



Louisville MSD

**Program for
Public Information**

2023 Update



Program for Public Information Plan (PPI)

2023 Plan Update

Table of Contents

1.0	Introduction.....	3
2.0	Flood Insurance Coverage Assessment	4
2.1	Flood Insurance Coverage by Flood Zone	6
2.2	Flood Insurance Coverage for Repetitive Loss Properties	8
2.3	Summary	8
3.0	Outreach.....	9
3.1	Outreach Projects (OP).....	9
3.2	Coverage Improvement Plan (CP)	14
3.2.1	General Public	14
3.2.2	Floodplain Residents and Repetitive Loss Properties	15
3.2.3	Builders and Remodelers	15
3.2.4	Real Estate, Lending, and Insurance Companies.....	15
3.3	Flood Response Preparations (FRP)	16
4.0	Other Public Information Initiatives.....	19
4.1	Map Information Service.....	19
4.2	Hazard Disclosure/Real Estate Agent's Brochure.....	19
4.3	Flood Protection Website.....	19
4.4	Flood Protection Assistance	19
5.0	Plan Maintenance Procedures	20

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 2023 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 February 20, 2024 to discuss the 2023 update of the plan. The PPI Committee consists of:

- Lori Rafferty, PE, CFM, Louisville MSD, Floodplain Manager and CRS Administrator
- Isabella Altier, Louisville MSD Engineer I
- Sheryl Lauder, Louisville MSD Communications
- Amy Rose, Louisville Metro EMA
- Robert English, English Insurance Group
- Mike Fleitz, DM Fleitz Insurance (ANFI™)
- Tim Corrigan, The Rotunda Group
- David Kaelin, Jefferson County Soil and Water Conservation District
- Teena Halbig, Floyds Fork Environmental Association
- Austin Clark, Jefferson County Soil and Water Conservation District
- Sarah Beth Sammons, Jefferson County Soil and Water Conservation District
- Clancy Fulkerson, Greater Louisville Association of Realtors

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.

The 2023 PPI Committee recommended MSD:

- Develop messaging to distribute via LensAlert.
- Coordinate with EMA to get flood evacuation routes for the county.
- Add Linked In as a social media platform used for outreach.
- Work with the Soil and Water Conservation District on rain barrel outreach.
- Work with the zoo to include signage in the new Kentucky Trails exhibit.
- Host a class at the Botanical Gardens.
- Educate land use attorneys on floodplain related topics.
- Develop a 3-hour course for realtors to receive continuing education credit.
- Coordinate with the Soil and Water Conservation District on a similar program to "Adopt a Drain" as part of their Urban Water Initiative.
- Provide more trainings for the Building Industry Association of Greater Louisville.

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 your 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
7.	General preparedness
8.	Basement flooding

2.0 Flood Insurance Coverage Assessment

In February 2021, updated floodplain maps were adopted. Table 2 below reflects the impact of the changes to the area of the floodplain and the number of structures in the floodplain.

Table 2 Floodplain Map Change Impacts		
Floodplain	Area of Floodplain	Structures in floodplain
FEMA SFHA (2006)	26,640.8 Acres	9,054
FEMA SFHA (2021)	26,027.5 Acres	8,620
FEMA SFHA Change	-613.3 Acres	-434

In order to determine the level of flood insurance coverage in Louisville/Jefferson County, available flood insurance policy data was reviewed. Updated flood insurance data for NFIP policies was received from FEMA in October 2023.

Overall, for buildings in the floodplain, the number of properties that carry NFIP flood insurance for building coverage decreased from 2018 to 2023. In 2023, there were 2,875 total policies for Jefferson County with 2,067 (71.9%) in the SFHA. Based on this data, only 24.0% of homes in the SFHA have flood insurance from the NFIP which is a decrease from 28.0% in 2022. Flood insurance coverage of properties in the floodplain by each watershed can be found in Table 3 for both 2022 and 2023. This flood insurance coverage data only includes National Flood Insurance Program policies. Private flood insurance is not accounted for in the data.

Table 3
NFIP Flood Insurance Coverage by Watershed
For FEMA SFHA

Watershed	# of Buildings in the Floodplain		# of Buildings in Floodplain w/Building Coverage		% of Buildings Covered		
	2022	2023	2022	2023	2022	2023	% Change
Cedar Creek	36	36	7	3	19.4%	8.3%	-11.1%
City/Ohio River	524	518	153	126	29.2%	24.3%	-4.9%
Floyds Fork	224	224	60	52	26.8%	23.2%	-3.6%
Goose Creek	95	87	32	25	33.7%	28.7%	-5.0%
Harrods Creek	132	137	59	50	44.7%	36.5%	-8.2%
Middle Fork Beargrass Creek	267	267	107	77	40.1%	28.8%	-11.3%
Mill Creek	1,325	1,325	377	342	28.5%	25.8%	-2.7%
Muddy Fork Beargrass Creek	104	99	35	31	33.7%	31.3%	-2.4%
Pennsylvania Run	56	56	14	13	25.0%	23.2%	-1.8%
Pond Creek	4,489	4,489	1,091	958	24.3%	21.3%	-3.0%
South Fork Beargrass Creek	1,368	1,366	479	390	35.0%	28.6%	-6.4%
Total	8,620	8,604	2,414	2,067	28.0%	24.0%	-4.0%

The percentage of homes in the floodplain carrying flood insurance was not consistent by watershed, and all watersheds decreased the number of flood insurance policies between 2022 and 2023. The largest negative change was -11.3% in Middle Fork Beargrass Creek. The total percentage of homes in the floodplain carrying flood insurance decreased 4.0% between 2022 and 2023.

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 4 was created showing flood insurance coverage by flood zone.

Table 4 NFIP Insurance Coverage by Flood Zone						
Flood Zone	Total # of Buildings	# of Buildings w/ Building Coverage		% of Buildings Covered		
	2023	2022	2023	2022	2023	% Change
0.2% Annual Chance Flood Hazard	23,968	65	77	0.3%	0.3%	0.0%
1% Future Conditions	1,337	108	139	6.6%	10.4%	+3.8%
AE Zone	6,957	2,378	1,714	28.1%	24.6%	-3.5%
A Zone	101	36	24	24.8%	23.8%	-1.0%
X Zone	229,336	534	667	0.2%	0.3%	+0.1%
X Protected by Levee	9,164	41	65	0.4%	0.7%	+0.3%
Total	270,863	3,162	2,686	1.2%	1.0%	-0.2%

The coverage rate for insurance is highest in Zone AE for both 2022 and 2023, 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 24.8% in 2022 and 23.8% in 2023. 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 areas with 1% Future Conditions, with an increase of 3.8%. The largest reduction in flood insurance coverage was 3.5% in the AE Flood Hazard Area. The overall percentage of homes with flood insurance reduced by 0.2%.

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 10.4% coverage in 2023. The Zone X protected by levee flood hazard area has the next highest percentage with 0.7% coverage in 2023. The areas with the lowest percentage of coverage are Zone X and 0.2% Annual Chance Flood Hazard, both with 0.3% coverage.

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 5.

Table 5 NFIP Insurance Coverage for Repetitive Loss Properties							
Flood Zone	# of Repetitive Loss Buildings		# of Repetitive Loss Buildings w/ Building Coverage		% of Buildings Covered		
	2022	2023	2022	2023	2022	2023	% Change
0.2% Annual Chance Flood Hazard	1	4	0	3	0.0%	75.0%	+75.0%
1% Future Conditions	4	6	2	3	50.0%	50.0%	0.0%
AE Zone	260	261	159	156	61.1%	59.8%	-1.3%
A Zone	1	1	1	1	100%	100%	0.0%
X Zone	21	35	1	7	4.8%	20.0%	+15.2%
X Protected by Levee	1	3	0	0	0.0%	0.0%	0.0%
Total	288	310	163	170	56.6%	54.8%	-1.8%

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 61.1% in 2022 and 59.8% in 2023. These percentages are significantly higher than the overall percentage of homes in Zone AE with flood insurance coverage (28.1% in 2022 and 24.6% in 2023), indicating previous flooding events encourage homeowners to carry flood insurance. The percentage of flood insurance policies for repetitive loss buildings reduced by 1.8% from 2022 to 2023.

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. 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 but even for repetitive loss properties, the rate of insured buildings decreased by 1.8% between 2022 and 2023. In Zone X areas, there was no change in the percentage of buildings with flood insurance coverage in areas designated as the 0.2% annual chance conditions and an increase in coverage in the 1% annual chance future conditions. It should be noted that data presented here includes only those policies issued by the National Flood Insurance Program and does not include private flood insurance policies.

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 are distributed if an area is flooded within the community. In 2023, Louisville did not experience flood events requiring implementation of FRP.

3.1 Outreach Projects (OP)

Outreach projects directed toward the general public align with the 8 CRS priority topics. Table 6 below includes a summary of messages for the general public, their related CRS priority topic number and intended outcomes.

A list of the individual 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.

Table 6 Messages for General Public	
Messages	Outcome
Flood determinations are available online at www.louisvillemsd.org . (1)	Increase in the number of flood determinations requested on MSD's website.
Know the flood hazard. (1)	Increase in the number of flood determinations requested on MSD's website.
You should buy flood insurance. Flood insurance is available anywhere in Jefferson County. (2)	Increase in number of flood insurance policies.
Avoid contact with streams after it rains. (3)	No health impacts related to stream contact.
General flood safety, such as turn around, don't drown, stay out of flooded waters, do not enter a flood basement, turn off main electric switch, water valve, and gas valve before flooding starts. (3)	No injuries or fatalities related to flooding.
Keep debris and trash out of streams and ditches. Keep catch basins clear of debris and leaves. (4)	Reduced number of calls related to stream obstructions.
Store irreplaceable items and valuables in an area safe from flooding. Move vehicles to higher ground. (4)	Less damage to contents and vehicles due to flooding.
Keep water clean: Don't dump in storm drains, they drain to the stream. Do not drain pools directly to streams. Limit use of fertilizers and pesticides. Scoop the poop – keep pet waste from entering waterways. Use a car wash. Do not flush prescription drugs or put down drains (6)	Improved water quality.

Table 6
Messages for General Public

Messages	Outcome
How streams function, keep streams clean. Maintain stream buffers. Benefits of planting more trees. (6)	Improved water quality.
Improve water quality with green infrastructure. (6)	Increase in green infrastructure construction.
Report broken silt fences, they help keep our streams clean. (6)	Fewer notices of violation issued for Erosion Prevention & Sediment Control Ordinance.
General preparedness: Develop a safety plan in case of evacuation. Assemble supplies in advance, such as first-aid kit, bottled water, battery-powered radio, flashlight, etc. (7)	More families have prepared evacuation plans.
Avoid basement backups: Know where it goes! Some things are not meant to be flushed. Conserve water during heavy rains to avoid overloading sewers. Avoid putting fats, oils, and grease down the drain. MSD's plumbing modification program is available to reduce basement backups. (8)	Reduced number of calls related to sewer backups.

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 and programs address dumping and littering (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. Illegal dumping is prohibited by Louisville Metro Ordinance §51.510. Louisville Metro further discourages littering and dumping through their “Report a Litterer” Program (<https://louisvilleky.gov/government/brightside/report-litterer>) and Pop-Up Drop-Off Waste Disposal Events (<https://louisvilleky.gov/government/public-works/pop-drop-waste-disposal-events>). Pop-Up Drop-Off events collect and provide proper disposal of items including electronics, bulk waste, tires, medication and yard waste. In 2021, Louisville Mayor, Greg Fischer, introduced a program called “Clean Collaborative”, a division within the Department of Public Works for improving the community’s cleanliness. This program has continued under the new mayor, Craig Greenberg, and helps coordinates stakeholders to maximize cleaning efforts (<https://louisvilleky.gov/government/public-works/clean-collaborative>). Stakeholders include: Public Works, Brightside, Downtown Partnership, Louisville Waste Management District. 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. Also included in this mailing is the MSD Floodplain News newsletter.

Realtors, insurance agents and lenders are targeted groups for outreach. 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. In 2023, flood related information was emailed directly to realtors in Louisville Metro. OP#8 is outreach to lenders. This outreach is a letter mailed to lenders in Louisville Metro including information on how to determine if a property in the floodplain, additional flood risks not included on the FIRM, mandatory insurance purchase requirement, how to find available elevation certificates and how to contact MSD for additional information.

MSD continues to advertise annually in at least one major publication. This year MSD placed ads in Business First (OP#10) regarding the stormwater quality, pet waste disposal and staying away from waterways during and after a rain event.



Parklands of Floyds Fork Display

Displays are another way MSD provides information to the public. MSD's lobby includes displays (OP#12), 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#13).

The Army Corps of Engineers built an obelisk at the McAlpine Locks (OP#14) that shows the public the height of various historic river stages.

Information about MSD's Plumbing Modification Program (OP#11) is distributed in the Plumbing Modification Program packets. The purpose of the Plumbing Modification Program is to help prevent basement backups.



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

MSD publishes a quarterly enewsletter called Streamline (OP#15). Over the past year, this newsletter included information about how customers can help improve water quality and prevent basement backups.

Metro Council eNewsletters are OP#16. Multiple Council districts in Louisville released monthly enewsletters that included information about emergency alerts, general preparedness, proper disposal of fats, oils, and grease, keeping catch basins clear, flood safety, and information about the CRS program. 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.

The City of Anchorage, KY is a small city within MSD's Louisville-Jefferson County service area. Their local newsletter, the "Anchor Age", included articles related to natural function, water quality, flood facts, and flood safety (OP#17).

River and stream cleanups (OP#18) are a good way to involve the public in helping with water quality. MSD sponsors at least two stream cleanups every year. These stream cleanups are the Mayor's Give-A-Day program and the Ohio River Sweep. The Mayor's Give-A-Day program consists of a week of cleanups and other service events around Louisville Metro. MSD encourages employees to participate in cleanups and hosted a trash cleanup in downtown Louisville in 2023. The annual Ohio River Sweep, which historically was a large river sweep organized by the multi-state Ohio River Valley Water Sanitation Committee (ORANSCO) and locally organized by MSD, was forced to transition to small group collection efforts during the COVID-19 pandemic and has remained that way. MSD hosted a Minor Ohio River Sweep at Shawnee Park and at three locations in Beargrass Creek: Big Rock Pavillion, Butchertown Greenway, and St. Xavier High School.

Multiple smaller clean ups occurred throughout the year including: Earth Day Beargrass Creek Clean Sweep sponsored by Council Districts 8 and 9, Sylvania Park Sweep in Mill Creek, and Trinity High School Trash Cleanup.

MSD regularly partners with Louisville Parks and Recreation, Kentucky Waterways Alliance, and ORSANCO to host and promote cleanups.

Stream cleanups are effective in encouraging the public to help cleanup streams as well as raising awareness about litter and water quality. MSD will continue to host, attend and promote cleanups in the area.

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 and homebuilders (OP#19). These classes are administered by Jefferson County Public Schools. This in person class format was transitioned to an online self-paced class as of January 2021, and it is available in both English and Spanish in the hope to educate a larger customer base. During 2023, 20 people took the Home Builder Course and 196 took the Contractor Course. Website link: <http://lifelonglearning4u.com/msd/>



Ohio River Sweep

MSD requires annual inspections of post-construction best management practices and these inspections must be completed by a Qualified Post-Construction inspector. Training and certification are offered online and 41 people completed the course in 2023 (OP#20). Website link: <http://oit.louisvillemad.org>

Presentations to interest groups (OP#21) are another type of outreach that is conducted. In the last year, MSD made presentations on various flood and water quality related topics to an EPA webinar, Kentucky Society of Professional Engineers (KSPE), multiple classes at the University of Louisville, Kentucky Association of Mitigation Managers (KAMM), WEFTEC, and United States Geological Survey (USGS) Open House attendees. Presentations will continue to be made to school age groups, professional groups and community groups in the next year.

MSD also attends festivals, tree planting events and other shows throughout the community (OP#22). In 2023, MSD hosted a booth at the Kentucky State Fair, Waterfront Park 4th of July Celebration, Mayor's Hike, Bike, Paddle, the Gravy Cup, the inaugural Alberta O. Jones Day, and the grand opening of Alberta O. Jones Park. MSD hosted events including the MSD Field Day for contractors and design professionals. MSD also led field trips for the Summer Works program at the Floyds Fork Water Quality Treatment Center. MSD staff participated in multiple tree plantings including the Southend Beautification Campaign Tree Planting hosted by Louisville Grows and the Krashey Way Tree Planting.

MSD also supports Louisville Nature Center programs including field trips, day camps, workshops and Scout programs for school age children. 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 and shows in the future as well as continuing to attend those they already support.

Social media platforms are OP#23 and provide an additional way to reach out to the public about flood and water quality related issues. In the last year, posts included topics on knowing the flood hazard, protecting people and property, and water quality. Social media posts will continue to be periodically sent on the priority topics in the next year.

There are several tree planting events and sponsorships available in Louisville (OP#24). MSD, Louisville Grows and Trees Louisville provide free trees or rebate programs to purchase trees. The webpages for these programs outline the reasons trees are important to stormwater quality and flooding.

MSD published press releases related to the fifth anniversary of the 2018 flood, World Water Day, swimming pool draining to limit impact to water quality and erosion, and a stream cleanup advertisement. These press releases are included as OP#25.

3.2 Coverage Improvement Plan

Based on discussions with the PPI committee, the Coverage Improvement Plan Implementation (CPI) outreach projects to increase flood insurance coverage rates in Louisville Metro were reviewed. 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 Kentucky State Fair, and flood insurance tweets.

The first project directed to the general public are the Metro council newsletters (CPI#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. In 2023, Metro council districts did not share flood insurance information in their newsletters. Next year, MSD will encourage all council districts to share flood insurance information with their residents.

CPI#2 is the MSD Streamline eNewsletter. In December, MSD included an article about Louisville flood season history, how to prepare for a flood, and purchasing flood insurance. MSD will plan to include at least one article related to purchasing flood insurance in the Streamline eNewsletter in the next year.



Flood Insurance Brochures in the MSD Lobby



Booth at the Kentucky State Fair

CPI#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 is currently being updated with newer information and graphics to teach the public about the floodplain in Louisville Metro and related topics. The website will continue to be reviewed after updates are published to ensure the information is up to date and helpful to the community.

Flood insurance brochures, CPI#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.

