations (FRP)

In addition to the annual outreach projects and coverage improvement plan projects, the PPI committee also discussed the flood response projects. The flood response projects are listed in Table 6. Appendix 7 includes the FRP Project Worksheet and copies of the FRP projects are included in Appendix 8.

The first FRP project is a letter to flooded properties (FRP#1). A template has been developed and letters will be sent to areas based on known flooding, high water marks, and customer calls. Using this information, flood areas will be determined and addresses will be pulled from the property database using GIS mapping. This project was determined to be effective and will be continued in the event of future flooding.

FRP#2 is door hangers. These door hangers list information about how to apply for a floodplain permit and flood safety information. MSD inspectors will hang the door hangers in flooded areas after a flood occurs. This procedure will also be continued in future flooding events.

After each flood event, MSD will post a story on the main webpage addressing flood issues (FRP#3). This project was determined to be effective and will be continued in the event of future flooding.

FRP#4 through 8 are providing handouts and brochures to customers after flooding events. In addition to the regular handouts available at MSD, four brochures related to flood events will be made available to customers



in the event of a flood. These brochures are an Increased Cost of Compliance brochure, a clean-up safety handout, a handout about selecting a contractor, and a handout about the permitting requirements. This project was also considered effective and will be continued in future flooding events.

Table 6. Flood Response Preparations Projects

	Response Preparations P			
Project Name	Description	Outcome	Assignment	Procedure
FRP#1. Letter to Flooded Properties	Letters sent to flooded areas advising residents of flood safety and clean up issues, ways to protect their property, flood insurance availability, and permitting requirements	Increased awareness of flood safety and clean up issues. Reduction of future flood insurance claims and increase in flood insurance policies.	Floodplain Manager	Letters will be sent by the MSD Development Team after flooding has occurred. Addresses will be determined using GIS and known flooding extents.
FRP#2. Door Hangers	Door hangers listing permitting requirements and flood clean up information	Increase in floodplain permits and reduction in floodplain related "Stop Work Orders." Increased awareness of clean up issues.	MSD Enforcement Inspectors	Door hangers will be distributed by MSD inspectors during flood inspections after flooding has occurred.
FRP#3. Website Story	Website story on MSD's website (www.msdlouky.org) listing flood information for all of the priority topics	Increased awareness of flood related topics, especially safety during a flood, clean up after the flood, and ways to protect property.	Floodplain Manager/IT Department	Floodplain manager will submit story to MSD IT department for inclusion on website.
FRP#4-8 Handouts	Handouts related to choosing qualified contractors, clean up after a flood, permitting requirements, ICC funds, and emergency help will be available at MSD main office and the Metro Development Center	Increased awareness of post-flood related topics, specifically how to choose a contractor, permitting, clean up, ICC funds, and available emergency help. Increase in floodplain permits and reduction in floodplain related "Stop Work Orders."	Floodplain Manger	Handouts will be distributed by the MSD Development Team.



### 4.0 Other Public Information Initiatives

### 4.1 Map Information Service

MSD provides map information to the public in several ways. The most common method in which MSD provides map information is the MSD flood determination website at <a href="http://ags2.lojic.org/msdflooddetermination/">http://ags2.lojic.org/msdflooddetermination/</a>. Customers enter basic information, such as contact information and the address of the property in question, and MSD will respond with map information within 2 business days. Map information can also be obtained by contacting MSD by phone, by email, or in person through our customer service counter. This service is advertised annually to real estate agents, lenders, and insurance agents, as well as properties in the floodplain and repetitive loss properties. The PPI committee agreed to continue these procedures. The flood determination letter also includes information about whether a home or the property is located in any regulatory floodplain, and if a floodplain permit has been issued for the building in the last 10 years. In 2018, MSD also created a preliminary flood map viewer to share Louisville Metro Preliminary Flood insurance Rate Maps with the public. The 2019 PPI committee asked that MSD also look at additional ways to help the public understand the flood maps and their flood risk in the coming year.

### 4.2 Hazard Disclosure/Real Estate Agent's Brochure

Based on 201 KAR 11:350, the Seller's Disclosure of Property Conditions form, real estate agents in Louisville are required to disclose whether a property is located in a floodplain. Real estate agents can obtain this information from MSD using the methods described above in the Map Information Service section. Based on discussions with the real estate representative on the PPI committee, MSD will continue to advertise the flood determination service through the Greater Louisville Association of Realtors. MSD will also visit realtor meetings in the area to discuss the hazard disclosure and the real estate agent's brochure. The Greater Louisville Association of Realtors will continue to share the real estate agents brochure through their online newsletter annually. Outreach topics will include how to determine if a home is located in the special flood hazard area and information about flood insurance.

### 4.3 Flood Protection Website

MSD's website continues to include information on all eight of the priority topics listed in Table 1, which includes the six CRS priority topics, plus two additional topics, General Preparedness and Basement Flooding. Additional information related to outreach projects will be included on the website as applicable. The website is updated regularly to include new and updated information.

#### 4.4 Flood Protection Assistance

Three types of flood protection assistance are provided by MSD, including property protection advice (PPA), advice after a site visit (PPV), and financial assistance advice (FAA). These types of assistance are advertised in the annual mailing to floodplain residents and repetitive loss properties customers. The PPI committee suggested MSD also advertise this service to realtors and that more information be given to realtors about the importance of flood vents. Information about flood protection assistance provided by MSD and information about flood vents has been included in the presentation that is given to realtors at least twice a year.



## **5.0 Plan Maintenance Procedures**

The PPI committee will continue to meet annually to monitor the implementation of the outreach projects and assess whether the desired outcomes were achieved and if any changes should be made. An annual evaluation report will be prepared each year, which will be completed for the CRS annual recertification and copied to Louisville Metro Government.



# **APPENDIX 1**

Acronyms and Glossary of Terms

# **Acronyms & Glossary of Terms**

#### Acronyms:

**BFE** – Base Flood Elevation

**CRS** - Community Rating System

**FEMA** - Federal Emergency Management Agency

FIRM - Flood Insurance Rate Map

GIS - Geographic Information System

ICC - Increased Cost of Compliance

SFHA - Special Flood Hazard Area

#### **Definitions:**

**Base Flood:** The flood having a 1% chance of being equaled or exceeded in any given year, also known as the "100-year" or "1% chance" flood. The base flood is a statistical concept used to ensure that all properties subject to the NFIP are protected to the same degree against flooding.

**Base Flood Elevation:** The computed elevation to which floodwater is anticipated to rise during the base flood. Base Flood Elevations (BFEs) are shown on Flood Insurance Rate Maps (FIRMs) and on the flood profiles.

**CRS Coordinator:** A local official designated by the Chief Executive Officer of the community to coordinate the community's CRS application and verification.

**Flash Flooding:** A flood occurring with little or no warning where water levels rise at an extremely fast rate.

**Flood:** A general and temporary condition of partial of complete inundation of normally dry land areas from either the overflow of inland waters or the unusual and rapid accumulation or runoff of surface waters from any source.

**Flood Insurance Rate Map (FIRM):** An official map of a community, on which FEMA has delineated both the SFHA's and the risk premium zones applicable to the community. Most FIRM's include detailed floodplain mapping for some or all of a community's floodplains.

**Floodplain:** Any land area susceptible to being inundated by floodwaters from any source. A FIRM identifies most, but not necessarily all, of a community's floodplain as a SFHA.

**Local Regulatory Flood:** The flood having a one-percent (1%) likelihood of being equaled or exceeded in any given year based on a fully developed watershed.

**Local Regulatory Floodplain:** Any stream course or normally dry land area susceptible to being partially or completely inundated by the overflow of water from sources of public water or by the unusual and rapid accumulations or runoff of public surface waters and subject to a local regulatory flood.

**Riverine Flooding:** Flooding of or produced by a river. Riverine floodplains have readily identifiable channels.



**Special Flood Hazard Area, (SFHA):** The base floodplain delineated on a FIRM. The SFHA is mapped as a Zone A or Zone AE (see definition). The SFHA may or may not encompass all of a community's flood problems.

**Watershed:** All the area within a geographic boundary from which water, sediments and other transportable materials, and dissolved materials drain or are carried by water to a common outlet, such as a point on a larger stream, lake or underlying aquifer.

**Zone A:** Areas shown on the FIRM subject to flooding by the 1-percent-annual-chance flood event. Detailed hydraulic analyses have not been performed and no Base Flood Elevations (BFEs) or flood depths are shown.

**Zone AE:** Areas shown on the FIRM subject to flooding by the 1-percent-annual-chance flood event determined by detailed methods. BFEs are shown within these zones.

**Zone X:** Minimal risk areas shown on the FIRM outside the 1-percent and 0.2-percent-annual-chance floodplains. No BFEs or base flood depths are shown within these zones.

**Zone X Protected by Levee:** Moderate risk areas shown on the FIRM protected from the 1-percent-annual-chance flood by a levee. No BFEs or base flood depths are shown within these zones.

**0.2% Annual Chance Flood Hazard:** Moderate risk areas shown on the FIRM subject to flooding by the 0.2 percent-annual-chance flood event determined by detailed methods.

1% Future Conditions: Moderate risk areas shown on the FIRM subject to flooding by the 1 percentannual-chance flood event determined by detailed methods and assuming a fully developed watershed.



# **APPENDIX 2**

# Outreach Projects Schedule



Target Audience	Messages	Outcome	Projects	Assignment	Schedule	Stakeholder
		Increase in the number of flood	Streamline Newsletter	Floodplain Manager	At least one article annually	-
	Flood determinations are available online at www.msdlouky.org. (1)	determinations requested on MSD's website.	Public Presentations	Floodplain Manager	Scheduled as requested	Neighborhood groups, Councilman
		website.	Maintain Flood Determination Page on MSD website	Floodplain Manager/ MSD IT Dept	Maintain as needed	-
			Flood Hazard Area Signs	Public Works	Maintain as needed	-
			Great Flood of 1937 High Water Mark Signs	Public Works	Maintain as needed	-
		Increase in the number of flood	Army Corps of Engineers High Water Mark Obelisk and Sign	Army Corps of Engineers	Maintain as needed	Army Corps of Engineers
	Know the flood hazard. (1)	determinations requested on MSD's website.	Streamline Newsletter	Floodplain Manager	At least one article annually	-
		website.	Floodplain/Repetitive Loss Newsletter	Floodplain Manager	Newsletters sent by December 1	
			MSD Field Day	Floodplain Manger	February	-
			MSD Twitter	Communications Dept	At least one tweet annually	-
Target Audience 1.	You should buy flood insurance, Flood insurance is available anywhere in Jefferson County. (2)	Increase in number of flood insurance policies.	Streamline Newsletter	Floodplain Manager	At least one article annually	-
General Public			Public Presentations	Floodplain Manager	Scheduled as requested	Neighborhood groups, Councilman
			Maintain Flood Determination Page on MSD website	Floodplain Manager/ MSD IT Dept	Maintain as needed	-
			FEMA Brochures	Floodplain Manger	Brochures replaced as needed	FEMA
			MSD Twitter	Communications Dept	At least one tweet annually	-
			Bill stuffer	MSD Customer Relations	Bill stuffer sent Aug/Sept	-
			Public Presentations	Floodplain Manager	Scheduled as requested	Neighborhood groups, Councilman
	General flood safety, such as turn around, don't		Brochure at MSD Main Office	Floodplain Manager	Brochures replaced as needed	-
	down, stay out of flooded waters, Do not enter a flooded basement, turn off main electrical switch, water valve, and gas valve before	No injuries or fatalities related to flooding.	"Caution Do Not Enter When Flooded" signs at low areas on roadways	Public Works	Signs maintained as needed	-
	flooding starts. (3)		Maintain flood safety information on MSD website	Floodplain Manager/ MSD IT Dept	Maintain as needed	-
			Presentations to school age children	Floodplain Manager	As requested	Jefferson County Public Schools
			MSD Twitter and Facebook	Communications Dept	At least one tweet annually	-

Target Audience	Messages	Outcome	Projects	Assignment	Schedule	Stakeholder
			Magazine/Newspaper Ads	MSD Regulatory Services	Monthly	-
	Avoid contact with streams after it rains. (3)		Brochure at MSD Main Office	MSD Customer Relations	Brochures replaced as needed	-
		No health impacts related to stream contact.	Overflow Advisory signs	MSD Regulatory Services	Signs maintained as needed	-
			Maintain MSD and Project WIN websites	MSD Regulatory Services	Maintain/Update as needed	
			MSD Twitter and Facebook	Communications Dept	At least one tweet annually	-
			Magazine/Newspaper Ads	MSD Regulatory Services	Monthly	-
			Brochure at MSD Main Office	MSD Customer Relations	Brochures replaced as needed	-
			No Dumping signs located at streams	Public Works	Signs maintained as needed	-
	W 11: 1: 1: 1: 1: 1: 1: 1: 1: 1: 1: 1: 1:		Streamline Newsletter	Floodplain Manager	Newsletter sent monthly	-
	Keep debris and trash out of streams and ditches, Keep catch basins clear of debris and	Reduced number of calls related to stream obstructions.	Public Presentations	Floodplain Manager	Scheduled as requested	Neighborhood groups, Councilman
	leaves. (4)		Bill Stuffer	MSD Customer Relations	Bill stuffer sent Aug/Sept	-
			Plumbing Modifications Program Packets	MSD Customer Relations	Upon Request	-
Target Audience 1.			Maintain MSD and Project WIN websites	MSD Regulatory Services	Maintain/Update as needed	-
General Public			MSD Twitter and Facebook	Communications Dept	At least one tweet annually	-
		Less damage to contents and vehicles due to flooding.	Streamline Newsletter	MSD Customer Relations	Bill stuffer sent Aug/Sept	-
	Store irreplaceable items and valuables in an area safe from flooding, Move vehicles to higher ground. (4)		Bill Stuffer	Floodplain Manager	Newsletter sent monthly	-
	ground. (4)		Update MSD Website	Floodplain Manager/ MSD IT Dept	Website updated by Sept 1	-
	Get a floodplain permit before you build. (5)	Fewer notices of violation issued for Floodplain Ordinance.	Floodplain/Repetitive Loss Newsletter	Floodplain Manager	Newsletters sent by December 1	-
			"Dump no waste - drains to stream" stenciled on catch basins	MSD Drainage Supervisors	Maintenance as needed	-
			Streamline newsletter	MSD Customer Relations	Newsletter sent monthly	-
	Keep water clean: Don't dump in storm drains,		Brochure at MSD Main Office	MSD Customer Relations	Brochures replaced as needed	-
	they drain to the stream. Do not drain pools directly to streams. Limit use of fertilizers and	T	Brochure in Plumbing Modification Packets	MSD Customer Relations	As requested	-
	pesticides. Scoop the poop – keep pet waste from entering waterways. Use a car wash. Do not flush prescription drugs or put down the	Improved water quality.	Maintain MSD and Project WIN websites	MSD Regulatory Services	Maintain/Update as needed	-
	drain. (6),		Public Presentations	MS4 Team/Floodplain Manager	As requested	Neighborhood groups, Councilman
			Presentations to school age children	MS4 Team/Floodplain Manager	As requested	Jefferson County Public Schools
			MSD Twitter and Facebook	Communications Dept	At least one tweet annually	-

Target Audience	Messages	Outcome	Projects	Assignment	Schedule	Stakeholder
			Louisville Nature Center offers summer camps, education programs, including scouting programs, a Beargrass Creek watershed exhibit, and a library	Louisville Nature Center	Nature Center is open year-round, classes held periodically	Louisville Nature Center
	How streams function, keep streams clean.  Maintain stream buffers. Benefits of planting  more trees. (6)	Improved water quality.	Parklands of Floyds Park offers science camps, field trips, family programs, interpretive hikes, scout programs, stream cleanups, an outdoor classroom, and a large mural related to Floyds Fork.	Parklands of Floyds Fork	Parklands of Floyds Fork is open year- round, classes held periodically	Parklands of Floyds Fork
	· · ·		Stream Cleanups	MSD, ORANSCO, Parklands of Floyds Fork, Beargrass Creek Alliance, Floyds Fork Env. Association	Cleanups are held periodically	ORANSCO, Parklands of Floyds Fork, Beargrass Creek Alliance, Floyds Fork Environmental Association
			MSD Twitter and Facebook	Communications Dept	At least one tweet annually	-
	Improve water quality with green infrastructure.	Increase in green infrastructure construction.	Green infrastructure signage	MS4 Coordinator	Signs maintained as needed	-
Target Audience 1.			Public Presentations	MS4 Coordinator	As requested	Neighborhood groups, Councilman
General Public			Streamline Newsletter	MSD Customer Relations	Newsletter sent monthly	-
			MSD Incentive Program	MS4 Coordinator	On-going	-
	(6)		MSD website	MS4 Coordinator	Maintain/Update as needed	-
			Louisville Free Public Library "How-To Festival"	MS4 Coordinator	May 10th	Louisville Free Public Library
			Home Garden & Remodeling Show	MS4 Coordinator	February 27th - March 1st	-
			MSD Twitter and Facebook	Communications Dept	At least one tweet annually	-
			Streamline Newsletter	Floodplain Manager	Newsletter sent monthly	-
	General preparedness: Develop a safety plan in		Public Presentations	Floodplain Manager	As requested	Neighborhood groups, Councilman
	case of evacuation. Assemble supplies in advance, such as first-aid kit, bottled water,	More families have prepared evacuation plans.	Brochure at MSD Main Office	Floodplain Manager	Brochures replaced as needed	-
	battery-powered radio, etc. (7)		MSD website	Floodplain Manager	Maintain as needed	-
			MSD Twitter and Facebook	Communications Dept	At least one tweet annually	-

Target Audience	Messages	Outcome	Projects	Assignment	Schedule	Stakeholder
			Magazine/Newspaper Ads	MSD Customer Relations	At least 6 ads annually	-
	Avoid basement backups: Know where it goes!		Brochure at MSD Main Office	MSD Customer Relations	Brochures replaced as needed	-
Target Audience 1.	Some things are not meant to be flushed.  Conserve water during heavy rains to avoid	Reduced number of calls related to sewer	Streamline Newsletter	Floodplain Manager	Newsletter sent monthly	-
General Public	overloading sewers. Avoid putting fats, oils, and grease down the drain. MSD's plumbing modification program is available to reduce	backups.	Brochure in Plumbing Modification Packets	MSD Customer Relations	As requested	-
	basement backups. (8)		MSD website	Floodplain Manager	Maintain/Update as needed	-
			MSD Twitter and Facebook	Communications Dept	At least one tweet annually	-
	Your property is at risk for flooding. (1)	Increased number of flood insurance policies.	Letter to floodplain/rep loss residents	Floodplain Manager	Letters sent by December 1	-
	You need flood insurance. (2)	Increased number of flood insurance policies.	Letter to floodplain/rep loss residents	Floodplain Manager	Letters sent by December 1	-
	Renters can buy flood insurance for contents. (2)	Increased number of flood insurance policies for contents.	Letter to floodplain/rep loss residents	Floodplain Manager	Letters sent by December 1	-
Target Audience 2. Floodplain	When a flood threatens, know when to evacuate. (3)	Fewer water rescues.	Letter to floodplain/rep loss residents	Floodplain Manager	Letters sent by December 1	-
Residents and Repetitive Loss	Replace flooded furnaces, water heaters and air conditioners with elevated ones. (4)	Fewer flood insurance claims.	Letter to floodplain/rep loss residents	Floodplain Manager	Letters sent by December 1	-
Properties	Get a floodplain permit before you build. (5)	Fewer notices of violation issued for Floodplain Ordinance.	Letter to floodplain/rep loss residents	Floodplain Manager	Letters sent by December 1	-
	Know the substantial damage/improvement rules. (5)	Fewer notices of violation issued for Floodplain Ordinance.	Letter to floodplain/rep loss residents	Floodplain Manager	Letters sent by December 1	•
	Inventory and photograph your home's contents and put important papers and insurance policies in a safe place. (7)	Better preparedness.	Letter to floodplain/rep loss residents	Floodplain Manager	Letters sent by December 1	-
	Check for floodplain issues prior to beginning	Increase in the number of flood determinations requested on MSD's	BIA Meeting	Floodplain Manager	Summer	Building Industry Association
	construction or remodeling. (1)	website.	Construction Field Day	Floodplain Manager	February	-
	Follow Floodplain Ordinance requirements. (5)	Fewer notices of violation issued for	BIA Meeting	Floodplain Manager	Attend at least one monthly meeting	Building Industry Association
Target Audience 3. Builders and	Tollow Floodplant Ordinance requirements. (5)	Floodplain Ordinance.	Construction Field Day	Floodplain Manager	February	-
Remodelers	Use appropriate erosion prevention and sediment control (EPSC) measures during	Fewer notices of violation issued for Erosion Prevention & Sediment Control	MSD EPSC Certification Classes	Enforcement Supervisor	Classes offered monthly/quarterly	Jefferson County Public Schools
	construction. (6)	ordinance.	Construction Field Day	Enforcement Supervisor	February	-
	EPSC certification classes are available for	Larger attendance at ESPC certification	Jefferson County Continuing Education Classes Website and Brochure	Enforcement Supervisor	Maintain as needed	Jefferson County Public Schools
	homebuilders and contractors. (6)	classes.	Construction Field Day	Enforcement Supervisor	February	-

Target Audience	Messages	Outcome	Projects	Assignment	Schedule	Stakeholder
	Online flood determinations can be done for the MLS form when listing a home (directed at	Increase in the number of flood determinations requested on MSD's	Electronic newsletter	Floodplain Manager	Newsletter sent by October 1	Association of Realtors
	Realtors) (1)	website.	Realtor presentations	Floodplain Manager	As requested	Local realtors, such as Semonin and REMAX
	Online flood determinations can be done for the Standard Flood Hazard Determination Form (directed at Lenders) (1)	Increase in the number of flood determinations requested on MSD's website.	Electronic newsletter/Letter	Floodplain Manager	Newsletter or Letter sent by October 1	Kentucky Real Estate Alliance (KREA) & Mortgage Bankers Association (MBA)
Target Audience 4. Real Estate,	Online flood determinations can be done for information for insurance policies (directed at Insurers) (1)	Increase in the number of flood determinations requested on MSD's website.	Electronic newsletter	Floodplain Manager	Newsletter sent by October 1	Independent Ins Agents of KY (IIAK) & Professional Ins Agents of KY (PIAKY)
Lending, and Insurance	Elevation Certificates are available from MSD,	Increase in number of elevation certificate	Electronic newsletter	Floodplain Manager	Newsletter sent by October 1	GLAR, IIAK, KREA, MBA, and PIAKY
Companies	map information and base flood elevations can be determined by MSD. (1)	requests.	Presentations	Floodplain Manager	As requested	Local realtors, such as Semonin and REMAX
	Flood insurance is available anywhere in	Increased number of flood insurance	Electronic newsletter	Floodplain Manager	Newsletter sent by October 1	GLAR, IIAK, KREA, MBA, and PIAKY
	Jefferson County. (2)	policies.	Presentations	Floodplain Manager	As requested	Local realtors, such as Semonin and REMAX
	Flood insurance is required if the structure is in the floodplain and there is a federally backed	Increased number of flood insurance	Electronic newsletter	Floodplain Manager	Newsletter sent by October 1	GLAR, IIAK, KREA, MBA, and PIAKY
t	mortgage. (2)	policies.	Presentations	Floodplain Manager	As requested	Local realtors, such as Semonin and REMAX



# **APPENDIX 3**

# Outreach Projects Worksheet

Community Name: Louisville/Jefferson County

				Acti	vity 330 -	Outreach	Projects									
		Α				Topics	Covered				В	С	(A x B x C)	PPI	STK	Total
		Points	1.	2.	3.	4.	5.	6.	7.	8.	# of Flood-					cOP = OP
		per	Know	Insure	Protect	Protect	Build		General	Basement	related	# of Times	OP = Points	OP x	OP x	+ PPI +
	Outreach Project (OP)	topic	Hazard	Property	People	Property	Respon.	Funct	Prepare	Flooding	Topics	Delivered	per Project	0.4	0.3	STK
	Signs															
OP#1	Caution Do Not Enter When Flooded (14 signs)	2	1		1						2	1	4	1.6		5.6
OP#2	Flood Hazard Area (4 signs)	2	1								1	1	2	0.8		2.8
OP#3	Great Flood of 1937 High Water Mark (23 signs)	2	1								1	1	2	8.0		2.8
OP#4	Green Infrastructure (7 signs)	2						1			1	7	14	5.6	4.2	23.8
OP#5	Dump No Waste - Drains to Stream on Catch Basins	2						1			1	1	2	8.0		2.8
	Letters/Newsletters							-								
OP#6	Floodplain/Repetitive Loss Letter	6	1	1	1	1	1	1	1	1	8	1	48	19.2		67.2
OP#7	Annual newsletter to Realtors	6	1	1							2	1	12	4.8		16.8
OP#8	Annual mailing to Lenders	6	1	1							2	1	12	4.8		16.8
OP#9	Annual newsletter to Insurance Agents	6	1	1							2	1	12	4.8		16.8
	Bill Stuffer		•													
	General outreach including information about flood															
OP#10	insurance, basement flooding and water quality (Feb/Mar															
	2019)	2		1				1		1	3	1	6	2.4		8.4
	Magazine/Newspaper Ads	•				•			•	•		•				•
	Business First															
OP#11	Making a Difference(Apr-2019)	2						1			1	1	2	8.0	0.6	3.4
	Making a Difference(June-2019)	2						1			1	2	2	8.0	0.6	3.4
	Brochures/Displays															
OP#12	Plumbing Modification Packets	2				1				1	2	1	4	1.6		5.6
	MSD Lobby Video and Historic Flood Map	2	1					1			2	1	4	1.6		5.6
OP#13	Louisville Science Center	2						1			1	1	2	0.8	0.6	3.4
05#13	Parklands of Floyds Fork Display	2						1			1	1	2	0.8	0.6	3.4
	Louisville Nature Center Display	2						1			1	1	2	0.8	0.6	3.4
OP#14	Flood Information Kiosk in MSD Lobby	1	1	1	1	1	1	1	1	1	8	2	16	6.4		22.4
OP#15	Army Corps of Engineers High Water Mark	2	1								1	1	2	0.8	0.6	3.4

Community Name: Louisville/Jefferson County

				Acti	ivity 330 -	Outreach	Projects									
		А					Covered				В	С	(A x B x C)	PPI	STK	Total
		Points	1.	2.	3.	4.	5.	6.	7.	8.	# of Flood-					cOP = OP
		per	Know	Insure	Protect	Protect	Build	Natural	General	Basement	related	# of Times	OP = Points	OP x	OP x	+ PPI +
	Outreach Project (OP)	topic	Hazard	Property	People	Property	Respon.	Funct	Prepare	Flooding	Topics		per Project	0.4	0.3	STK
	Newsletters															
	StreamLine Newsletter (Jan/Feb 2019)	2					1				1	1	2	0.8		2.8
	StreamLine Newsletter (Mar 2019)	2					1	1			2	1	4	1.6		5.6
OP#16	StreamLine Newsletter (April 2019)	2			1		1				2	1	4	1.6		5.6
	StreamLine Newsletter (September 2019)	2					1				1	1	2	0.8		2.8
	StreamLine Newsletter (November 2019)	2					1				1	1	2	0.8		2.8
	District 24 eNewsletter (01/10/2019)	2	1								1	1	2	0.8		2.8
	District 25 eNewsletter (01/10/2019)	2	1								1	1	2	0.8		2.8
	District 6 eNewsletter (01/11/2019)	2	1								1	1	2	0.8		2.8
	District 22 eNewsletter (01/11/2019)	2	1								1	1	2	0.8		2.8
	District 20 eNewsleter (01/14/2019)	2	1								1	1	2	0.8		2.8
	District 12 eNewsleter (01/16/2019)	2	1								1	1	2	0.8		2.8
	District 14 eNewsletter (01/17/2019)	2	1								1	1	2	0.8		2.8
	District 24 eNewsletter (01/17/2019)	2	1				1				2	1	4	1.6		5.6
	District 25 eNewsletter (01/17/2019)	2	1								1	1	2	0.8		2.8
	District 24 eNewsletter (02/07/2019)	2			1						1	1	2	0.8		2.8
	District 7 eNewsletter (02/08/2019)	2							1		1	1	2	0.8		2.8
	District 12 eNewsleter (02/13/2019)	2			2						2	1	4	1.6		5.6
OP#17	District 7 eNewsletter (02/14/2019)	2			1						1	1	2	0.8		2.8
	District 9 eNewsletter (02/14/2019)	2			1						1	1	2	0.8		2.8
	District 14 eNewsletter (02/14/2019)	2			2						2	1	4	1.6		5.6
	District 25 eNewsletter (02/14/2019)	2			1	1					2	1	4	1.6		5.6
	District 6 eNewsletter (02/15/2019)	2			1						1	1	2	0.8		2.8
	District 14 eNewsleter (02/21/2019)	2			1						1	1	2	0.8		2.8
	District 7 eNewsleter (02/22/2019)	2			1						1	1	2	0.8		2.8
	District 22 eNewsleter (02/22/2019)	2			1						1	1	2	0.8		2.8
	District 12 eNewsletter (02/27/2019)	2			1	1					2	1	4	1.6		5.6
	District 14 eNewsletter (02/28/2019)	2			1						1	1	2	0.8		2.8
	District 14 eNewsletter (03/07/2019)	2			1						1	1	2	0.8		2.8
	District 14 eNewsletter (03/08/2019)	2			1						1	1	2	0.8		2.8
	District 14 eNewsletter (03/14/2019)	2			1						1	1	2	0.8		2.8
	District 14 eNewsletter (03/21/2019)	2			1						1	1	2	0.8		2.8
	District 14 eNewsletter (03/28/2019)	2			1						1	1	2	0.8		2.8
	District 14 eNewsletter (04/04/2019)	2			1						1	1	2	0.8		2.8
	District 13 eNewsletter (04/05/2019)	2					1				1	1	2	0.8		2.8
	District 13 eNewsletter (04/12/2019)	2					1				1	1	2	0.8		2.8
	District 1 eNewsletter (05/09/2019)	2					1				1	1	2	0.8		2.8
	District 1 eNewsletter (05/09/2019)	2					1				1	1	2	0.8		2.8
	District 14 eNewsletter (05/16/2019)	2					1				1	1	2	0.8		2.8
	District 12 eNewsletter (05/29/2019)	2					1				1	1	2	0.8		2.8
	District 24 eNewsletter (05/30/2019)	2					1				1	1	2	0.8		2.8

Community Name: Louisville/Jefferson County

Activity 330 - Outreach Projects																
		Α				Topics	Covered		В	С	(A x B x C)	PPI	STK	Total		
		Points	1.	2.	3.	4.	5.	6.	7.	8.	# of Flood-					cOP = OP
		per	Know	Insure	Protect	Protect	Build	Natural	General	Basement	related	# of Times	OP = Points	OP x	OP x	+ PPI +
	Outreach Project (OP)	topic	Hazard	Property	People	Property	Respon.	Funct	Prepare	Flooding	Topics		per Project	0.4	0.3	STK
	District 25 eNewsletter (05/30/2019)	2					1				1	1	2	0.8		2.8
	District 8 eNewsletter (06/05/2019)	2					1				1	1	2	0.8		2.8
	District 12 eNewsletter (06/05/2019)	2					1				1	1	2	0.8		2.8
	District 9 eNewsletter (06/06/2019)	2					1				1	1	2	0.8		2.8
	District 24 eNewsletter (06/06/2019)	2					1				1	1	2	0.8		2.8
	District 24 eNewsletter (06/20/2019)	2					1				1	1	2	0.8		2.8
	District 13 eNewsleter (06/21/2019)	2					1				1	1	2	0.8		2.8
	District 13 eNewsleter (08/02/2019)	2						1			1	1	2	0.8		2.8
	District 12 eNewsletter (09/26/2019)	2					1				1	1	2	0.8		2.8
	District 24 eNewsletter (09/26/2019)	2					1				1	1	2	0.8		2.8
	District 12 eNewsletter (10/03/2019)	2					1				1	1	2	0.8		2.8
	District 7 eNewsletter (10/04/2019)	2					1				1	1	2	0.8		2.8
	District 13 eNewsletter (10/04/2019)	2					1				1	1	2	0.8		2.8
	District 1 eNewsletter (10/10/2019)	2					1				1	1	2	0.8		2.8
	District 14 eNewsletter (10/10/2019)	2					1				1	1	2	0.8		2.8
OP#17	District 24 eNewsletter (10/10/2019)	2					1				1	1	2	0.8		2.8
	District 12 eNewsletter (10/11/2019)	2					1				1	1	2	0.8		2.8
	District 17 eNewsletter (10/11/2019)	2					1				1	1	2	0.8		2.8
	District 1 eNewsletter (10/17/2019)	2					1				1	1	2	0.8		2.8
	District 14 eNewsletter (10/17/2019)	2					1				1	1	2	0.8		2.8
	District 7 eNewsletter (10/18/2019)	2					1				1	1	2	0.8		2.8
	District 17 eNewsletter (10/18/2019)	2					1				1	1	2	0.8		2.8
	District 20 eNewsletter (10/21/2019)	2					1				1	1	2	0.8		2.8
	District 9 eNewsletter (10/24/2019)	2					1				1	1	2	0.8		2.8
	District 14 eNewsletter (10/24/2019)	2					1				1	1	2	0.8		2.8
	District 7 eNewsletter (10/25/2019)	2			1		2				3	1	6	2.4		8.4
	District 21 eNewsletter (10/30/2019)	2					1				1	1	2	0.8		2.8
	District 14 eNewsletter (10/31/2019)	2					1				1	1	2	0.8		2.8
	District 14 eNewsletter (11/12/2019)	2					1				1	1	2	0.8		2.8
	District 14 eNewsletter (11/21/2019)	2					1				1	1	2	0.8		2.8
	District 7 eNewsletter (11/22/2019)	2					1				1	1	2	0.8		2.8
	District 14 eNewsletter (12/05/2019)	2					1				1	1	2	0.8		2.8
	District 14 eNewsletter (12/12/2019)	2					1				1	1	2	0.8		2.8
	District 14 eNewsletter (12/19/2019)	2					1				1	1	2	0.8		2.8
	Anchorage Age Newsletter (January 2019)	2					1				1	1	2	0.8	0.6	3.4
OP#18	Anchorage Age Newsletter (March 2019)	2					1				1	1	2	0.8	0.6	3.4
	Anchorage Age Newsletter (April 2019)	2						1			1	1	2	0.8	0.6	3.4

Community Name: Louisville/Jefferson County

				Acti	ivity 330 -	Outreach	Projects									
		Α				Topics	Covered				В	С	(AxBxC)	PPI	STK	Total
		Points	1.	2.	3.	4.	5.	6.	7.	8.	# of Flood-					cOP = OP
		per	Know	Insure	Protect	Protect	Build	Natural		Basement	related	# of Times	OP = Points	OP x	OP x	+ PPI +
	Outreach Project (OP)	topic	Hazard	Property	People	Property	Respon.	Funct	Prepare	Flooding	Topics		per Project		0.3	STK
	River/Creek Cleanups															
	ORSANCO Ohio River Sweep along riverfront (6/15/19)	2						1			1	1	2	0.8	0.6	3.4
OP#19																
01 #13	Floyds Fork Clean Sweep (6/8/2019)	2						1			1	1	2	0.8	0.6	3.4
	Mayor's Give-A-Day program (MSD sponsored creek															
	cleanups for employees/rain garden construction -															
	4/13/19-4/20/19)	2						1			1	5	10	4		14
1	MSD EPSC Classes - Administered and advertised by Jefferso															
	EPSC Contractor Class - discusses proper EPSC controls for ge		struction	orojects												
	01/14/2019 (Participants 18)	2						2			1	1	2	0.8	0.6	3.4
	01/16/2019 (Participants 33)	2						2			1	1	2	0.8	0.6	3.4
	01/18/2019 (Participants 40)	2						2			1	1	2	0.8	0.6	3.4
	02/26/2019 (Participants 35)	2						2			1	1	2	0.8	0.6	3.4
	03/05/2019 (Participants 17)	2						2			1	1	2	0.8	0.6	3.4
	03/27/2019 (Participants 34)	2						2			1	1	2	0.8	0.6	3.4
	04/15/2019 (Participants 13)	2						2			1	1	2	0.8	0.6	3.4
	04/17/2019 (Participants 38)	2						2			1	1	2	0.8	0.6	3.4
OP#20	05/29/2019 (Participants 33)	2						2			1	1	2	0.8	0.6	3.4
	06/17/2019 (Participants 25)	2						2			1	1	2	0.8	0.6	3.4
	06/26/2019 (Participants 27)	2						2			1	1	2	0.8	0.6	3.4
	07/19/2019 (Participants 12)	2						2			1	1	2	0.8	0.6	3.4
	08/19/2019 (Participants 22)	2						2			1	1	2	0.8	0.6	3.4
	09/27/2019 (Participants 10)	2						2			1	1	2	0.8	0.6	3.4
	10/21/2019 (Participants 25)	2						2			1	1	2	0.8	0.6	3.4
	11/04/2019 (Participants 26)	2						2			1	1	2	0.8	0.6	3.4
	11/11/2019 (Participants 23)	2						2			1	1	2	0.8	0.6	3.4
	11/20/2019 (Participants 22)	2						2			1	1	2	0.8	0.6	3.4
	11/22/2019 (Participants 41)	2						2			1	1	2	0.8	0.6	3.4
	Home Builders Class - discusses proper EPSC controls related	to single f	amily hor	ne constru	ction							•				
	01/18/2019 (Participants 8)	2	<u> </u>					1			1	1	2	0.8	0.6	3.4
	02/26/2019 (Participants 3)	2						1			1	1	2	0.8	0.6	3.4
	03/27/2019 (Participants 27)	2						1			1	1	2	0.8	0.6	3.4
OP#21	05/14/2019 (Participants 8)	2						1			1	1	2	0.8	0.6	3.4
	07/19/2019 (Participants 9)	2						1			1	1	2	0.8	0.6	3.4
	08/19/2019 (Participants 2)	2						1			1	1	2	0.8	0.6	3.4
	09/27/2019 (Participants 10)	2						1			1	1	2	0.8	0.6	3.4
	11/20/2019 (Participants 5)	2						1			1	1	2	0.8	0.6	3.4

Community Name: Louisville/Jefferson County

				Acti	ivity 330 -	Outreach	Projects									
		А					Covered				В	С	(A x B x C)	PPI	STK	Total
		Points	1.	2.	3.	4.	5.	6.	7.	8.	# of Flood-					cOP = OP
		per	Know	Insure	Protect	Protect	Build	Natural		Basement	related	# of Times	OP = Points	OP x	OP x	+ PPI +
	Outreach Project (OP)	topic	Hazard	Property	People	Property	Respon.	Funct	Prepare	Flooding	Topics	Delivered	per Project	0.4	0.3	STK
	Presentations															
	Meetings with Interest Groups		ı							ı	ı	ı				
	FEMA Floodplain Map Changes Open House	_														
	(01/15,16,17/2019)	2	1	1				1			3	3	18	7.2		25.2
	Fern Creek High School Raingarden Course and Installation Project (1/22/2019, 3/21/2019, 4/12/2019, 4/23/2019)	2						1			1	1	2	0.8		2.8
	Floyds Fork Educational Tour (3/18/19, 3/28/2019,															
	3/29/2019)	2						1			1	3	6	2.4		8.4
OP#22	PRP High School Water Quality Presentation (1/24/19)	2						1			1	1	2	0.8		2.8
	Building Industry Association - presentation about water quality (10/2/19)	2					1				1	1	2	0.8		2.8
	Presentations to Realtor Groups (1/16/2019, 2/13/2019, and 2/27/2019)	2	1	1							2	3	12	4.8		16.8
	River to River Presentations (Classroom) (09/23/2019)	2	1					1			2	2	8	3.2		11.2
	LFPL Summer Reading Program - "Understanding Our															
	Watersheds" (6/4/2019)	2					1	1			2	1	4	1.6		5.6
	Festivals/Field Days/Shows															
	River to River Presentations (Field Day) (10/07/2019)	2	1					1			2	1	4	1.6		5.6
	Waterfront Wednesday (08/28/2019)	2	1				1				2	1	4	1.6		5.6
	MSD Field Day - University of Louisville - Engineer and contractor audience, Discussions included local flooding issues, floodplain regulations and water quality (5/15/19)	2	1				1	1			3	1	6	2.4		8.4
OP#23	Louisville Nature Center Field Trips, Scout Programs & Workshops	2						1			1	77	154	61.6	46.2	261.8
	Louisville Nature Center Pre-School Age Progams	2						1			1	15	30	12	9	51
	Louisville Nature Center Day Camps	2						1			1	60	120	48	36	204
	Belleload of Knowledge	2	1					1			2	1	4	1.6		5.6
	Home Garden and Remodeling Show (3/1/2019-3/2/2019)	2						1			1	1	2	0.8		2.8

Community Name: Louisville/Jefferson County

State: Kentucky
CID: 210120

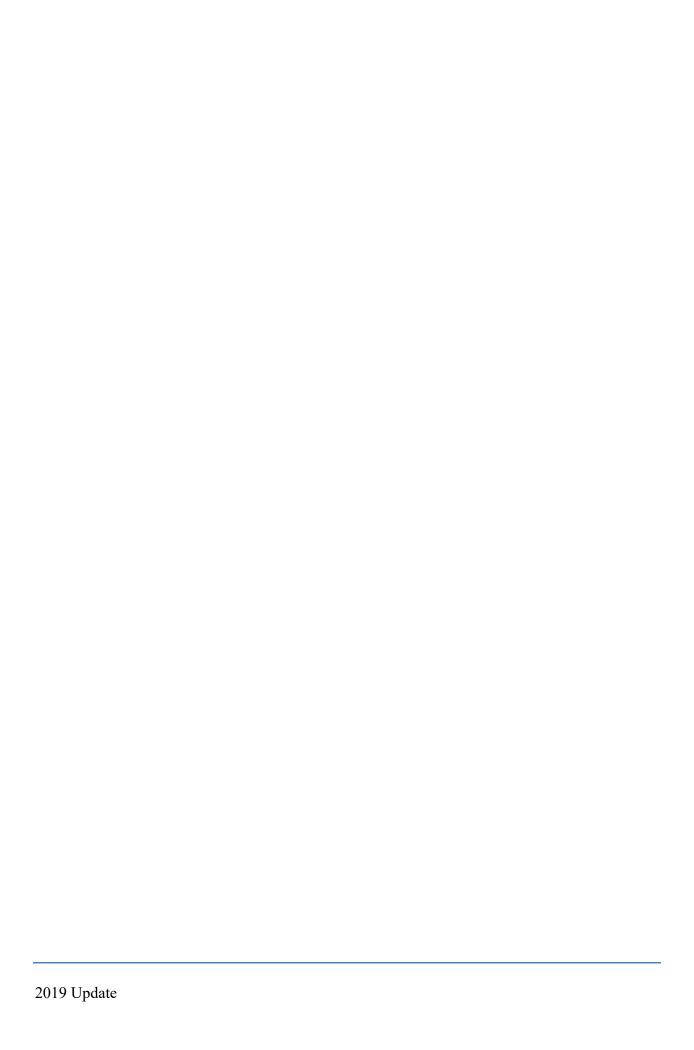
Activity 330 - Outreach Projects																
		А				Topics	Covered	В	С	(AxBxC)	PPI	STK	Total			
		Points	1.	2.	3.	4.	5.	6.	7.	8.	# of Flood-					cOP = OP
		per	Know	Insure	Protect	Protect	Build	Natural	General	Basement	related	# of Times	OP = Points	OP x	OP x	+ PPI +
	Outreach Project (OP)	topic	Hazard	Property	People	Property	Respon.	Funct	Prepare	Flooding	Topics	Delivered	per Project	0.4	0.3	STK
	Twitter Messages															
	January 2019	1	1		1		1	1			4	1	4	1.6		5.6
	February 2019	1	2		13						15	1	15	6		21
	March 2019	1						1			1	1	1	0.4		1.4
	April 1, 2019	1					3	1	1		5	1	5	2		7
	May 2019	1			1		2	2			5	1	5	2		7
	June 2019	1			1		6				7	1	7	2.8		9.8
	July 2019	1						2			2	1	2	0.8		2.8
	August 2019	1						4			4	1	4	1.6		5.6
	October 2019	1						1			1	1	1	0.4		1.4
	November 2019	1									0	1	0	0		0
	December 2019	1									0	1	0	0		0
OP#24	Instagram Messages															
	March 1, 2019	1					1				1	1	1	0.4		1.4
	Facebook Messages															
	January 2019	1	1		1						2	1	2	0.8		2.8
	February 2019	1			7		2				9	1	9	3.6		12.6
	March 2019	1					1	1			2	1	2	0.8		2.8
	April 1, 2019	1					2				2	1	2	0.8		2.8
	May 2019	1					2	1			3	1	3	1.2		4.2
	June 2019	1			1		9				10	1	10	4		14
	August 2019	1					1				1	1	1	0.4		1.4
	October 2019	1					1				1	1	1	0.4		1.4
	November 2019	1									0	1	0	0		0
	December 2019	1									0	1	0	0		0
		•	•						•			Total Points	8/13		110 2	1208 /

Total Points 843 337.2 118.2 1298.4

Max Points 200 80 50 330

### **APPENDIX 4**

## **Examples of Outreach Projects**





**OP#1** – **Do Not Enter When Flooded Signs** 



**OP#2 - Flood Hazard Area Signs** 



**OP#3 - Great Flood of 1937 Signs** 



**OP#4 - Green Infrastructure Signs** 



**OP#5 - Dump No Waste - Drains to Stream Signs** 



**OP#5 – No Dumping Signs** 

#### OP#6 Floodplain Repetitive Loss Letter and Newsletter



700 West Liberty Street | Louisville, KY 40203-7911 Phone: 502,540,6000 | LouisvilleMSD.org

November 21, 2019



RE

Dear Resident

You are receiving this letter because all or a portion of your property is located in a mapped flood hazard area. The flood maps have not changed since December 5, 2006 and this letter will not change your property's current floodplain status. We are sending this letter as an outreach to inform you of the potential for flooding and to let you know that flood insurance is available for all residents of Jefferson County to purchase.

If you would like to check the floodplain status of the main structure on your property, you can go to MSD's website to use our online floodplain map determination at <a href="www.louisvillemsd.org">www.louisvillemsd.org</a>, click on the "Floodplain Information" icon. From there, click the "Check a Property's Flood Status" icon. The website has information about flood safety, insurance, permitting, flood history and other flood related topics. If you would like to see the floodplain maps, go to <a href="www.loiic.org">www.loiic.org</a> and choose "Online Map" on the right side. Enter your address at the top of the screen and then turn on the floodplain layer on the left side.

Louisville Metro has a long history of flooding from the Ohio River and its many tributaries. Approximately 15 percent of Louisville Metro is in a floodplain and threatened by frequent flooding, which threatens about 11,000 houses and businesses.

MSD staff can answer questions you might have about flood protection measures that can help prevent damage to your home by phone or by scheduling a site visit. Measures to protect a property from flood damage include retrofitting, grading a yard, correcting local drainage problems, and emergency measures, such as moving furniture and sandbagging. According to your flooding source, we can provide you with floodproofing advice on steps you can take to protect your home from flooding. Staff can also evaluate and discuss drainage problems on your property and determine if any financial assistance may be available. For example, if your flooding problem is basement backups from the sewer, MSD offers the Plumbing Modification Program, which is a free program designed to reduce basement backups. You can learn more about the Plumbing Modification Program by calling MSD's customer service at 502.540.6000.

Your best protection is to buy flood insurance. Louisville is a Class 3 community in the Community Rating System (CRS) from the Federal Emergency Management Agency (FEMA). The Class 3 rating entitles Louisville Metro residents to receive up to a 35 percent reduction on their flood insurance rates. Information on flood insurance is on the back of this letter. If you have flood insurance questions, contact your current insurance provider. If you do not have an insurance provider, Michael Fleitz at D M Fleitz Insurance and Robert English with Van Zandt, Emrich & Cary have agreed to answer questions related to flood insurance.

Michael Fletz 502.935.5970

Mike@fleitzinsurance.com

Robert English 502.736.0900 Renglish@vzecins.com

If you have any flood plain management questions, contact Matt Schaaf at 502.540.6148 or Matt. Schaaf@louisvillemsd.org.

Sincerely.

Lori Rafferty, PE, CFM

Louisville Metro Floodplain Coordinator

#### Did you know? Homeowner's insurance does not cover flood damage.

Anyone in Louisville Metro can purchase flood insurance. Where it can rain, it can flood. Without flood insurance, survivors must recover with loans and very limited federal assistance. Don't delay, National Flood insurance Program (NFIP) flood insurance policies can take up to 30 days to go into effect. Just a few inches of water can cause thousands of dollars in darnage. Protect yourself and your home by calling your insurance agent to learn more about flood insurance or by going to floodsmart.gov or by calling 800.427.4661. Remember, most homeowner's and renter's insurance does not cover flood damage.

# FLOODPLAIN NEWS November 2019



#### OUR VISION

The innovative regional utility for safe, clean waterways



#### Basement flooding

If you have experienced a rain-related sewer backup through a basement-plumbing fixture—floor drain, shower, toilet or sink—or live in an area of documented wet-weather backups, MSD's **Plumbing Modification Program** can help. To date, backflow prevention devices have helped more than 17,200 customers protect their basements from sewer backups.

If approved, MSD will pay a licensed plumbing contractor to install the overflow prevention devices to your plumbing layout. Go to LouisvilleMSD.org to learn more or call 502.540.6000.

#### Safety tips during flooding

- Move vehicles, furniture, and valuables to higher ground if possible.
- Do not drive through flooded areas.
   Turn around, don't drown!
- Stay out of the floodwater, inside and outside of your home. Six inches of flowing water can knock a person down. Water can also conduct electric current, which can be fatal.

MSD FLOODPLAIN NEWS November 2019

#### Drainage problems

To solve a drainage problem, look to see if removing obstructions or grading your yard can resolve the drainage issue. Also, check to see if a clogged ditch could be the source of any flooding problems. Clogged ditches, creeks, and channels can cause water to overflow or divert into yards and onto roads.

Never dump grass clippings or yard waste into a stream or ditch. Dumping anything in our streams is illegal and can cause flooding or water quality problems. To report obstructions or illegal dumping, contact MSD 24/7 at 502.540.6000.

#### Floodplain regulations

Properties in a flood hazard area have special requirements regarding land use and construction. Regulations require a floodplain permit before you start any repair, renovation, development, improvement, or construction. MSD staff will explain the floodplain requirements to you or you can visit MSD's website for more information. If you see illegal construction in the floodplain, contact MSD immediately.

For more information about floodplain permitting, visit LouisvilleMSD.org/Floodplain-Information.



#### Help keep our streams clean

- Decrease your use of fertilizer and pesticides.
   Stormwater runoff containing these chemicals can enter our waterways and cause increased algae, which depletes oxygen in the water.
- Put pet waste in the trash. When left on the ground, it too can cause depleted oxygen in streams.
- Plant a tree or rain garden—they are great filters for stormwater runoff.
- Dechlorinate your swimming pool water before draining it.

#### Elevation certificates

Having an elevation certificate for your home can save you money on flood insurance if your property is in the Special Flood Hazard Area.

MSD has elevation certificates available for some properties in Louisville Metro. To check if an elevation certificate is on file, go to our Floodplain Website: LouisvilleMSD.org/Floodplain-Information. Under the Insurance tab is a list of all the elevation certificates on file. If the property is on the list, we can send you a copy. If a property is not on the list, a licensed surveyor must be hired to complete the elevation certificate. If you have an elevation certificate completed for your home, please send us a copy at floodpermits@louisvillemsd.org so that we can add it to the database.

#### Know when to evacuate

The Ohio River rises relatively gradually, giving several days warning before reaching flood stage. However, as we know heavy rainstorms can cause local flooding in less than an hour. Flood watches and warnings are broadcast on NOAA weather radios, and television and local radio stations. When warning sirens are heard, tune a battery-operated radio to a local radio station and listen for weather reports and possible evacuation orders. In order to receive emergency warnings on your phone, sign up for LensALERT, Louisville's local emergency notification system.