CPI#5 is the Kentucky State Fair which is held annually in August. This event draws thousands of residents from the area every year. Pamphlets advising homebuyers to understand their flood risk and flood insurance requirements prior to purchase were distributed.

CPI#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. Since then, MSD has added Instagram and YouTube accounts as well. MSD will continue to use social media to reach out to the public with at least two posts related to flood insurance each year.

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. CPI#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. In 2023, this flyer was not sent to properties in the floodplain or repetitive loss properties; however, this project will be continued in the next year.

3.2.3 Builders and Remodelers

CPI#8 is the Building Industry Association of Greater Louisville/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. For CPI#8, either a presentation will be made to the BIA Land Development Committee or information will be provided to BIA to be included in their eNewsletter. In 2023, Lori Rafferty discussed floodplain, conveyance zone development, and flood insurance during the March meeting on March 1, 2023. MSD plans to give at least one presentation or provide information to be included in at least one eNewsletter that addresses flood insurance in the coming year.

3.2.4 Real Estate, Lending, and Insurance Companies

CPI#9 is a project to make presentations to real estate agents, lenders, and/or insurance companies to increase knowledge about flood insurance. Matt Schaaf gave a virtual presentation to realtors and real estate professionals on June 30, 2023 and Lori Rafferty gave a virtual presentation on December 21, 2023. Both presentations covered topics including the mandatory flood insurance requirements, Flood Insurance Rate Maps, and Letters of Map Changes. The virtual presentations were advertised via email to realtors in Louisville Metro. These presentations will be continued in the coming year either in person or online.

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 st
CIP#2. MSD Streamline eNewsletter	Article in newsletter about flood insurance	Increase in flood insurance policies throughout the county	Floodplain Manager	Sent by Dec 31 st
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 @ Kentucky State Fair	Brochure related to flood insurance available at Kentucky State Fair	Increase in flood insurance policies throughout the county	Floodplain Manager	Summer
CIP#6. Flood Insurance Social Media	Use Twitter, Facebook or other social media to engage public about flood insurance	Increase in flood insurance policies throughout the county	Public Relations Specialist	At least 2 posts by Dec 31 st
Target Audience 2. Floodplain Residents and Repetitive Loss Properties				
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 31 st
Target Audience 3. Builders and Remodelers				
CIP#8. Building Industry Association/Land Development Committee	Include at least one presentation or enewsletter annually related to flood insurance.	Increase knowledge about flood insurance	Floodplain Manager	Meeting by Dec 31 st
Target Audience 4. Real Estate, Lending, and Insurance Companies				
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 st

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. While no flooding occurred in 2023 in Louisville Metro, the PPI committee reviewed the FRP projects and determined that no updates were needed. 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 6 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, and a handout about the permitting requirements. This project was also considered effective and will be continued in future flooding events.

FRP #7 is a handout with tips for selecting a contractor.

FRP #8 is an MSD press release regarding flood clean up safety.

Table 6
Flood Response Preparations Projects

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.louisvillemsd.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#4-6 Handouts	Handouts related to clean up after a flood, permitting requirements, ICC funds, and emergency help will be available at MSD main office	Increased awareness of post-flood related topics, specifically 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.
FRP#7	Handout related to choosing qualified contractors will be available at MSD main office	Increased awareness of post-flood related topics, specifically how to choose a contractor.	Floodplain Manger	Handouts will be distributed by the MSD Development Team.
FRP#8	Press release giving flood clean up safety tips.	Increase in floodplain permits and reduction in floodplain related "Stop Work Orders." Increased awareness of clean up issues.	MSD Communications	Press Release to be made and posted on the MSD website.

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 <https://apps.lojic.org/msdflooddetermination>.

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.

The current floodplain maps adopted February 26, 2021 are shown as the current floodplain layer on the www.lojic.org website.

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 or host meetings online 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. This website is currently being updated with newer information and graphics to teach the public about the floodplain in Louisville Metro and other related topics. 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. 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 or 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 percent-annual-chance flood event determined by detailed methods and assuming a fully developed watershed.

APPENDIX 2

Outreach Projects Schedule

Appendix 2

Louisville-Jefferson County Outreach Projects

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

Appendix 2

Louisville-Jefferson County Outreach Projects

Target Audience	Messages	Outcome	Projects	Assignment	Schedule	Stakeholder
Target Audience 1. General Public	General flood safety, such as turn around, don't down, stay out of flooded waters, Do not enter a flooded basement, turn off main electrical switch, water valve, and gas valve before flooding starts. (3)	No injuries or fatalities related to flooding.	Presentations to school age children	Floodplain Manager	As requested	Jefferson County Public Schools
			MSD Social Media	Communications Dept	At least one post annually	-
	Avoid contact with streams after it rains. (3)	No health impacts related to stream contact.	Magazine/Newspaper Ads	MSD Regulatory Services	Quarterly	-
			Brochure at MSD Main Office	MSD Customer Relations	Brochures replaced as needed	-
			Overflow Advisory signs	MSD Regulatory Services	Signs maintained as needed	-
			Maintain MSD and Project WIN websites	MSD Regulatory Services	Maintain/Update as needed	-
			MSD Social Media	Communications Dept	At least one post annually	-
	Keep debris and trash out of streams and ditches, Keep catch basins clear of debris and leaves. (4)	Reduced number of calls related to stream obstructions.	Magazine/Newspaper Ads	MSD Regulatory Services	Quarterly	-
			Brochure at MSD Main Office	MSD Customer Relations	Brochures replaced as needed	-
			No Dumping signs located at streams	Public Works	Signs maintained as needed	-
			Streamline Newsletter	Floodplain Manager	Quarterly	-
			Public Presentations	Floodplain Manager	Scheduled as requested	Neighborhood groups, Councilman
			Bill Stuffer	MSD Customer Relations	Bill stuffer sent Aug/Sept	-
			Plumbing Modifications Program Packets	MSD Customer Relations	Upon Request	-
			Maintain MSD and Project WIN websites	MSD Regulatory Services	Maintain/Update as needed	-
			MSD Social Media	Communications Dept	At least one post annually	-
	Store irreplaceable items and valuables in an area safe from flooding, Move vehicles to higher ground. (4)	Less damage to contents and vehicles due to flooding.	Streamline Newsletter	MSD Customer Relations	Bill stuffer sent Aug/Sept	-
			Bill Stuffer	Floodplain Manager	Newsletter sent monthly	-
			Update MSD Website	Floodplain Manager/ MSD IT Dept	Website updated by Sept 1	-

Appendix 2

Louisville-Jefferson County Outreach Projects

Target Audience	Messages	Outcome	Projects	Assignment	Schedule	Stakeholder
Target Audience 1. General Public	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	-
	Keep water clean: Don't dump in storm drains, they drain to the stream. Do not drain pools directly to streams. Limit use of fertilizers and pesticides. Scoop the poop – keep pet waste from entering waterways. Use a car wash. Do not flush prescription drugs or put down the drain. (6),	Improved water quality.	"Dump no waste - drains to stream" stenciled on catch basins	MSD Drainage Supervisors	Maintenance as needed	-
			Streamline newsletter	MSD Customer Relations	Newsletter sent quarterly	-
			Brochure at MSD Main Office	MSD Customer Relations	Brochures replaced as needed	-
			Brochure in Plumbing Modification Packets	MSD Customer Relations	As requested	-
			Maintain MSD and Project WIN websites	MSD Regulatory Services	Maintain/Update as needed	-
			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 & Private Schools
			MSD Social Media	Communications Dept	At least one post annually	-
	How streams function, keep streams clean. Maintain stream buffers. Benefits of planting more trees. (6)	Improved water quality.	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
			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, ORANSO, Parklands of Floyds Fork, Beargrass Creek Alliance, Floyds Fork Env. Association	Cleanups are held periodically	ORANSO, Parklands of Floyds Fork, Beargrass Creek Alliance, Floyds Fork Environmental Association
			MSD Social Media	Communications Dept	At least one post annually	-

Appendix 2

Louisville-Jefferson County Outreach Projects

Target Audience	Messages	Outcome	Projects	Assignment	Schedule	Stakeholder
Target Audience 1. General Public	Improve water quality with green infrastructure. (6)	Increase in green infrastructure construction.	Green infrastructure signage	MS4 Coordinator	Signs maintained as needed	-
			Public Presentations	MS4 Coordinator	As requested	Neighborhood groups, Councilman
			Streamline Newsletter	MSD Customer Relations	Newsletter sent quarterly	-
			MSD website	MS4 Coordinator	Maintain/Update as needed	-
			Home Garden & Remodeling Show	MS4 Coordinator	February 27th - March 1st	-
			MSD Social Media	Communications Dept	At least one post annually	-
	General preparedness: Develop a safety plan in case of evacuation. Assemble supplies in advance, such as first-aid kit, bottled water, battery-powered radio, etc. (7)	More families have prepared evacuation plans.	Streamline Newsletter	Floodplain Manager	Newsletter sent quarterly	-
			Public Presentations	Floodplain Manager	As requested	Neighborhood groups, Councilman
			Brochure at MSD Main Office	Floodplain Manager	Brochures replaced as needed	-
			MSD website	Floodplain Manager	Maintain as needed	-
			MSD Social Media	Communications Dept	At least one post annually	-
	Avoid basement backups: Know where it goes! Some things are not meant to be flushed. Conserve water during heavy rains to avoid overloading sewers. Avoid putting fats, oils, and grease down the drain. MSD's plumbing modification program is available to reduce basement backups. (8)	Reduced number of calls related to sewer backups.	Magazine/Newspaper Ads	MSD Customer Relations	At least 6 ads annually	-
			Brochure at MSD Main Office	MSD Customer Relations	Brochures replaced as needed	-
			Streamline Newsletter	Floodplain Manager	Newsletter sent monthly	-
			Brochure in Plumbing Modification Packets	MSD Customer Relations	As requested	-
			MSD website	Floodplain Manager	Maintain/Update as needed	-
			MSD Social Media	Communications Dept	At least one post annually	-

Appendix 2

Louisville-Jefferson County Outreach Projects

Target Audience	Messages	Outcome	Projects	Assignment	Schedule	Stakeholder
Target Audience 2. Floodplain Residents and Repetitive Loss Properties	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.	Metro Council eNewsletters or social media posts	Floodplain Manager	At least one post annually	Louisville Metro Council
	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	-
	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	-
	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	-
Target Audience 3. Builders and Remodelers	Check for floodplain issues prior to beginning construction or remodeling. (1)	Increase in the number of flood determinations requested on MSD's website.	BIA Meeting or Newsletter	Floodplain Manager	Summer	Building Industry Association (BIA)
			Construction Field Day	Floodplain Manager	February	-
	Follow Floodplain Ordinance requirements. (5)	Fewer notices of violation issued for Floodplain Ordinance.	BIA Meeting or Newsletter	Floodplain Manager	Summer	Building Industry Association (BIA)
			Construction Field Day	Floodplain Manager	February	-
	Use appropriate erosion prevention and sediment control (EPSC) measures during construction. (6)	Fewer notices of violation issued for Erosion Prevention & Sediment Control ordinance.	MSD EPSC Certification Classes	Enforcement Supervisor	Classes offered online	Jefferson County Public & Private Schools
			Construction Field Day	Enforcement Supervisor	February	-
	EPSC certification classes are available for homebuilders and contractors. (6)	Larger attendance at EPSC certification classes.	Jefferson County Continuing Education Classes Website	Enforcement Supervisor	Maintain as needed	Jefferson County Public & Private Schools
			Construction Field Day	Enforcement Supervisor	February	-

Appendix 2

Louisville-Jefferson County Outreach Projects

Target Audience	Messages	Outcome	Projects	Assignment	Schedule	Stakeholder
Target Audience 4. Real Estate, Lending, and Insurance Companies	Online flood determinations can be done for the MLS form when listing a home (directed at Realtors) (1)	Increase in the number of flood determinations requested on MSD's website.	Electronic newsletter	Floodplain Manager	Newsletter sent by December 1	Greater Louisville Association of Realtors (GLAR)
			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 December 1	Mortgage brokers listed in the Kentucky Department of Financial Institutions Web Database
	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 December 1	Big I Kentucky
	Elevation Certificates are available from MSD, map information and base flood elevations can be determined by MSD. (1)	Increase in number of elevation certificate requests.	Electronic newsletter	Floodplain Manager	Newsletter sent by October 1	Greater Louisville Association of Realtors (GLAR)
			Presentations	Floodplain Manager	As requested	Local realtors, such as Semonin and REMAX
	Flood insurance is available anywhere in Jefferson County. (2)	Increased number of flood insurance policies.	Electronic newsletter	Floodplain Manager	Newsletter sent by December 1	Greater Louisville Association of Realtors (GLAR)
			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 mortgage. (2)	Increased number of flood insurance policies.	Electronic newsletter	Floodplain Manager	Newsletter sent by December 1	Greater Louisville Association of Realtors (GLAR)
			Presentations	Floodplain Manager	As requested	Local realtors, such as Semonin and REMAX

APPENDIX 3

Outreach Projects Worksheet

APPENDIX 3: 330 OUTREACH PROJECTS WORKSHEET

Community Name: Louisville/Jefferson County
State: Kentucky
CID: 210120

Activity 330 - Outreach Projects																
	Outreach Project (OP)	A Points per topic	Topics Covered								B # of Flood- related Topics	C # of Times Delivered	(A x B x C) OP = Points per Project	PPI OP x 0.4	STK OP x 0.3	Total cOP = OP + PPI + STK
			1. Know Hazard	2. Insure Property	3. Protect People	4. Protect Property	5. Building Responsibly	6. Natural Function	7. General Preparedness	8. Basement Flooding/ Sewer Backups						
	Signs															
OP#1	Caution Do Not Enter When Flooded (14 signs)	2	1		1						2	5	20	8		28
OP#2	Flood Hazard Area (4 signs)	2	1		1						2	4	16	6.4		22.4
OP#3	Great Flood of 1937 High Water Mark (23 signs)	2	1								1	5	10	4		14
OP#4	Green Infrastructure (7 signs)	2						1			1	5	10	4	3	17
	Dumping and Litter															
OP#5	Dump No Waste - Drains to Stream on Catch Basins	2						1			1	1	2	0.8	0.6	3.4
	No Dumping Signs	2						1			1	1	2	0.8	0.6	3.4
	Louisville Metro: Report a Litterer Program	2						1			1	1	2	0.8	0.6	3.4
	Louisville Metro Free Drop off at Meriwether Waste Reduction Center	2						1			1	1	2	0.8	0.6	3.4
	Louisville Metro Pop-Up Drop-Off Events	2						1			1	1	2	0.8	0.6	3.4
	Louisville Metro Clean Collaborative	2						1			1	1	2	0.8	0.6	3.4
	Letters/Newsletters															
OP#6	Floodplain/Repetitive Loss Letters & Floodplain News	6	1	1	1	1	1	1	1	1	8	1	48	19.2		67.2
OP#7	Annual newsletter to Realtors (December 2023)	6	1	1							2	1	12	4.8	3.6	20.4
OP#8	Annual mailing to Lenders (December 2023)	6	1	1							2	1	12	4.8		16.8
OP#9	Annual newsletter to Insurance Agents (December 2023)	6	1	1							2	1	12	4.8	3.6	20.4
	Magazine/Newspaper Ads															
OP#10	Business First															
	Making a Difference, stormwater... (February 2023)	2						1			1	1	2	0.8	0.6	3.4
	Making a Difference, pet waste... (March 2023)	2						1			1	1	2	0.8	0.6	3.4
	Making a Difference, stormwater... (April 2023)	2						1			1	1	2	0.8	0.6	3.4
	Making a Difference, stormwater... (July 2023)	2						1			1	1	2	0.8	0.6	3.4
	Making a Difference, avoid waterways... (October 2023)	2			1						1	1	2	0.8	0.6	3.4
	Making a Difference, avoid waterways... (November 2023)	2			1						1	1	2	0.8	0.6	3.4
	Brochures/Displays															
OP#11	Plumbing Modification Packets	2								1	1	1	2	0.8		2.8
OP#12	MSD Lobby Video and Historic Flood Map	2	1								1	1	2	0.8		2.8
	Louisville Science Center	2						1			1	1	2	0.8	0.6	3.4
	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#13	Flood Information Kiosk in MSD Lobby: Downspout Disconnection Program	2				1				1	2	1	4	1.6		5.6
	Flood Information Kiosk in MSD Lobby: FEMA Fact Sheet	2	1	1	1	1			1		5	1	10	4	3	14
	Flood Information Kiosk in MSD Lobby: Turn Around Don't Drown!	2	1		1						2	1	4	1.6		5.6
	Flood Information Kiosk in MSD Lobby: Know Your Flood Risk When Buying a Home	2	1	1	1	1			1		5	1	10	4		14
	Flood Information Kiosk in MSD Lobby: Rain Garden Handbook	2						1			1	1	2	0.8		2.8
	Flood Information Kiosk in MSD Lobby: River to River	2						1			1	1	2	0.8	0.6	2.8