About MSD

For this free service visit: smart911.com.

Learn more about our Floodplain Program and other ways MSD is helping protect our community and its waterways.

LouisvilleMSD.org/Floodplain-Information



#### OUR VISION

The innovative regional utility for safe, clean waterways

24/7/365

502.540,6000 · CustomerRelations@LouisvilleMSD.org



#### **OP#7 Annual Newsletter to Realtors**



DATE: April 23, 2019

TO: Realtors

FROM: Lori Rafferty, PE, CFM

SUBJECT: Floodplain Information and Map Updates

Portions of the Louisville-Jefferson County flood maps have recently been updated and these updates impact approximately 2,800 properties. The maps were updated to incorporate new flood models with more detailed information and based on Kentucky Division of Water requirements, some streams were mapped to show a floodplain for the first time. To see if a property will be in the new flood hazard area, click here: <a href="Preliminary Flood Maps">Preliminary Flood Maps</a>.

The maps are currently considered "preliminary" and the comment period is open. The comment period will close on May 16<sup>th</sup>. Postcards have been sent to property owners that are impacted by the changes and public notice has been made in the Courier Journal. We estimate the maps will become effective in early 2020.

For information about the current floodplain maps for any property in Jefferson County, go to <a href="http://apps.lojic.org/msdflooddetermination/">http://apps.lojic.org/msdflooddetermination/</a>. The service is free. It's easy to use and gives you valuable information about a property's flood risk, including:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM)
- · Additional flood insurance data, such as the flood zone
- Information about flood risks not shown on the FIRM, such as the combined sewer floodprone area and the local regulatory floodplain
- Information about the mandatory purchase requirement

Note: The floodplain determination tool does not show where a building is located in the new preliminary flood map. Preliminary map information can be found here: Preliminary Flood Maps. If you are selling a property in the floodplain, it is a good idea to determine the current flood risk and the flood risk shown the preliminary flood map.

It is often a good idea to have an elevation certificate completed for the building and talk to an insurance agent about the cost of flood insurance. Because of recent changes to the National Flood Insurance Program, subsidized rates are being removed and in some cases, flood insurance premiums may be less expensive when the policy is rated based on an elevation certificate. Sharing the cost of flood insurance with prospective buyers up front can also avoid last minute surprises.

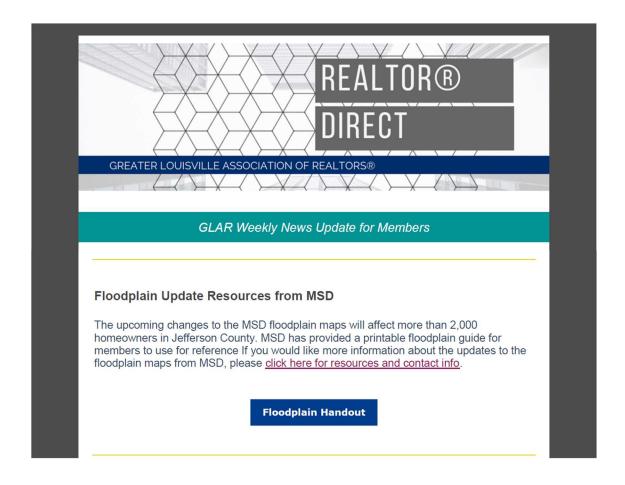
MSD has elevation certificates available for some properties in Jefferson County. To check to see if an elevation certificate is on file, go to our Floodplain Website here: <a href="http://www.msdlouky.org/programs/crssite/fpindex.html">http://www.msdlouky.org/programs/crssite/fpindex.html</a>. Under the Insurance tab is a list of all the elevation certificates we have on file. If a property is on the list, we can send you a copy of the elevation certificate. If a property is not on the list of available elevation certificates and an elevation certificate is needed, a licensed surveyor must be hired to complete the certificate.

MSD can also provide additional information, such as the base flood elevation or estimated flood depth, historic flood information, and natural floodplain functions if requested. To get this information for properties in Louisville-Jefferson County, email <a href="mailto:FloodPermits@louisvillemsd.org">FloodPermits@louisvillemsd.org</a> or call 502-540-6126. For more information about flood insurance, check out FEMA's website at <a href="https://www.floodsmart.gov">www.floodsmart.gov</a>.

#### OP#7 Greater Louisville Association of Realtors E-Newsletter

From: Greater Louisville Association of REALTORS <updates@louisvillerealtors.com>

Sent: Monday, March 04, 2019 2:52 PM
To: Karla Murphy <Karla@louisvillerealtors.com>
Subject: GLAR Member News - March 4, 2019



#### **OP#8 Annual Mailing to Lenders**



700 West Liberty Street | Louisville, KY 40203-1971 Phone: 502.540.6000 | LouisvilleMSD.org

DATE: April 23, 2019 TO: Lenders

FROM: Lori Rafferty, PE, CEM SUBJECT: Floodplain Information

Portions of the Louisville-Jefferson County flood maps have recently been updated and these updates impact approximately 2,800 properties. The maps were updated to incorporate new flood models with more detailed information and, based on Kentucky Division of Water requirements, some streams were mapped to show a floodplain for the first time. To see if a property will be in the new flood hazard area, click here: <a href="Preliminary Flood-Maps">Preliminary Flood-Maps</a>.

The maps are currently considered "preliminary" and the comment period is open. The comment period will close on May 16<sup>th</sup>. Postcards have been sent to property owners that are impacted by the changes and public notice has been made in the Courier Journal. We estimate the maps will become effective in early 2020.

For information about the current floodplain maps for any property in Jefferson County, go to <a href="http://apps.lojic.org/msdflooddetermination/">http://apps.lojic.org/msdflooddetermination/</a>. The service is free. It's easy to use and gives you valuable information about a property's flood risk, including:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM)
- · Additional flood insurance data, such as the flood zone
- Information about flood risks not shown on the FIRM, such as the combined sewer floodprone area and the local regulatory floodplain
- Information about the mandatory purchase requirement

Note: The floodplain determination tool does not show where a building is located in the new preliminary flood map. Preliminary map information can be found here: Preliminary Flood Maps.

For areas outside of Jefferson County, flood insurance maps can be found at <a href="www.msc.fema.gov">www.msc.fema.gov</a>. From this site you can also find FEMA's new interactive map, which is easy to use and shows not only the Special Flood Hazard Areas, but also the Letters of Map Amendment.

MSD also has elevation certificates available for some properties in Jefferson County. To check to see if an elevation certificate is on file, go to our Floodplain Website here: <a href="http://www.msdlouky.org/programs/crssite/fpindex.html">http://www.msdlouky.org/programs/crssite/fpindex.html</a>. Under the Insurance tab is a list of all the elevation certificates we have on file. If a property is on the list, we can send you a copy of the elevation certificate. If a property is not on the list of available elevation certificates and an elevation certificate is needed, a licensed surveyor must be hired to complete the certificate.

MSD can provide additional information, such as the base flood elevation or estimated flood depth, historic flood information, and natural floodplain functions if requested. To get this information for properties in Louisville-Jefferson County, email <a href="mailto:FloodPermits@louisvillemsd.org">FloodPermits@louisvillemsd.org</a> or call 502-540-6126. For more information about flood insurance, check out FEMA's website at <a href="mailto:www.floodsmart.gov">www.floodsmart.gov</a>.

#### OP#9 Annual Newsletter to Insurance Agents



DATE: April 23, 2019

TO: Insurance Agents

FROM: Lori Rafferty, PE, CEM

SUBJECT: Floodplain Information

Portions of the Louisville-Jefferson County flood maps have recently been updated and these updates impact approximately 2,800 properties. The maps were updated to incorporate new flood models with more detailed information and, based on Kentucky Division of Water requirements, some streams were mapped to show a floodplain for the first time. To see if a property will be in the new flood hazard area, click here: <a href="Perliminary Flood Maps">Preliminary Flood Maps</a>.

The maps are currently considered "preliminary" and the comment period is open. The comment period will close on May 16th. Postcards have been sent to property owners that are impacted by the changes and public notice has been made in the Courier Journal. We estimate the maps will become effective in early 2020.

For information about the current floodplain maps for any property in Jefferson County, go to <a href="http://apps.lojic.org/msdflooddetermination/">http://apps.lojic.org/msdflooddetermination/</a>. The service is free. It's easy to use and gives you valuable information about a property's flood risk, including:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM)
- Additional flood insurance data, such as the flood zone
- Information about flood risks not shown on the FIRM, such as the combined sewer floodprone area and the local regulatory floodplain
- Information about the mandatory purchase requirement

Note: The floodplain determination tool does not show where a building is located in the new preliminary flood map. Preliminary map information can be found here: Preliminary Flood Maps.

For areas outside of Jefferson County, flood insurance maps can be found at <a href="www.msc.fema.qov">www.msc.fema.qov</a>. From this site you can also find FEMA's new interactive map, which is easy to use and shows not only the Special Flood Hazard Areas, but also the Letters of Map Amendment.

MSD also has elevation certificates available for some properties in Jefferson County. To check to see if an elevation certificate is on file, go to our Floodplain Website here: <a href="http://www.msdlouky.org/programs/crssite/fpindex.html">http://www.msdlouky.org/programs/crssite/fpindex.html</a>. Under the Insurance tab is a list of all the elevation certificates we have on file. If a property is on the list, we can send you a copy of the elevation certificate. If a property is not on the list of available elevation certificates and an elevation certificate is needed, a licensed surveyor must be hired to complete the certificate.

MSD can provide additional information, such as the base flood elevation or estimated flood depth, historic flood information, and natural floodplain functions if requested. To get this information for properties in Louisville-Jefferson County, email <a href="mailto:FloodPermits@louisvillemsd.org">FloodPermits@louisvillemsd.org</a> or call 502-540-6126. For more information about flood insurance, check out FEMA's website at <a href="mailto:www.floodsmart.gov">www.floodsmart.gov</a>.

#### **OP#10 Bill Stuffers**





#### Protect yourself with flood insurance

MSD has earned Louisville Metro a Class 3 status—allowing our residents to automatically receive a 35 percent discount on flood insurance premiums through the National Flood insurance Program's Community Rating System.

To find out if a property is located in a floodplain, visits http://apps.lojic.org/ msdflooddetermination/



#### Message to the community — February/March 2019

They say necessity is the mother of invention. That's certainly the case on Louisville's West Main Street where MSD recently completed an innovative repair to a vital underground sewer pipe at risk of caving in and threatening public health and safety.



Tony Parrott MSD Executive Director

We appreciate the downtown businesses, attractions, hotels, workers, residents and visitors who accommodated the inconvenience of this repair.

The sewer line that runs underneath Main Street is one of Louisville's largest. Formed in concrete out of a hand-dug tunnel in 1958, this important pipe is seven feet wide and carries 40 percent

of Louisville's wastewater. During a routine remote-control video inspection to assess the pipe's structural condition, we found that a section of the pipe between Fourth and Seventh streets was in imminent danger of collapse. More than 12 inches of the pipe's original thickness had worn away, leaving only 2 or 3 inches.

Given Main Street is bustling with business, arts and entertainment, we knew digging up the road to install new pipe was not feasible. So, MSD engineers and expert consultants developed a solution that was more than a repair; we essentially built a new pipe inside the old one.

To do this, millions of gallons of wastewater that flows daily through the pipe needed to go somewhere. First, we built a "pump-around" to divert the wastewater and empty the damaged section of pipe. This enabled our crews to safely enter the pipe with no disruption of service to our customers. So while there were lane closures, Main Street and its businesses and attractions were able to remain open while the repair occurred under your feet. Once inside the pipe, crews stabilized the old pipe and lined it with corrosionresistant panels - forming a new pipe inside of the old pipe.

This complex project involved many partners. We are thankful for the collaboration Louisville Metro government agencies; the Kentucky Transportation Cabinet and Division of Water. U.S. EPA Region 4; our utility partners at Louisville Water and LG&E; and the many business, tourism and arts organizations that call Main Street home.



West Main Street is open to traffic following an eight-monthlong repair to an 84-inch diameter sewer line that sits more than 20-feet below the roadway.

This \$20 million emergency repair project is symptomatic of the larger issue our community faces with aging underground infrastructure. The chance of a cave-in is not limited to Main Street, as MSD maintains more than 3,300 miles of sewer lines across Louisville, and much of the system is 50, 75 or even more than 100 years old. Rather than a bandaid approach, MSD has a proactive plan to refurbish this important underground infrastructure so that it can serve Louisville for the long term, Visit www.louisvillemsd.org/ CriticalRepairPlan for more information.

#### Plan your rain garden now



Rain gardens help infiltrate rainwater before it reaches the drainage system, and reduce the amount of stormwater and pollutants running into storm drains, combined sewers or streams.

For your FREE Rain Garden Guide, contact MSD Customer Relations at 502.540.6000, or online at CustomerRelations@LouisvilleMSD.org.



CONTACT US 24/7/365 502.587.0603

CustomerRelations@LouisvilleMSD.org





KNOW WHAT'S OK TO FLUSH DOWN THE TOILET



### NOPE!

#### (ANYTHING ELSE)

BABY WIPES

BANDAGES

COTTON BALLS/SWABS

CLEANING WIPES

DENTAL FLOSS

DIAPERS

PRODUCTS

HAIR

PLASTIC AND RUBBER ITEMS

ZIPPY THE GOLDFISH

Make plans now to volunteer and make a difference!

### **Ohio River Sweep**

Saturday, June 15 . 9 AM to Noon



MSD proudly sponsors Ohio River Sweep with ORSANCO, LG&E and Louisville Water. The event is one of the nation's largest and longest-running environmental cleanup events.

MSD employees will equip volunteers with gloves and bags. For more information visit:

LouisvilleMSD.org/OhloRiverSweep

## MSD is available 24/7 at 502.540.6000

Call MSD to report a sanitary sewer backup BEFORE contacting a plumber. Determining if the problem is located on the public side of the system will help to avoid unnecessary plumber expense.



#### OUR VISION

Achieving Safe, Clean Waterways for a Healthy and Vibrant Community

#### OUR MISSION

Providing Exceptional Wastewater, Drainage and Flood Protection Services for Our Community

LouisvilleMSD

62019 Louisville and Jefferson County Metropoliten Sever District. All Rights Reserved.

# Ohio River Sweep



MSD proudly sponsors Ohio River Sweep, which is one of the nation's largest and longest-running environmental cleanup events. Picking up trash along the shoreline is a little thing that makes a big difference as we all work together.

### Together, we can achieve safe, clean waterways for our community!

#### **Ohio River Sweep**

Saturday, June 15 - 9 AM to Noon

MSD employees will equip volunteers with gloves and bags. For location information visit:

LouisvilleMSD.org/OhioRiverSweep



Customer Relations 502.540.6000 CustomerRelations@LouisvilleMSD.org



### MAKING A DIFFERENCE IN OUR WATERWAYS



Dogs in Jefferson County produce four dump-truck loads of waste EVERY day.



Pet waste that is left behind on sidewalks, in parks and yards finds its way to local waterways when it rains. This waste increases bacteria and nitrogen levels in the water, depleting oxygen for fish and aquatic life. Please do your part to help by scooping the poop and properly disposing of it in the trash.

Working together, we can achieve safe, clean waterways for our community.



Customer Relations · 502.540.6000 CustomerRelations@LouisvilleMSD.org



#### OP#13-15 Brochures & Displays



**OP #14 Brochures on Priority Topics in MSD Lobby** 



**OP#13 Parklands of Floyds Fork Display** 



**OP#13 Louisville Nature Center Display** 



**OP#14 MSD Lobby Display** 



**OP#15 Army Corps of Engineers High Water Mark** 



**OP#13 Louisville Science Center Display** 



## Plan your rain garden now

Rain gardens help infiltrate rainwater before it reaches the drainage system, and reduce the amount of stormwater and pollutants running into storm drains, combined sewers or streams. For your FREE Rain Garden Guide, contact MSD Customer Relations at 502.540.6000, or online at CustomerRelations@LouisvilleMSD.org. Or download the brochure at LouisvilleMSD.org/HowYouCanHelp

### **AVOID MAKING A SERIOUS POTTY FOUL** KNOW WHAT'S OK TO FLUSH DOWN THE TOILET NOPE! (ANYTHING ELSE) **BABY WIPES** BANDAGES **COTTON BALLS/SWABS CLEANING WIPES DENTAL FLOSS** DIAPERS FEMININE HYGIENE PRODUCTS HAIR PLASTIC AND RUBBER ITEMS MSD's recently unveiled "Bowl Patrol" campaign features a ZIPPY THE GOLDFISH

MSD's recently unveiled "Bowl Patrol" campaign features a friendly cast of characters that are spreading the message to only flush "the three Ps—pee, poo and toilet paper. The campaign uses humor to convey how to avoid a serious potty foul, which can result in unnecessary expense for home and business owners, as well as MSD.

MSD Collections Supervisor Claude Rottet said the problem of people sending the wrong items down the toilet causes massive issues for MSD equipment and personnel, and the biggest culprit is so-called "flushable" wipes. "Advertisers might call them 'flushable,' but only because they will typically make it past your toilet," he said. "They don't break down and, once they are in the system, it doesn't take much for them to cause damage."

That damage is costly. Because the wipes don't break down, they clog machinery and build up in wet wells. The results can range from hiring Vactor truck operators to clean out wet wells to repairing broken pumps to sewer discharges and environmental fines. Additionally, working on the problems caused by the wipes takes away from employees' other duties. "It's a full-time job," Rottet said. It isn't just "flushable" wipes Collections confronts. Rottet rattles off a list of items that routinely come through the

sewer system and to Collections. "Dental floss, underwear, feminine hygiene products," he said. "We have to get cutters and go in and cut these items into little pieces to get them free from machinery."



While the tone of the "Bowl Patrol" might be light, it is intended to combat a severe problem. Rottet said he hopes people understand the consequences of flushing things that, frankly, shouldn't be flushed. "What you flush, does not just disappear," he said. "The only things that should go down a toilet are pee, poo and paper."

Look for more information with your bill and follow us on social media to see more about the Bowl Patrol.



#### **Customer Compliments**

Thank you to Matthew Clark and Shari Payne for clearing the blocked drain on the side of our Eastern Parkway building. We are pleased with your work!

- Alley Cat Advocates

I want to extend my most gracious appreciation for Stacey Witten and the assistance she provided to have the ditches cleaned for Village of White Oaks, Powerhouse Lane, Lyndon Kentucky. Our Board is grateful, as well. Stacey rocks!

- Deanna D. Lewis

#### MSD is available 24/7 at 502.540.6000

Report a sanitary sewer backup before contacting a plumber. Determining if the problem is located on the public side of the system will help to avoid unnecessary plumber expense.

# Working together, we can achieve safe, clean waterways

Make sure that you safely and properly dispose of expired prescription drugs and other medications, like unsealed cough syrups, eye drops and nose sprays; and bulk or loose capsules and pills. Remember that it is never safe to flush pharmaceutical products down the toilet or drain because:

- They can seep into the drinking and ground water source and contaminate the environment.
- They can kill bacteria or produce drug-resistant bacteria in sewage treatment plants and septic systems.

Instead of flushing, you can safely dispose any unused prescriptions at the following locations:

- Jefferson County Sheriff's Office in downtown Louisville, 531 Court Place, Suite 600, Monday through Friday, 8 AM to 4 PM.
- St. Matthews Police Department, 3940 Grandview Avenue, Monday through Friday, 8 AM to 4 PM.

#### Make plans now to volunteer and make a difference!

### **Ohio River Sweep**

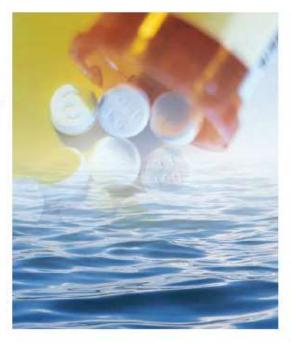
Saturday, June 15 · 9 AM to Noon



MSD proudly sponsors Ohio River Sweep with ORSANCO, LG&E and Louisville Water. The event is one of the nation's largest and longest-running environmental cleanup events.

MSD employees will equip volunteers with gloves and bags. For more information visit:

LouisvilleMSD.org/OhloRiverSweep



#### **Upcoming Events**

#### MARCH 25

MSD Personnel Board Committee Meeting 10:30 AM, 700 West Liberty Street

#### MSD Board Meeting

1 PM, Open Session, 700 West Liberty Street

Joint Utility Reception

1-3 PM, The Olmsted, 3701 Frankfort Avenue

MSD Board Meeting
TPM, Open Session, 700 West Liberty Street





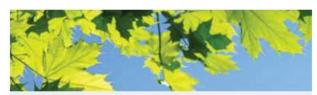
#### Jefferson County dogs produce four dump-truck loads of waste EVERY day.

Pet waste that is left behind on sidewalks, in parks and at home finds its way to local waterways when it rains. Please do your part to help by scooping the poop!

Properly dispose of it in the trash.



MSD STREAMLINE · March 2019 Page 3



#### Spreading the tree canopy

MSD recently approved a grant for planting 166 trees as part of the third annual "Planting O' the Green."

Urban tree canopy restoration plays a vital role for MSD as we strive toward our vision of safe, clean waterways for our community. MSD is committed to planting 14,000 trees by 2024 as part of our Integrated Overflow Abatement Plan. The plantings are concentrated within Louisville's combined sewer system boundaries. MSD's tree planting will keep millions of gallons of stormwater from entering our sewer system, which helps decrease sewer overflows into our waterways.

#### Trees add value to your property

The Tree Benefits Calculator allows anyone to make a simple estimation of the benefits individual street-side trees provide. Visit http://www.treebenefits.com/calculator/ to see the benefits trees can provide for your property.





### What you don't see . . . could harm you!

#### Sewers can overflow into waterways during rainstorms.

Those waters could contain harmful bacteria, which can make you sick. Rainwater can overwhelm the sanitary sewer system

and cause overflows into local waterways. You should minimize contact with waterways to be safe during storms and even for 48 hours after the rain has ended. During these times, avoid swimming, fishing, wading and splashing in the water.



MSD has made significant progress in decreasing sewer overflows into our waterways, but there is more work to be done. Please follow the instructions that are posted



on our overflow advisory signs. Wash with warm, soapy water if you come into contact with water that may have been contaminated by a sewage overflow.

### **STREAMLINE**

News and Events at Louisville MSD

April 2019

#### OUR VISION

Achieving Safe, Clean Waterways for a Healthy and Vibrant Community

#### Preparing for recreational season

MSD and its contractor Stantec provide annual training for our employees who perform water quality tests, taking samples from 42 locations on our waterways during wet weather. Sampling occurs throughout the day and night during rain and potentially severe weather conditions. We sample for water quality year round but have a particular emphasis during recreational months.



MSD's Jordan Basham demonstrates how to collect water samples along Beargrass Creek.



#### OUR MISSION

Providing Exceptional Wastewater, Drainage and Flood Protection Services for Our Community

#### 24/7/265

502.540.6000 - CustomerRelations@LouisvilleMSD.org



MSD STREAMLINE - April 2019 Page 3







Visit the MSD booth at Waterfront Wednesday to register to win a free rain barrel and learn about our Waterway Protection Tunnel project. We will be there May 29, July 31 and August 28 on the Big Four Lawn at Waterfront Park.





#### You can help Improve our waterways by...

Composting grass clippings, and decreasing your use of fertilizer and pesticides.

Rainwater flows over rooftops, lawns, parking lots and roadways as it travels to storm drains and ditches. This water accumulates pollutants along its journey—such as lawn chemicals, oil, litter and pet waste—which flow directly to our waterways.



MSD STREAMLINE - September 2019 Page 4

#### Upcoming Events

#### SEPTEMBER 17

MSD Infrastructure Committee Meeting 3:30 PM, Open Session, 700 West Liberty Street

## SEPTEMBER 30 — NEW DATE MSD Board Meeting 1 PM, Open Session, 700 West Liberty Street



MSD crews work to remove a sofa from Goose Creek.

#### MSD removes furniture from Goose Creek

There are plenty of legal ways to dispose of furniture. Dumping it into a stream isn't one of them. But that was what MSD crews faced on August 20, after a report from

Louisville Metro Public Works of furniture found in Goose Creek at Westport Road. The site was challenging to reach. MSD crews used a "clamshell" truckcommonly utilized in cleaning stormwater basins on the side of roadways-to remove the three-piece



MSD crews lift a mattress from Goose Creek for proper disposal.

sectional, mattress and box springs. Public Works has a Waste Reduction Center at 636 Meriwether Avenue where up to three large household items can be dropped off for free.

### OP#17 District Newsletters 01/10/2019 District 24

### Meet With MSD to Discuss Changes to Floodplain Maps

MSD is holding a series of open house meetings to discuss changes to existing floodplain maps by the Federal Emergency Management Agency (FEMA), which may affect your property's floodplain status. Changes to the maps may affect your property's flood status.

To view the changes to the floodplain maps please go to https://bit.ly/2QcnErm or attend one of the Open House Meetings:

Tuesday, January 15 4:30-7:30 p.m. Jefferson County East Government Center 200 Juneau Drive Louisville, KY 40243

Wednesday, January 16 4:30-7:30 p.m. Jefferson County Government Center 7201 Outer Loop #129 Louisville, KY 40228

Thursday, January 17 4:30-7:30 p.m. Southwest Government Center 7219 Dixie Highway Louisville, KY 40258

Representatives from the Division of Water and Louisville MSD will be available to speak one-on-one with you. The Kentucky Association of Professional Surveyors and insurance agents have been invited to answer questions related to elevation certificates and flood insurance.

Louisville Metro has a long history of flooding from the Ohio River and its many tributaries. Approximately 15 percent of Louisville Metro is in a

#### **OP#17 District Newsletters**

# MSD Holds Meetings Concerning Changes to Floodplain Maps

MSD is holding a series of open house meetings to discuss changes to existing floodplain maps by the Federal Emergency Management Agency (FEMA), which may affect your property's floodplain status. Changes to the maps may affect your property's flood status.