APPENDIX 3: 330 OUTREACH PROJECTS WORKSHEET

Community Name: Louisville/Jefferson County
State: Kentucky
CID: 210120

Activity 330 - Outreach Projects																
	Outreach Project (OP)	A Points per topic	Topics Covered								B # of Flood- related Topics	C # of Times Delivered	(A x B x C) OP = Points per Project	PPI OP x 0.4	STK OP x 0.3	Total cOP = OP + PPI + STK
			1. Know Hazard	2. Insure Property	3. Protect People	4. Protect Property	5. Building Responsibly	6. Natural Function	7. General Preparedness	8. Basement Flooding/ Sewer Backups						
OP#14	Army Corps of Engineers High Water Mark	2	1								1	1	2	0.8	0.6	3.4
	Newsletters															
OP#15	StreamLine Newsletter (March 31, 2023)	2						1		1	2	1	4	1.6		5.6
	Streamline Newsletter (June 30, 2023)	2						1		1	2	1	4	1.6		5.6
	Streamline Newsletter (September 30, 2023)	2						1		1	2	1	4	1.6		5.6
	StreamLine Newsletter (December 1, 2023)	2	1	1							2	1	4	1.6		5.6
OP#16	Metro Council Newsletters: LensAlert/Smart 911/Metro 311	2			1						1	5	10	4	1.2	15.2
	Metro Council Newsletters: Fall Leaf Drop-Off Coming Soon	2						1			1	5	10	4	1.2	15.2
	Metro Council Newsletters: Fall Leaf Drop-Off	2						1			1	5	10	4	1.2	15.2
	Metro Council Newsletters: Holiday Cooking Tips	2						1		1	2	5	20	8	2.4	30.4
	Metro Council Newsletters: Turn Around Don't Drown	2			1					1	1	1	2	0.8	0.24	3.04
	Metro Council Newsletters: Severe Weather Awareness Week/LensAlert	2			1					1	1	1	2	0.8	0.24	3.04
	Metro Council Newsletters: Flood Watch	2			1					1	1	1	2	0.8	0.24	3.04
	Metro Council Newsletters: Crystal Lake Dam Update	2			1					1	1	1	2	0.8	0.24	3.04
	Metro Council Newsletters: Extreme Weather Preparedness	2			1				1	2	1	1	4	1.6	0.48	6.08
	Metro Council Newsletters: Severe Weather/LensAlert	2			1					1	1	1	2	0.8	0.24	3.04
	Metro Council Newsletters: Catch Basins	2				1				1	1	1	2	0.8	0.24	3.04
OP#17	Anchorage Age Newsletter (February 2023)	2				1		1			2	1	4	1.6	0.48	6.08
	Anchorage Age Newsletter (April 2023)	2			1					1	1	1	2	0.8	0.24	3.04
	Anchorage Age Newsletter (June 2023)	2						1			1	1	2	0.8	0.24	3.04
	Anchorage Age Newsletter (August 2023)	2			1					1	1	1	2	0.8	0.24	3.04
	Anchorage Age Newsletter (November 2023)	2						1			1	1	2	0.8	0.24	3.04
OP#18	River/Creek Cleanups															
	Mayor's Give-a-Day program: Downtown Cleanup (April 27, 2023)	2						1			1	1	2	0.8	0.6	3.4
	Beargrass Creek Earth Day Sweep (April 22, 2023)	2						1			1	1	2	0.8	0.6	3.4
	Sylvania Park Sweep (June 10, 2023)	2						1			1	1	2	0.8	0.6	3.4
	Shawnee Park Ohio River Sweep (June 18, 2023)	2						1			1	1	2	0.8	0.6	3.4
	Trinity High School Trash Cleanup (September 30, 2023)	2						1			1	1	2	0.8	0.6	3.4
	Beargrass Creek Sweep (October 21, 2023)	2						1			1	1	2	0.8	0.6	3.4
OP#19	MSD EPSC Classes - Administered and advertised by Jefferson County Public Schools															
	Home Builders Class - discusses proper EPSC controls related to single family home construction	2						1			1	5	10	4	3	17
	EPSC Contractor Class - discusses proper EPSC controls for general construction projects	2						1			1	5	10	4	3	17
OP#20	MSD Qualified Post-Construction Inspector Training	2						1			1	5	10	4	3	17

Activity 330 - Outreach Projects																
	Outreach Project (OP)	A Points per topic	Topics Covered								B # of Flood- related Topics	C # of Times Delivered	(A x B x C) OP = Points per Project	PPI OP x 0.4	STK OP x 0.3	Total cOP = OP + PPI + STK
			1. Know Hazard	2. Insure Property	3. Protect People	4. Protect Property	5. Building Responsibly	6. Natural Function	7. General Preparedness	8. Basement Flooding/ Sewer Backups						
OP#21	Presentations															
	Meetings with Interest Groups															
	Louisville MSD's Green Infrastructure Program during EPA webinar (January 25, 2023)	2						1			1	1	2	0.8		2.8
	MSD ClAIRity (Odor Control) Public Meeting (March 28, 2023)	2				1				1	1	2	0.8		2.8	
	Maintaining and Rehabilitating Green Infrastructure in Louisville Presentation for KSPE (April 21, 2023)	2						1			1	1	2	0.8		2.8
	Water Quality, Erosion and MSD Presentation for U of L (September 11, 2023)	2						1			1	1	2	0.8	0.6	3.4
	Guest Lecture at U of L GEOG390 Class (September 12, 2023)	2						1			1	1	2	0.8	0.6	3.4
	Creek Outing with U of L Students (September 18, 2023)	2						1			1	1	2	0.8	0.6	3.4
	Managing Substantial Damage for KAMM Annual Conference (September 19, 2023)	2				1	1				1	1	2	0.8		2.8
	Water Quality and Monitoring Demonstration at Payne Hollow (September 23, 2023)	2						1			1	1	2	0.8	0.6	3.4
	Louisville MSD MS4 and Floodplain Programs for WEFTEC (September 28, 2023)	2			1			1			1	1	2	0.8		2.8
	Water Quality and Stream Monitoring for Louisville MSD at USGS Open House (October 25, 2023)	2						1			1	1	2	0.8		2.8

Activity 330 - Outreach Projects																
	Outreach Project (OP)	A Points per topic	Topics Covered								B # of Flood- related Topics	C # of Times Delivered	(A x B x C) OP = Points per Project	PPI OP x 0.4	STK OP x 0.3	Total cOP = OP + PPI + STK
			1. Know Hazard	2. Insure Property	3. Protect People	4. Protect Property	5. Building Responsibly	6. Natural Function	7. General Preparedness	8. Basement Flooding/ Sewer Backups						
OP#22	Festivals/Field Days/Shows															
	The Gravy Cup (Feburary 18, 2023)	2						1		1	2	1	4	1.6	1.2	6.8
	Southend Beautification Campaign Tree Planting (March 18, 2023)	2						1			1	1	2	0.8	0.6	3.4
	Krashey Way Tree Planting (April 26, 2023)	2						1			1	1	2	0.8		2.8
	MSD Field Day (May 18, 2023)	2	1		1	1		1			4	1	8	3.2		11.2
	Waterfront Park 4th of July (07/04/2023)	2						1			1	1	2	0.8	0.6	3.4
	Alberta O. Jones Day (July 8, 2023)	2			1						1	1	2	0.8	0.6	3.4
	Summer Works Field Trip (July 7 and 21, 2023)	2						1			1	3	6	2.4		8.4
	Kentucky State Fair (August 17-27, 2023)	2		1				1			2	1	4	1.6	1.2	6.8
	Mayor's Labor Day Hike, Bike, Paddle (September 4, 2023)	2						1			1	1	2	0.8	0.6	3.4
	Alberta O. Jones Park Opening (November 18, 2023)	2			1						1	1	2	0.8	0.6	3.4
	Louisville Nature Center: Field Trips, Scout Programs & Workshops	2						1			1	5	10	4	3	17
	Louisville Nature Center: Pre-School Age Programs	2						1			1	5	10	4	3	17
	Louisville Nature Center: Day Camps	2						1			1	5	10	4	3	17
OP#23	Social Media Posts															
	MSD X/Twitter Messages	1	2		2	6		5		3	18	1	18	7.2		25.2
	MSD Facebook Messages	1	2		4	7		13		4	30	1	30	12		42
	MSD YouTube Messages	1						3		1	4	1	4	1.6		5.6
	MSD Instagram Messages	1	2		2	5		8		3	20	1	20	8		28
OP#24	Tree Planting Programs															
	Louisville MSD Urban Reforestation	2						1			1	1	2	0.8		2.8
	Louisville Grows	2						1			1	1	2	0.8	0.24	3.04
	Trees Louisville	2						1			1	1	2	0.8	0.24	3.04
OP#25	Press Release: MSD Prepares for Flood Season	2			1	1					2	1	4	1.6	0.48	6.08
	Press Release: World Water Day	2						1			1	1	2	0.8	0.24	3.04
	Press Release: Pool Draining Tips	2						1		1	2	1	4	1.6	0.48	6.08
	Press Release: Volunteers Needed for Stream Cleanups	2						1			1	1	2	0.8	0.24	3.04
												Total Points	518	207.2	64.08	785.68
												Max Points	200	80	50	330

APPENDIX 4

Examples of Outreach Projects

OP #1-3 Signs

OP#1

"Caution: Do Not Enter When Flooded"



OP#2

"Flood Hazard Area"

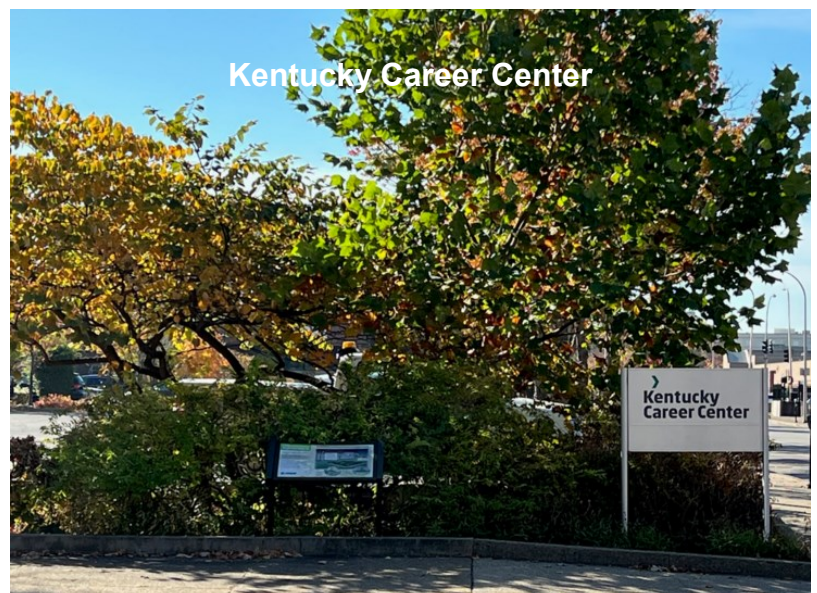
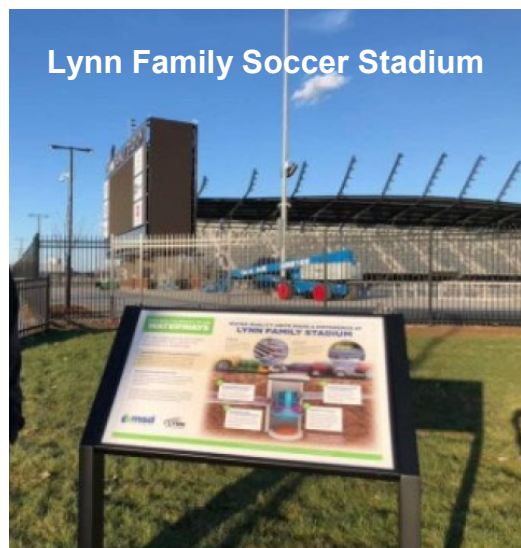


OP#3

"Great Flood of 1937 High Water Mark"



Green Infrastructure Demonstration Projects Signage



OP #5

Dumping and Litter

OP#5

"Dump No Waste – Drains to Stream"



OP#5

"No Dumping"



OP#5

Louisville Metro: Report a Litterer Program



OP #5

Dumping and Litter:

Louisville Metro Pop-Up Drop-Off

2023 Pop-Up Drop-Off Schedule

Pop-Up Drop-Offs are free recycling and large item disposal events for residents of Jefferson County.

2023 Pop-Up Drop-Off Schedule

All events are 10 a.m. - 2 p.m. on a Saturday

July 22

Louisville Metro Fleet Services, 3515 Newburg Rd

August 26

UofL Shelby Campus, 440 N Whittington Pkwy

September 16

Sun Valley Park, 10401 Lower River Rd/Ashby Lane Baptist, 8617 Ashby Ln

October 21

Shawnee Park

November 18

UofL Shelby Campus, 440 N Whittington Pkwy

Accepted Items:

Up to 3 electronic items (recycled)

Metal & appliances, no refrigerators or any items containing coolant (recycled)

Up to 4 passenger tires (recycled)

Household recyclables, follow curbside rules (recycled)

Yard waste, follow curbside rules, wooden pallets (composted)

Large household items (landfilled)

Documents for shredding (recycled)

Prescription medication (disposed properly)

Items must already be separated into categories for easy off-loading so as much can be recycled as possible.

Not Accepted:

Garbage, loose debris (use curbside garbage collection or take to landfill)

Concrete, bricks, rocks

Construction debris (take to Waste Reduction Center, fees apply)

Refrigerators or items containing coolant (take to Waste Reduction Center, or metal recycling facility)

Latex paint (disposal information)

Batteries, light bulbs, oil-based paint, varnishes, stains, and other household hazardous waste (take to Haz Bin)

Tree trunks

Boats, hot tubs

Items from businesses

Trailers greater than 10 feet in length (larger loads can be taken to the Waste Reduction Center)

For more information please click the following link, <https://louisvilleky.gov/government/public-works/pop-drop-waste-disposal-events>



Free recycling and large item disposal event!

ITEMS MUST BE SEPARATED INTO CATEGORIES FOR EASY OFF-LOADING.

ACCEPTED

 <p>LARGE HOUSEHOLD ITEMS Furniture, mattresses, toilet, rolled carpet, etc.</p>	 <p>ELECTRONICS Limit 3; Go to Louisvilleky.gov/Electronics for a list of accepted items</p>	 <p>METAL & APPLIANCES No refrigerators, freezers, dehumidifiers or other items containing Freon.</p>	 <p>HOUSEHOLD RECYCLABLES Paper, plastic, metal, glass containers</p>
 <p>PRESCRIPTION MEDICATION DISPOSAL</p>	 <p>YARD WASTE Less than 2 inch diameter and 4 feet long, bundled or in containers or paper bags. Wooden pallets also accepted NO PLASTIC BAGS</p>	 <p>ON-SITE PAPER SHREDDING Containers must be taken back by resident.</p>	 <p>PASSENGER TIRES On or off rim. Limit 4</p>
 <p>GENTLY USED SHOES Donated to WaterStep</p>			

NOT ACCEPTED

- Garbage or loose debris
- Concrete, bricks, rocks
- Construction materials
- Items containing Freon
- Paint
- Batteries
- Light bulbs
- Hazardous waste
- Boats or hot tubs
- Tree trunks
- Items from businesses
- Trailers exceeding 10 feet

Sponsored by:

WASTE
MANAGEMENT
DISTRICT



DEPARTMENT OF
PUBLIC WORKS



LOUISVILLE
METRO COUNCIL

Marilyn Parker, District 18
Scott Reed, District 16
Markus Winkler, District 17
Anthony Paganini, District 19
Stuart Benson, District 20

More disposal questions?
There's an app for that!



For more information visit Louisvilleky.gov/PopUps.

OP #5

Dumping and Litter: Louisville Metro Clean Collaborative



In December 2020, Mayor Fischer's administration presented Metro Council a plan called the "Clean Collaborative" to improve the community's cleanliness. Metro Council approved funding for the effort in January 2021. The collaborative brings together stakeholders from across Louisville Metro to coordinate and maximize cleaning efforts. These stakeholders include:

- Louisville Metro Public Works & Assets, which has worked on many cleanliness efforts such as urban and suburban street sweeping, litter hotspot cleanings, homeless camp cleanings, and more.
- Brightside and their volunteer community cleanups and anti-litter messaging.
- Louisville Downtown Partnership, which assists in maintaining the cleanliness in the downtown area.
- Louisville Metro Codes & Regulations and their Vacant Lots Department.
- Louisville Waste Management District, which annually receives \$380,000 in grant funding which helps by providing extra litter collection along the interstates during the winter, inmate litter collection programs, supplies for litter cleanup events, and anti-litter education through Brightside.

Floodplain Letter



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



Learn more about flood safety,
insurance, permitting, flood
history, and other flood-related
topics at

<https://louisvillemsd.org/floodplain>

December 7, 2023

«OwnerAddressLine1»

«OwnerAddressLine2»

«OwnerAddressLine3»

RE: «PropertyAddressLine2», LOUISVILLE, KY

Dear Resident:

You are receiving this letter because all or a portion of your property is in a flood hazard area. MSD sends this letter to let you know of the potential for flooding and that flood insurance is available for all Jefferson County residents to purchase. MSD recommends that you purchase flood insurance to reduce the potential financial impact of flooding. Most homeowners insurance does not cover flood damage. Just one inch of water in a home can cost more than \$25,000 in damage. Check with your insurance agent to learn more about flood insurance.

If you would like to check a property's floodplain status, go to <https://apps.lojic.org/msdflooddetermination/>. If you would like to see the floodplain maps, go to www.lojic.org/lojic-online, enter your address in the search box, select Layers on the right side, and check the Floodplain tab.

MSD staff can answer questions you may have about flood protection measures to help prevent damage to your home. 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, 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 FEMA's Community Rating System program, which entitles Louisville Metro residents to receive a 35 percent reduction on their flood insurance rates. For flood insurance questions, contact your insurance provider. If you do not have an insurance provider, Michael Fleitz at DM Fleitz Insurance and Robert English with English Insurance Group have agreed to answer flood insurance questions.

Michael Fleitz
(502)935-5970
Mike@fleitzinsurance.com

Robert English
(502)807-2244
Robert@englishgrp.com

If you have any floodplain questions, contact Matt Schaaf at (502) 540-6148 or floodpermits@louisvillemsd.org.

Sincerely,

Lori Rafferty, PE, CFM
MS4/Floodplain Manager

Floodplain Letter: Repetitive Loss Properties



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



Learn more about flood safety,
insurance, permitting, flood
history, and other flood-related
topics at
<https://louisvillemsd.org/floodplain>

December 7, 2023

«CUR_FIRSTN» «CUR_LASTNA»
«CUR_ADDRES»
«CUR_CITY», «CUR_STATE» «CUR_ZIP»

RE: «PROP_ADDRE», LOUISVILLE, KY

Dear Resident:

You are receiving this letter because your property is an area that has been flooded several times. MSD sends this letter to let you know of the potential for flooding and that flood insurance is available for all Jefferson County residents to purchase. MSD recommends that you purchase flood insurance to reduce the potential financial impact of flooding. Most homeowners insurance does not cover flood damage. Just one inch of water in a home can cost more than \$25,000 in damage. Check with your insurance agent to learn more about flood insurance.

If you would like to check a property's floodplain status, go to <https://apps.lojic.org/msdflooddetermination/>. If you would like to see the floodplain maps, go to www.lojic.org/lojic-online, enter your address in the search box, select Layers on the right side, and check the Floodplain tab.

MSD staff can answer questions you may have about flood protection measures to help prevent damage to your home. 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, 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 FEMA's Community Rating System program, which entitles Louisville Metro residents to receive a 35 percent reduction on their flood insurance rates. For flood insurance questions, contact your insurance provider. If you do not have an insurance provider, Michael Fleitz at DM Fleitz Insurance and Robert English with English Insurance Group have agreed to answer flood insurance questions.

Michael Fleitz
(502)935-5970
Mike@fleitzinsurance.com

Robert English
(502)807-2244
Robert@englishgrp.com

If you have any floodplain questions, contact Matt Schaaf at (502) 540-6148 or floodpermits@louisvillemsd.org.

Sincerely,

Lori Rafferty, PE, CFM
MS4/Floodplain Manager

Are you in or are you out? Know Your Home's Flood Risk

To check your property's floodplain status, please visit: apps.lojic.org/msdflooddetermination/. If you would like to view flood mapping, visit www.lojic.org/lojic-online, enter your address in the search box, select Layers on the right side and check the Floodplain tab to turn on Floodplain layers.

Most homeowner and renter insurance policies do not cover flood damage. Anywhere it rains, it can flood. MSD recommends homeowners consider buying flood insurance. Check with your insurance agent to determine the right amount of flood coverage for your property. If you have a mortgage from a federally regulated or insured lender and the building is in a high-risk flood area, by federal law, your lender must require flood insurance.

Anyone in Louisville Metro can purchase flood insurance. Without flood insurance, owners must pay to repair flood damages using loans and minimal federal assistance. Don't delay. 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.

The Louisville Metro Floodplain Ordinance states that homes in the floodplain that experience substantial damage (damages costing more than 50% of the structure's market value to repair in a one year rolling period) will be required to come into compliance with the Louisville Metro floodplain ordinance when repairing damage (i.e. the first floor and mechanicals are elevated to the freeboard requirements defined by the current floodplain ordinance). Substantially damaged homes covered by flood insurance may be eligible for Increased Cost of Compliance coverage, which is up to \$30,000, to help with measures to reduce flood risk.

You can protect yourself and your home by contacting your insurance agent, visiting www.floodsmart.gov or calling **877.336.2627** to learn more about flood insurance. MSD Floodplain staff can answer their questions about floodplain mapping. You may contact them at **502.540.6000** or floodpermits@louisvillemsd.org.

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 23,900 customers protect their basements from sewer backups.

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

FLOODPLAIN NEWS

December 2023



OUR VISION

The innovative regional utility for safe, clean waterways



**An elevation certificate
may save you money
on flood insurance.**

(See back page)

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.

For more information, go to www.ready.gov.

Drainage problems

To solve a small 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.



Help keep our streams clean

If we all do a little, we can do a lot to protect our waterways.

Keep trash out of the storm drains – pick up litter before it ends up in our creeks.

Know where it goes – dispose of household chemicals at designated collection sites, never down the drain.

Slow down stormwater – disconnect your downspout and direct it away from paved surfaces; consider starting a rain garden.

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.

Elevation certificates

Having an elevation certificate for your home can save you money on flood insurance. MSD has elevation certificates available for some properties in Louisville Metro. To check and see if an elevation certificate is on file, go to our Floodplain Website: LouisvilleMSD.org/floodplain. Under the Insurance link 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 floodplainpermits@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.



Safe, clean waterways*

OUR VISION

The innovative regional utility for safe, clean waterways

24/7/365

502.540.6000 · CustomerRelations@LouisvilleMSD.org

[f](#) [X](#) [i](#) [in](#) [LouisvilleMSD](https://LouisvilleMSD.org)

Annual Newsletter to Realtors (December 15, 2023)

Good morning,

MSD's Floodplain Department would like to invite you to a webinar to learn more about floodplain requirements, how to determine if a property is in the floodplain, and where you can find FEMA maps. The webinar is **Thursday, December 21 at 2 pm**. Please email Isabella.Altier@louisvillemad.org for the registration link if you would like to attend.

Can't attend the webinar, but want to learn more?

For information about the current floodplain maps for any property in Jefferson County, go to <http://apps.lojic.org/msdflooddetermination/>. This service is free, 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 areas and the local regulatory floodplain
- Information about the mandatory purchase requirement

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

Louisville-Jefferson County's flood maps are available online. To check to see if a property is in the flood hazard area, visit <https://www.lojic.org/lojic-online>.

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: <https://louisvillemad.org/programs/floodplain-management/insurance-community-rating-system>. 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 request this information for properties in Louisville-Jefferson County, email FloodPermits@louisvillemad.org or call (502)540-6148. For more information about flood insurance, check out FEMA's website at www.floodsmart.gov.

Thank you,



Izzy Altier
Engineer I

P 502.540.6311

A Louisville MSD 700 West Liberty Street Louisville KY 40203-1911



Annual Newsletter to Lenders

December 5, 2023



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

December 5, 2023

«Name»

«Street1» «Street2»

«City», «StateID» «Zip»

SUBJECT: Floodplain Information

Did you know Louisville-Jefferson County's flood map information is available online? To check to see if a property is in the flood hazard area, visit <https://www.lojic.org/lojic-online>.

For information about the current floodplain maps for any property in Jefferson County, go to <http://apps.lojic.org/msdflooddetermination/>. This service is free, 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)
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For areas outside of Jefferson County, flood insurance maps can be found at <https://msc.fema.gov/>. From this site you can also find FEMA's 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: <https://louisvillemsd.org/programs/floodplain-management/insurance-community-rating-system>. 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 request this information for properties in Louisville-Jefferson County, email FloodPermits@louisvillemsd.org or call (502)540-6148. For more information about flood insurance, check out FEMA's website at www.floodsmart.gov.

Weekly news & updates

December 14, 2023

BIG I | KENTUCKY



DATE: December 5, 2023
TO: Insurance Agents
FROM: Lori Rafferty, PE, CFM
SUBJECT: Floodplain Information

Did you know Louisville-Jefferson County's updated flood map information is available online? To check to see if a property is in the flood hazard area, visit <https://www.lojic.org/lojic-online>.

For information about the current floodplain maps for any property in Jefferson County, go to <http://apps.lojic.org/msdflooddetermination/>. This service is free, 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 areas and the local regulatory floodplain
- Information about the mandatory purchase requirement

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February 2023



**MAKING A
DIFFERENCE
IN OUR
WATERWAYS**


When it rains or snows, water makes its way into our drainage systems that flow to our streams and the Ohio River.

Along the way, stormwater accumulates soil and pollutants —like lawn chemicals, pet waste and oil—which can harm our waterways.


To help our waterways be safe and clean, MSD monitors for pollutants and removes illegal non-stormwater discharges.

It's a big task that covers most of Jefferson County.*

For more information visit
LouisvilleMSD.org/WaterQuality



Customer Relations
502.540.6000
CustomerRelations@LouisvilleMSD.org



* Anchorage, Jeffersonton, St. Matthew and Shively provide residents and businesses in those municipalities with stormwater/drainage services.

Floyds Fork

March 2023



**MAKING A
DIFFERENCE
IN OUR
WATERWAYS**

 **Did you know?**
Dogs in Jefferson County produce **FOUR** dump-truck loads of waste **EVERY DAY!**



Please do your part to help by scooping the poo and properly disposing of it in the trash.

Pet waste that is left behind on sidewalks, in parks and yards finds its way to our local waterways when it rains. This waste increases bacteria and nitrogen levels in the water, depleting oxygen for fish and aquatic life.

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

For more information visit
LouisvilleMSD.org/WaterQuality



Customer Relations
502.540.6000
CustomerRelations@LouisvilleMSD.org



April 2023

July 2023



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Floyds Fork



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Pope Lick

October 2023



Middle Fork Beargrass Creek

**What you
don't see
could
harm you!**



502.540.6000

CustomerRelations@LouisvilleMSD.org

Sewers can overflow into waterways during rainstorms, bringing harmful bacteria, which can make you sick.

To date, MSD has **reduced combined sewer overflows by 5 billion gallons** in a typical rainfall year. But there is more work to be done.

To be safe, you should avoid swimming, fishing, wading, and splashing in waterways during—and for 48 hours after—a rain.

Wash with warm, soapy water if you contact water that a sewage overflow may have contaminated.

For information visit

LouisvilleMSD.org/WaterQuality

LouisvilleMSD.org/Consent-Decree

LouisvilleMSD.org/AtHome



What you don't see could harm you!

Sewers can overflow into waterways during rainstorms, bringing **harmful bacteria, which can make you sick.**

MSD has **reduced combined sewer overflows by 5.85 billion gallons** in a typical rainfall year. But there is more work to be done.

To be safe, you should avoid swimming, fishing, wading, and splashing in waterways during—and for 48 hours after—a rain event.

Wash with warm, soapy water if you contact water that a sewage overflow may have contaminated.

For information visit
LouisvilleMSD.org/WaterQuality
LouisvilleMSD.org/Consent-Decree
LouisvilleMSD.org/AtHome



Customer Relations
502.540.6000
CustomerRelations@LouisvilleMSD.org
  

Plumbing Modification Packets



700 West Liberty Street
Louisville, KY 40203-1911

502.587.0603

CustomerRelations@LouisvilleMSD.org

About MSD

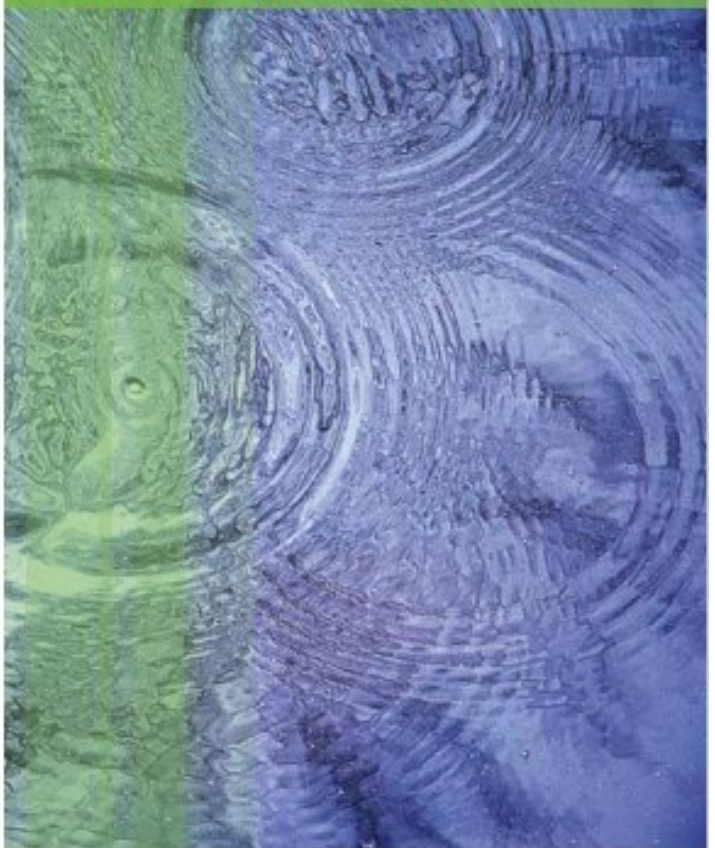
Learn more about these programs
and other ways MSD is helping
protect our community's waterways.

MSDStormwaterQuality.org



**HOW TO PROTECT
YOUR HOME FROM
FLOODING AND BACKUPS**

PLUMBING MODIFICATION PROGRAM



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(2,000) 04/16

Plumbing Modification Packets



Plumbing Modification Program

Water from falling rain and melting snow usually absorbs into the ground or flows into nearby creeks 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

This program is available to MSD customers who have experienced a rain-related sewer backup through a basement plumbing fixture—floor drain, sink, toilet, shower—or who live in an area of documented wet-weather backups. Through this program, MSD pays a licensed plumbing contractor to install the appropriate backflow prevention devices based upon your plumbing layout. This may involve the installation of valves in your basement floor or outside the foundation of your home, the installation of a sump pump and the disconnection of your floor drain from the sewer, or a combination of both.

Here's How it Works

1. Contact MSD Customer Relations at 502.587.0603 to request a Plumbing Modification packet.
2. Sign the enclosed Release and obtain bids from two licensed plumbers.
3. Mail the Release and the two bids to MSD.
Plumbing Modification Program
Louisville MSD
PO Box 740011
Louisville, KY 40201-7411
4. If approved for the program, you will receive a letter from MSD approving the lowest bid.
5. If it is determined that your property is not eligible for the program, you will receive a letter from MSD stating the reasons for denial.
6. If approved, contact your plumbing contractor to schedule the installation of the devices.
7. An MSD representative will contact you to schedule an inspection of the installation upon receipt of the final invoice from your plumber.
8. Plumbing Modification Program installations require inspections by the state for plumbing—and electrical if sump pump is installed. Additionally, MSD must perform a final inspection for payment approval.
9. MSD issues payment to the plumber after final inspection.

For information about how you can benefit from the MSD Plumbing Modification Program, please contact MSD Customer Relations Department.

Phone: 502.587.0603

Email: CustomerRelations@LouisvilleMSD.org

Plumbing Modification Packets



MSD strives to keep rainwater out of the sewer system through cost-effective methods like downspout disconnection. Keeping rainwater out of the sewer system helps prevent sewer overflows into our local waterways, and helps avoid sewer backups into homes.

MSD is improving the sanitary sewers in your neighborhood. We need your help disconnecting downspouts in order to fully complete the project. The sewers in your area are part of a separate sewer system. A two-pipe system runs under your neighborhood streets; one pipe for the rainwater and one pipe for the sanitary sewer.

Downspouts that are connected to the sanitary-sewer pipe let rainwater from gutters and downspouts flow directly into the sanitary system. A typical 8-inch neighborhood sanitary-sewer pipe can handle wastewater from approximately 200 homes. This pipe can become overwhelmed when as few as six homes have downspouts that are connected to the sanitary system.

This Downspout Disconnection Project will also help eliminate the need for a sewer overflow storage basin in the area.



MSD offers residential customers
a one-time incentive of
\$100 per downspout
for disconnection from the sewer system



Downspout Disconnection Guide

for
Commercial
Customers

MSD strives to keep rainwater out of the sewer system through cost-effective methods like downspout disconnection. Keeping rainwater out of the sewer system helps prevent sewer overflows into our local waterways, and helps avoid sewer backups into businesses and homes.

MSD is improving the sanitary sewers in your neighborhood. We need your help disconnecting downspouts in order to fully complete the project.

Downspouts that are connected to the combined sewer system let rainwater from gutters and downspouts flow directly into the combined system. During rain events, the high-peak flow of water into the sewer system can quickly overwhelm the system and cause overflows in the local waterways. The Downspout Disconnection Program helps to reduce these overflows.

MSD offers commercial customers
a one-time
monetary incentive
for disconnection
from the sewer system.

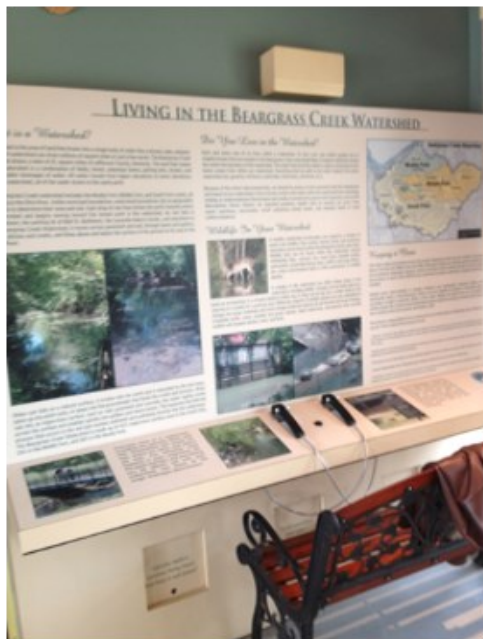


Brochures/Displays

Louisville MSD Lobby Video and Historic Flood Map, Louisville Science Center, Parklands of Floyds Fork Display



MSD Lobby Video and Historic Map



Louisville Nature Center Display



Parklands of Floyds Fork Display



Louisville Science Center

Flood Information Kiosk in MSD Lobby

Kiosk Location



OP #14 Brochures on Priority Topics in MSD Lobby

Flood Information Kiosk in MSD Lobby

Downspout Disconnection Program



700 West Liberty Street
Louisville, KY 40203-1911

502.587.0603

CustomerRelations@LouisvilleMSD.org

About MSD

Learn more about these programs
and other ways MSD is helping
protect our community's waterways.

MSDStormwaterQuality.org



**HOW TO PROTECT
YOUR HOME FROM
FLOODING AND BACKUPS**

DOWNSPOUT DISCONNECTION PROGRAM



Downspout Disconnection Program

Water from falling rain and melting snow usually absorbs into the ground or flows into nearby creeks 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

1. 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.
2. MSD will visit your home to inspect each downspout and determine program eligibility.
3. MSD consults with you to determine the most appropriate alternative for downspout drainage. Alternatives 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.
4. You disconnect approved downspouts and install the most appropriate alternative.
5. MSD provides follow up to inspect and verify that downspouts have been disconnected and that appropriate alternatives have been installed.
6. 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

Flood Information Kiosk in MSD Lobby

FEMA Fact Sheet

Federal Emergency Management Agency

Building Considerations:

- Building code requirements and current best practices for safer building standards can reduce your future flood risks
- Grant programs and loans can help you rebuild in a way that provides better protection from future floods, or help you relocate your home or business outside the floodplain



The illustration above is based on a minimum National Flood Insurance Program (NFIP) deductible and includes \$250,000 building coverage only (does not include contents coverage) for a single-family, one-story structure in Zone AE (high risk). The graphics represent buildings with the lowest floor built at three different elevations: From left to right: at four feet below the BFE, at the BFE, and at three feet above the BFE.

Resources for More Information

To ask questions and get information about flood insurance, call the National Flood Insurance Program Help Center at 800-427-4661.

To see if you are eligible for Hazard Mitigation Assistance grants and loans, visit fema.gov/hazard-mitigation-assistance.

To learn how to build safer and stronger structures and potentially decrease your flood insurance premiums, visit fema.gov/building-science.

To learn more about the National Flood Insurance Program or to find an insurance agent, visit fema.gov/national-flood-insurance-program.

Contact your local officials for information about local building codes and permit requirements, and to learn whether your community participates in the Community Rating System – which can help lower your flood insurance premiums.