#### Thursday, January 17

- 4:30-7:30 p.m.
- Southwest Government Center 7219 Dixie Highway Louisville, KY 40258



### OP#17 District Newsletters 01/11/2019 District 6

#### MSD holds meetings concerning changes to floodplain maps



MSD is holding a series of open house meetings to discuss changes to existing floodplain maps by the Federal Emergency Management Agency (FEMA), which may affect your property's floodplain status. Changes to the maps may affect your property's flood status.

To view the changes to the floodplain maps please go to https://bit.ly/2QcnErm

Or attend one of the Onen House Meetings.

### OP#17 District Newsletters 01/11/2019 District 22

#### Councilman Engel Friday, January 11th, 2019 E-Newsletter

FEMA is updating the existing floodplain maps. Louisville MSD will hold a series of open houses January 15-17 to give residents the chance to discuss these changes.

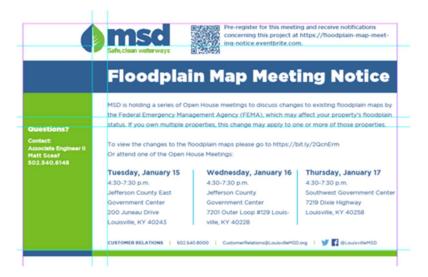


A Message from MSD...

#### FLOODPLAIN MAP MEETING NOTICE

MSD is holding a series of open house meetings to discuss changes to existing floodplain maps by the Federal Emergency Management Agency (FEMA), which may affect your property's floodplain status.

#### OP#17 District Newsletters 01/14/2019 District 20 District 20 eNewsletter - January 14, 2019



### OP#17 District Newsletters **01/16/2019 District 12**

District 12 eNewsletter - January 16, 2019

#### MSD Open House Floodplain Meeting @ the Southwest Government Center - January 17th



MSD is holding a series of open house meetings to discuss changes to existing floodplain maps by the Federal Emergency Management Agency (FEMA), which may affect your property's floodplain status. Changes to the maps may affect your property's flood status.

To view the changes to the floodplain maps please go to <a href="https://bit.ly/2QcnErm">https://bit.ly/2QcnErm</a> or attend the Open House Meeting in the area:

#### Thursday, January 17

4:30-7:30 p.m. Southwest Government Center 7219 Dixie Highway Louisville, KY 40258

Representatives from the Division of Water and Louisville MSD will be available to speak one-on-one with you. The Kentucky Association of Professional Surveyors and insurance agents have been invited to answer questions related to elevation certificates and flood insurance.

Louisville Metro has a long history of flooding from the Ohio River and its many tributaries. Approximately 15 percent of Louisville Metro is in a floodplain and threatened by frequent flooding, which includes about 8,000 homes and businesses.

### OP#17 District Newsletters 01/17/2019 District 14



#### **MSD Open House Meeting TONIGHT**



MSD is holding a series of open house meetings to discuss changes to existing floodplain maps by the Federal Emergency Management Agency (FEMA), which may affect your property's floodplain status. Changes to the maps may affect your property's flood status.

Thursday, January 17 4:30-7:30 p.m. Southwest Government Center - 7219 Dixie Highway Louisville, KY 40258

### OP#17 District Newsletters 01/17/2019 District 24

Councilwoman Madonna Flood

ENEWS January 17,2019





### OP#17 District Newsletters 01/17/2019 District 25

District 25 eNews, January 17th, 2019

# MSD Holds Meetings Concerning Changes to Floodplain Maps

MSD is holding a series of open house meetings to discuss changes to existing floodplain maps by the Federal Emergency Management Agency (FEMA), which may affect your property's floodplain status. Changes to the maps may affect your property's flood status.

#### Thursday, January 17

- 4:30-7:30 p.m.
- Southwest Government Center 7219 Dixie Highway Louisville, KY 40258



### OP#17 District Newsletters 02/07/2019 District 24

Councilwoman Madonna Flood <r

ENEWS February 7, 2019

# MSD makes preparations due to rising Ohio River

As the Ohio River rises, MSD is taking steps to protect Louisville Metro from flooding.

River levels are projected to rise fairly quickly today and tomorrow, then slow over the weekend. The river is expected reach 20.6-feet is on the Upper Pool, and 50.9-feet on the Lower Pool on Monday.

Currently, MSD has one of our 16 Flood Pumping Station in service. We expect to have a total of nine in service by Sunday.

No floodwall roadway closures are needed at this time.

NEVER DRIVE THROUGH STANDING WATER!!

### OP#17 District Newsletters 02/08/2019 District 7



### MSD Makes Preparation Due to Rising Ohio River

As the Ohio River rises, MSD is taking steps to protect Louisville Metro from flooding. River levels are projected to rise fairly quickly today, then slow over the weekend. The river is expected reach 20.6-feet is on the Upper Pool, and 50.9-feet on the Lower Pool on Monday. Currently, MSD has one of our 16 Flood Pumping Stations in service. We expect to have a total of nine in service by Sunday. No floodwall roadway closures are needed at this time.



# OP#17 District Newsletters 02/13/2019 District 12

#### District 12 eNewsletter - February 13, 2019

#### Riverview Park Temporarily Closed - High Water Levels

Due to the large amount of rainfall the city has experienced this week, Riverview Park is currently closed. Water levels have risen to a dangerous height, making it unsafe for people to be there.

We apologize for any inconvenience but safety is our top priority. Please heed MSD's warning regarding standing and moving water. Use caution when you are in an area that is experiencing flooding of any kind.

Once water levels recede, the park itself will remain very muddy. Please DO NOT ride four wheelers or ATVs on park property as they will cause significant damage to the area.

If you have any questions or concerns regarding the temporary closure, please contact the District 12 office (502) 574-1112.



#### **MSD Flood Safety Advisory**

Louisville has been experiencing high levels of rainfall over the past couple of days. Please be safe by avoiding standing and moving water. If you notice that grates are clogged or there is slow draining water, please call MSD customer relations at 502-540-6000. The call volume is heavy right now, but they will systematically work through to answer and provide responses.

As the Ohio River waters rise, MSD is taking steps to protect Louisville Metro from flooding. River levels are projected to continue to rise today and tomorrow with a crest of 28.4-feet on the Upper Pool, and 60.5-feet on the Lower Pool by Friday. Then the river is expected to slowly recede.

However, upstream gauge readings indicate the river will trend down for a couple of days, then it is projected to rise. At this time, MSD does not anticipate the need to install any floodwall roadway closures. This could change next week if river levels increase. Currently, MSD has 12 of their 16 Flood Pumping Stations in service, with three more in service later today or early tomorrow. Please use caution around areas that are experiencing flooding!



# OP#17 District Newsletters 02/14/2019 District 7

District 7 E-Newsletter--February 14, 2019

### River Road Closed due to Flooding-Stay Safe

With the city's recent heavy rains, a number of local roads remain closed due to flooding. This includes River Road at Blankenbaker heading west.

It's never worth the risk to walk or drive through flood waters! Just six inches of moving water can knock a person down; 12



inches can sweep away a vehicle. When roads become flooded, find another way. #TurnAroundDontDrown

# OP#17 District Newsletters 02/14/2019 District 9



#### Lower Frankfort Avenue Remains Closed



MSD barricaded lower Frankfort Avenue at the low spot between River Road and Story Avenue last Thursday due to flooding. With the Ohio River continuing to rise, Starkey Pump Station down a pump, and with a needed MSD gate change delayed because of the weather and Ohio River conditions, Frankfort Avenue will remain closed at this location this week and probably into next week.

Access to Pizza Lupo, the Vehicle Impoundment Lot and parking lots for Story Avenue businesses is still available via Story Avenue. When the roadway reopens, or when there is other breaking news about flooding, we will post the information on the District 9 Blog. You can sign up for the blog <a href="here">here</a>.

Flooding has also closed portions of Adams Street and Mellwood Avenue.

Please remember to never drive around a barricade.

#### Riverview Park Temporarily Closed - High Water Levels



Due to the large amount of rainfall the city has experienced this week, Riverview Park is currently closed. Water levels have risen to a dangerous height, making it unsafe for people to be there. We apologize for any inconvenience but safety is our top priority. Please heed MSD's warning regarding standing and moving water. Use caution when you are in an area that is experiencing flooding of any kind.

Once water levels recede, the park itself will remain very muddy. Please DO NOT ride four wheelers or ATVs on park property as they will cause significant damage to the area.

If you have any questions or concerns regarding the temporary closure, please contact the District 12 office (502) 574-1112.

#### MSD Flood Safety Advisory



Louisville has been experiencing high levels of rainfall over the past couple of days. Please be safe by avoiding standing and moving water. If you notice that grates are clogged or there is slow draining water, please call MSD customer relations at 502-540-6000. The call volume is heavy right now, but they will systematically work through to answer and provide responses.

# OP#17 District Newsletters 02/14/2019 District 25



# **Riverview Park Temporarily Closed**

Due to the large amount of rainfall the city has experienced this week, Riverview Park is currently **closed**. Water levels have risen to a dangerous height, making it unsafe for people to be there.

We apologize for any inconvenience but safety is our top priority. Please heed MSD's warning regarding standing and moving water. Use caution when you are in an area that is experiencing flooding of any kind.



Once water levels recede, the park itself will remain very muddy. Please <u>DO NOT</u> ride four wheelers or ATVs on park property as they will cause significant damage to the area.

If you have any questions or concerns regarding the temporary closure, please contact the District 25 office (502) 574-1125 or District 12 office (502) 574-1112

# OP#17 District Newsletters 02/15/2019 District 6



Council Offices – A quick update on the flood projections. As of this writing, the projections show that the Ohio River on both the upper and lower gauges has crested and is trending down. Let me frame this as a projection, from experts, that is based on weather patterns and timing across the Ohio Valley. All that to say that all appears well, but accurately tracking weather beyond a couple of days can be challenging.

Some general information if you wish to share with constituents:

- · 15 of 16 pumping stations in service
- · River has crested
- Reached 28.61 on the Upper today (30 is moderate flood stage)
- Nearly 60 on the Lower today (minor flood stage)
- · River will recede over the next week
- · No roadway floodwall closures installed

#### Comparison to last Feb/March

• Both the Upper and Lower gauges will be about 7 feet less than they were in 2018

#### Safety

- · Avoid contact with flood waters
- · Do not drive into a flooded roadway
- · Wash with soap and water
- Call Center 502-540-6000
- · LouisvilleMSD.org

# OP#17 District Newsletters 02/21/2019 District 14

#### District 14 Enews | February 21, 2019

### **MSD Flood Safety Advisory**



Louisville has been experiencing high levels of rainfall over the past couple of days. Please be safe by avoiding standing and moving water. If you notice that grates are clogged or there is slow draining water, please call MSD customer relations at 502-540-6000. The call volume is heavy right now, but they will systematically work through to answer and provide responses.

# OP#17 District Newsletters 02/22/2019 District 7



### New signs pinpoint flood prone viaducts

Last month Public Works, in coordination with Metropolitan Sewer District, installed new signs in city controlled viaducts that will help first responders quickly locate motorists stranded in flood waters.

The reflective signs are black letters against a white background with the street address on a top plate above the viaduct number on a separate plate immediately below. The signs were placed at viaducts in 22 locations that are known to be flood prone.

Those location signs installed in January are the second phase of a flood signage improvement program begun last fall. In October 2018 new viaduct approach signs went up at 24 locations. Wording on the new signs was updated to reflect the latest national standard based.

#### Signs not a replacement for common sense

The words ROAD MAY FLOOD replaced DO NOT ENTER WHEN FLOODED as the up-to-date way to focus the attention of drivers on the hazards of flood prone areas. Signs were installed at ten locations that previously had no sign. Four locations required only replacements with the new wording, and ten others got additional signs along with replacements for old ones.





Public Works and MSD are also examining the feasibility of adding a smaller number of flashing signals at viaducts most likely to experience dangerous flood levels.

The signs do not replace the common sense idea that motorists should not attempt to drive through flooded areas. It only takes six inches of water to stall some cars or cause their drivers to lose control. Deeper waters can lead to tragedy, and there is no way to tell how deep the water is until it is too late. The best advice is, *Turn around, don't drown*. It's a decision that may save a life at the cost of only a few minutes of extra driving time.

# OP#17 District Newsletters 02/22/2019 District 22

### District 7 E-Newsletter--February 22, 2019

Louisville Metro sent this bulletin at 02/22/2019 03:32 PM EST

#### New signs pinpoint flood prone viaducts

Last month Public Works, in coordination with Metropolitan Sewer District, installed new signs in city controlled viaducts that will help first responders quickly locate motorists stranded in flood waters.

The reflective signs are black letters against a white background with the street address on a top plate above the viaduct number on a separate plate immediately below. The signs were placed at viaducts in 22 locations that are known to be flood prone.

Those location signs installed in January are the second phase of a flood signage improvement program begun last fall. In October 2018 new viaduct approach signs went up at 24 locations. Wording on the new signs was updated to reflect the latest national standard based.



The words ROAD MAY FLOOD replaced DO NOT ENTER WHEN FLOODED as the up-to-date way to focus the attention of drivers on the hazards of flood prone areas. Signs were installed at ten locations that previously had no sign. Four locations required only replacements with the new wording, and ten others got additional signs along with replacements for old ones.



1406 W Chestnut St

VIA 27

Public Works and MSD are also examining the feasibility of adding a smaller number of flashing signals at viaducts most likely to experience dangerous flood levels.

The signs do not replace the common sense idea that motorists should not attempt to drive through flooded areas. It only takes six inches of water to stall some cars or cause their drivers to lose control. Deeper waters can lead to tragedy, and there is no way to tell how deep the water is until it is too late. The best advice is, *Turn around, don't drown*. It's a decision that may save a life at the cost of only a few minutes of extra driving time.

#### Precise locations for emergency responders

Last month Public Works, in coordination with Metropolitan Sewer District, installed new signs in city controlled viaducts that will help first responders quickly locate motorists stranded in flood waters.

The reflective signs are black letters against a white background with the street address on a top plate above the viaduct number on a separate plate immediately below. The signs were placed at viaducts in 22 locations that are known to be flood prone.

Those location signs installed in January are the second phase of a flood signage improvement program begun last fall. In October 2018 new viaduct approach signs went up at 24 locations. Wording on the new signs was updated to reflect the latest national standard based on the Manual on Uniform Traffic Control Devices.

#### Signs not a replacement for common sense

The words ROAD MAY FLOOD replaced DO NOT ENTER WHEN FLOODED as the up to date way to focus the attention of drivers on the hazards of flood prone areas. Signs were installed at ten locations that previously had no sign. Four locations required only replacements with the new wording, and ten others got additional signs along with replacements for old ones.

Public Works and MSD are also examining the feasibility of adding a smaller number of flashing signals at viaducts most likely to experience dangerous flood levels.

The signs do not replace the common sense idea that motorists should not attempt to drive through flooded areas. It only takes six inches of water to stall some cars or cause their drivers to lose control. Deeper waters can lead to tragedy, and their is no way to tell how deep the water is until it is too late. The best advice is, *Turn around, don't drown*. It's a decision that may save a life at the cost of only a few minutes extra driving time.

# OP#17 District Newsletters 02/27/2019 District 12



#### Riverview Park Remains Closed Due to High Water



Please note that Riverview Park remains closed to the public due to high water. This picture is from Sunday, February 24th and the water will rise as the Ohio River is expected to crest on Wednesday.

For the safety of all those in the community, I advise you not to enter the park until water levels have receded and the park officially opens. Use caution around any other areas where you experience standing or flowing water.

As the waters recede, Metro Parks crews will begin work on cleaning up the flooded areas. The park ground and surrounding areas will remain soft once water returns to normal levels. Please don't ride ATV's or other recreational vehicles as they will cause permanent damage to the property.

# OP#17 District Newsletters 02/28/2019 District 14

### District 14 Enews | February 28, 2019

### **MSD Flood Safety Advisory**



Louisville has been experiencing high levels of rainfall over the past couple of days. Please be safe by avoiding standing and moving water. If you notice that grates are clogged or there is slow draining water, please call MSD customer relations at 502-540-6000. The call volume is heavy right now, but they will systematically work through to answer and provide responses.

# OP#17 District Newsletters 03/07/2019 District 14

District 14 Enews | March 7, 2019

### **MSD Flood Safety Advisory**



Louisville has been experiencing high levels of rainfall over the past couple of days. Please be safe by avoiding standing and moving water. If you notice that grates are clogged or there is slow draining water, please call MSD customer relations at 502-540-6000. The call volume is heavy right now, but they will systematically work through to answer and provide responses.

# OP#17 District Newsletters 03/08/2019 District 14

District 14 Enews | March 8, 2019

### **MSD Flood Safety Advisory**



Louisville has been experiencing high levels of rainfall over the past couple of days. Please be safe by avoiding standing and moving water. If you notice that grates are clogged or there is slow draining water, please call MSD customer relations at 502-540-6000. The call volume is heavy right now, but they will systematically work through to answer and provide responses.

District 14 Enews | March 21, 2019

### **MSD Flood Safety Advisory**



Louisville has been experiencing high levels of rainfall over the past couple of days. Please be safe by avoiding standing and moving water. If you notice that grates are clogged or there is slow draining water, please call MSD customer relations at 502-540-6000. The call volume is heavy right now, but they will systematically work through to answer and provide responses.

# OP#17 District Newsletters 03/28/2019 District 14



### **MSD Flood Safety Advisory**



Louisville has been experiencing high levels of rainfall over the past couple of days. Please be safe by avoiding standing and moving water. If you notice that grates are clogged or there is slow draining water, please call MSD customer relations at 502-540-6000. The call volume is heavy right now, but they will systematically work through to answer and provide responses.

# OP#17 District Newsletters 04/04/2019 District 14



### **MSD Flood Safety Advisory**



Louisville has been experiencing high levels of rainfall over the past couple of days. Please be safe by avoiding standing and moving water. If you notice that grates are clogged or there is slow draining water, please call MSD customer relations at 502-540-6000. The call volume is heavy right now, but they will systematically work through to answer and provide responses.

### **OP#17 District Newsletters** 04/05/2019 District 13

### District 13 e-Newsletter April 5, 2019

### Ohio River Sweep June 15

# Ohio River Sweep Saturday, June 15 · 9 AM to Noon

#### Together, we can achieve safe, clean waterways for our community.

MSD employees will equip volunteers with gloves and bags. For location information visit:

#### LouisvilleMSD.org/OhioRiverSweep



MSD proudly sponsors Ohio River Sweep with ORSANCO, LG&E and Louisville Water. The event is one of the nation's largest and longest-running environmental cleanun events



@igeku @ORSANCOchannel



### Ohio River Sweep June 15

# Ohio River Sweep

Saturday, June 15 - 9 AM to Noon

# Together, we can achieve safe, clean waterways for our community.

MSD employees will equip volunteers with gloves and bags. For location information visit:

#### LouisvilleMSD.org/OhioRiverSweep



MSD proudly sponsors Ohio River Sweep with ORSANCO, LG&E and Louisville Water. The event is one of the nation's largest and longest-running environmental cleanup events.



### OP#17 District Newsletters 05/09/2019 District 1

Councilwoman Jessica Green <

UPDATE May 9, 2019



# OP#17 District Newsletters 5/16/2019 District 1



## Help Us Keep Our River Clean



### OP#17 District Newsletters 05/16/2019 District 14

### District 14 Enews | May 16, 2019

#### Ohio River Sweep - June 15th



Together, we can achieve safe, clean waterways for our community.

MSD employees will equip volunteers with gloves and bags. For location information visit:

LouisvilleMSD.org/OhioRiverSweep



MSD proudly sponsors Ohio River Sweep with ORSANCO. LG&E and Louisville Water. The event is one of the nation's largest and longest-running environmental cleanup events.



### **OP#17 District Newsletters** 05/29/2019 District 12



## Ohio River Sweep - June 15th

# Volunteer and make a difference! Ohio River Sweep Saturday, June 15 · 9 AM to Noon

#### Together, we can achieve safe, clean waterways for our community.

MSD employees will equip volunteers with gloves and bags. For location information visit:

#### LouisvilleMSD.org/OhioRiverSweep



MSD proudly sponsors Ohio River Sweep with ORSANCO, LG&E and Louisville Water. The event is one of the nation's largest and longest-running environmental cleanup events.





# OP#17 District Newsletters 05/30/2019 District 24

Councilwoman Madonna Flood

ENEWS May 30, 2019



# OP#17 District Newsletters 05/30/2019 District 25

District 25 eNews - May 30th, 2019



# OP#17 District Newsletters 06/05/2019 District 8

### District 8 eNews: The Fantastic Voyage Edition

Louisville Metro sent this bulletin at 06/05/2019 04:52 PM EDT

The timing is perfect because the same morning from 9:00am noon MSD is sponsoring the 30th annual Ohio River Sweep for
volunteers to pick up trash along the shoreline at half a dozen sites
from Riverview to Hays Kennedy Parks. You will find me at
Shawnee Park and then the Seelbach on the 15th; in the
meantime, you can live-track my whereabouts between Cincinnati
and Louisville, follow our Ohio River Voyageur Canoe Trip on
Instagram and like us on Facebook. We hope you'll share the
adventure with us!

# OP#17 District Newsletters 06/05/2019 District 12

District 12 eNewsletter - June 5, 2019

Ohio River Sweep - June 15th

# Volunteer and make a difference! Ohio River Sweep Saturday, June 15 · 9 AM to Noon

Together, we can achieve safe, clean waterways for our community.

MSD employees will equip volunteers with gloves and bags. For location information visit:

#### LouisvilleMSD.org/OhloRiverSweep



MSD proudly sponsors Ohio River Sweep with ORSANCO, LGSE and Louisville Water. The event is one of the nation's largest and longest-running environmental cleanup events.





@lgeku @ORSANCOchannel

# OP#17 District Newsletters 06/06/2019 District 9



### Volunteer at the Ohio River Sweep - June 15

Louisville MSD proudly sponsors Ohio River Sweep with the Ohio River Valley Sanitation Commission (ORSANCO), LG&E and Louisville Water. Ohio River Sweep is one of the largest annual environmental cleanups in the United States.

On June 15 from 9:00 a.m. – Noon, thousands of volunteers will remove tons of trash and debris. This cleanup encompasses the entire length of the river, from its origin in Pittsburgh, PA to its end in Cairo, IL, including nearly 3,000 miles of shoreline and many tributaries.



MSD is hosting six cleanup sites in Jefferson County. An MSD employee will coordinate each site, supplying volunteers with gloves, trash bags, and a commemorative T-shirt.

Below is a list of D9 sites. Please plan to volunteer!

- Eva Bandman Park, 1701 River Road
- · Karen Lynch Park, 1731 Brownsboro Road

For more information, and to pre-register for the trash cleanup, please click here.

# OP#17 District Newsletters 06/06/2019 District 24

Councilwoman Madonna Flood <1

ENEWS June 6, 2019



# OP#17 District Newsletters 06/20/2019 District 24





# OP#17 District Newsletters 06/21/2019 District 13

District 13 eNews June 21, 2019



### ...billions of leaves!

Help prevent surface flooding in your neighborhood by raking leaves and debris away from catch basins or storm drains — and properly dispose of the debris.

If a catch basin or storm drain is clogged or damaged, please do not attempt to fix it yourself.

Do not stand on or put your hand into the grate.

Contact MSD Customer Relations at 502.540.6000 or CustomerRelations@LouisvilleMSD.org.

we will send someone to help.

# OP#17 District Newsletters 08/02/2019 District 6



#### **MSD Downspout Disconnect Program**



#### DOWNSPOUT DISCONNECTION PROGRAM



#### Downspout Disconnection Program

Water from falling rain and melting snow usually absorbs into the ground or flows into nearby crooks and streams through natural drainage paths and specialized stormwater systems. However, serious problems can occur when stormwater drains directly into the system intended for wastewater from dishwashers, sinks, showers, toilets and tubs.



#### How MSD Can Help To minimize the amount

of rainwater entering your community's wastewater system, MSD offers several free programs to help you modify and correct improperly

installed drainage connections. One of our most popular programs is the Downspout Disconnection Program. Through this program, you can receive a one-time incentive of \$100 for each downspout disconnected from the wastewater system on your property.

#### Here's How it Works

- To become eligible for this program, as well as for the \$100 reimbursement for each downspout, you must first contact MSD to arrange for an inspection of the downspout connections at your home prior to the initiation of any work.
- MSD will visit your home to inspect each downspout and determine program eligibility.
- MSD consults with you to determine the most appropriate alternative for downspout drainage. Alternatives can include installation

can include installation of one or more, or a combination of the following: rain barrels, piping away from your house, a French drain – or the most popular alternative, a simple



- turnout with a splash block
- You disconnect approved downspouts and install the most appropriate alternative.
- MSD provides follow up to inspect and verify that downspouts have been disconnected and that appropriate alternatives have been installed.
- You apply for \$100 per downspout reimbursement.

For details and information about how your home can benefit from the MSD Downspout Disconnection Program, please contact MSD Customer Relations

Phone: 502.587.0603

Email: CustomerRelations & LouisvilleMSD.org

# OP#17 District Newsletters 09/26/2019 District 12

#### District 12 eNewsletter - September 26, 2019



#### **Drain Your Pool!**

Even with Labor Day behind us, warm weather is continuing, and those who haven't drained their pool can help maintain #safecleanwaterways with just a few simple tips.

Please follow these guidelines when draining a swimming pool

•Do not drain your pool during or up to 48 hours after a rain

- Dechlorinate your swimming pool water before draining it. The pool should sit at least 10 days after chemical treatment before draining any water.
- Test the pool water to ensure that it is essentially chlorine-free before draining (about 0.1 parts per million total chlorine). Bubbling, cascading, or other forms of aeration will help to remove chlorine from water
- The pool's pH should be in a normal range of 6 to 8 before draining.
- Drain to a grassy area of the yard if it is large enough to absorb the water, or into a sanitary sewer cleanout, if one is available on the property.
- Discharge water slowly, at no more than 30 gallons per minute, to prevent soil erosion, flooding, or damage to adjacent properties, including backups into homes and businesses.

For sewer-related issues, contact our Customer Relations Department 24/7/265 @ 502.540.6000 <a href="mailto:CustomerRelations@LouisvilleMSD.org">CustomerRelations@LouisvilleMSD.org</a>

### OP#17 District Newsletters 09/26/2019 District 24

### Councilwoman Madonna Flood

ENEWS September 26, 2019



# OP#17 District Newsletters 10/03/2019 District 12



### It is Time to Drain Your Pool!



Even with Labor Day behind us, warm weather is continuing, and those who haven't drained their pool can help maintain #safecleanwaterways with just a few simple tips.

Please follow these guidelines when draining a swimming pool

 Do not drain your pool during or up to 48 hours after a rain event.

- Dechlorinate your swimming pool water before draining it. The pool should sit at least 10 days after chemical treatment before draining any water.
- Test the pool water to ensure that it is essentially chlorine-free before draining (about 0.1 parts per million total chlorine). Bubbling, cascading, or other forms of aeration will help to remove chlorine from water.
- The pool's pH should be in a normal range of 6 to 8 before draining.
- Drain to a grassy area of the yard if it is large enough to absorb the water, or into a sanitary sewer cleanout, if one is available on the property.
- Discharge water slowly, at no more than 30 gallons per minute, to prevent soil erosion, flooding, or damage to adjacent properties, including backups into homes and businesses.

For sewer-related issues, contact our Customer Relations Department 24/7/265 @ 502.540.6000 <a href="mailto:CustomerRelations@LouisvilleMSD.org">CustomerRelations@LouisvilleMSD.org</a>

### **OP#17 District Newsletters** 10/04/2019 District 7

#### DISTRICT 7 E-NEWSLETTER

Louisville Metro sent this bulletin at 10/04/2019 06:00 PM EDT

Safe Swimming Pool Draining Tips

### **TIPS ON SAFE SWIMMING POOL DRAINING** Please follow these guidelines when

- Do not drain your pool during or up to 48 hours after a rain event.
- Dechlorinate your swimming pool water before draining it. The pool should sit at least 10 days after chemical treatment before draining any water.

draining a swimming pool:

- . Test the pool water to ensure that it is essentially chlorine-free before draining (about 0.1 parts per million total chlorine). Bubbling, cascading, or other forms of aeration will help to remove chlorine from water.
- The pool's PH should be in a normal range of 6 to 8 before draining.
- Drain to a grassy area of the yard if it is large enough to absorb the water, or into a sanitary sewer cleanout, if one is available on a property.
- Discharge water slowly, at no more than 30 gallons per minute, to prevent soil erosion, flooding, or damage to adjacent properties, including backups into homes and businesses.



For sewer-related issues, contact MSD Customer Relations Department SO2.540.6000 CustomerRelations@LouisvilleMSD.org.



# OP#17 District Newsletters 10/04/2019 District 13

#### District 13 e-Newsletter October 4, 2019

#### **Drain Your Pool Safely!**

Even with Labor Day behind us, warm weather is continuing, and those who haven't drained their pool can help maintain #safecleanwaterways with just a few simple tips.



Please follow these guidelines when draining a swimming pool

- . Do not drain your pool during or up to 48 hours after a rain event.
- Dechlorinate your swimming pool water before draining it. The pool should sit at least 10 days after chemical treatment before draining any water.
- Test the pool water to ensure that it is essentially chlorine-free before draining (about 0.1 parts per million total chlorine). Bubbling, cascading, or other forms of aeration will help to remove chlorine from water.
- . The pool's pH should be in a normal range of 6 to 8 before draining.
- Drain to a grassy area of the yard if it is large enough to absorb the water, or into a sanitary sewer cleanout, if one is available on the property.
- Discharge water slowly, at no more than 30 gallons per minute, to prevent soil erosion, flooding, or damage to adjacent properties, including backups into homes and businesses.

For sewer-related issues, contact our Customer Relations Department 24/7/265 @ 502.540.6000 CustomerRelations@LouisvilleMSD.org

## OP#17 District Newsletters 10/10/2019 District 1

## District 14 Enews | October 10, 2019

#### **MSD Flooding Preventions**



#### **OP#17 District Newsletters**

10/11/2019 District 12



#### It is Time to Drain Your Pool!



Even with Labor Day behind us, warm weather is continuing, and those who haven't drained their pool can help maintain #safecleanwaterways with just a few simple tips.

Please follow these guidelines when draining a swimming pool

•Do not drain your pool during or up to 48 hours after a rain event.

- Dechlorinate your swimming pool water before draining it. The pool should sit at least 10 days after chemical treatment before draining any water.
- Test the pool water to ensure that it is essentially chlorine-free before draining (about 0.1 parts per million total chlorine). Bubbling, cascading, or other forms of aeration will help to remove chlorine from water.
- The pool's pH should be in a normal range of 6 to 8 before draining.
- Drain to a grassy area of the yard if it is large enough to absorb the water, or into a sanitary sewer cleanout, if one is available on the property.
- Discharge water slowly, at no more than 30 gallons per minute, to prevent soil erosion, flooding, or damage to adjacent properties, including backups into homes and businesses.

For sewer-related issues, contact our Customer Relations Department 24/7/265 @ 502.540.6000 CustomerRelations@LouisvilleMSD.org

#### **OP#17 District Newsletters**



#### Leaves and catch basins



# When it rains, all that stormwater has to go somewhere.

Help prevent surface flooding in your neighborhood by **raking leaves and debris away from catch basins** — or storm drains — and properly disposing of the debris.

If a basin or drain is clogged or damaged, please do not attempt to fix it yourself, and do not stand on or put your hand into the grate.

Contact MSD Customer Relations at 502.540.6000. We will send someone to help.

We're MSD. And we're doing more for you than you ever imagined. Learn more at **LouisvilleMSD.org**.



## MSD Reminder about Drains & Leaves



## OP#17 District Newsletters 10/17/2019 District 14

## District 14 Enews | October 17, 2019

#### **MSD Flooding Preventions**



## OP#17 District Newsletters 10/18/2019 District 7

#### **DISTRICT 7 E-NEWSLETTER**

Louisville Metro sent this bulletin at 10/18/2019 12:31 PM EDT

Help Prevent Surface Flooding in your Neighborhood



## OP#17 District Newsletters 10/18/2019 District 17

Councilman Markus Winkler

#### District 17 eNewsletter



#### **MSD Flooding Preventions**



## OP#17 District Newsletters 10/21/2019 District 20

## District 20 eNewsletter - October 21st, 2019



## OP#17 District Newsletters 10/24/2019 District 9



## Help Keep Catch Basins Clear



# When it rains, all that stormwater has to go somewhere.

Help prevent surface flooding in your neighborhood by **raking leaves and debris away from catch basins**—or storm drains—and properly disposing of the debris.

If a basin or drain is clogged or damaged, please do not attempt to fix it yourself, and do not stand on or put your hand into the grate.

Contact MSD Customer Relations at 502.540.6000. We will send someone to help.

We're MSD. And we're doing more for you than you ever imagined. Learn more at **LouisvilleMSD.org.** 



## OP#17 District Newsletters 10/24/2019 District 14



## **MSD Flooding Preventions**



# When it rains, all that stormwater has to go somewhere.

Help prevent surface flooding in your neighborhood by **raking leaves and debris away from catch basins** — or storm drains — and properly disposing of the debris.

If a basin or drain is clogged or damaged, please do not attempt to fix it yourself, and do not stand on or put your hand into the grate.

Contact MSD Customer Relations at 502.540.6000. We will send someone to help.

We're MSD. And we're doing more for you than you ever imagined. Learn more at **LouisvilleMSD.org**.



## OP#17 District Newsletters



**Leaves Are Falling- Clear Those Storm Drains** 



Don't forget to keep your storm drains clear as leaves continue to fall throughout the season.

For more information, click here: Keep Storm Drains Clear.

#### MSD Clears Dumped Furniture From Goose Creek



There are plenty of legal ways to dispose of furniture. Dumping it into a stream isn't really one of them.

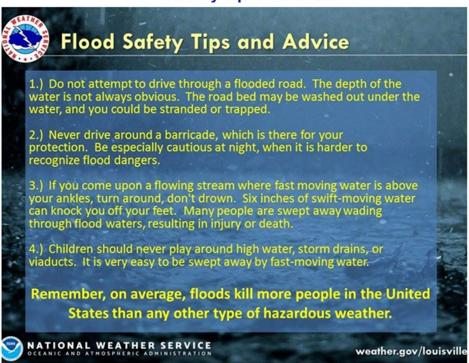
But that was what Louisville MSD faced in August, after receiving a report from Louisville Public Works of furniture found in Goose Creek at Westport Road.

MSD crews used a "clamshell" truck—commonly utilized in cleaning stormwater basins on the side of roadways—to remove a three-piece sectional, along with a mattress and box spring,

meant it was taken away from other jobs, said Communications Program Manager Sheryl Lauder. "All of this equipment equals money, taking trash out of waterways," she said. "If people would just dispose of it responsibly, we could go about with other business."

Metro Public Works has a <u>Waste Reduction Center on Meriwether Avenue</u> where up to three large household items can be dropped off for free. Use as often as you'd like, and report those who abuse dumping laws.

#### Flood Safety Tips and Advice



OP#17 District Newsletters
10/30/2019 District 21

Help Keep Catch Basins Clean



## ...billions of leaves!

Help prevent surface flooding in your neighborhood by raking leaves and debris away from catch basins or storm drains — and properly dispose of the debris.

If a catch basin or storm drain is clogged or damaged, please do not attempt to fix it yourself.

Do not stand on or put your hand into the grate.

Contact MSD Customer Relations at 502.540.6000 or CustomerRelations@LouisvilleMSD.org.

- we will send someone to help.

## OP#17 District Newsletters 10/31/2019 District 14

## District 14 Enews | October 31, 2019

#### **MSD Flooding Preventions**



## OP#17 District Newsletters 11/12/2019 District 14

## District 14 Enews | November 12, 2019

## **MSD Flooding Preventions**



## OP#17 District Newsletters 11/21/2019 District 14

## District 14 Enews | November 21, 2019

#### **MSD Flooding Preventions**



#### OP#17 District Newsletters 11/22/2019 District 7

#### District 7 E-NEWSLETTER

Louisville Metro sent this bulletin at 11/22/2019 01:15 PM EST





#### ...billions of leaves!

Help prevent surface flooding in your neighborhood by raking leaves and debris away from catch basins or storm drains — and properly dispose of the debris.

If a catch basin or storm drain is clogged or damaged, please do not attempt to fix it yourself.

Do not stand on or put your hand into the grate.

Contact MSD Customer Relations at 502.540.6000 or CustomerRelations@LouisvilleMSD.org.

we will send someone to help.

#### OP#17 District Newsletters 12/05/2019 District 14

## District 14 Enews | December 5, 2019



#### When it rains, all that stormwater has to go somewhere.

Help prevent surface flooding in your neighborhood by **raking leaves and debris away from catch basins**—or storm drains—and properly disposing of the debris.

If a basin or drain is clogged or damaged, please do not attempt to fix it yourself, and do not stand on or put your hand into the grate.

Contact MSD Customer Relations at 502.540.6000. We will send someone to help.

We're MSD. And we're doing more for you than you ever imagined. Learn more at **LouisvilleMSD.org.** 



## OP#17 District Newsletters 12/12/2019 District 14

## District 14 Enews | December 12, 2019



## OP#17 District Newsletters 12/19/2019 District 14



## **MSD Flooding Preventions**



#### When it rains, all that stormwater has to go somewhere.

Help prevent surface flooding in your neighborhood by **raking leaves and debris away from catch basins** — or storm drains — and properly disposing of the debris.

If a basin or drain is clogged or damaged, please do not attempt to fix it yourself, and do not stand on or put your hand into the grate.

Contact MSD Customer Relations at 502.540.6000. We will send someone to help.

We're MSD. And we're doing more for you than you ever imagined. Learn more at **LouisvilleMSD.org.** 



#### OP# 18 Anchorage Age Newsletter



January 2019



#### **DISPOSING OF NATURAL AND CHEMICAL MATERIALS**

It is well known that chemicals should not be dumped into storm drains and catch basins, which are designed for transporting water only. In addition to chemicals, there should be no dumping of yard waste, including leaves, limbs, or dirt, on any CSX or City of Anchorage property such as drainage swales or culverts. Violators will be held accountable for removing such debris. Please report any dumping to Louisville Metro by calling 311 or (502) 574-5000.



March 2019

#### **CARE FOR STORM DRAINS**

Over the winter, storm drains may become blocked by limbs and other debris. Homeowners are responsible for keeping their



culverts and drains clear to avoid the ponding of water and possible flooding. Remove debris and place it in an appropriate yard waste container for pickup. Remember that storm drains are not to be used for dumping trash or chemicals. Many drains flow directly into local streams.



April 2019



#### **FREE BROCHURES**

Want to learn more about planting and caring for trees, turf maintenance, and more? Stop by City Hall during regular business hours and pick up free brochures. There are many to choose from, including pruning both young and mature trees, tree selection, proper mulching, and recognizing tree risks.

and recognizing tree risks.

There is also a free handbook provided by MSD that explains how to create and maintain a rain garden.

garden. Get yours now and be ready for spring showers and May flowers!



## Volunteer at the Ohio River Sweep – June 15

Louisville MSD proudly sponsors Ohio River Sweep with the Ohio River Valley Sanitation Commission (ORSANCO), LG&E and Louisville Water. Ohio River Sweep is one of the largest annual environmental cleanups in the United States.

On June 15 from 9:00 a.m. – Noon, thousands of volunteers will remove tons of trash and debris. This cleanup encompasses the entire length of the river, from its origin in Pittsburgh, PA to its end in Cairo, IL, including nearly 3,000 miles of shoreline and many tributaries.



MSD is hosting six cleanup sites in Jefferson County. An MSD employee will coordinate each site, supplying volunteers with gloves, trash bags, and a commemorative T-shirt.

Below is a list of D9 sites. Please plan to volunteer!

- Eva Bandman Park, 1701 River Road
- Karen Lynch Park, 1731 Brownsboro Road

For more information, and to pre-register for the trash cleanup, please click here.

June 15, 2018

CONTACT:

Sheryl Lauder Sheryl.Lauder@LouisvilleMSD.org 502.540.6552

502.919.0325

## Ohio River Sweep cleanup event — Saturday

#### **Event Information**

Ohio River Sweep will take place Saturday, June 16 beginning at 9 AM and lasting till about Noon.

#### There are a total of seven cleanup sites along the Ohio River in Jefferson County:

(Locations listed from upstream to downstream)

Hays Kennedy Park - 7003 Beachland Beach Road

Juniper Beach Area - 5230 Upper River Road (Harrods Creek Fire Station).

Carrie Gaulbert Cox Park - 3730 River Road

Eva Bandman Park - 1701 River Road

Karen Lynch Park/Beargrass Flood Pumping Station - 1731 Brownsboro Road

Shawnee Park - W Market Street (between Northwestern Parkway and Fontaine Landing Court)

Riverview Park - 8202 Greenwood Road (Greenwood Road and Cane Run Road)

An MSD employee will coordinate each site, supplying volunteers with gloves, trash bags and a commemorative T-shirt. Each year during River Sweep, volunteers collect approximately 40 tons of trash from the shoreline in Jefferson County.

ORSANCO (Ohio River Valley Water Sanitation Commission) sponsors the event regionally, while MSD, Louisville Gas and Electric Company and Louisville Water provide support at the local level—coordinating volunteer efforts at cleanup locations in Jefferson County. The annual six-state initiative stretches the entire length of the Ohio River from Pittsburgh, Pennsylvania to Cairo, Illinois.

#### Media Opportunity

MSD Spokesperson Sheryl Lauder will be available for interviews:

- Carrie Gaulbert Cox Park, 9:30 10 AM
- Eva Bandman Park, 10:15 11 AM

For more information about the Louisville cleanup sites, visit LouisvilleMSD.org/OhioRiverSweep

#### About MSD

The Louisville/Jefferson County Metropolitan Sewer District (MSD) works to achieve and maintain clean, environmentally safe waterways for a healthy and vibrant community. The organization's more than 630 employees provide wastewater management, drainage and flood protection services across the 376 square miles of Louisville Metro. In addition to operating and maintaining Louisville Metro's sewer system, floodwall system, water quality treatment centers and flood pumping stations, MSD invests in hundreds of infrastructure improvement projects each year, plants more than 1,000 trees and other vegetation annually to enhance water filtration and reduce runoff, and provides numerous outreach programs to inform and educate the community about protecting our waterways.





## 28th ANNUAL FLOYDS FORK CREEK SWEEP

## June 8, 2019 (Saturday) 8:00AM to 2:00PM

**PNC Achievement Center** 1411 Beckley Creek Parkway **Beckley Creek Park** 

#### Sponsors

Floyds Fork Environmental Association Councilman Stuart Benson Councilman Anthony Piagentini Louisville/Jefferson County Metro Government Jefferson County Soil and Water Conservation District

#### Co-Sponsors

Canoe KY

Public Works - Solid Waste Management Division Jefferson Animal Hospital Fern Creek Kentucky Heirs To Our Oceans Long Run Sportsmen Club Parklands of Floyds Fork

8:00am Registration and free light breakfast

8:15am Official introductions and Event & Education Announcements

8:30am Transport to canoe launch sites provided

Noon - 1 pm Arrive at take out point. Volunteers are transported back to

Beckley Creek Park Building for a free light lunch.

See back for directions to PNC Education Center, Beckley Creek Park

-Event sponsors are not responsible for any injuries or damages incurred during the eventwww.floydsfork.net

<sup>\*\*</sup>Breakfast light lunch and refreshments provided\*\*

<sup>&</sup>quot;A limited number of canoes are provided free to use with life jackets and paddles by calling 502-499-5974 emailing to floydsforkenvironmental@gmail.com - make a reservation now since on a first come, first sen basis. Additional volunteers who have canoes & kayaks are encouraged to bring them; please let us know; are coming and how many persons - usually 2-3 persons per canoe. Walkers on foot are assigned clear

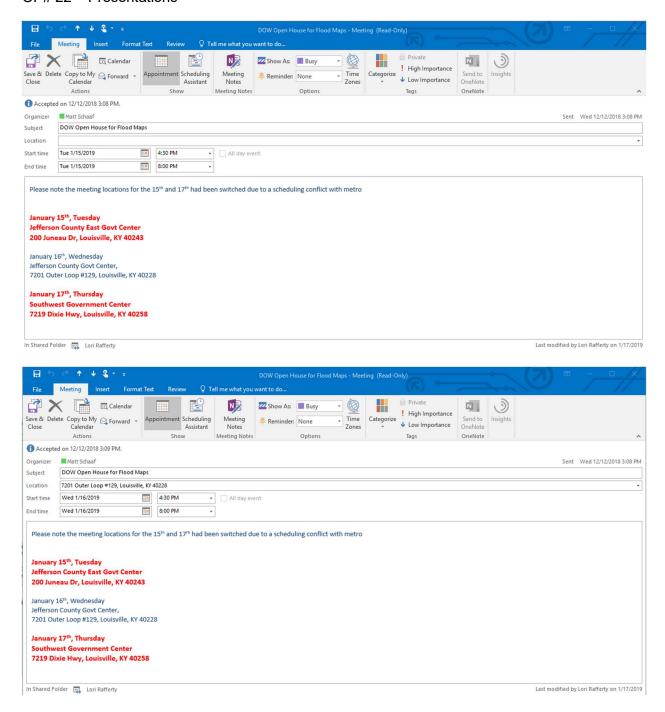
# Mayor rallies community for eighth annual Give A Day Week of Service, April 13-20

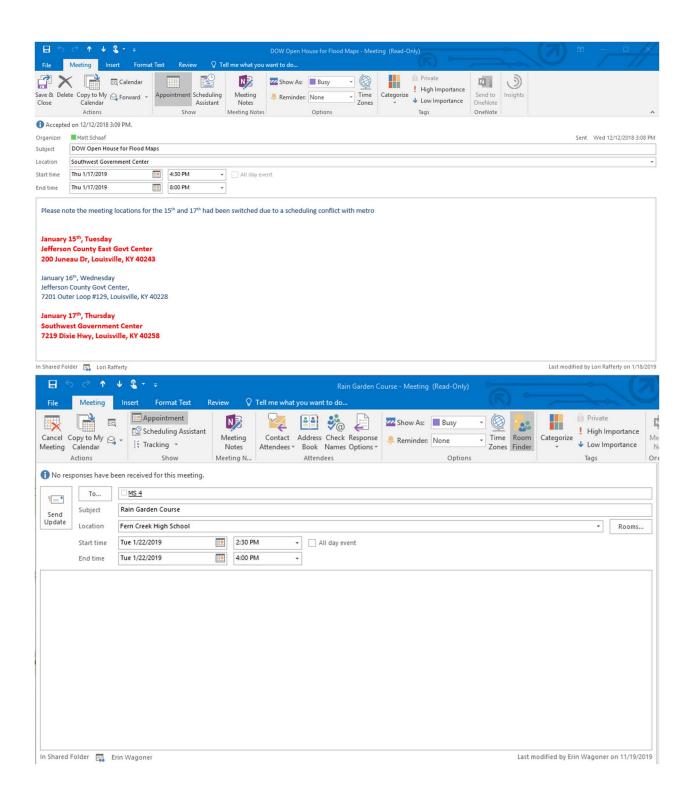
March 27, 2019

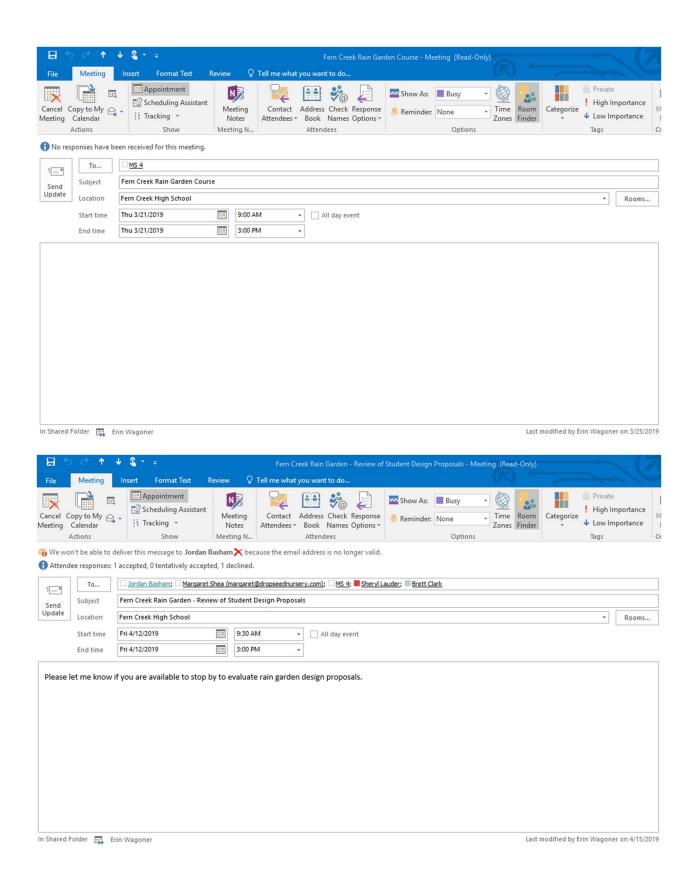
Mayor Greg Fischer today joined representatives from Metro United Way, Jefferson County Public Schools, Kentucky Derby Festival and a variety of nonprofits to kick off the eighth annual Mayor's Give A Day Week of Service with support from Metro United Way, April 13-20, 2019

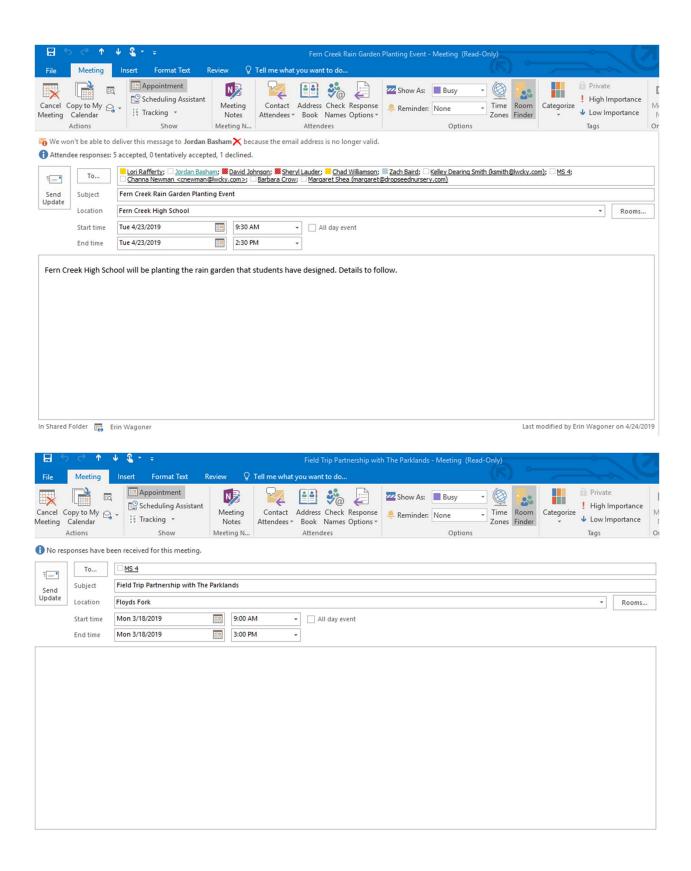
"Now, more than ever, it's important that our community comes together to flex its social muscle to help those most in need," said the Mayor. "Whether you give an hour, a day, donate blood, give food, clothing or simply help a neighbor, everyone can be a part of this special week."