FEMA Fact Sheet

If Your Home or Business Has Been Flooded, Build Back Safer and Stronger

This information should be used by homeowners and business owners who are recovering after a disaster to reduce their risk of future disasters and build back safer and stronger.

Manage Your Future Risk

If your home or business is damaged or destroyed by a flood, you will face major decisions about your property. Do you repair or rebuild? Do you relocate?

The decisions you make now can help provide a safer, stronger property for you and your family. If you decide to repair or rebuild, here are some points to consider:

- Historic flood risk may not be the same risk you face today or in the future
- By rebuilding higher, you can reduce—or avoid—future flood loss and reduce the impact on your finances
- The consequences of not having flood insurance coverage can be financially devastating and have a long-term impact on your financial and emotional health

Before you build, consult your local government to determine the mandatory elevations for rebuilding your home or business, and find out which building permits are required.

Reduce Your Risk, Reduce Your Premium

It is important to understand the long-term costs and benefits when considering your options for repairing or rebuilding. The primary way to reduce or avoid future flood losses is to elevate your building above the Base Flood Elevation (BFE). If you have a flood insurance policy, elevating your building could also reduce your premium substantially—saving you thousands of dollars over the life of your home or business. (See Figure 1). If your home is built on land that has a high risk for flooding, moving your home or relocating to higher ground outside the floodplain could be your best option. Talk to your local floodplain administrator for more information.

The Base Flood Elevation is how high water is expected to rise during flooding in high-risk areas. Your local floodplain manager can help you find this information.

Flood Insurance Considerations:

- Elevating your home or business can help reduce your flood insurance premium rates
- Premiums may increase for all homes and businesses
- There are options for insuring your building and its contents, and structural mitigation measures can reduce your risk
- Other circumstances that could increase your rates include flood map revisions triggered by changing land use, new development patterns, major population changes, evolving risk, or flood studies based on improved information

If you rebuild to pre-flood conditions and your flood risk increases over time, so could your flood insurance premiums.

Flood Information Kiosk in MSD Lobby

When flooded... Turn Around Don't Drown!

NATIONAL WEATHER SERVICE



Follow These Safety Rules

Monitor the NOAA Weather Radio All Hazards, or your favorite news source for vital weather related information.

If flooding occurs, get to higher ground. Get out of areas subject to flooding. These include dips, low spots, canyons, and normally dry washes.

Avoid roads already flooded.

Road may be washed out under flood waters. Turn Around Don't Drown™ when you encounter a flooded road.

If heavy rain is forecast or occurring, move your camp site and vehicle away from streams and washes.

Be especially cautious when driving at night when it is harder to recognize flood dangers.

For more information:

Turn Around Don't Drown™ online Toolbox - <http://www.weather.gov/os/water/tadd/>

FLASH - <http://flash.org/video.php>

Partners

American Association of Motor Vehicle Administrators
Federal Alliance for Safe Homes



When flooded...



Photo: Marvin Nauman, FEMA

Turn Around Don't Drown!



Turn Around Don't Drown™ is a National Oceanic and Atmospheric Administration trademark.

DEPARTMENT OF COMMERCE
National Oceanic and Atmospheric Administration
National Weather Service

NOAA/OPA - 201150

NATIONAL WEATHER SERVICE • NATIONAL WEATHER SERVICE • NATIONAL WEATHER SERVICE • NATIONAL WEATHER SERVICE • NATIONAL WEATHER SERVICE • NATIONAL WEATHER SERVICE • NATIONAL WEATHER SERVICE • NATIONAL WEATHER SERVICE

Turn Around Don't Drown™

In direct response to so many unnecessary vehicular-related flood deaths, the National Weather Service developed a national campaign called, "Turn Around Don't Drown™." The campaign aims to educate motorists of the dangers of driving across flooded roads.

Dangerous Water

"I urge all Texans to realize the dangers of crossing flooded roadways and respect the barricades put in place by officials to protect Texans' lives. Remember these words: **Turn around don't drown.**" (Governor Rick Perry, Press Release, July 7, 2010).

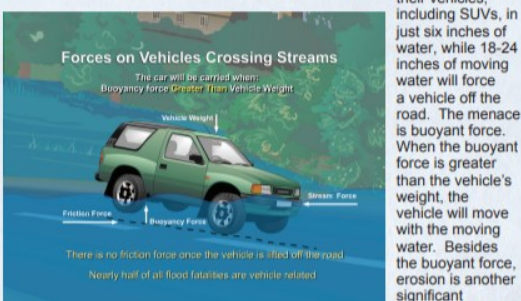
Words to live by for all motorists. On average, nearly 100 people drown every year in floods-more than half are caused by motorists trying to drive through flooded roads. Too often, motorists across the nation find themselves in trouble:

Indiana--a pregnant woman and her 7-year-old daughter were rescued when their vehicle became stranded on a flooded road.

Georgia--a 39-year-old woman drowned in her minivan when flash flooding trapped her in her vehicle.

Arizona--a swift water team rescued a man from a car stranded in a wash after he drove past a "Flood Area" sign.

Many drivers over estimate their ability to navigate flooded roads, putting too much stock in their "heavy" vehicles. In reality, most motorists lose control of their vehicles,



concern. Moving water is very powerful and can undermine the integrity of a road. A motorist will be unaware he is driving into a scoured out section of the road.

Warning and Incident Road Signs

The National Weather Service worked closely with the Department of Transportation Federal Highway Administration to develop two officially sanctioned road signs. Local officials are encouraged to use **Turn Around Don't Drown™** (TADD) signs to mitigate the loss of life and property.



Warning Signs

Warning signs are permanent signs alerting drivers to existing or potentially hazardous road conditions. The TADD warning signs are used in locations where the risk for flooding is high, flooding happens very quickly, and/or where flooding occurs in isolated locations when emergency officials don't have time to post an incident sign.



Incident Signs

Incident signs are temporary signs posted on an as-needed basis. Incident signs should be deployed when a natural disaster (flood or flash flood) or other unplanned event impedes the normal flow of traffic.

The Manual on Uniform Traffic Control contains provisions for traffic control devices, including size of the sign, color, and shape. Standards for both incident and warning signs can be found at: <http://mutcd.fhwa.dot.gov>

Information for developing **Turn Around Don't Drown™** signs can be found at the National Weather Service **Turn Around Don't Drown™** Toolbox: <http://www.weather.gov/os/water/tadd/>

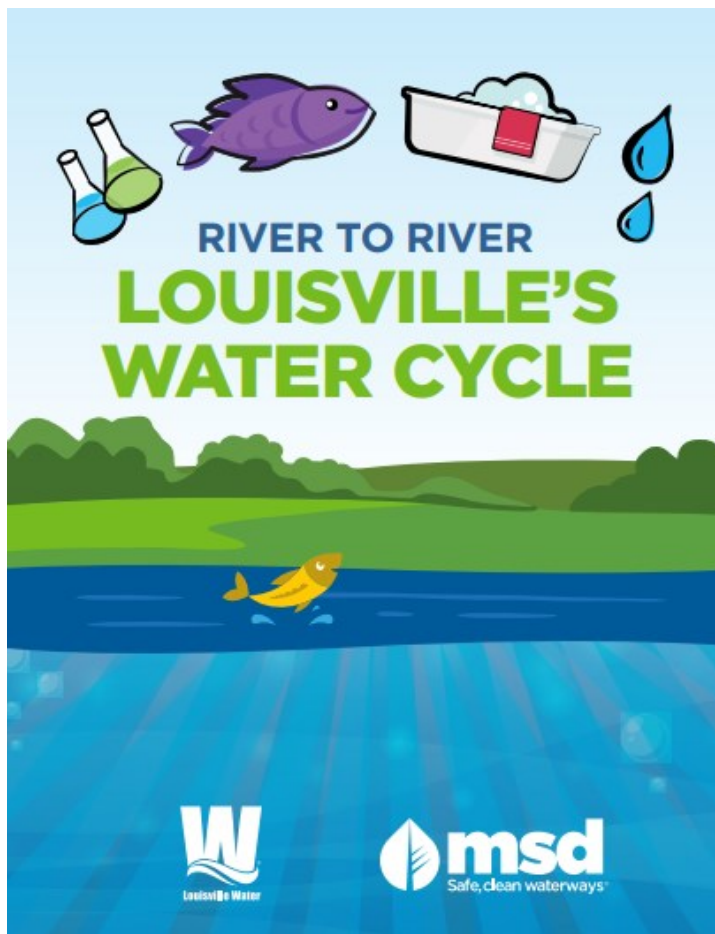


RAIN GARDEN HANDBOOK



Flood Information Kiosk in MSD Lobby

River to River



Stormwater Runoff and Watersheds

Polluted Stormwater

Our community is part of a watershed, where stormwater or rainwater flows over rooftops, lawns, parking lots and roadways. This water collects soil and pollutants—like lawn chemicals, animal waste and oil—harming our waterways.

Trash and sediment can pollute the water in creeks and lakes, making it difficult for aquatic plants to grow. Excess nutrients from lawn chemicals can harm aquatic life, as well as the animals that eat fish and aquatic plants. Bacteria and other pathogens can flow into streams, which can make people and animals sick.

water-shed

noun

1. an area of land that drains to its lowest point.



You can make a difference in the health of our streams.

Only Flush The 3 Ps

There are serious consequences when items that should not be flushed through plumbing end up at MSD Water Quality Treatment Centers.



Don't Flush Wet Wipes

So-called "flushable wipes" do not break down properly in the sewer system. These wipes may clog sewer pipes and damage sewer line pumps.



Pick Up Litter

Pick up litter or participate in a stream cleanup to help prevent trash from entering waterways.



Drains Are Only For Water

Don't pour fats, oils, grease, paint, petroleum products or medications into a catch basin, storm drain or a drain in your house. These can make fish sick and cause clogs in the pipes.



Clean Up After Your Pet

Dispose of pet waste in the trash so that it isn't washed down storm drains or into streams. Dogs in Jefferson County produce four dump-truck loads of waste every day.



Soak Up Extra Rainwater

Plant a tree, construct a rain garden, or replace your downspout with a rain barrel garden to help absorb stormwater.



Louisville's Rainwater Flood Protection System

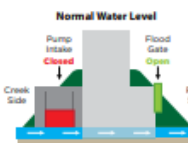
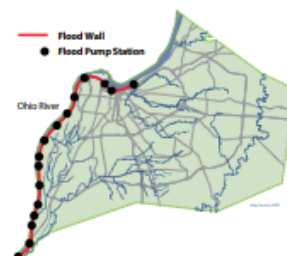
The Last Line Of Defense

Louisville Metro's Ohio River Flood Protection System exists to keep the river at bay and out of the city. The system protects more than 200,000 people, 87,000 homes and \$34 billion in property over 110 square miles. It includes 26.1 miles of floodwall and earthen levee, 16 flood pumping stations, nearly 150 floodgates and 79 floodwall closures.

How Do Flood Pump Stations Work?

During times of high water on the Ohio River, the openings in the floodwall are sealed to keep the river water from backing up along our streams. Since the streams are always flowing, pumps are used to push water from the interior of the floodwall out into the river. During rain events, the pumps need to work even harder to make sure the area inside the floodwalls do not flood.

The flood pumps are only used when the Ohio River is high. When river levels are normal, streams flow to the river through gravity and no pumps are needed.



louisvillewater.com



louisvillemsd.org

Army Corps of Engineers High Water Mark



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



Streamline

News and Events

The MSD Waterway Protection Tunnel nears completion

MSD's Waterway Protection Tunnel has crossed a major milestone and is set to be operational by June of this year. The 4-mile-long tunnel has been concrete lined, readying it for operation later this year.

"It was almost like puzzle work," project engineer Jacob Mathis said. "Concrete would be poured on Monday morning, and once it was set, that form was taken apart and moved forward. It was all about timing to keep the puzzle going."



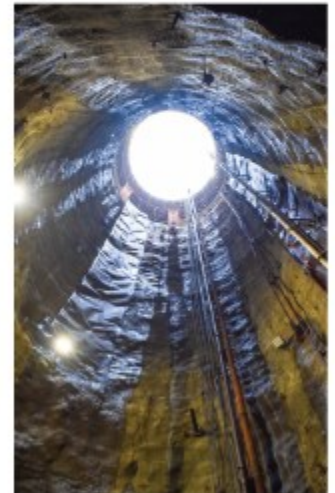
The Waterway Protection Tunnel begins at 12th and Rowan streets in Downtown Louisville and travels four miles westward towards the intersection of Lexington Road and Grinstead Drive. At 18 stories underground, the Waterway Protection Tunnel is the city's largest public infrastructure project and will keep our city safe when river waters rise.

Land around the pump station site at 12th and Rowan streets is expected to be cleared by August 1. The site will be topped with soil, grass seeded and given to Waterfront Development Corporation for the future Phase IV expansion of Waterfront Park.

The tunnel will prevent 439-million gallons of rainwater and wastewater from overflowing and polluting the Ohio River and Beargrass Creek in a typical rainfall year. At any given time, the tunnel's total capacity is 55-million gallons – that's the size of 83 Olympic-sized swimming pools!

Mathis said the work has been rewarding. "Once it's done, it will be something we can be proud of as an organization," he said. "And there will be a sense of relief to have it done."

To learn more about MSD's Waterway Protection Tunnel visit [msd.com/wptunnel](#)



Know the 3 P's of Potty Safety

MSD's "Bowl Patrol" features a friendly cast of characters that are spreading the message to only flush "the three Ps" - pee, poo and toilet paper! The characters use 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.





Streamline

News and Events

NOW OPERATING: The Waterway Protection Tunnel

MSD's largest infrastructure project, the Waterway Protection Tunnel, is now complete and operational...and ready to store up to 55 million gallons of stormwater and wastewater. This will help prevent sewer overflows caused when heavy rain exceeds sewer system capacity and combines with wastewater to overflow into the Ohio River and other area streams.

"This marks the end of a massive construction project, but just the start of the tunnel's service to our community," said MSD Executive Director Tony Parrott. "While it is well underground and our customers will likely never see it, the tunnel will be at work every day preventing sewer overflows and protecting Louisville's health and safety."



MSD has made much progress in recent years reducing and preventing sewer overflows. In the past, a typical rainfall year could result in millions of gallons of combined rainwater and wastewater polluting area waterways, harming wildlife and plants, and creating the risk of exposing people to harmful bacteria and pathogens. The Waterway Protection Tunnel, along with a series of storage basins MSD completed over the past two decades, now captures the vast majority of overflows, storing the combined rainwater and wastewater until the rain subsides and sewer system capacity is available. MSD then pumps the combined wastewater and stormwater to the Morris Forman Water Quality Treatment Center via underground pipes where it is treated before its released back into the Ohio River.

The Waterway Protection Tunnel sits 18 stories underground and stretches four miles southeast from 12th and Rowan streets in downtown Louisville to near Lexington Road Grinstead Drive. Work on the more than \$221 million project began in November of 2017 and progressed in phases, from building the drop shafts, pump station and connection points, to excavating 625,000 tons of rock to make way for the 20-foot-wide tunnel, and ultimately lining the entire length of the tunnel with 12 inches of concrete.

To learn more about MSD's Waterway Protection Tunnel visit LouisvilleMSD.org/tunnel.

The Bowl Patrol says to trash those baby wipes

There can be troublesome unintended consequences when items that should not be flushed through your plumbing end up at the MSD's Water Quality Treatment Centers. Knowing and understanding the three P's of Potty Safety can help you and your family avoid a serious potty foul.



In our previous newsletter, we introduced the "Bowl Patrol," MSD's friendly cast of characters who are spreading the message to only flush the three P's - pee, poo and TP (toilet paper)! The team's most recent get together found them explaining why baby wipes should go in the trash, not the toilet. Watch the "Bowl Talk" video [here](#).

Remember, never flush "flushable" wipes and other household items – these items do not break down and can cause serious problems for plumbing systems. This can lead to sewer backups in your home and at our MSD facilities.

To learn more about MSD's Bowl Patrol and to download educational materials

for your home or business visit LouisvilleMSD.org/education. Together, we can prevent some serious potty fouls!

Upcoming MSD Events

cIAIRity Livestream

July 12 @ 6:00 p.m.

Watch this livestream to learn about MSD's cIAIRity Program to manage and reduce nuisance odors. For information and YouTube link, visit LouisvilleMSD.org/odor

Board Meeting

July 25 @ Noon

The monthly meeting of MSD's board of directors. "Open Session" begins at 1:00 p.m. Visit LouisvilleMSD.org/board for more information.





Streamline

News and Events

MSD cIAIRity

The MSD cIAIRity Program is our proactive odor control initiative designed to reduce sewer and wastewater treatment odors now and into the future. Every year, MSD invests millions of dollars in odor control measures including chemical, biological and thermal oxidation technologies.



Going forward, we will utilize even more sophisticated tools to eventually achieve our goal of "no-nuisance" conditions across all of our Water Quality Treatment Centers. These tools include scientific identification and quantification of odors and partnering with research firms to evaluate each of our Water Quality Treatment Centers.

Our multi-year Odor Control Master Plan includes strategic investments to make improvements to the system that reduce odors caused by sewer and wastewater treatment processes.

The sooner we hear from you the better chance we have of identifying the source. So, if you experience any sewer odors, contact us right away at 502.540.6000, email CustomerRelations@LouisvilleMSD.org, or click on the links below:

[Odors Inside Your Home](#)
[Odors Outside Your Home](#)
[Report an Odor](#)

MSD's Tips, Tricks and Tools to use at Home

Who said education is only meant for the classroom? Let's learn how the decisions you make at home can help provide safe, clean waterways throughout Louisville and the surrounding region:

Kitchen and Laundry

- Dispose of [fats, oils, grease](#) and food scraps in the trash to prevent clogs in your sewer line and backups into your home (see a [list of companies](#) (this link goes to the brochure, plus the list services business not residential, commercial is a whole different ballgame. That brochure is underway now) that will haul away your FOG.
- Delay using washing machines and dishwashers during peak rain events — they can fill up the sanitary sewers and contribute to sewer overflows.

Bathroom

- Put (wipes should be at the top of this list) diapers, floss, feminine hygiene products, paper towels and waste from garbage disposals in the trash, not down your drains and toilets.
- [Know the Three P's of Potty Safety - Pee, Poop and Paper.](#)
- Do not flush medications as these substances are bad for our environment. Find [disposal locations](#) near you.