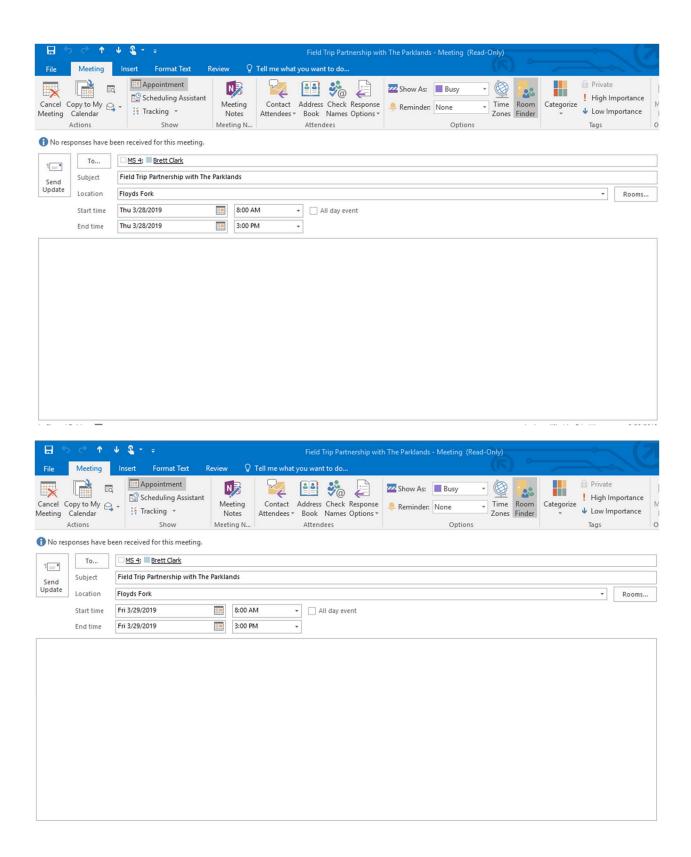
#### OP# 22 - Presentations

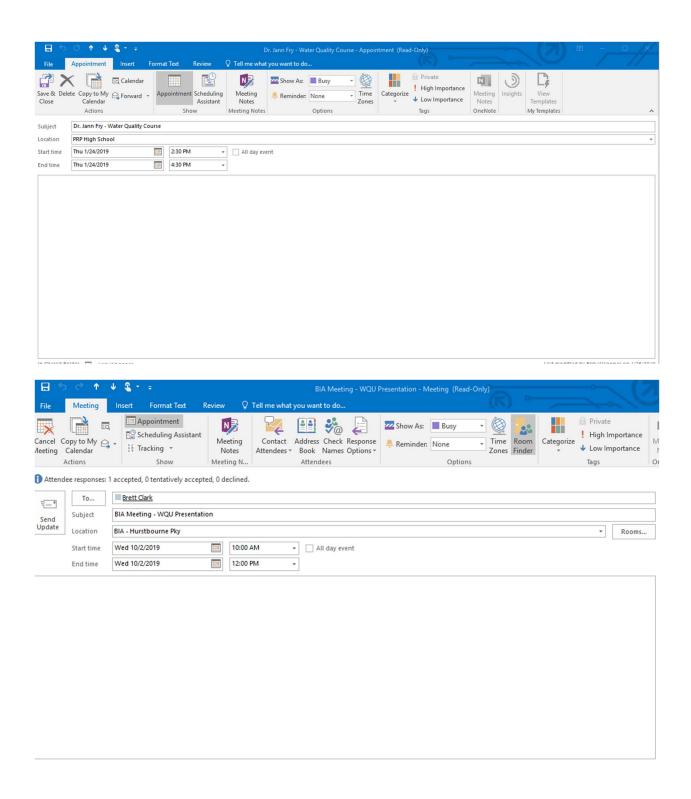


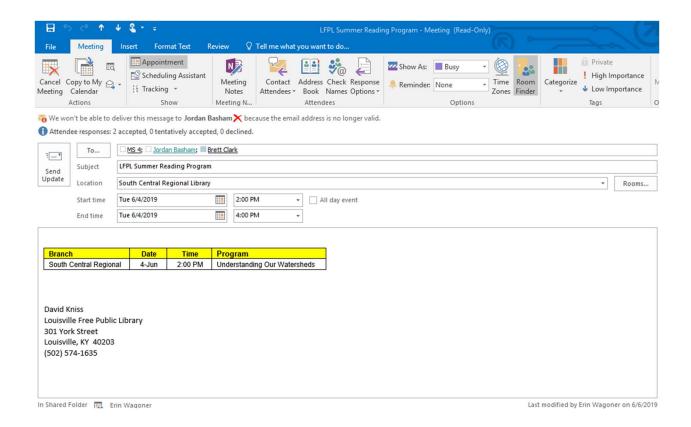








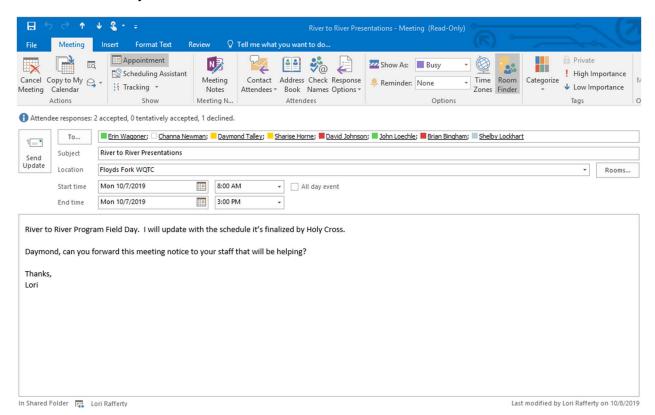




## River to River (Classroom) Photo 09/23/2019



## OP# 23 - Field Days



## River to River (Field Day) Photo 10/07/2019

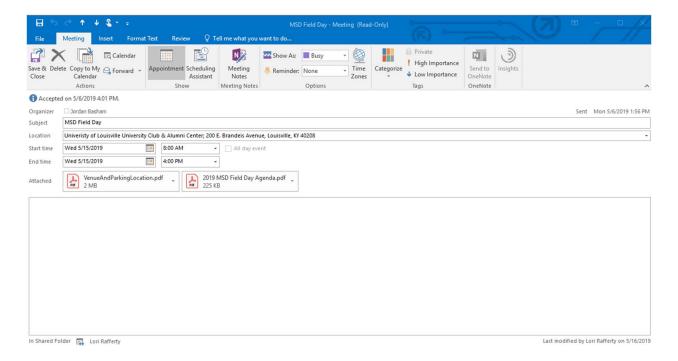




#### LouisvilleMSD @louisvillemsd · Aug 28, 2019

It's another @WFPK #waterfrontWednesday! Come for the music; stay for the poo emojis!

Visit the MSD tent to learn about the Waterway Protection Tunnel, enter to win a rain barrel, take a pic with our #BowlPatrol, and find out about helping with #safecleanwaterways.



#### 2019 MSD Field Day Agenda

#### May 15th, 8 AM - 4 PM

#### University of Louisville University Club

#### 200 E. Brandeis Avenue, Louisville, KY 40208

- 8:00 8:45 am: Registration and Vendor Time
- 8:45 9:00 am: Introduction
- 9:00 9:30 am: Waterway Protection Tunnel Update
  - o Speaker: Jacob Mathis, P.E.
- 9:30 10:00 am: Ohio River Rehabilitation Project
  - o Speaker: Greg Powel, P.E.
- 10:00 10:30 am: Break
- 10:30 11:00 am: Brook St. Academic Building
  - o Speakers: CARMAN
- 11:00 11:30 am: MSD Operations Update
  - o Speaker: Brian Bingham
- 11:30 1:00 pm: Lunch, Networking, and Vendor Time
- 1:00 2:00 pm: MSD's Blueprint 2025 Plan
  - o Speaker: Tony Parrott
- 2:00 2:30 pm: Vendor Time and Dessert Break
- 2:30 4:00 pm: Development Team Update
  - o Speakers: David Johnson, P.E.; Joey Ashby, P.E.; Brad Selch, P.E.; Lori Rafferty, P.E.



#### FORMAT FOR THE CRUISE

We will cruise upriver to near Twelve Mile island and return. The many points of interest on both sides of the river will be pointed out, providing a perspective of these sites not encountered daily by most of us.

The Belle's canteen and bar, located on Ballroom Deck along with the restrooms, on the are open for food and beverage.

A number of musicians will provide entertainment involving traditional Ohio River songs. And representatives of arts. environmental, advocacy, and recreational organizations will have tables to talk about how to become involved in their activities and issues. Individuals, identified by name tags and an Ohio River Fan!, with expertise and experience in a variety of riverine areas will also be roaming on all three decks eager to talk to you about their particular interests as well as learn from you your connections, history and knowledge of the river.

# Welcome Aboard! A Belleload of Knowledge

Inspired by the beauty and intensity of vision Harlan Hubbard captured in his watercolors, as well as his wholistic approach to life and his fascination with the Ohio River, we excitedly talked with others, first around the museum and arts community, and later our conversations expanded to many other individuals interested and concerned about the Ohio River.

From the enthusiastic response to these conversations AFLOAT sprang, inspired by Harlan Hubbard it became a platform to explore the beauty of the river, an opportunity to discuss its issues and a forum to perhaps expand its potential to inform and influence our daily lives.

This cruise is to celebrate the activities, exhibitions, lectures presented by many varied organizations and individuals this past year under the AFLOAT banner. Our intent is to encourage conversations that will hopefully become a form of community brainstorming coming from the mix of people from Cincinnati to West Point and beyond that have joined us on this cruise. The list of the knowledge workers participating is extensive, and represents our current River culture, from artists to scientists, educators to activists, humanists, enthusiasts, organizers and doers.

In 1824 a keelboat, the shanty boat of its day, drifted down the Ohio carrying a similar mix of Knowledge workers to New Harmony to begin a utopian experiment. This formal project only lasted a short while, but it's legacy continues till today. Our hope is this boatload of Knowledge will begin conversations across disciplines and between individuals that will expand community and lead to change, while celebrating the beauty of our

Peter Morrin and John Begley, AFLOATEERS

OUR COURSE - from the downtown wharf to near Twelve Mile Island



Don't be shy! Take advantage of this assembly to both learn and share, and above all, enjoy the magic of a slow ride on the beautiful Ohio.



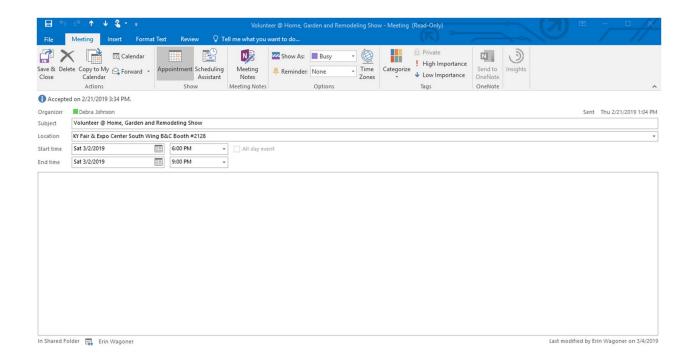
A List of the Knowledge Workers on the Belleload of Knowledge

#### September 22, 2019

There have been many adventurous voyagers along the Ohio - John James Audubon, Lewis and Clark, Ruben Gold Thwaites and many contemporary travelers from Wes Modes to the Ohio River Odysessy's paddlers that you are joining on.

Here is a list of the organizations and individuals lending their knowledge and experience to make the *Belleload of Knowledge* an incredible journey.

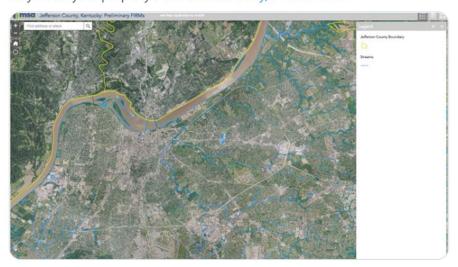
LORI RAFFERTY
METROPOLITAN SEWER DISTRICT
LOUISVILLE -JEPPERSON COUNTY FLOOD-PLAN MANAGER
MUNICIPAL STORM WATER SYSTEM





# LouisvilleMSD @louisvillemsd · Jan 9, 2019

MSD is holding a series of open house meetings to discuss changes to existing floodplain maps by the Federal Emergency Management Agency (FEMA), which may affect your property's floodplain status. Changes to maps may affect your property's flood status. ow.ly/bHux30nfKXM



₩ LouisvilleMSD Retweeted



ORSANCO @ORSANCOchannel · Jan 9, 2019

Save the Date: Saturday, June 15, 2019 will be the annual Ohio River Sweep! A volunteer cleanup that extends the entire length of the #OhioRiver. OhioRiverSweep.org



CA LouisvilleMSD Retweeted



# AlleghenyWater @alleghenywater · Jan 15, 2019

Consider the amount of salt you apply on sidewalks and driveways this winter- it hurts dog paws and the quality of our freshwater streams and rivers. Woof woof!

alleghenyfront.org/americas-fresh...





### **LouisvilleMSD** @louisvillemsd · Jan 23, 2019

It only takes six inches of fast-moving water to knock down an adult and 12 inches can sweep away a car. If you see rising water, always play it safe! #TurnAroundDontDrown





#### LouisvilleMSD @louisvillemsd · Feb 6, 2019

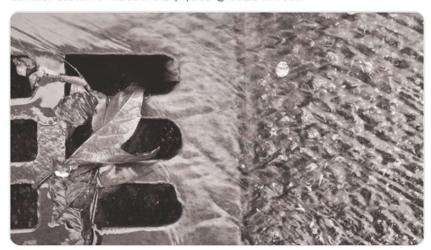
Recent rains means there may be water on roadways. Remember it only takes six inches of fast-moving water to knock down an adult and 12 inches can sweep away a car. If you see rising water, always play it safe! #TurnAroundDontDrown





#### LouisvilleMSD @louisvillemsd · Feb 6, 2019

With a break in the rain, now's a good time to ensure catch basins are clear of debris before showers start again. The city's 67,000 basins are vital in flood protection and #safecleanwaterways. Can't safely clear a catch basin? Contact Customer Relations 24/7/365 @ 502.540.6000.





#### LouisvilleMSD @louisvillemsd · Feb 7, 2019

Catch basins play a vital role in flood protection by carrying away stormwater when it rains. You can help protect your neighborhood by ensuring grates are clear of garbage and debris. Can't safely clear a catch basin? Contact Customer Relations 24/7/365 @ 502.540.6000.





# LouisvilleMSD @louisvillemsd · Feb 12, 2019

NEVER try to drive through a flooded roadway! Six inches of moving water can knock a person down; 12 inches can sweep away a vehicle! Stay safe and avoid flood waters! #TurnAroundDontDrown





#### LouisvilleMSD @louisvillemsd · Feb 12, 2019

It's never worth the risk to walk or drive through flood waters! When roads become flooded, find another way. #TurnAroundDontDrown





#### LouisvilleMSD @louisvillemsd · Feb 12, 2019

Rainwater can overwhelm the sewer system and cause overflows into waterways. Minimize contact with waterways during storms and up to 48 hours afterwards. During these times, avoid swimming, fishing, wading and splashing in the water.





#### LouisvilleMSD @louisvillemsd · Feb 12, 2019

MSD Customer Relations can take your call @ 502-540-6000 if you experience a sanitary backup or roadway flooding



And let me reiterate this warning — please, never drive into a flooded roadway. Don't drive around barricades if they're there, don't drive into water if they aren't in place yet.

Show this thread



#### LouisvilleMSD @louisvillemsd · Feb 13, 2019

It's never worth the risk to walk or drive through flood waters! When roads become flooded, find another way. #TurnAroundDontDrown





### LouisvilleMSD @louisvillemsd · Feb 16, 2019

Even as floodwaters recede over the weekend, always be mindful of safety. Minimize contact with flooded waterways. Avoid swimming, fishing, wading and splashing in the water. If you do come in contact with floodwaters, wash with warm, soapy water.





### LouisvilleMSD @louisvillemsd · Feb 20, 2019

Rain is expected to continue through the day into early evening. If a roadway appears to be flooded, do not try to drive through it. Find another route. It's never worth the risk. #turnaroundontdrown





### **LouisvilleMSD** @louisvillemsd · Feb 20, 2019

NEVER try to drive through a flooded roadway! Six inches of moving water can knock a person down; 12 inches can sweep away a vehicle! Stay safe and avoid flood waters! #TurnAroundDontDrown





### LouisvilleMSD @louisvillemsd · Feb 23, 2019

With the potential of flooding over the weekend, be mindful of safety. Minimize contact with flooded waterways. Avoid swimming, fishing, wading and splashing in the water. If you do come in contact with floodwaters, wash with warm, soapy water.





**LouisvilleMSD** @louisvillemsd · Feb 23, 2019

It's never worth the risk to walk or drive through flood waters! When roads become flooded, find another way. #TurnAroundDontDrown





# LouisvilleMSD @louisvillemsd · Feb 24, 2019

With the potential of flooding over the weekend, be mindful of safety. Minimize contact with flooded waterways. Avoid swimming, fishing, wading and splashing in the water. If you do come in contact with floodwaters, wash with warm, soapy water.





### LouisvilleMSD @louisvillemsd · Feb 24, 2019

It's never worth the risk to walk or drive through flood waters! When roads become flooded, find another way. #TurnAroundDontDrown





#### LouisvilleMSD @louisvillemsd · Mar 23, 2019

Always cleaning up after your pets is one great (and easy) way to maintain #safecleanwaterways. For more ways to help, go to ow.ly/S0NA30o9I8V.





# LouisvilleMSD @louisvillemsd · Apr 6, 2019

Just 70 days until the 30th annual Ohio River Sweep! Join MSD and Ohio River Valley Water Sanitation Commission (@ORSANCOchannel) on June 15 for one of the largest annual environmental cleanups in the US! Learn more and how to volunteer here:



#### Ohio River Sweep

Louisville MSD proudly sponsors Ohio River Sweep with the Ohio River Valley Sanitation Commission (ORSANCO), LG&E and Louisville Water. ... & eventbrite.com



# LouisvilleMSD @louisvillemsd · Apr 18, 2019

Be part of one of the largest environmental cleanups in the US during the 30th annual Ohio River Sweep! Join MSD and the Ohio River Valley Water Sanitation Commission (@ORSANCOchannel) on Saturday, June 15, and help us maintain #safecleanwaterways.



### Ohio River Sweep

Louisville MSD proudly sponsors Ohio River Sweep with the Ohio River Valley Sanitation ... & eventbrite.com



LouisvilleMSD @louisvillemsd · Apr 22, 2019

On this #EarthDay (and every day), join us in the fight for #safecleanwaterways! What happens on land affects our waterways, so see what steps you can follow to help!
ow.ly/pGwo50rcjlj





LouisvilleMSD @louisvillemsd · Apr 26, 2019

The garden looks GREAT! So proud to have been a part of this beautiful project!



The @malehighschool rain garden one year later! This was planted by students last year with support from @louisvillemsd. We are happy to see those native plants in thriving! And a new educational sign to support outdoor classroom activities. #raingarden





**LouisvilleMSD** @louisvillemsd · May 2, 2019

Want to be stylish AND help keep #safecleanwaterways? Join MSD and @ORSANCOchannel for #OhioRiverSweep on Saturday, June 15! Volunteers receive a free T-shirt and a complimentary cookout after the cleanup! ow.ly/dh1f50tVhEQ





#### LouisvilleMSD @louisvillemsd · May 3, 2019

Churchill Downs joined MSD in its Green Infrastructure Program, installing 96-inch pipes that will act as a storage basin during heavy rainfall events. The project should reduce 12 million gallons of combined sewer overflows into the Ohio River to ensure #safecleanwaterways.





### **LouisvilleMSD** @louisvillemsd · May 3, 2019

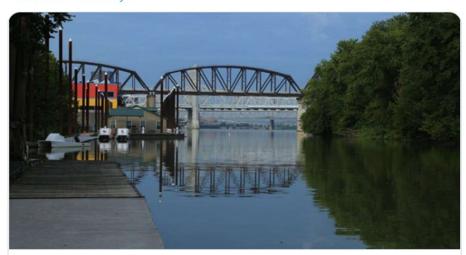
On #OaksDay, the race is on the track, not on the roads! It's never worth the risk to walk or drive through flood waters! When roads become flooded, find another way. #TurnAroundDontDrown





### LouisvilleMSD @louisvillemsd · May 8, 2019

Even as the Ohio River improves, there's more work to do. Join MSD and @ORSANCOchannel on June 15 for the 30th annual River Sweep (louisvillemsd.org/OhioRiverSweep) and help us continue making #safecleanwaterways.



Fish Diversity Making A Comeback In The Ohio River
The Ohio River is once again teeming with fish diversity thanks in part to
environmental regulations, like the federal Clean Water Act.

& wfpl.org



#### **LouisvilleMSD** @louisvillemsd · May 15, 2019

UofL hosted today's MSD Field Day, which brought MSD together with contractors, engineers, inspectors, vendors and other professionals. The event gave a chance to discuss MSD operations, green infrastructure, and area emergency repairs.





## **LouisvilleMSD** @louisvillemsd · May 22, 2019

The Clifton Heights CSO Basin will store more than 7 million gallons during rain events while offering a park-like setting and helping keep #safecleanwaterways, said MSD Executive Director Tony Parrott sitting the basin ribbon cutting.





### LouisvilleMSD @louisvillemsd · May 22, 2019

Built into a grassy hillside next to the Mellwood Arts and Entertainment Center and mostly invisible to the public, the basin includes a wetlands area with a mix of 25 diverse native meadow plant species providing pollinator habitat and erosion control.





#### LouisvilleMSD @louisvillemsd · Jun 1, 2019

It's only two weeks until the 30th annual Ohio River Sweep—one of the largest environmental cleanups in the US! Join MSD and the Ohio River Valley Water Sanitation Commission (@ORSANCOchannel) on Saturday, June 15, and help maintain #safecleanwaterways.



#### Ohio River Sweep

Louisville MSD proudly sponsors Ohio River Sweep with the Ohio River Valley Sanitation ...  $\mathscr{S}$  eventbrite.com



# **LouisvilleMSD** @louisvillemsd · Jun 10, 2019

Rainfall is already 1.67 inches above this period last year, which had a record-setting flood event.

@LouResilience: "We are going to see more rain, more floods. How can we trust each other enough to make the investment and keep ourselves safe?"

# ow.ly/SPNi50uAL0J





### LouisvilleMSD @louisvillemsd · Jun 12, 2019

It's only three days until the 30th annual Ohio River Sweep! Join MSD and @ORSANCOchannel Saturday for one of the largest environmental cleanups in the nation! For more information, go to ow.ly/tw5T50uBL2o.





#### **LouisvilleMSD** @louisvillemsd · Jun 13, 2019

Go teams! See you at the river louisvillemsd.org/OhioRiverSweep for site information





This upcoming Saturday, join thousands of volunteers from Pittsburgh, PA to Cairo, IL doing their part to clean up the 3,000 miles of Ohio River shoreline. clermontswcd.org/2019-ohio-rive...





# LouisvilleMSD @louisvillemsd · Jun 13, 2019

louisvillemsd.org/OhioRiverSweep Wes Sydnor quoting Wendell Berry..."Do unto those downstream as you would have those upstream do unto you." See you at Ohio River Sweep this Saturday at 9 AM!





### **LouisvilleMSD** @louisvillemsd · Jun 14, 2019

Working side-by-side with friends and neighbors. Joining in the efforts for #safecleanwaterways. A free T-shirt. A celebratory cookout. There's no better way to spend your Saturday morning than tomorrow's 30th annual Ohio River Sweep! Find out more at LouisvilleMSD.org/OhioRiverSweep.









# LouisvilleMSD @louisvillemsd · Jun 15, 2019

Kicking things off at Cox Park. Join us for @ORSANCOchannel Ohio River Sweep #safecleanwaterways





# LouisvilleMSD @louisvillemsd · Jun 18, 2019

With a flash flood warning throughout the area, be careful on the commute home and the rest of the evening. It's never worth the risk to walk or drive through flood waters! When roads become flooded, find another way. #TurnAroundDontDrown





### LouisvilleMSD @louisvillemsd · Jul 1, 2019

Dunn Elementary students get a summer lesson from @ErinBWagoner on what they can do to help improve our watershed. Steps like properly disposing of garbage and being sure to #scoopthepoop after your doggo can ensure #safecleanwaterways.





#### LouisvilleMSD @louisvillemsd · Jul 9, 2019

MSD's innovative solutions to deal with stormwater continue to receive national recognition, this time looking at our basin projects and the Waterways Protection Tunnel—all key to our continued mission of #safecleanwaterways.



Stormwater Solutions Under the Surface - American I... The Metropolitan Sewer District's efforts will prevent harmful combined sewer overflows and protect the ... & americaninfrastructuremag.com



### LouisvilleMSD @louisvillemsd · Jul 23, 2019

MSD selected as host location for JCPS teacher's conference. The focus of the conference is on understanding by design and performance based assessment for 9-12 teachers at Fairdale High School. MSD is an Academies of Louisville partner with Fairdale High School.





#### LouisvilleMSD @louisvillemsd · Aug 7, 2019

Thanks for having us! We'll be there the first Tuesday of every month to discuss the Waterway Protection Tunnel and the importance of #safecleanwaterways!



# KY Science Center @KYScience · Aug 6, 2019

What a fun time today with @louisvillemsd as they demonstrated some of their knowledge for Tunnel Tuesday! Today we learned all about the engineering that goes into the tunnels we use to keep the city of Louisville clean and healthy! #doscience





#### LouisvilleMSD @louisvillemsd · Aug 18, 2019

Woo hoo for trees! Planting trees help redirect stormwater from the sewer system and help keep #safecleanwaterways.

Scholastic Kids Press @ @KidsPress · Aug 16, 2019

Louisville, KY is working to raise awareness of the importance of planting trees in urban settings bit.ly/2YQPvGw





# LouisvilleMSD @louisvillemsd · Aug 20, 2019

With a mission of #safecleanwaterways, MSD is committed to improving water quality in local waterways.

Of course, if you can not dump your loveseat into a stream, that helps, too!





### **LouisvilleMSD** @louisvillemsd · Aug 26, 2019

Thanks for playing a role in expanding the urban canopy! Each tree plants helps redirect stormwater from sewer systems, decreases sewer overflows, and helps ensure #safecleanwaterways!



## Deer Park Neighborhood @DeerParkLou · Aug 25, 2019

@DeerParkLou supported by @louisvillemsd ordered 71 trees (48% increase over last year) for our Deer Park neighbors - canopy replacement one tree at a time - to be planted in October. CONGRATS DPNA tree team!! Thank you neighbors!! #trees





#### LouisvilleMSD @louisvillemsd · Aug 26, 2019

Dogs in Jefferson County produce enough waste to fill four dump trucks each day. When that ends up in the waterways, it can harm the environment.

So on #InternationalDogDay—and every day—be sure to #scoopthepoop and help with #safecleanwaterways. ow.ly/UR6I50vJWTV





**LouisvilleMSD** @louisvillemsd · Oct 28, 2019 Keeping trash to garbage cans and recycling helps us maintain #safecleanwaterways. Learn more about what we do at louisvillemsd.org.





#### LouisvilleMSD @louisvillemsd · Nov 7, 2019

Louisville MSD and the U.S. Army Corps of Engineers will host a public meeting for the Three Forks of Beargrass

Creek Ecosystem Restoration Feasibility Study on Thursday, Nov. 14, 6-8:30 p.m. at the Girl Scouts of Kentuckiana Building at 2115 Lexington Rd., Louisville.



ì.	
,	









#### **LouisvilleMSD** @louisvillemsd · Nov 7, 2019

MSD and the Corps are working on a three-year comprehensive study to outline what is necessary to restore the ecological integrity of the Beargrass Creek watershed, which contains the South, Middle, and Muddy forks.











# LouisvilleMSD @louisvillemsd · Nov 7, 2019

The study will identify innovative restoration techniques and engineering solutions that are compatible with floodplain management to improve ecosystem structure, function, and processes that have been lost over time

**Instagram Posts** 









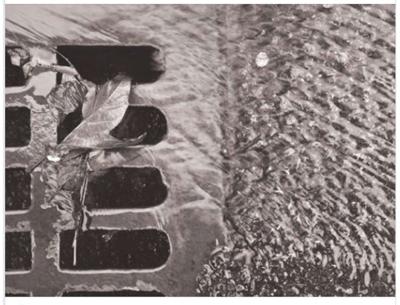
Recent rains means there may be water on roadways. Remember it only takes six inches of fast-moving water to knock down an adult and 12 inches can sweep away a car. If you see rising water, always play it safe! #TurnAroundDontDrown

•••





With a break in the rain, now's a good time to ensure catch basins are clear of debris before showers start again. The city's 67,000 basins are vital in flood protection and #safecleanwaterways. Can't safely clear a catch basin? Contact Customer Relations 24/7/365 @ 502.540.6000.





Catch basins play a vital role in flood protection by carrying away stormwater when it rains. You can help protect your neighborhood by ensuring grates are clear of garbage and debris. Can't safely clear a catch basin? Contact Customer Relations 24/7/365 @ 502.540.6000.





NEVER try to drive through a flooded roadway! Six inches of moving water can knock a person down; 12 inches can sweep away a vehicle! Stay safe and avoid flood waters! #TurnAroundDontDrown



**⊕** 8

3 Comments 12 Shares



Rainwater can overwhelm the sewer system and cause overflows into waterways. Minimize contact with waterways during storms and up to 48 hours afterwards. During these times, avoid swimming, fishing, wading and splashing in the water.





Even as floodwaters recede over the weekend, always be mindful of safety. Minimize contact with flooded waterways. Avoid swimming, fishing, wading and splashing in the water. If you do come in contact with floodwaters, wash with warm, soapy water.





Rain is expected to continue through the day into early evening. If a roadway appears to be flooded, do not try to drive through it. Find another route. It's never worth the risk. #turnaroundontdrown





2 Shares

**1** 4



With the potential of flooding over the weekend, be mindful of safety. Minimize contact with flooded waterways. Avoid swimming, fishing, wading and splashing in the water. If you do come in contact with floodwaters, wash with warm, soapy water.







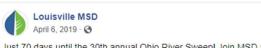
SAVE THE DATE: Join MSD and Ohio River Valley Water Sanitation Commission (@ORSANCOchannel) on June 15 for the 30th annual Ohio River Sweep! Learn more and how to volunteer here: http://ow.ly/6GVm30o1f8x





Always cleaning up after your pets is one great (and easy) way to maintain #safecleanwaterways. For more ways to help, go to http://ow.ly/S0NA30o9I8V.





Just 70 days until the 30th annual Ohio River Sweep! Join MSD and Ohio River Valley Water Sanitation Commission (@ORSANCOchannel) on June 15 for one of the largest annual environmental cleanups in the US! Learn more and how to volunteer here: http://ow.ly/6GVm30o1f8x



EVENTBRITE.COM

Ohio River Sweep

Louisville MSD proudly sponsors Ohio River Sweep with the Ohio River...



Sure, it's #EarthDay today, but the work doesn't stop here! Join MSD and the Ohio River Valley Water Sanitation Commission (@ORSANCOchannel) for #OhioRiverSweep on Saturday, June 15, and help us maintain #safecleanwaterways.



LOUISVILLEMSD.ORG

### Ohio River Sweep | MSD

MSD sponsors Ohio River Sweep, one of the largest cleanups in the U.S.



MSD is preparing for recreational season in our local streams with Stantec, performing annual wet weather sampling training this week. Training included Stantec and MSD staff preparing for taking water quality samples at 42 locations during wet weather. Sampling occurs throughout rain and potentially severe weather conditions. Safety and quality control procedures were reviewed in the classroom and demonstrated at Middle Fork Beargrass Creek in Brown Park. Training was led by Brad Allgeier of Stantec and Erin Wagoner of MSD.







It looks like a wet forecast for today's running of the #KentuckyOaks at Churchill Downs, which means recently installed pipes underneath a new parking lot may get as much workout as the horses on the track. Churchill Downs joined MSD in its Green Infrastructure Program, installing 96-inch pipes that will act as an underground storage basin during heavy rainfall events. The project should reduce 12 million gallons of combined sewer overflows into the Ohio River, helping ensure #safecleanwaterways.





Even as the Ohio River improves, there's more work to do. Join MSD and Ohio River Valley Water Sanitation Commission (ORSANCO) on June 15 for the 30th annual River Sweep (https://louisvillemsd.org/OhioRiverSweep) and help us continue making #safecleanwaterways.

https://wfpl.org/fish-diversity-making-a-comeback-in-the-o.../



#### Fish Diversity Making A Comeback In The Ohio River

The Ohio River is once again teeming with fish diversity thanks in part to...



5 Shares



It's only two weeks until the 30th annual Ohio River Sweep-one of the largest environmental cleanups in the US ! Join MSD and the Ohio River Valley Water Sanitation Commission (@ORSANCOchannel) on Saturday, June 15, and help maintain #safecleanwaterways.

http://ow.ly/ydEg50qFe5X



**EVENTBRITE.COM** 

#### **Ohio River Sweep**

Louisville MSD proudly sponsors Ohio River Sweep with the Ohio River...





It's only three days until the 30th annual Ohio River Sweep! Join MSD and Ohio River Valley Water Sanitation Commission (ORSANCO) Saturday for one of the largest environmental cleanups in the nation! For more information, go to LouisvilleMSD.org/OhioRiverSweep.

### Make plans now! Ohio River Sweep

Saturday, June 15 9 AM to Noon



Ohio River Sweep is one of the nation's largest and longest-running environmental cleanup events. MSD employees will equip volunteers with gloves and bags.

LouisvilleMSD.org/OhioRiverSweep







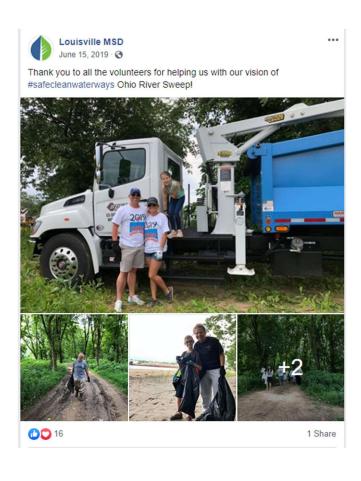
Ready to take on the litter! Join us at Cox Park or five other locations for Ohio River Sweep #safecleanwaterways for info LouisvilleMSD.org/riversweep



09

1 Share











Dogs in Jefferson County produce enough waste to fill four dump trucks each day. When that ends up in the waterways, it can harm the environment.

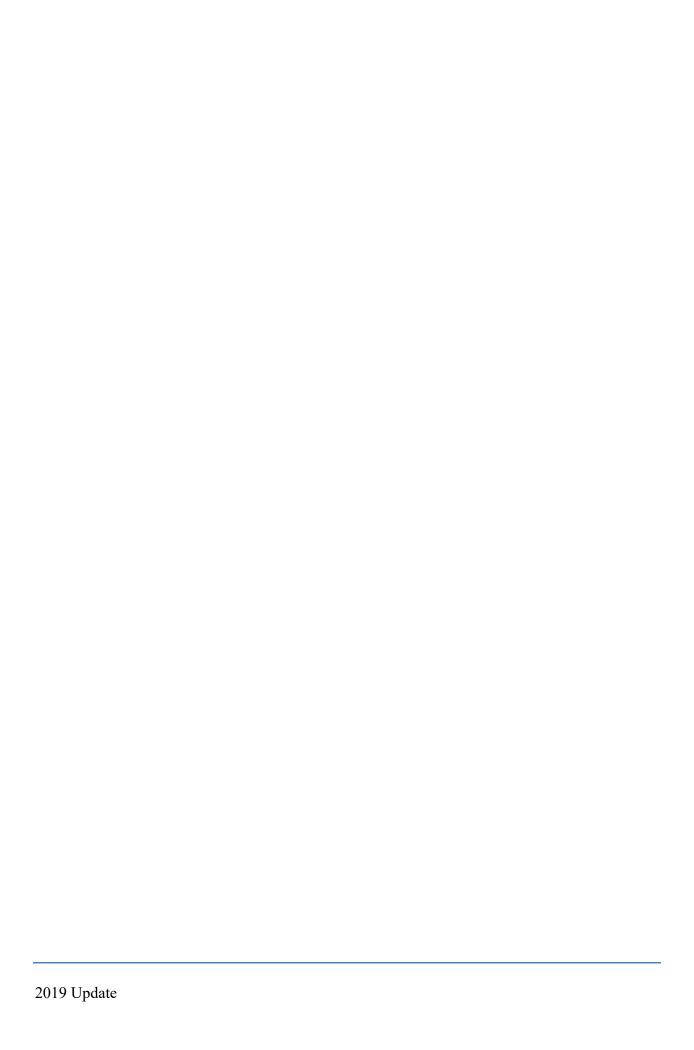
So on #InternationalDogDay—and every day—be sure to #scoopthepoop and help with #safecleanwaterways. http://ow.ly/mEwi50vJWTU





Keeping trash to garbage cans and recycling helps us maintain #safecleanwaterways. Learn more about what we do at louisvillemsd.org.







#### **APPENDIX 5**

## Coverage Improvement Plan Worksheet



#### 370 COVERAGE IMPROVEMENT PLAN IMPLEMENTATION

**Community Name:** Louisville/Jefferson County

State: Kentucky

CID: 210120

Coverage Improvement Plan Implementation (CPI) Project Worksheet													
	CPI Projects	Points per Topic	Times Delivered	СРІ	PPI?	PPI	STK?	STK	CPI + PPI + STK				
CPI#1	Councilman Newsletters	4	3	12	у	4.8	у	4.8	16.8				
CPI#2	MSD Floodplain Newsletter	4	1	4	у	1.6	n	0.0	5.6				
CPI#3	MSD Website	2	1	2	у	0.8	n	0.0	2.8				
CPI#4	Flood Insurance Brochures at MSD Main Office	2	3	6	у	2.4	n	0.0	8.4				
CPI#5	Home, Garden, & Remodeling Show	2	1	2	у	0.8	у	0.8	2.8				
CPI#6	Flood Insurance Social Media Posts	2	5	10	у	4.0	n	0.0	14.0				
CPI#7	Flood Insurance Flyer to floodplain/rep loss areas	2	1	2	у	0.8	n	0.0	2.8				
CPI#8	Building Industry Assoc Land Development Committee	4	1	4	у	1.6	у	1.6	5.6				
CPI#9	Flood Insurance Presentations	4	2	8	у	3.2	у	3.2	11.2				
_	cFRP	=	∑CPI:	50	∑PPI:	20.0	∑STK:	10.4	80.4				

Number of CPI projects:

∑CPI + PPI + STK ≤ 60



#### **APPENDIX 6**

## Examples of Coverage Improvement Plan Projects





#### CPI#1 Council Person Newsletters

#### 01/10/2019 District 16

Representatives from the Division of Water and Louisville MSD will be available to speak one-on-one with you. The Kentucky Association of Professional Surveyors and insurance agents have been invited to answer questions related to elevation certificates and flood insurance.

Louisville Metro has a long history of flooding from the Ohio River and its many tributaries. Approximately 15 percent of Louisville Metro is in a floodplain and threatened by frequent flooding, which includes about 8,000 homes and businesses.

Any questions please contact Matt Scaaf, Associate Engineer II, at 540-6148.

#### 06/27/2019 District 23

District 23 Update - June 27, 2019

#### **BBB Warns of Storm** Chasers



This past weekend's storms produced thunderstorms, flooding, and heavy rains. As residents begin to evaluate damage that may have occurred, BBB serving Louisville, Southern Indiana, and Western Kentucky wants to remind consumers to beware of "storm chasers" and out-of-town contractors soliciting business.

BBB offers the following tips to help you avoid a scam:

- Check your insurance. Talk with your insurance agent to find out about your coverage and filing requirements. Make sure to save copies of your receipts.

  Ask BBB. Visit bbb.org or call 502.583.6546 to find out a company's BBB Business Profile. This information includes the BBB rating, contact information, BBB customer complaints, and more
- Get quotes in writing. Try to get at least 3-4 quotes in writing. Be wary of any quote that seems unusually low or high compared to the others.
- Check for licensure. Businesses must be licensed.
  Contact the Revenue Commission at 502.574.4860 to
  check out a company's licensure.
- Get a copy of the contract. Make sure to get a copy of your contract. Read over it carefully and ask questions on anything you do not understand. The contract should detail all the work, costs, pay schedule, and projected completion date. The contract should also state who will obtain the
- Don't pay the full amount upfront. If a company demands full payment upfront, stay away.
  Resist high-pressure sales tactics. Don't feel pressured
- resist high-pressure sales factors, both reep pressured to hire someone on the spot. Allow yourself time to do your research before you sign a contract.

  Beware of accepted payment methods. Watch out for businesses that only want cash. Pay by a credit card or



#### 07/01/2019 District 20

#### District 20 eNewsletter - July 1st, 2019

(LOUISVILLE, KY) – This past weekend's storms produced thunderstorms, flooding, and heavy rains. As residents begin to evaluate damage that may have occurred, BBB serving Louisville, Southern Indiana, and Western Kentucky wants to remind consumers to beware of "storm chasers" and out-of-town contractors soliciting business.

BBB offers the following tips to help you avoid a scam:

- Check your insurance. Talk with your insurance agent to find out about your coverage and filing requirements. Make sure to save copies of your receipts.
- Ask BBB. Visit <u>bbb.org</u> or call 502.583.6546 to find out a company's BBB Business Profile. This information includes the BBB rating, contact information, BBB customer complaints, and more.
- Get quotes in writing. Try to get at least 3-4 quotes in writing. Be wary of any quote that seems unusually low or high compared to the others.
- Check for licensure. Businesses must be licensed. Contact the Revenue Commission at 502.574.4860 to check out a company's licensure.
- Get a copy of the contract. Make sure to get a copy of your contract. Read over it carefully and ask questions on anything you do not understand. The contract should detail all the work, costs, pay schedule, and projected completion date. The contract should also state who will obtain the proper permits.
- Don't pay the full amount upfront. If a company demands full payment upfront, stay away.
- Resist high-pressure sales tactics. Don't feel pressured to hire someone on the spot. Allow yourself time to do your research before you sign a contract.
- Beware of accepted payment methods. Watch out for businesses that only want cash. Pay by a credit card or check whenever possible.

ABOUT BBB: For more than 100 years, the Better Business Bureau has been helping people find businesses, brands and charities they can trust. In 2018, people turned to BBB more than 173 million times for BBB Business Profiles on nearly 5.4 million businesses and Charity Reports on 11,000 charities, all available for free at <a href="bbb.org">bbb.org</a>. There are local, independent BBBs across the United States, Canada and Mexico, including BBB Serving Louisville, Southern Indiana, and Western Kentucky, which was founded in 1916 and serves 44 counties in Kentucky and 8 counties in Southern Indiana.



#### CPI#2 MSD Floodplain Newsletters



#### Did you know? Homeowner's insurance does not cover flood damage.

Anyone in Louisville Metro can purchase flood insurance. Where it can rain, it can flood. Without flood insurance, survivors must recover with loans and very limited federal assistance. Don't delay, National Flood Insurance Program (NFIP) flood insurance policies can take up to 30 days to go into effect. Just a few inches of water can cause thousands of dollars in damage. Protect yourself and your home by calling your insurance agent to learn more about flood insurance or by going to floodsmart.gov or by calling 800.427.4661. Remember, most homeowner's and renter's insurance does not cover flood damage.

## FLOODPLAIN NEWS November 2019



#### **OUR VISION**

The innovative regional utility for safe, clean waterways



#### Basement flooding

If you have experienced a rain-related sewer backup through a basement-plumbing fixture—floor drain, shower, toilet or sink—or live in an area of documented wet-weather backups, MSD's **Plumbing Modification Program** can help. To date, backflow prevention devices have helped more than 17,200 customers protect their basements from sewer backups.

If approved, MSD will pay a licensed plumbing contractor to install the overflow prevention devices to your plumbing layout. Go to **LouisvilleMSD.org** to learn more or call **502.540.6000**.

#### Safety tips during flooding

- Move vehicles, furniture, and valuables to higher ground if possible.
- Do not drive through flooded areas.
   Turn around, don't drown!
- Stay out of the floodwater, inside and outside of your home. Six inches of flowing water can knock a person down. Water can also conduct electric current, which can be fatal.



MSD FLOODPLAIN NEWS

November 2019

#### Drainage problems

To solve a drainage problem, look to see if removing obstructions or grading your yard can resolve the drainage issue. Also, check to see if a clogged ditch could be the source of any flooding problems. Clogged ditches, creeks, and channels can cause water to overflow or divert into yards and onto roads.

Never dump grass clippings or yard waste into a stream or ditch. Dumping anything in our streams is illegal and can cause flooding or water quality problems. To report obstructions or illegal dumping, contact MSD 24/7 at 502.540.6000.

#### Floodplain regulations

Properties in a flood hazard area have special requirements regarding land use and construction. Regulations require a floodplain permit before you start any repair, renovation, development, improvement, or construction. MSD staff will explain the floodplain requirements to you or you can visit MSD's website for more information. If you see illegal construction in the floodplain, contact MSD immediately.

For more information about floodplain permitting, visit LouisvilleMSD.org/Floodplain-Information.



#### Help keep our streams clean

- Decrease your use of fertilizer and pesticides.
   Stormwater runoff containing these chemicals can enter our waterways and cause increased algae, which depletes oxygen in the water.
- Put pet waste in the trash. When left on the ground, it too can cause depleted oxygen in streams
- Plant a tree or rain garden—they are great filters for stormwater runoff.
- Dechlorinate your swimming pool water before draining it.

#### Elevation certificates

Having an elevation certificate for your home can save you money on flood insurance if your property is in the Special Flood Hazard Area. MSD has elevation certificates available for some properties in Louisville Metro. To check if an elevation certificate is on file, go to our Floodplain Website: LouisvilleMSD.org/Floodplain-Information. Under the Insurance tab is a list of all the elevation certificates on file. If the property is on the list, we can send you a copy. If a property is not on the list, a licensed surveyor must be hired to complete the elevation certificate. If you have an elevation certificate completed for your home, please send us a copy at floodpermits@louisvillemsd.org so that we can add it to the database.

#### Know when to evacuate

The Ohio River rises relatively gradually, giving several days warning before reaching flood stage. However, as we know heavy rainstorms can cause local flooding in less than an hour. Flood watches and warnings are broadcast on NOAA weather radios, and television and local radio stations. When warning sirens are heard, tune a battery-operated radio to a local radio station and listen for weather reports and possible evacuation orders. In order to receive emergency warnings on your phone, sign up for LensALERT, Louisville's local emergency notification system.

For this free service visit: smart911.com.

#### About MSD

Learn more about our Floodplain Program and other ways MSD is helping protect our community and its waterways.

LouisvilleMSD.org/Floodplain-Information



#### OUR VISION

The innovative regional utility for safe, clean waterways

24/7/365

502.540.6000 · CustomerRelations@LouisvilleMSD.org



LouisvilleMSE



#### CPI#3 MSD Website



Home → Programs → Programs and Projects → Flood Insurance

#### Flood Insurance

Louisville Metro participates in the National Flood Insurance Program (NFIP) so that community members can purchase flood insurance to protect themselves from flood losses and so that the community is eligible to receive federal disaster assistance. In order to participate in the NFIP, the community is required to adopt and enforce a floodplain ordinance. Learn more about Louisville Metro's Floodplain Ordinance.

Louisville Metro also participates in the Community Rating System (CRS). Currently, Louisville Metro is a Class 3 in the CRS program, which automatically gives community members up to a 35% discount on flood insurance premiums. The CRS program saves the community approximately \$2 million each year! For more information about the CRS program, click the CRS tab above.



#### Why buy flood insurance?

- Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to the average flood insurance policy, which is about \$650 per year, or about \$54 per month.
- In most cases, it takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the storm approaches and the floodwaters start to rise.
- In a high-risk area, your home is more likely to be damaged by flood than by fire.
- Even though flood insurance isn't federally required, anyone can be financially vulnerable to floods. In fact, people outside of mapped high-risk flood areas file nearly 25% of all National Flood Insurance Program flood Insurance claims and receive one-third of Federal Disaster Assistance for flooding.

#### Cost of Flooding



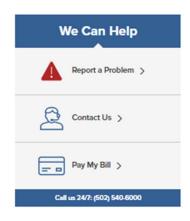
Only a few inches of water to cause major damage to your home and its contents. Find out how much flooding could cost you by clicking here.

#### **Elevation Certificates**

Do you need a elevation certificate for your home or business? As part of the CRS program, MSD has been collecting elevation certificates since 1990. If you need an elevation certificate, see if MSD has one on file for your address. If your address is not on this list, you will need to hire a surveyor to complete an elevation certificate for your home. If your address is on the list, contact the Floodplain Management Department to request the elevation certificate.

#### For more information about flood insurance, go to the following links:

Answers to Questions About the National Flood Insurance Program, F-084 (2011)
www.floodsmart.gov
www.fema.gov/business/nfip







#### CPI#4 Flood insurance Brochures at MSD Main Office



[5432 Any Street Louisville, KY 40200]

[REAL ESTATE COMPANY]

11/4/14

Our Community's Flood Hazard

What Prospective Property Owners Should Know

## Our Situation:

from interior streams and river flooding from property, it is a good idea to check out the possible flood hazard before you buy. Louisville-Jefferson County, flash flooding damage. If you are looking at buying a community has experienced numerous storms or rainfall events causing flood Two types of flooding are common in the Ohio River. Over the years, our

## Know Your Local Floodplain Management Regulations.

dentified floodplains to ensure buildings Metropolitan Sewer District (MSD) and the Kentucky Divison of Wafer regulate The Louisville and Jefferson County construction and development in are protected from flood damage.

- requires a permit from MSD and the Any development in the floodplain Kentucky Division of Water.
- Filling and similar projects are prohibited Houses that are considered substantially in certain areas.
- foot above the flood level when they are causes must be elevated to at least one New construction, including additions, damaged (i.e., more than 50% of its market value) by fire, flood or other repaired.

must be elevated at least one foot above

the flood level.







## For Your Protection

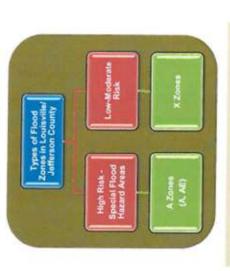
now Your Flood R

Looking for a new home? Have you checked out whether it has ever flooded or had a drainage problem?
 Even a shallow flood only a few inches deep in your house can cause thousands of dollars in damage and loss of irreplaceable keepsakes. You may even have to relocate until repairs are made.

 If your property is located in a FEMA Special Flood Hazard Area, it is five times more likely to experience a flood versus a fire, so purchasing flood insurance is advisable.  If you need a mortgage that is regulated or insured by the Federal government (e.g., VA, FDIC, Farm Credit, FHA/HUD, SBA, NCUA), you will have to buy a flood insurance policy if the building is located in a Special Flood Hazard Area. Kentucky state law requires sellers or their agents to disclose knowledge of any flooding or drainage problems on their property (KRS 324.360), so start your research by asking the seller and the agent. They may honestly say they don't know of any flooding, but that does not mean it is not located in a Special Flood Hazard Area.



## Flood Insurance Rate Maps



 The Federal Emergency Management Agency (FEMA) has prepared Flood Insurance Rate Maps (FIRMs) that show Special Flood Hazard Areas (SFHAs) and types of flood zones.

 A Zones (A and AE) are considered high-risk areas. There is at least a 1 in 4 chance of flooding during a 30year mortgage. All home and business owners in these areas with mortgages from federally regulated or insured fenders are required to buy flood insurance.  X Zones are considered moderate-tolow risk areas. The risk of being flooded is reduced but not completely removed. Flood insurance isn't federally required in moderate-to-low areas, but can be purchased by all property owners and renters.

## Other Resources

What You Should Know

You can check on Special Flood Hazard Areas in Louisville-Jefferson County three ways:

website: http://ags2.loic.org/msdflooddetermination/,

o The Online LOJIC Map: www.lojic.org. o Flood Insurance Rate Maps can be found at FEMA's Map Service Center. http://msc.fema.gov

If you have questions about if there
are any special land use, building,
or floodplain management
regulations that apply to a property,
you can call MSD at 540-6439.

Management website at: http://www.msdlouky.org/programs. crssife/fpindex.html

flooding, visit MSD's Floodplain

For more information about

٠

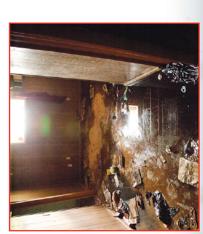
 For flood insurance information, visit www.floodsmart.gov.