Yard

- Decrease use of fertilizer and pesticides, especially when it may rain soon. These chemicals get carried to waterways and can harm plants and animals.
- Compost grass clippings and leaves. These items can get carried off by rainwater and end up in streams, as well as contribute to flooding.
- When you wash your car on a driveway or other paved surface, the wash water carries oil, grill and dirt to nearby catch basins, drainage ditches and waterways. In the yard, water will soak into the grass, so less will run off

to catch basin or drainage ditches.



- Put pet waste in the trash. Pet waste that is left on the ground can contaminate waterways.
- Disconnect [downspouts](#) from the sewer system.
- Direct downspouts away from paved surfaces so nature can filter rooftop pollutants before they reach waterways.
- Plant a [rain garden](#) to capture stormwater runoff (see our [Rain Garden Plant Guide](#) for gardening ideas).
- If you see a leaking sewer pipe or a clogged storm drain/catch basin, please report it to [Customer Relations](#).



Streamline

News and Events

From Worksite to Play Site

The waterfront property near 12th and Rowan streets will be transformed from a bustling construction site into a community gathering space as part of Waterfront Park's much-awaited westward expansion thanks to the completion of MSD's Waterway Protection Tunnel and Rowan Pump Station.



Holiday Reminders!

Kitchens throughout Louisville will be busy this holiday season, which means there's an increased risk of someone pouring cooking oils and grease down the kitchen sink (or flushing them down the toilet!). Just say "no" to flushing that fried-turkey oil and grandma's leftover grease cup! Please do your part and remember to keep your plumbing and public sewers free from blockages and overflows by properly disposing of FOGs (fats, oils, grease) by visiting <https://louisvillemad.org/education/athome>

Louisville Flood Season History + How to Prep

Louisville and the surrounding regions have been subject to flooding for thousands of years. Low-lying land along the Ohio River is covered frequently in the winter and spring. While the Ohio River floods typically occur over days or weeks and waters rise relatively slowly.

The mighty Ohio River runs along the entire length of Louisville's northern and western edges, from Prospect in the north to West Point, 26 miles to the southwest. The river and its banks are a community living room, a recreation spot, a celebration center, a place for individual meditation, a drinking water source and more. But the waters of this powerful resource are also a powerful threat because of their tendency to overflow the riverbank and threaten 110 square miles of Louisville Metro with flooding. The most dramatic example came in 1937 when a massive flood put two-thirds of the city underwater.



More than 60 years ago, the U.S. Army Corps of Engineers responded by building a system of floodwalls to prevent a repeat of the disaster. That was the start of the more comprehensive Ohio River Flood Protection System, which is now maintained by Louisville MSD. The multipart system is designed to hold the river at bay, keeping it out of the city. Much of that system, including the floodwall constructed in the 1940s and '50s, is still in service. The pumping stations that redirect flood waters away from homes and businesses are part of that same system.

The floodwalls and levees provide a human-crafted secondary bank to corral the river after it escapes its primary bank. Together, the floodwalls, levees, floodgates and pumping stations form a system that protects Louisville from catastrophic river flooding



River levels and weather forecasts are constantly monitored to provide as much advance notice and preparation as possible. And that helps the River City remain a safe and enjoyable place to live.

Flood-season preparedness

Did you know that Homeowner's insurance does not cover flood damage? Anyone in Louisville Metro can purchase flood insurance. Even though flood insurance is not always required, people outside the mapped floodplain can still be at risk. More than 20 percent of all National Flood Insurance Program flood insurance claims are from areas outside the mapped high-risk areas. A home in a designated floodplain has a 26 percent chance of suffering flood damage during the term of a 30-year mortgage. Just a few inches of water from a flood can cause tens of thousands of dollars in damage. Protect yourself and your home by calling your insurance agent to learn more about flood insurance, or visit floodsmart.gov. To check to see if a building in Louisville/Jefferson County is in the FEMA floodplain, [click here](#).

Metro Council eNewsletters

District 5 (February 28, March 10, March 23, April 7, April 28, May 11, May 19, June 2, June 8, 2023)
District 7 (February 22, 2023)
District 12 (February 15, 2023)
District 18 (February 16, 2023)

LENS ALERT / SMART 911/ METRO 311



LensAlert/Smart911 – Did you know that you and your constituents can sign up for LENSAlerts and Smart911? LENSAlerts can notify you of a variety of things you can choose from (dangerous weather in your area, major traffic issues, missing people, and more). Smart911 can set up a profile for you so that if you call 911 the first responders can immediately be aware of your medical history, medications you take, pets in your home, and more. This is the website and logos are below that you can include in your eNewsletters. LENSAlert & Smart911 | LouisvilleKY.gov

Accela/Metro311 – It has been suggested you enter cases for Metro311 in Accela preferably. The reason is if you enter an inaccurate address, a multi-use dwelling or intersection through Metro311 they will have to validate the address. This could cause a delay in your case being inspected. All LA's should have received training on how to do this, but if you need assistance, please reach out to me as I am the Metro Council contact for Accela. You are also encouraged to remind constituents to reach out to Metro311 for their concerns. It is most helpful to have the exact location (address or intersection as appropriate).

I hope this information is helpful. If you have any questions, please let me know.

District 5 (October 18, 2023)
District 9 (October 19, 2023)
District 10 (October 20, October 27, November 3, 2023)
District 11 (November 2, 2023)
District 13 (October 27, November 6, 2023)
District 14 (October 19, October 26, November 2, 2023)
District 18 (October 26, November 2, 2023)
District 20 (November 6, 2023)
District 22 (October 28, 2023)
District 23 (November 2, 2023)
District 24 (October 19, October 26, November 2, 2023)



Fall Leaf Drop-Off Coming Soon!

Fall Leaves

Mowing over leaves to mulch them back into your lawn is a great option for reducing waste. Mulching not only returns vital nutrients to the soil, but experts say that it can help your grass grow even better the following year!

Never blow leaves into the street! If you see Street Sweeping signs posted on your street, please make sure to move your vehicle so any leaves that fell naturally on the street can be properly cleaned.

Leaf Drop-Off Sites

The Metro Public Works free leaf drop-off sites will be open **Tuesday-Saturdays, November 7 through December 9**. Drop-off will not be available on November 23 and 24 in observance of the Thanksgiving holiday. Only leaves will be accepted. Leaves can be loose, in paper/compostable bags, or reusable containers. Containers used to bring leaves to the drop-off sites must be taken back by residents.

Metro Council eNewsletters

District 5 (December 3, 2023)

District 9 (November 16, 2023)

District 10 (November 10, November 17, November 22, December 1, December 8, 2023)

District 12 (November 1, November 8, November 15, November 22, 2023)

District 13 (November 20, 2023)

District 14 (November 9, November 16, November 30, December 7, 2023)

District 16 (November 3, November 10, November 17, November 24, December 1, December 8, 2023)

District 18 (November 9, November 16, November 21, November 30, December 8, 2023)

District 22 (November 10, December 1, 2023)

District 23 (November 10, November 17, November 30, December 8, 2023)

District 24 (November 9, November 16, 2023)

District 26 (November 10, November 17, November 30, 2023)



Free Leaf Drop-Off

Mowing over leaves to mulch them back into your lawn is a great option for reducing waste. Mulching not only returns vital nutrients to the soil, but experts say that it can help your grass grow even better the following year!

Never blow leaves into the street! The street sweeping equipment is not built for collecting more than the leaves that naturally fall onto the street. The street sweeper will drive around those piles!

Leaf Drop-Off Sites

The Metro Public Works free leaf drop-off sites will be open **Tuesday-Saturdays, through December 9**. Drop-off locations will close at 1 p.m. on November 22, will be closed all day November 23 and 24, and will close at 12 p.m. on Saturday, November 25.

Only leaves will be accepted. Leaves can be loose, in paper/compostable bags, or reusable containers. Containers used to bring leaves to the drop-off sites must be taken back by residents.

Locations and hours:

- Public Works Yard, 10500 Lower River Road (enter from Bethany Lane), Tuesday-Saturday, 9 a.m.-3 p.m.
- Public Works East District Operations Center, 595 N Hubbards Lane, Tuesday-Saturday, 9 a.m.-3 p.m.
- Shawnee Park, 230 Southwestern Parkway (Athletic Complex), Tuesday-Saturday, 9 a.m.-3 p.m.
- Waste Reduction Center, 636 Meriwether Avenue, Tuesday-Friday, 9 a.m.-5 p.m., Saturday, 9 a.m.-3 p.m.

District 10 (November 17, November 22, 2023)
District 12 (November 22, November 29, 2023)
District 13 (November 20, 2023)
District 16 (November 17, November 24, 2023)
District 18 (November 21, 2023)
District 20 (November 20, 2023)

Holiday Cooking Tips!

Whether you're pan frying the morning bacon or deep frying the holiday bird, you always have leftover fat, oil or grease. The slippery mess should never be poured into a sink, toilet or storm drain where it can lead to plumbing or sewer problems and clog local waterways.



Fat and grease left over from routine pan frying can be disposed of with other residential garbage if handled properly. Just pour the grease into a container that has a lid, let it cool, and place it in the trash. That keeps it out of local waterways and sewers.

Louisville's three staffed recycling centers accept household cooking oil left over from deep frying. It's free and easy for residents of Louisville and Jefferson County. Residents should first let the oil cool, then strain out food particles and pour the oil into a container that has a lid. Take it to the nearest full-service recycling center and hand it to a staff member. The oil is recycled for use in biodiesel fuel. To find a drop-off location near you, go to Louisvilleky.gov/RecycleMap.

District 7 (March 6, 2023)

TURN AROUND! DON'T DROWN!



Public Works Crews placing barricades at an intersection due to flooding.



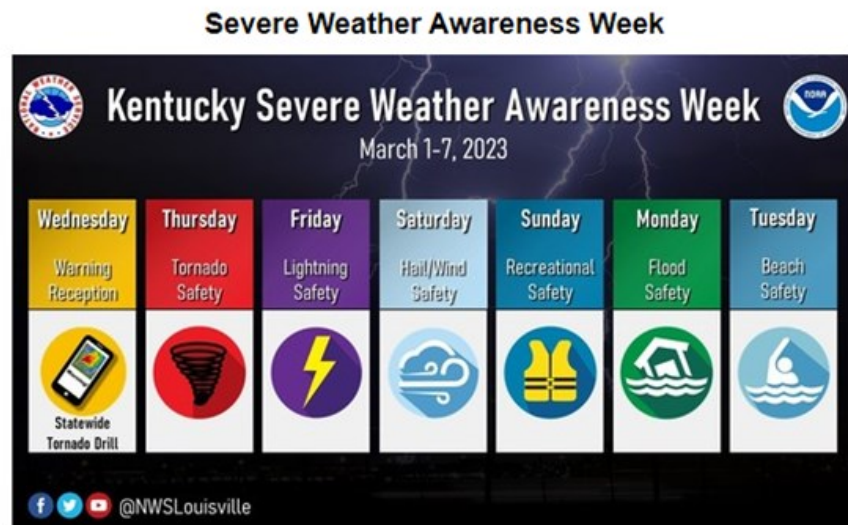
From the National Weather Service

Each year, more deaths occur due to flooding than from any other thunderstorm related hazard. The Centers for Disease Control and Prevention report that over half of all flood-related drownings occur when a vehicle is driven into hazardous flood water. The next highest percentage of flood-related deaths is due to walking into or near flood waters. People underestimate the force and power of water. Many of the deaths occur in cars swept downstream. Many of these drownings are preventable. Never drive around the barriers blocking a flooded road. The road may have collapsed under that water. A mere 6 inches of fast-moving flood water can knock over an adult. It takes just 12 inches of rushing water to carry away most cars and just 2 feet of rushing water can carry away SUVs and trucks. It is NEVER safe to drive or walk into flood waters.

For additional flood safety tips visit: <https://www.ready.gov/alerts>

Sign up for weather alerts: <https://louisvilleky.gov/government/emergency-services/lensalert-smart911>

District 7 (March 6, 2023)



Mayor Craig Greenberg has announced Severe Weather Awareness Week in Louisville will be **March 1-7**. Homes and businesses alike should have and monitor weather alert radios, which transmit NWS severe weather watches and warnings automatically, 24 hours a day.

Severe weather can strike during any month at any time, from the tornadoes of April 3, 1974, to the flash flood emergency of August 4, 2009, to the hailstorm on June 27, 2012. Become more weather prepared by having a severe weather plan before the next storm arrives.

Louisville Metro Emergency Services encourages all residents to sign up for **LENSAlert** to receive notifications of severe weather events and other emergencies. Individuals can receive alerts via phone call, email, push notifications, and/or text. Multiple addresses can be monitored to allow someone to monitor their home address, school address or work address. LENSAlert is connected to Smart911 – a lifesaving service.

There are three ways to sign up for LENSAlert:

Visit <https://www.smart911.com/smart911/ref/reg.action?pa=JeffersonCountyKYEMA>

Download the Smart911 app: <https://safety.smart911.com/smart911app>

Text "LENSAlert" to 67283 to start receiving emergency notifications.

Throughout Severe Weather Awareness Week, Louisville Metro Emergency Services and the NWS will share safety tips on weather hazards ranging from tornadoes and lightning, to hail, wind and floods. Click [here](#) for more information.

District 10 (March 24, 2023)

Beargrass Creek/Jim King Trail cleanup to be rescheduled due to possible flooding

The cleanup of Beargrass Creek/Jim King Trail scheduled for tomorrow morning has been cancelled due to the possibility of flooding. We'll let you know when the cleanup has been rescheduled.

The National Weather Service has issued a flood watch until Saturday, March 25 at 5 p.m.



District 13 (March 10, 2023)

Crystal Lake Dam Update

As you may have seen in the news, crews have been working to stabilize the dam located at the South Park Country Club on South Park Rd. in Fairdale. I spent the morning at South Park Country Club and the Silver Crystal Dam with state and local officials and engineers concerning the possible failure or breach of the dam. I was told that there is no imminent danger of collapse, but the dam is in jeopardy. The lake is being drained enough to take the pressure off of the dam. Public Works has worked hard to clear the ditches along South Park Rd. allowing for the water to flow unrestricted. I am in constant contact with Emergency Management Services and will continue to monitor the situation.

South Park Country Club is cooperating and doing all they can to mitigate any impact this could have on our community. We are expected to get some rain over the weekend, so please be cautious if flash flooding occurs and do not drive into high water. If you have any questions or concerns, please reach out to my office at (502) 574-1113 or email me at Dan.Seum@louisvilleky.gov.

District 17 (March 3, 2023)

Extreme Weather Preparedness

Earlier this week, Mayor Greenberg announced that March 1-7 would be Severe Weather Awareness Week. Little did we know that message would be so relevant so soon. Below are some things you can do to be prepared during severe weather:

- Have a [plan](#) regarding shelter, evacuation (if necessary), and communicating with your family.
- Build an emergency [kit](#).
- Download the [LG&E/KU](#) app to quickly notify them of outages and stay current on repairs and other information.
- Keep track of warnings and active alerts through sources like the [National Weather Service](#).
- Sign up for [LENSAlert and Smart911](#) to receive emergency notifications and create a profile of yourself to aid first responders, respectively.

District 24 (March 9, 2023)



District 21 (June 16, 2023)

Drains are important, but they only work if we keep them clear. There are thousands of drains throughout Jefferson County and MSD needs our help to ensure we have a free-flowing system.

Clean debris, especially leaves, off the grate on a regular basis and keep an eye on the drains. If a drain is clear but you still get a puddle, contact Metro Call 311. MSD will come clean out the catch basin.

If you continue to have issues, and MSD assures you the drain is clear, then it may be time to look at additional drains or other solutions. Keep in touch with MSD until the problem is solved, but remember the first step is to keep the current drains clear and open.



**68,000
catch basins...**

**billions of leaves...
we could use your help!**

On rainy days, rainwater—and anything else on the streets—flows into the storm drains, also known as catch basins. Water can quickly flood the road if they are clogged with leaves and debris. This localized flooding can result in hazardous conditions.

Just a few minutes of your time can help prevent street flooding in your neighborhood. Rake leaves and debris away from the basin and dispose of them properly. If the basin is still clogged, contact MSD Customer Relations—at 502.540.6000—to receive assistance.

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



msd
Safe, clean waterways

502.540.6000 • CustomerRelations@LouisvilleMSD.org



February 2023

FREE WATER!



Rain barrels are a great way to collect and store rainwater runoff for later use. Rain barrels come in all shapes and sizes and are easy to install and maintain. They can cut costs on water bills, keep water away from foundations, prevent flooding and soil erosion, and conserve water during droughts. A free MSD rain barrel brochure is available for pick up at City Hall.

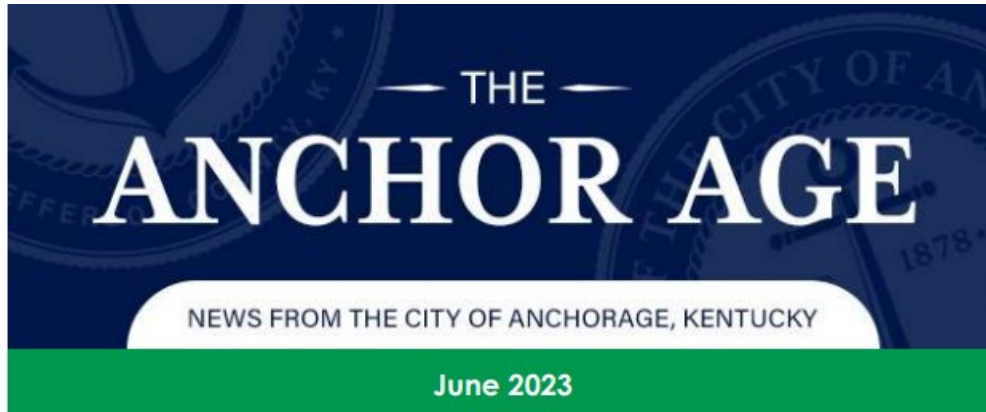


Flood Facts

It is never worth the risk to walk or drive through flood waters. When roads become flooded, find another way.

- Heavy rain can bring dangerous flash flooding
- 6 inches of moving water can knock a person down
- 2 feet of moving water can sweep a vehicle away

Whether you are walking or driving, stay clear of floodwaters. Remember, turn around, don't drown.



Be Kind - Pick Up After Your Pet

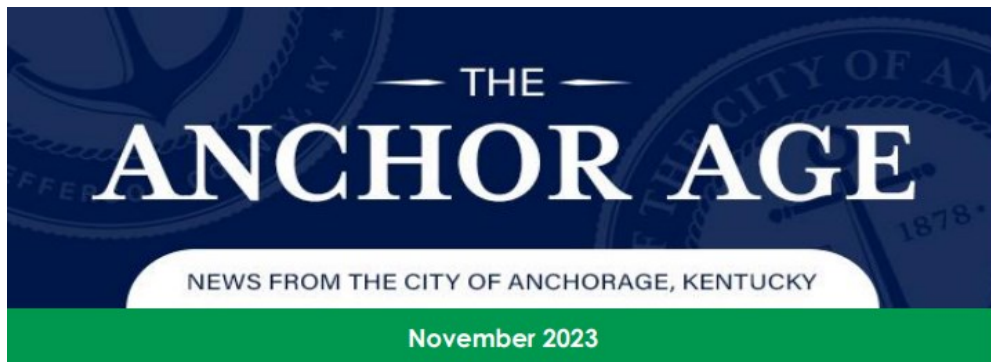
Please pick up after your pet and dispose of their waste in the trash so that it isn't washed into streams or storm drains or left where other people and pets encounter it. Bags and trash receptacles are conveniently located in the park in front of City Hall, Wagner Park, and the island at Glenbrook Road/Woodland Road.



Flood Safety Reminders

Now is a good time to review and also teach children general flood safety measures. Keep you, your family, and valuables safe using these tips.

- Turn around, don't drown. Two feet of moving water can sweep a vehicle away.
- Stay out of flooded waters. After heavy rains, waters may become contaminated and be health hazards.
- Do not enter a flooded basement. Turn off the home's main electrical switch, water valve, and gas valve before flooding starts. Make sure there is easy access to each shut off switch or valve.
- Store irreplaceable items, valuables, and insurance policies in an area safe from flooding.



Drainage Solutions

There are many ways homeowners can improve drainage and prevent erosion near their homes. Creating a dry creek bed can carry water away, building a berm can redirect storm water, and catch basins, rain gardens, and rain barrels can store water to release slowly or for later use. Drop by City Hall and pick up a free MSD rain garden handbook or read it online at [MSD's website](#) to learn how to create and maintain a rain garden. Be sure to apply and receive an Anchorage tree preservation permit before constructing dry creek beds, catch basins, rain gardens, or regrading to change drainage.

Cleanups
Mayor's Give a Day (April 11, 19, 21, and 27, 2023)



**Downtown Louisville
Cleanup**

April 27th, 2023
1:30pm - 4:30pm

Join Louisville
Downtown Partnership
(LDP) to help clean up
Downtown Alley Gallery
doors, put a fresh coat
of paint on our garbage
cans, and litter pick- up,
before Derby.

Contact: **Sharise Horne**
Phone Ext. 6155
sharise.horne@louisvillemud.org

Cleanups

Beargrass Creek Earth Day Sweep (April 22, 2023)



Join us for an
EARTH DAY
Beargrass Creek Clean Sweep
Saturday, April 22, 2023

Register Here: 

Sponsored by:

-  Metro Council District 9, Andrew Owen; Metro Council District 8, Ben Reno-Weber
-  KWA
-  Beargrass Creek Alliance
-  One Bright City Brightside
-  msd
-  OLMSTED PARKS CONSERVANCY
-  METRO PARKS
-  CLEAN COLLABORATIVE



Volunteer and make a difference!
Mill Creek Cleanup

Saturday, June 10 • 8 AM to 11 AM
FREE EVENT! Supplies provided.



Trash Cleanup Event

Saturday, June 10 • 8 AM - 11 AM
Sylvania Park, 6650 Sylvania Road

Join others as we work together to achieve safe, clean waterways for our community and receive a **FREE t-shirt!** Gloves and trash bags will be provided.



To register, visit
<https://bit.ly/41mhLwT>
or scan the QR code.

To learn more about water quality, visit
LouisvilleMSD.org/WaterQuality

Meet Mandy the Salamander at
LouisvilleMSD.org/Mandy



**METRO PARKS
AND RECREATION**
Escape. Explore. Connect.



Together, we can achieve safe, clean waterways



Customer Relations 502.540.6000 • CustomerRelations@LouisvilleMSD.org



Cleanups Shawnee Park Ohio River Sweep (June 18, 2023)

Volunteer and make a difference!

Ohio River Sweep

Sunday, June 18 · 9 AM to Noon
FREE EVENT! Supplies provided.



Trash Cleanup Event

Sunday, June 18 · 9 AM - 12 PM
Shawnee Park Boat Ramp

Join others as we work together to achieve safe, clean waterways for our community and receive a **FREE t-shirt!**
Gloves and trash bags will be provided.



To register, visit
<https://qrco.de/MSDohiosweep>
or scan the QR code.

To learn more about water quality, visit
LouisvilleMSD.org/WaterQuality

Meet Mandy the Salamander at
LouisvilleMSD.org/Mandy



OLMSTED
PARKS
CONSERVANCY



Together, we can achieve safe, clean waterways



Customer Relations 502.540.6000 · CustomerRelations@LouisvilleMSD.org



Cleanups
Trinity High School Trash Cleanup (September 30, 2023)



Volunteer and make a difference! Beargrass Creek Fall Sweep

Saturday, October 21st
Four locations!



**WATER QUALITY
& FLOODPLAIN**



Trash Sweep on Beargrass Creek

Saturday, October 21

Big Rock Pavilion | Cherokee Park

Butchertown Greenway | Karen Lynch Park

St. Xavier HS | George Rogers Clark Park

Dupont Road | St. Matthews

Join others as we work together to achieve safe, clean waterways for our community and receive a **FREE t-shirt!**

Gloves and trash bags will be provided.



To register, scan or click the QR code

Questions? Contact Trent
robert.winlock@louisvillemSD.org

To learn more about water quality, visit
LouisvilleMSD.org/WaterQuality

Together, we can achieve safe, clean waterways



Customer Relations 502.540.6000 · CustomerRelations@LouisvilleMSD.org

MSD EPSC Training for Contractors and Home Builders (On-Going)

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 and homebuilders. These classes are administered by Jefferson County Public Schools. During 2020, no classes were able to be offered due to the COVID-19 pandemic. This in person class format was transitioned to an online self-paced class as of January 2021 and is available in both English and Spanish in the hope to educate a larger customer base.

Website link: <http://lifelonglearning4u.com/msd/>



METROPOLITAN SEWER DISTRICT (MSD)

Certification Classes

[Home](#) [EPSC](#) [QPCIP](#) [Certification Assessment Tips](#) [Check Your Certification](#) [Certification Data](#)
[QPCIP Inspection Services](#)

[Register Online](#)

Click on the "reload" or "refresh" button on your browser to ensure you are viewing the latest version.

Due to the adoption of the Louisville and Jefferson County EPSC Ordinance, area Home Builders (Single-Lot Residential Construction or Demolition), Contractors, Inspectors, and Certified Plan Reviewers are required to participate in training courses and as a result, receive certification in compliance with the ordinance.

Erosion Prevention and Sediment Control (EPSC) Certification courses are prepared by MSD and offered online in cooperation with JCPS Adult & Continuing Education. EPSC courses listed are currently held online and access is granted after the student has been registered and then entered as a participant in the online course. Pre-registration with Adult & Continuing Education/Louisville Learns is required.

A Stormwater Prevention Resource Training video is also available for anyone to view. Please note that the Resource Training Videos do not result in an EPSC certification.

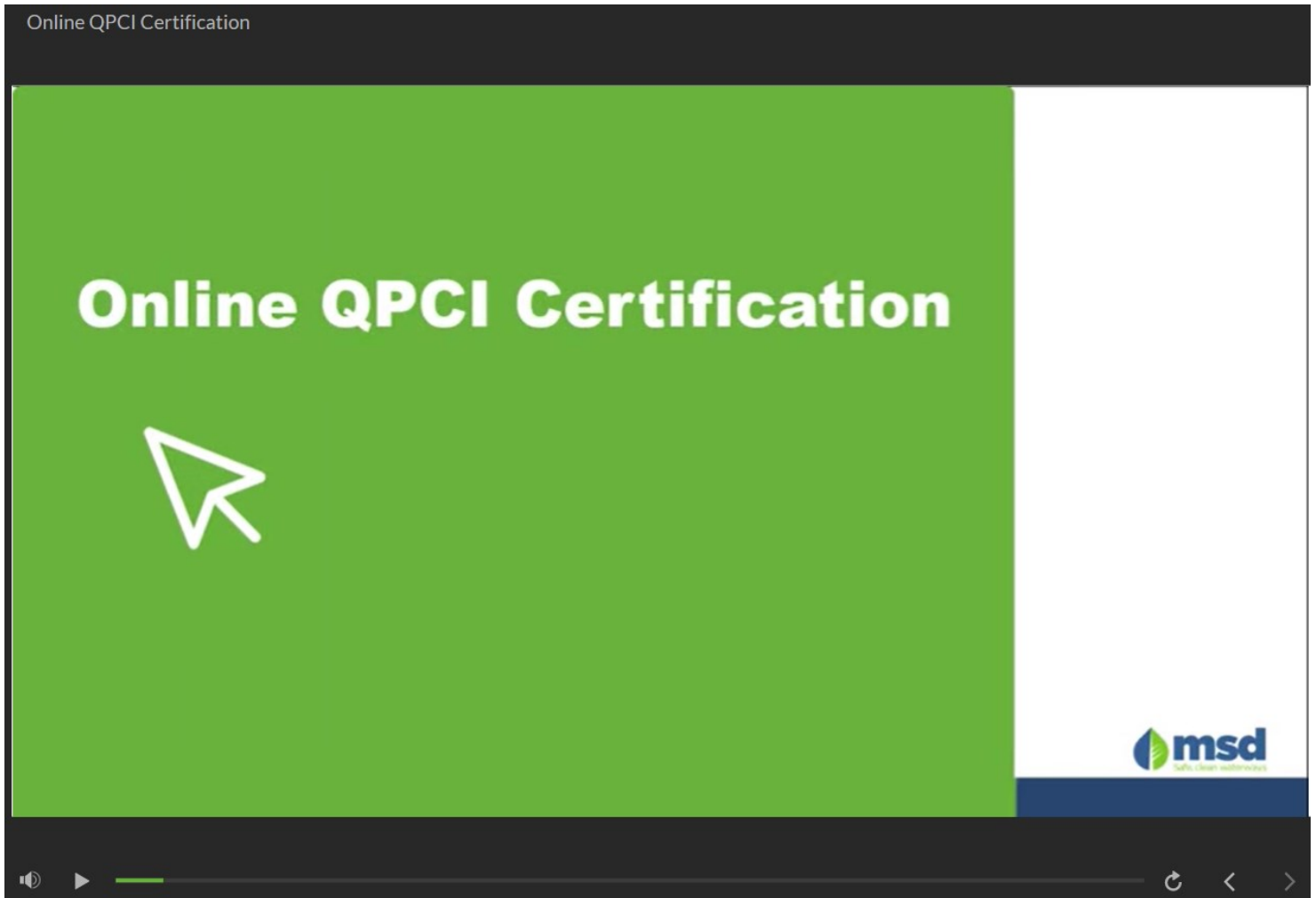
Online Courses:

- **Home Builder (Single-Lot Residential Construction or Demolition)** - Course fee: \$89
- **Contractor** - Course fee \$95

MSD Qualified Post-Construction Inspector Training (QPCI) (On-Going)

Required annual inspections of post-construction best management practices must be completed by a Qualified Post-Construction Inspector (QPCI) per the Long Term Maintenance and Operation Agreement (LTMOA). The training, Qualified Post-Construction Inspector page, is provided free of charge. An 80% or better on the follow up quiz to receive the QPCI certification.

Website link: <http://oit.louisvillemsd.org/>



Presentations: Louisville MSD's Green Infrastructure Program (January 25, 2023)

MS4 staff presented on Louisville MSD's Green Infrastructure Program during an EPA webinar.

Louisville MSD's Green Infrastructure Program



Lori Rafferty, PE, CFM
Brett Clark

January 2023



Presentations: MSD Clairity (Odor Control) Public Meeting March 28, 2023

Online public meeting hosted by MSD to discuss odor control program. Slide 30 of the presentation included information to remove leaves and debris from catch basins and to put leaves and sticks in



West-end Morris Forman Odor meeting

Catch Basins

- Remove leaves and debris that may be obstructing rainwater from getting into the catch basin
- Leaves and sticks go into your yard waste or compost, and trash and other debris can be recycled or sent to the garbage



Maintaining and Rehabilitating Green Infrastructure in Louisville

April 21, 2023

Lori Rafferty, PE, MS4/Floodplain Program Manager
Brett Clark, Engineer Technician



Presentations: Water Quality, Erosion and MSD Presentation for U of L (September 11, 2023)

MS4 staff presented a guest lecture to Dr. Mahoney's CEE694 class that focuses on watershed erosion, sedimentation, and water quality. The presentation discussed MSD's responsibilities, MSD's monitoring program, erosion prevention and sediment control, sedimentation concerns, and BMPs.

Louisville MSD

***Water Quality, Erosion
and MSD***

September 11, 2023

***Colette Easter, MS4 Program Administrator
Trent Winlock, MS4 Quality Assurance Manager***



Presentations: Guess Lecture at U of L GEOG390 Class (September 12, 2023)

MS4 team presented to the GEOG390 class from the University of Louisville about the Clean Water Act, stream monitoring, data analysis, and how human behaviors affect waterway health.



Presentations: Creek Outing with U of L Students (September 18, 2023)

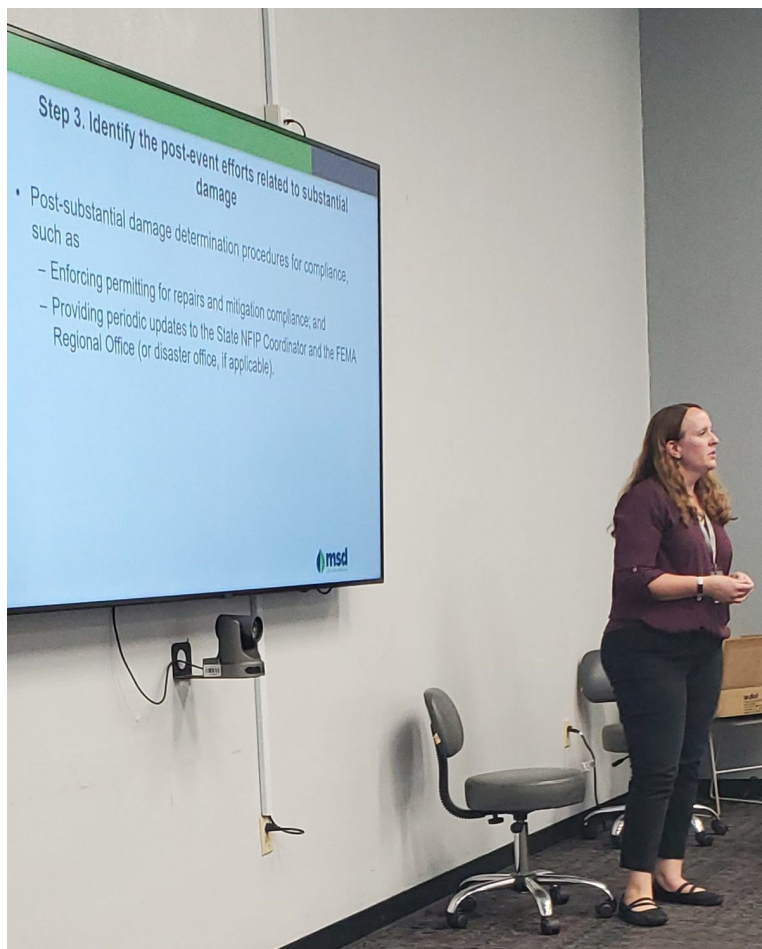
MS4 team was a guest for a paddle up Beargrass Creek with Dr. Tyler Mahoney's CEE694 class. Topics of discussion included sediment and its origins, water quality parameters, CSOs, Beargrass Creek history, and a macroinvertebrate assessment.



Managing Substantial Damage



Lori Rafferty, PE, CFM



Presentations: Payne Hollow (September 23, 2023)

The MS4 Team visited Payne Hollow with 26 students from U of L and UK, as well as Dr. David Wicks and Dr. Russ Barnett. Water quality discussion included an on-stream demonstration of streamside chemistry and sonde operation. MSD's Citizen Science Program was discussed and promoted.