## **DISASTER ASSISTANCE IS OFTEN NOT AVAILABLE**

because they believe Federal disaster assistance will come to their aid. But floods are not always declared for all covered losses, and, unlike loans, that money for up to \$100,000. For businesses, structural and nome or business. Take the initiative to protect your a Federal disaster. And when they are, aid is usually in the form of a loan, which must be paid back with Some people think they don't need flood insurance interest. Flood insurance, on the other hand, pays doesn't have to be paid back. You can cover your contents coverage are available up to \$500,000. Don't count on others to financially protect your





## **CONSEQUENCES?** WHY RISK THE

Flood Insurance Program is available not only in areas dollars in damage to walls, floors, furniture, carpets, and appliances. Flood insurance can help you avoid at high risk of flooding, but in moderate- to low-risk Just a few inches of water can cost thousands of peace of mind. Flood insurance from the National areas as well. Policies are sold through nearly 90 the financial consequences of a flood—and gain insurance companies nationwide.

but a small percentage of very high-risk properties, flood insurance is surprisingly affordable. For example, if your home is in a moderate to low-risk area, you may qualify The cost of a policy depends on your flood risk. For all for a Preferred Risk Policy. Call your agent for details.

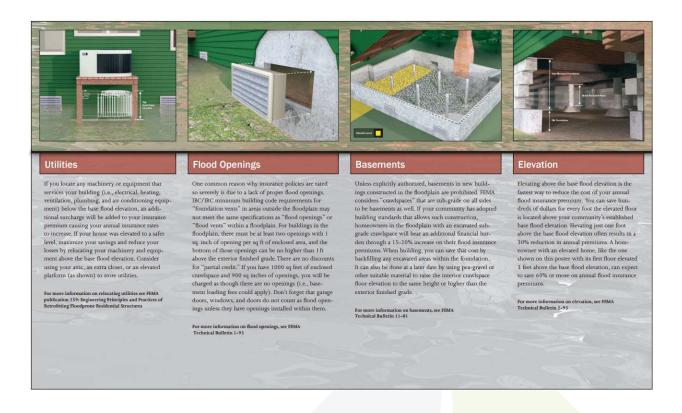


home's structure for up to \$250,000 and its contents investment yourself.









#### CPI#5 Home, Garden & Remodeling Show



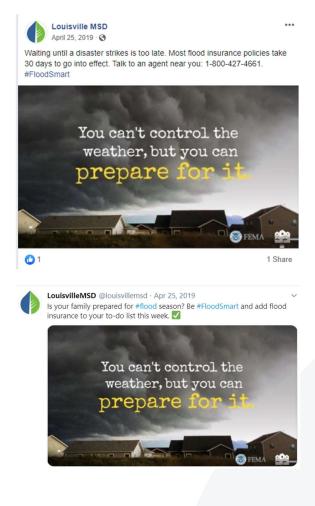


#### The flyer given out at the Home, Garden & Remodeling Show



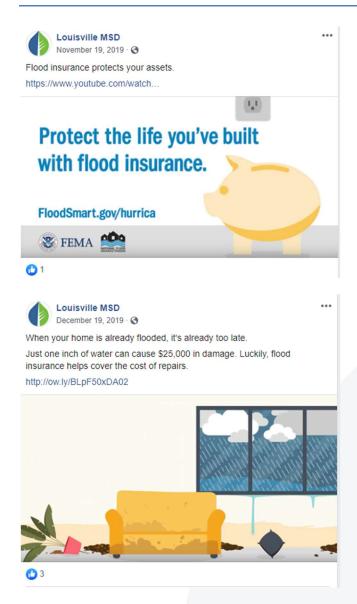


#### CPI#6 Flood Insurance Social Media Posts











#### CPI#7 Flood Insurance Flyer to Floodplain/Rep Loss Areas



700 West Liberty Street | Louisville, KY 40203-1911 Phone: 502.540.6000 | LouisvilleMSD.org

#### Protect Yourself with Flood Insurance

One of the best ways to protect a property is flood insurance. Flood insurance can protect against financial disaster and should be your first line of defense. When a building is in a flood hazard area, your lender will require purchase of a flood insurance policy.

Because our community participates in the National Flood Insurance Program (NFIP), flood insurance can be sold for any property, whether the property is in the floodplain or not.

Why Care About Flooding: Floods are the most common natural disaster in the United States. Since 2010, flooding has caused more than \$48 billion in U.S. flood losses. There is a 26 percent chance of experiencing a flood during the life of a 30-year mortgage in high-risk flood areas.

Nearly 20% of flood insurance claims come from moderate-to-low risk areas.

In fact, ninety percent of all natural disasters are flood-related. The best protection against financial loss for a property owner is to buy flood insurance. Just a few inches of water from a flood can cause tens of thousands of dollars in damage.

Did you know that a standard homeowner's insurance policy does <u>not</u> cover flood losses? Flood insurance is available to homeowners, renters, condominium owners/renters, and commercial owners/renters. Costs vary depending on how much insurance is purchased, what it covers, and the property's flood risk. Ask your insurance agent about purchasing flood insurance to protect your home and/or your contents/possessions.

Floods are the #1 natural disaster in the United States.

Flood-hazard maps have been created to show different degrees of risk for our community, which help determine the cost of flood insurance. Depending on your property location, your home is considered either at "moderate-to-low risk" or at "high-risk" for a flood. As a result, the lower the degree of risk, the lower the flood insurance premium is.

All flood insurance policies provide coverage for buildings. However, you might want to discuss insuring personal property with your agent, since contents coverage is optional. As a property owner, you should insure your home and its contents. There is a 30-day waiting period—from date of purchase—before a policy goes into effect. That means now is the best time to buy flood insurance before the next flood.

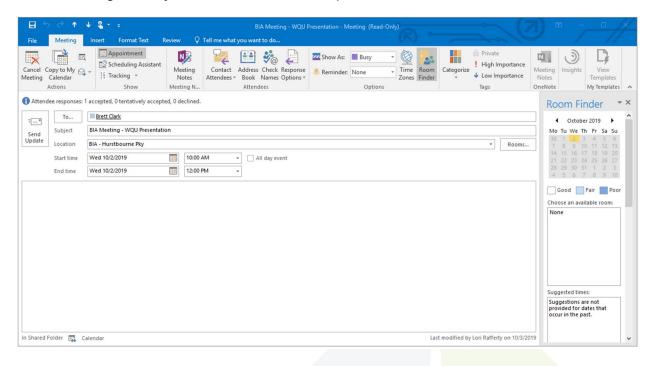
We recommend you visit <a href="www.Floodsmart.gov">www.Floodsmart.gov</a>, or call the NFIP for information. You can easily find out on the basics about flood insurance, determining your flood risk, estimating your flood insurance premium, or to find a local insurance agent.



Call toll free: 1-800-427-4661

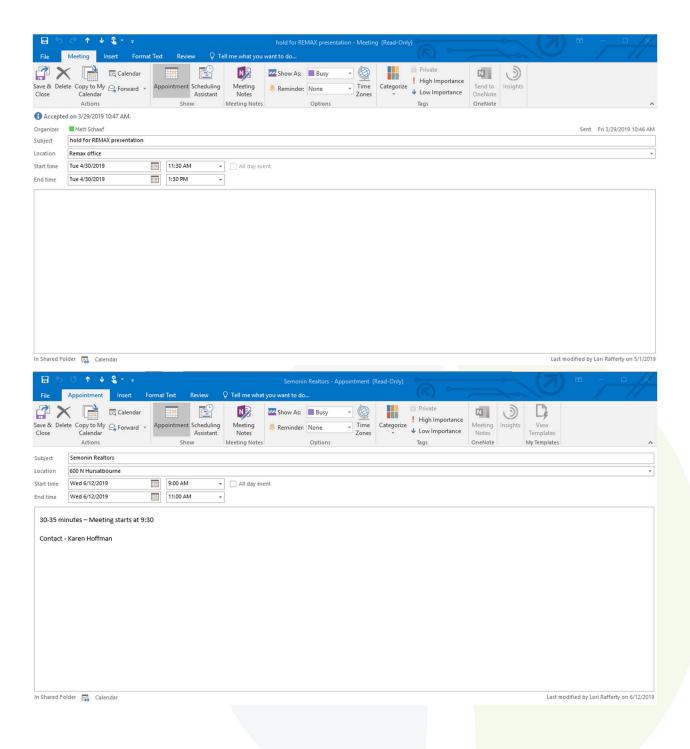


#### CPI#8 Building Industry Association/Land Development Committee





#### CPI#9 Flood Insurance Presentations





#### **APPENDIX 7**

## Flood Response Preparations Projects Worksheet



Flood Response Preparations (FRP) Project Worksheet																
		Points - per Topic	Number of times topic is repeated								Times					
	Outreach Projects		1. Know Hazard	2. Insure Property	3. Protect People	4. Protect Property	5. Build Respon.	6. Natural Funct.	7. General Prepare	8. Basement Flooding	Deli- vered	Count	FRP	PPI?	PPI (FRP)	FRP + PPI
FRP#1	Letter to flooded properties	6		1	1	1	1			1	1	5	30	у	12.0	42.0
FRP#2	Door hangers	6			1	1	1				1	3	18	У	7.2	25.2
FRP#3	Website story	2		1	1	1	1				1	4	8	у	3.2	11.2
FRP#4	Handout & Brochures Clean up saftey & permits	2		1	1	1	1				1	4	8	у	3.2	11.2
FRP#5	ICC Brochure	2		1							1	1	2	У	0.8	2.8
FRP#6	Clean-up Safety handout	2		1	1	1					1	3	6	У	2.4	8.4
FRP#7	Selecting a Contractor	2					1				1	1	2	У	0.8	2.8
FRP#8	Flood Permit handout	2					1				1	1	2	у	0.8	2.8
											∑FRP:	66.0	∑PPI:	26.4	92.4	
Maximum Points Allow											s Allowed	∑FRP:	50	∑PPI:	20.0	70.0



#### **APPENDIX 8**

## Examples of Flood Response Preparations Projects





#### FRP#1 Letter to Flooded Properties



700 West Liberty Street | Louisville, KY 40203-1911 Phone: 502.540.6000 | LouisvilleMSD.org

4/29/2019

Re:

Dear Property Owner:

Due to the recent flooding, your property may have suffered flood damage. According to Louisville's Floodplain Ordinance, MSD is required to make sure all development in the floodplain is permitted, including repairs from flood damage.

#### What is needed for a permit for interior repairs or improvements?

- Application for Permit to Develop/Repair in a Floodplain, which can be found at MSD's Main Office or on MSD's website: <a href="http://louisvillemsd.org/sites/default/files/inline-files/apppermit\_1.pdf">http://louisvillemsd.org/sites/default/files/inline-files/apppermit\_1.pdf</a>
- Cost estimate of repairs/improvements, estimate must be itemized and include an estimate for labor separately (even when work is being done by homeowner or volunteers)
- 3. Building value MSD can use PVA data, if available, OR owner can provide appraisal

In order to obtain the permit, bring the items listed above to MSD at 700 W. Liberty Street. Our office is open from 9:00-4:00 Monday through Friday. If you cannot obtain the permit in person, you can also email the items to <a href="mailto:floodpermits@lousivillemsd.org">floodpermits@lousivillemsd.org</a>. If you have any questions about floodplain permitting, please call Angela Sanchez at 540-6277 or email <a href="mailto:floodpermits@lousivillemsd.org">floodpermits@lousivillemsd.org</a>.

Floodplain permits are not required before cleaning up and residents are encouraged to begin cleaning up as soon as possible. If possible, take photographs of any damage before cleaning up. Below are flood safety tips from FEMA:

- Confirm the water supply is safe to drink. Listen for news reports to learn whether the community's
  water supply has been contaminated by the floodwaters. Remember to carry bottled drinking water and
  discard any food products that may have come in contact with floodwater.
- Wear protective clothing. Protect yourself during cleanup by wearing boots, gloves and masks. Clean and disinfect everything floodwater contacted.
- Ventilate your home. Open all doors and windows to allow air to circulate and dry out your home. Dehumidify as soon as possible after a flood.
- Service damaged septic tanks, cesspools, pit and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- Make a list of lost or damaged items. Be sure to include their age and value, and if possible, have receipts for those items available for insurance.
- Prevent mold growth. Wash all surface areas in the house that came in contact with floodwater. Disinfect and wipe surfaces dry with paper towels to minimize bacterial contamination.
- Isolate any moldy objects. Seal moldy trash in plastic bags and remove them immediately. Objects you can save should be dried as soon as possible.



- Service damaged septic tanks, cesspools, pit and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- Make a list of lost or damaged items. Be sure to include their age and value, and if possible, have receipts for those items available for insurance.
- Prevent mold growth. Wash all surface areas in the house that came in contact with floodwater. Disinfect and wipe surfaces dry with paper towels to minimize bacterial contamination.
- Isolate any moldy objects. Seal moldy trash in plastic bags and remove them immediately. Objects you can save should be dried as soon as possible.

For more information about the grant program, please see the enclosed Frequently Asked Questions brochure. If you have any questions about permitting, please contact the floodplain hotline at 502-540-6126 or email at floodpermits@lousivillemsd.org.

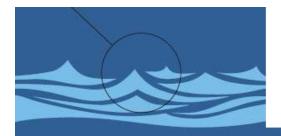
Sincerely,

Lori Rafferty, PE, CFM

Floodplain & CRS Administrator



#### FRP#2 Door Hangers





## Get a **permit**before you repair or build in a floodplain

MSD is responsible for permitting and inspecting all new construction—including repairs and improvements to existing structures in the floodplain, according to the Louisville Metro Floodplain Ordinance.

#### To apply for a floodplain permit:

- Download the Application for a Permit to Develop/Repair in a Floodplain, visit http://www.msdlouky.org/insidemsd/pdfs/apppermit.pdf
- For repairs or improvements to an existing structure, provide an itemized estimate of material and labor costs of the repairs or improvements to be made, including demolition costs—even if this work is to be done by the homeowner or a volunteer. It is not required to include cleanup costs in the estimate.
- Provide building value—PVA data or ownerprovided appraisal.
- Submit the application and all documents listed above.

#### In person:

MSD, 700 W Liberty Street, Louisville, KY 40203 Monday through Friday, 9 am to 4 pm

#### Or by email:

FloodPermits@louisvillemsd.org

For questions concerning floodplain permitting, call 502.540.6126.



### Safely cleaning up

Take photographs of the damage before cleanup. Residents are encouraged to begin cleanup as soon as possible, floodplain permits are not required before cleanup begins.

#### Flood cleanup safety tips:

- Before entering your home, check for damaged power lines, gas lines, foundation cracks and other exterior damage. It may be too dangerous to enter the home.
- If you smell natural gas or propane, or hear a hissing noise, leave immediately and contact the fire department
- Do not walk into a flooded basement because of the risk of electrocution. Turn off gas, water and electricity—if you can without wading into water.
- Check news outlets for safety of the local water supply.
- Discard any food, medicine or cosmetics that may have come into contact with floodwaters.
- Floodwaters can carry chemicals and germs that could be harmful to your health. Protect yourself during cleanup by wearing boots, gloves and masks. Clean and disinfect everything that may have come in contact with floodwater.
- Open all doors and windows to circulate air and dry out your home. Dehumidify as soon as possible.



40 2016 Loutwille and Jefferson County Hetropolitan Sewer Osbiol All Rights Reserved (2,000) 00/16.



#### FR#3 Website Story Example

#### Flood Safety:

#### If You Evacuate:

- Lock your house. Preplan a designated spot (and a phone number) out of the flooded area where
  everyone can meet if the family becomes separated.
- Do not walk or drive through flowing water. Drowning is the number one cause of flood deaths.
   Six inches of moving water can knock you off your feet. One foot of flowing water can move a car.
   Always use a pole or a stick to make sure the ground is in reach before you enter an area that is flooded.
- Stay away from power lines and electrical wires. Electrocution is the number two cause of flood deaths. Electrical current will travel through water. Report downed power lines to LG&E at 589-3500.
- Turn the gas off at the main valve next to the meter. If you smell natural gas, or hear a hissing
  noise, chances are good there is a natural gas leak. Immediately call the LG&E Gas Trouble Dept.
  at 589-5511 or dial 911.
- See that your pets are taken out of harms way. Move them to high ground with you, or take them
  to a friend whose home is not threatened by the flooding.

#### After a Flood

- Take care of yourself and your family. A flood is tough on both the body and spirit. The effects a
  disaster has on you and your family may last a long time. Keep your eyes open for signs of anxiety,
  stress, and fatigue.
- Always look before you step. After a flood, the ground, floor, and stairs may be slippery and are
  usually covered with debris, mud, broken bottles, and nails. Stream banks also can be unstable.
- Be alert for gas leaks. Use a flashlight to inspect for damage.
- Make sure that the electricity is turned off when you return home. Do not use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.
- Carbon monoxide exhaust kills. Use a generator or gasoline-powered machines and camp stoves outdoors. Fumes from charcoal are especially deadly.
- Wash and clean everything. Floodwaters can carry chemicals and germs that could be harmful to your health. Spoiled food, flooded cosmetics, and medicines are health hazards. When in doubt, throw it away.
- Get a floodplain permit before you repair flood damage. The Louisville Metro Floodplain
  Ordinance requires development in the floodplain, including repairs and improvements, to be
  permitted. Click floodplain permitting tab for more information.



#### FRP#4 Handouts & Brochures









Reduces Future Flood Damages

Coverage





# CC Helps Reduce Future Flood Damage

insurance carrier, an assigned adjuster inspected Flooding badly damaged John Smith's \$200,000 home. After John reported his flood loss to his receive ICC and should talk to his community the property and said he may be eligible to building department.

John contacted the community building department and after an inspection of the home, it was declared the best way to meet the local floodplain rebuilding department jointly decided elevating his home was substantially damaged. John and the building requirements and reduce future flood damage.

building department, and a signed ICC Proof of Loss to the insurance carrier. After the insurance carrier qualified to receive ICC. After submitting a signed received from his community building department contract for the work, a building permit from the verified that the flood damages equaled at least 50 percent of the pre-flood market value, John John provided the substantial damage letter he orm, John was ready to elevate his home\*

\*Check with your insurance carrier to determine if you are able to receive a partial payment to help with the initial mitigation activity costs.

For more information about the NFIP, flood insurance, and ICC, contact your insurance carrier or visit www.RoodSmart.gov.



community's rebuilding requirements that will Increased Cost of Compliance (ICC) coverage Is your building insured through the National so, you may be eligible for up to \$30,000 in ICC will help cover the costs of meeting the Standard Flood Insurance Policy (SFIP)? If Flood Insurance Program (NFIP) with a

ICC coverage can help to pay the cost of one or any combination of these four mitigation activities.

protect your home from future flood damages

Elevate above the flood level

required by your community



preferably out of the floodplain Relocate to a new site,





**Demolish** the building





Dry floodproof the building

(primarily non-residential)

Your insurance carrier and community building department can help you to determine your ICC eligibility and the documentation you will need

Mitigation Reduces Future

Flood Damage



### What is Increased Cost of Compliance (ICC)?

Insurance Program (NFIP) Standard Flood Insurance Policy (SFIP). ICC helps policyholders with the costs ICC coverage is included under the National Flood building department to meet rebuilding standards incurred if they are required by the community after a flood.

floodproofing (non-residential buildings), or any ICC coverage provides up to \$30,000 to help pay for relocating, elevating, demolishing, and combination of these mitigation activities.

The ICC portion of the claim is handled separately from the building and/or contents portion of the policyholder cannot receive more than \$250,000 claim. However, the combination of payments cannot exceed the maximum coverage limits in claim payments for a residential building. available through the NFIP. For example, a

# Are You Eligible to File a Claim for ICC?

- 1) You have an NFIP flood insurance policy; and
  - determines your home is substantially or 2) Your community building department repetitively damaged by flooding; and
- The flood damage to your home is equal to 50 percent of the pre-flood market value.

origin sustained by a structure whereby the cost

during a 10-year period; the cost of which to repair the flood damage, on average, equaled or Repetitively damaged" means the building must have flood damage on at least two occasions

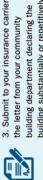
## Starting the ICC Claims **Process after a Flood**



department determines your structure activities will be required to rebuild damaged, discuss what mitigation in the floodplain and if any grants 1. If your community building is substantially or repetitively may be available.



etc.) Do not begin minor repair work Promptly contact your insurance carrier to file a claim for ICC and document the loss (photographs, before filing an ICC claim.



building substantially or repetitively damaged, a signed contract for the mitigation activity, and the building building department declaring the permit that documents rebuilding equirements in the floodplain. the letter from your community



of the pre-flood market value, which building equals at least 50 percent 4. The insurance carrier will verify is required to start the ICC claim. that the flood damage to your



For more information about the ICC claim process visit www.FEMA.gov/Increased-Cost-Compliance-State NFIP Coordinator (http://www.floods.org/) Coverage, contact your insurance carrier, or your

## Things to Remember about ICC

- activity you will be taking, contact your insurance carrier to file a claim for ICC. An adjuster will be · After it has been determined which mitigation assigned to you.
- substantial damage letter and building permit the adjuster may provide to you as a courtesy. from the community building department, a copy of a signed contractor bid for the work, and a signed ICC Proof of Loss form, which Your adjuster will ask you to submit your
- insurance carrier to see if you are able to receive Before you begin the work, check with your a partial payment to help cover some of the initial construction costs.
  - insurance carrier to receive a full or remaining After the work is completed, your community management regulations. Submit this to your building department will provide written evidence the work meets the floodplain partial ICC payment.
- or floodproofing (non-residential buildings) department may also be able to use ICC to supplement Federal or state grant funding for your elevation, demolition, relocation, If necessary, your community building







#### Flood Clean Up Safety

- 1. Confirm the water supply is safe to drink. Listen for news reports to learn whether the community's water supply has been contaminated by the floodwaters. Remember to carry bottled drinking water and discard any food products that may have come in contact with floodwater.
- 2. Check for structural damage before you enter your home.
- 3. Keep the power off until an electrician has inspected your system for safety.
- **4. Wear protective clothing.** Protect yourself during cleanup by wearing boots, gloves and masks. Clean and disinfect everything floodwater contacted.
- 5. Ventilate your home. Open all doors and windows to allow air to circulate and dry out your home. Dehumidify as soon as possible after a flood.
- 6. Service damaged septic tanks, cesspools, pit and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- 7. Make a list of lost or damaged items. Be sure to include their age and value, and if possible, have receipts for those items available for insurance.
- **8. Prevent mold growth.** Wash all surface areas in the house that came in contact with floodwater. Disinfect and wipe surfaces dry with paper towels to minimize bacterial contamination.
- 9. Isolate any moldy objects. Seal moldy trash in plastic bags and remove them immediately. Objects you can save should be dried as soon as possible.

#### **Need Help after Flood?**

Metro United Way's 2-1-1 directs people looking for resources to help them face life challenges, often for the first time, to the appropriate service provider. A trusted and caring call specialist will listen to the full scope of your issue and connect you immediately to the right source. This easy to remember phone number saves time and frustration by eliminating the need to navigate a maze of agencies and help-lines. With 2-1-1 services, there is no longer a wrong number when seeking to find or give help.





#### Floodplain Permit for Repairs/Improvements

MSD is required by the Louisville Metro Floodplain Ordinance to permit any development, which includes repairs, improvements, and additions, in the floodplain. You must obtain a floodplain permit for repair or improvements if your building is in the floodplain.

The following information is needed to get a floodplain permit for interior repairs or improvements:

- 1. Application for Permit to Develop/Repair in a Floodplain, application can be found on MSD's website: http://www.msdlouky.org/insidemsd/pdfs/apppermit.pdf
- 2. Itemized cost estimate of repairs/improvements, cost estimate must include labor and itemized materials listed separately
- 3. Building value (MSD can obtain PVA data if available) OR building appraisal

In order to obtain the permit, bring the items listed above to MSD at 700 W. Liberty Street. Our office is open from 9:00-4:00 Monday through Friday. If you cannot obtain the permit in person, you can also email the items to <a href="mailto:floodpermits@lousivillemsd.org">floodpermits@lousivillemsd.org</a>. If you have any questions about floodplain permitting, call John Selch at 540-6439.

NOTE:

MSD can permit repairs or improvements up to 50% of the value of the building in a 10 year rolling period. If the repairs or improvements are higher than 50% of the building value in 10 years, the building is required to meet the current floodplain ordinance, which means the first floor and mechanicals would have to be elevated at least 1' above the floodplain elevation.





#### Tips for Selecting a Contractor

- 1. Get recommendations from friends and family and check the Better Business Bureau and Building Industry Association for contractors.
- 2. Do phone interviews to ask questions to find out what types of projects the contractors do, what kinds of experience they have, and if they have a list of references.
- 3. Based on phone interviews, make a short list and meet face to face.
- 4. Check out references and previous projects.
- 5. Get detailed cost estimates and compare each of them.
- 6. Set a payment schedule.
- 7. Choose the contractor you are most comfortable with.
- 8. Draw up a contract to specify price, schedule, materials and products to be used, proof of liability insurance and worker's compensation payments.

MSD recommends you always check on a contractor's history before signing a contract. Visit, call, or go online and inquire the Better Business Bureau about a company.

#### **Better Business Bureau:**

Inquire directly online about a firm or company, at <a href="http://search.bbb.org/">http://search.bbb.org/</a>

The Better Business Bureau 844 S. 4th Street Louisville, KY 40203 –2186 Phone: (502) 583-6546 Fax: (502) 589-9940

#### **Building Industry Association**

Are you looking for a Registered Builder or Registered Remodeler? The Building Industry Association of Greater Louisville has a list of Registered Builders and Registered Remodelers in the Louisville area.

Building Industry Association of Greater Louisville 1000 North Hurstbourne Parkway Louisville, KY 40223

Web: https://bialouisville.com/

E-mail: newhomes@bialouisville.com

Phone: (502) 429-6000



700 West Liberty Street Louisville, KY 40203-1911 LouisvilleMSD.org 24/7 Customer Relations 502.587.0603

© COPYRIGHT 2017

LOJIC map data copyrighted by the Louisville and Jefferson County Metropolitan Sewer District,
Louisville Water Company, Louisville Metro Government and Jefferson County Property Valuation Administrator.

All rights reserved.