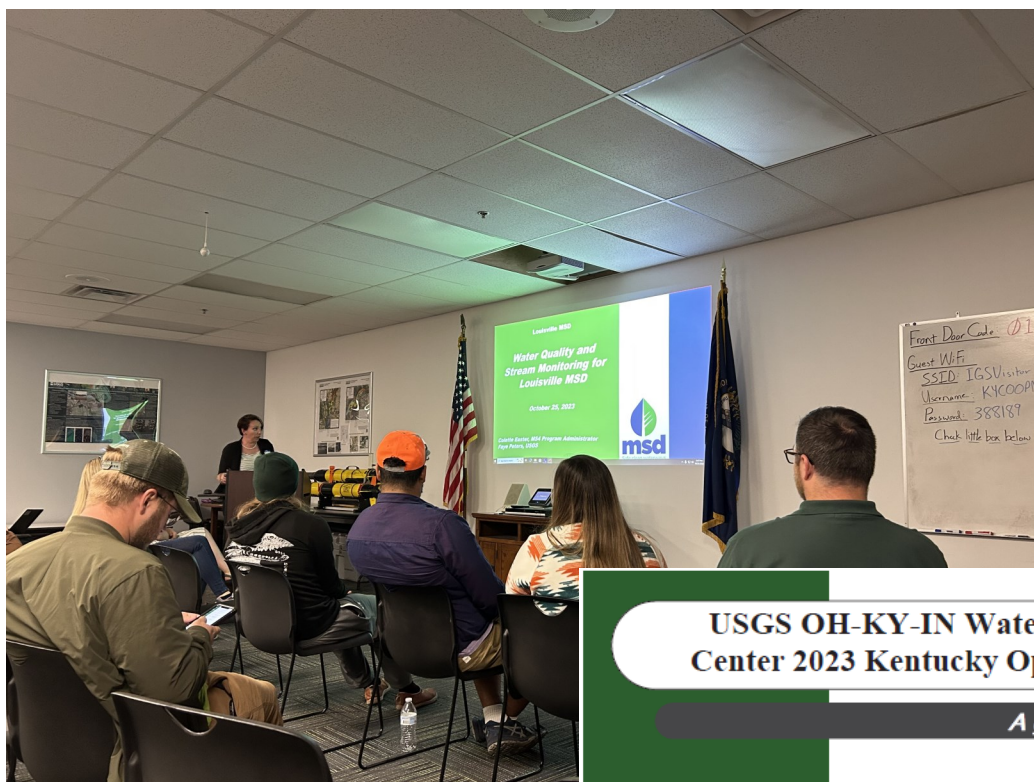


Louisville Metropolitan Sewer District MS4 Environmental and Floodplain Programs

Colette Easter, PE
Lori Rafferty, PE, CFM



Presentations: Water Quality and Stream Monitoring for Louisville MSD at USGS Open House (October 25, 2023)



USGS OH-KY-IN Water Science Center 2023 Kentucky Open House



Agenda

Wednesday October 25th

DATE: Wednesday, October 25, 2023	9:00 – 9:30AM	Registration and Pay for Lunch
TIME: 9:00 AM until ~3:00 PM		(\$10 CASH ONLY – breakfast and pizza)
PLACE: USGS OKI WSC Louisville Office 9818 Bluegrass Parkway Louisville, KY 40299 502-493-1900	9:30 – 10:00 AM	Welcome: Introductions and Icebreaker Question (Tom Harris - USGS)
MEETING GOALS: Learn a bit about USGS science, capabilities, and new technologies. Network, network, network and talk about science!	10:00 – 10:15 AM	Opening Remarks: Pete Cinotto (USGS)
QUESTIONS? CONTACT: Tom Harris 614-565-7461	10:15 – 10:35 AM	KY Hydrologic Network Update: Overview of the Kentucky streamgauge network gages" (Jeff Woods - USGS)
SEND RSVP TO: Thomas Harris tharris@usgs.gov	10:35 – 10:55 AM	Kentucky Division of Water: Capabilities and Current Studies (Josiah Frey - Kentucky Division of Water)
	10:55 – 11:15 AM	USGS Streamstats Update: (Dayle Hoefling/Jeremy Webber - USGS)
	11:15 – 11:35 AM	Northern Kentucky Trend Monitoring: (Jim Gibson and Mindy Scott- Sanitation District #1)
	11:35 – 12:00 PM	Green River and Buckhorn Lake Surveys: (Justin Boldt USGS)
	12:00 – 13:00 PM	Lunch and Networking
	13:00 – 13:40 PM	OKI Microbiology Lab and Sediment Lab: (Jessica Cicale and Nadine Lepore)
	13:40 – 14:00PM	Drought in Kentucky: David Hamilton - Kentucky River Authority
	14:00 – 14:20PM	Rough River: (David Lampe/Rob Darner - USGS)
	14:20 – 14:55 PM	Louisville MSD Healthy Watershed Initialize Update: (Colette Easter – Louisville MSD and Faye Peters - USGS)

Festivals/Field Days/Shows
The Gravy Cup
(February 18, 2023)



Festivals/Field Days/Shows
Southend Beautification Campaign Tree Planting
(March 18, 2023)



Louisville Grows

March 18, 2023 · 🌍

Thanks to everyone for showing up and showing out these past two days to plant over 100 trees in District 21. The weather was a little less than desirable, but the tree planters were the very BEST! Thank you!!!

[#urbanforestry](#) [#metrocouncildistrict21](#) [#brightside](#)
[#metropolitansewerdistrict](#) [#ups](#) [#AT&T](#) [#puretap](#) [#wesleyhouse](#)
[#louisvillegrows](#)

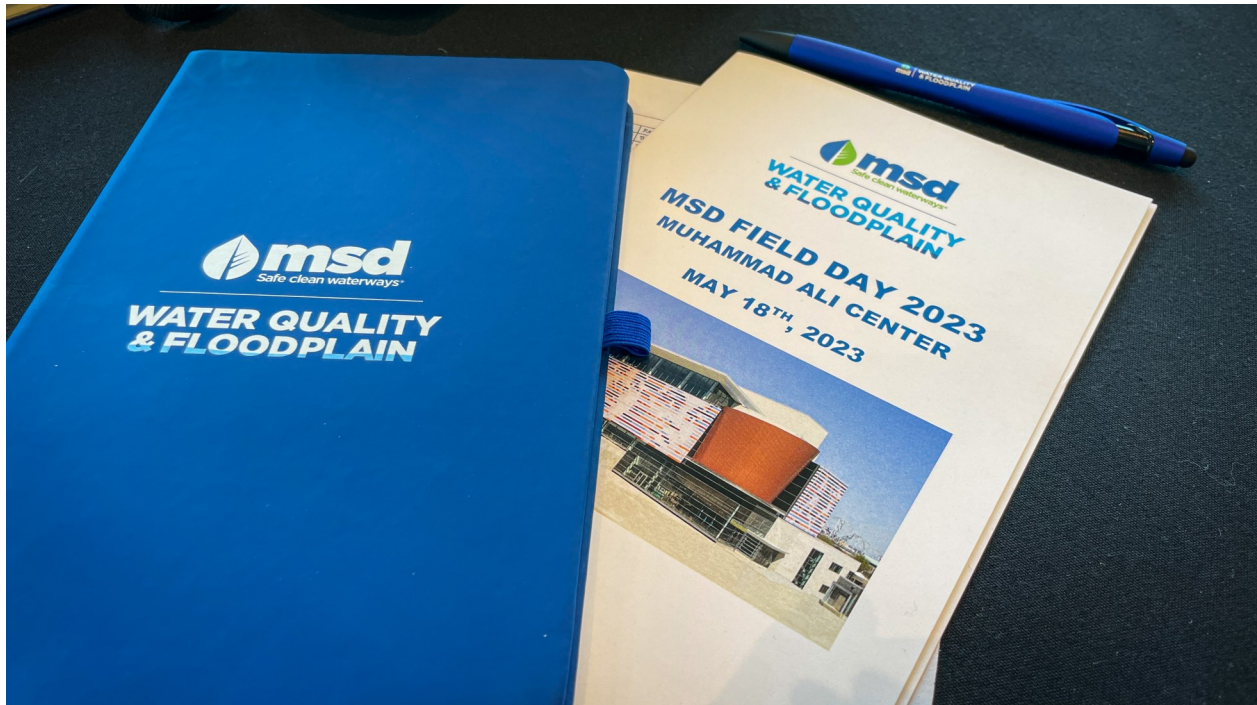
Festivals/Field Days/Shows
Krashey Way Tree Planting
(April 26, 2023)



Festivals/Field Days/Shows

MSD Field Day (May 18, 2023)

This annual event is an educational day for professionals in the construction and engineering industries. MSD welcomes all contractors, developers, engineers, homebuilders, inspectors, regulators and vendors, as well as floodplain, industrial, real estate and stormwater professionals.



Festivals/Field Days/Shows Waterfront Park 4th of July (July 4, 2023)

MSD staff presented the enviroscape to attendees at the Louisville Waterfront Park 4th of July event.



Festivals/Field Days/Shows
Alberta O. Jones Day
(July 8, 2023)



Festivals/Field Days/Shows
Summer Works Field Trip
(July 7 and 21, 2023)



Festivals/Field Days/Shows

Kentucky State Fair

(August 17-27, 2023)



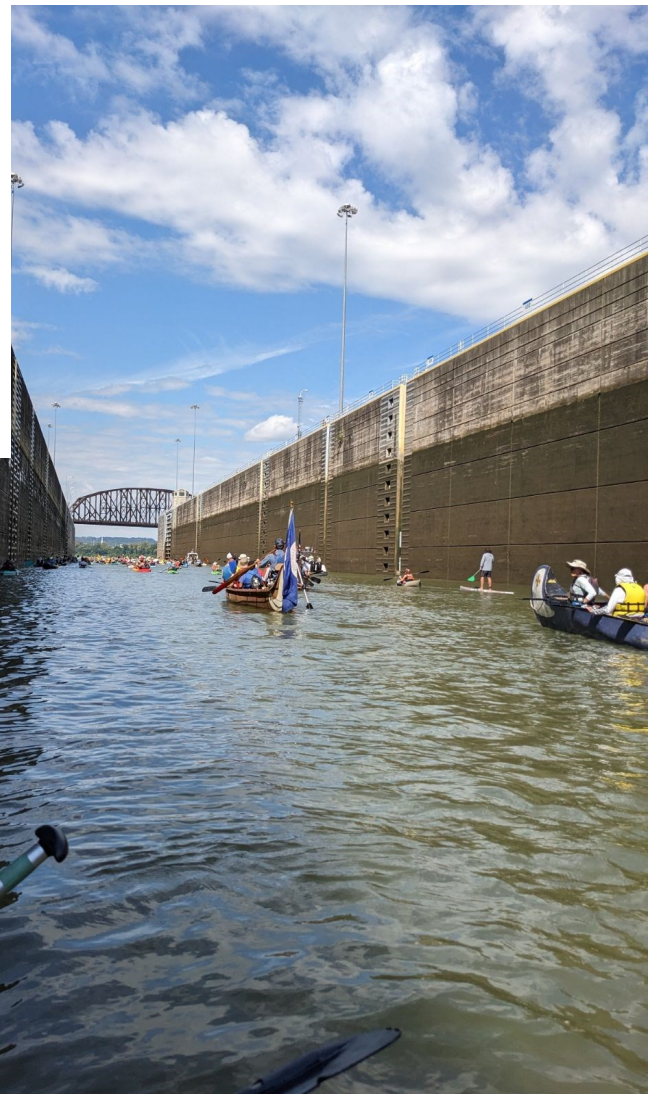
Festivals/Field Days/Shows
Mayor's Labor Day Hike, Bike, Paddle
(September 4, 2023)



Labor Day
Louisville, KY | Waterfront Park

Schedule

- 8:00 AM Event begins, T-shirt tent & booths open, Yoga, Tai Chi & Cricket begin, Voyager Canoe rides begin
- 8:20 AM Zumba on the Main Stage
- 8:40 AM HYP3 on the Main Stage
- 9:00 AM Nachale Bollywood Dance Workout on the Main Stage
- 9:20 AM National Anthem
- 9:25 AM Mayor Craig Greenberg
Norton Sports Health
- 9:35 AM Pound on the Main Stage
- 9:55 AM Everyone to get lined up ready to GO
- 10:00 AM Hike, Bike & Paddle begins
- 11:00 AM - Head over to the Belvedere for the fun and excitement of WorldFest!
- 8:00 PM



Festivals/Field Days/Tree Plantings
Alberta O. Jones Park Opening
(November 18, 2023)



Festivals/Field Days/Shows


Louisville Nature Center Field Trips, Scout Programs, Workshops, Pre-School Age Programs and Day Camps



Plan your fall, winter, or spring field trip to Louisville Nature Center! School classes, scouts, nature enthusiasts, senior citizens, and home-school groups are welcome to spend a couple of hours learning about the native flora and fauna of our area. **Spots fill up quickly—often months in advance—so contact us early!**

Social Media Account Information
(Facebook, Twitter/X, Instagram, YouTube)





Louisville MSD
1.8K likes • 2.2K followers







Follow

LouisvilleMSD
@louisvillemsd

For billing, hours are 7 a.m. to 7 p.m. For emergency calls, MSD is 24/7/365 at 502.540.6000 or CustomerRelations@louisvillemsd.org. RTs aren't endorsement.

 Louisville, KY  louisvillemsd.org  Joined May 2015

708 Following 2,204 Followers




louisville.msd

Follow

Message

343 posts 770 followers 54 following

Louisville MSD

 m.signupgenius.com/%23!/showSignUp/10C0E4I



Louisville MSD
@LouisvilleMSD 312 subscribers 201 videos

For more information about Louisville MSD and facebook.com/louisvillemsd and 3 more links

Social Media Posts

Topic 1: Know your flood hazard



LouisvilleMSD @louisvillemsd · 1/20/23

#DYK your property's flood risk?

One of the ways to be prepared for a flood is knowing if where you live, work or travel is prone to flooding.

Use MSD's online floodplain map to find out if the main structure on your property is in the floodplain: bit.ly/3ZFfpjJ



LouisvilleMSD @louisvillemsd · 3/23/23

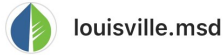
April showers may bring flowers, but it also increases the chance of flooding.

MSD maintains over 3,600 miles of stormwater drainage across Jefferson County, routing stormwater away from homes and businesses as quickly as possible.



Social Media Posts

Topic 1: Know your flood hazard



louisville.msd



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[Boost post](#)



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louisville.msd Do you know your property's flood risk?

One of the ways to be prepared for a flood is knowing if where you live, work or travel is prone to flooding.

Use MSD's online floodplain map to find out if your property is in the floodplain at the link in our story.

January 22, 2023



louisville.msd



[View insights](#)

[Boost post](#)



Liked by louisvillemetrocorrections and 10 others
louisville.msd April showers may bring flowers, but it also increases the chance of flooding.

MSD maintains over 3,600 miles of stormwater drainage across Jefferson County, routing stormwater away from homes and businesses as quickly as possible.

March 23, 2023

Social Media Posts

Topic 1: Know your flood hazard



Louisville MSD

Posted by Sprout Social

Jan 26, 2023 · 🌐

Do you know your property's flood risk?

One of the ways to be prepared for a flood is knowing if where you live, work or travel is prone to flooding.

Use MSD's online floodplain map to find out if your property is in the floodplain:
<https://bit.ly/3ZFfpjJ>



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2 comments



Louisville MSD

Posted by Hootsuite

Mar 23, 2023 · 🌐

April showers may bring flowers, but it also increases the chance of flooding.

MSD maintains over 3,600 miles of stormwater drainage across Jefferson County, routing stormwater away from homes and businesses as quickly as possible.



[See insights and ads](#)

[Boost post](#)

2

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Social Media Posts: X/Twitter

Topic 3: Protect people from the hazard



LouisvilleMSD @louisvillemisd · 2/16/23 ...

We are getting lots of heavy rainfall this morning, Louisville!

Following heavy and steady rain, roadways can be deceptive. Watch out for standing water. If an area looks flooded, don't attempt to drive through it. Find another route.

[#TurnAroundDontDrown](#)

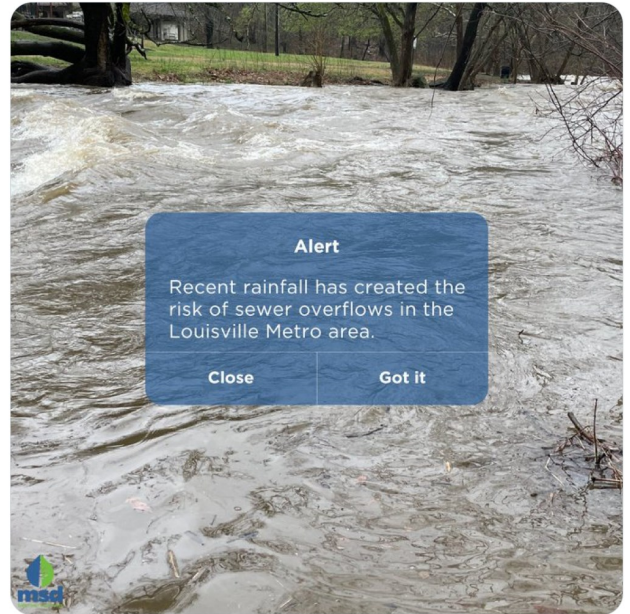


🗨️ ↺️ 2 ❤️ 2 📊 385 📌 📶



LouisvilleMSD @louisvillemisd · 6/26/23 ...

Please avoid contact with water in the Ohio River, streams, drainage ditches and standing water for 48 hours after the rain has stopped.



🗨️ ↺️ 2 ❤️ 4 📊 475 📌 📶

Social Media Posts

Topic 3: Protect people from the hazard



[View insights](#)

[Boost post](#)



Liked by [danny31b](#) and **18 others**

louisville.msd We are getting lots of heavy rainfall this morning, Louisville!

Following heavy and steady rain, roadways can be deceptive. Watch out for standing water. If an area looks flooded, don't attempt to drive through it. Find another route.

[#TurnAroundDontDrown](#)

February 16, 2023



[View insights](#)

[Boost post](#)



8 likes

louisville.msd Flash flood warnings today March 3. In case of high water, turn around, don't drown (or damage your vehicle).

March 3, 2023

Social Media Posts

Topic 3: Protect people from the hazard



Louisville MSD

Posted by Hootsuite

Feb 16, 2023 · 🌐

We are getting lots of heavy rainfall this morning, Louisville!

Following heavy and steady rain, roadways can be deceptive. Watch out for standing water. If an area looks flooded, don't attempt to drive through it. Find another route. [#TurnAroundDontDrown](#)



[See insights and ads](#)

[Boost post](#)

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💬 Comment

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Louisville MSD

Posted by Hootsuite

Mar 3, 2023 · 🌐

Flash flood warnings today March 3. In case of high water, turn around, don't drown (or damage your vehicle).



[See insights and ads](#)

[Boost post](#)

👍 2

👍 Like

💬 Comment

➦ Share

Social Media Posts

Topic 3: Protect people from the hazard



Louisville MSD

Posted by Hootsuite

Apr 5, 2023 · 🌐

#DYK that rainwater can overwhelm sewer systems and cause overflows into waterways?

Be sure to minimize contact with waterways and stream buffers during storms and up to 48 hours after to keep you safe.

Learn more about the importance of floodplains and stream buffers here: <https://bit.ly/3YkQ1Ym>

#safecleanwaterways



See insights and ads

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Louisville MSD

Posted by Instagram

Apr 21, 2023 · 🌐

As the rain continues, remember to always turn around and don't drive or wade through flooded roadways. It's not worth the risk.

#3utilitiesInOne #safecleanwaterways



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Social Media Posts: X/Twitter

Topic 4: Protect your property from the hazard



LouisvilleMSD @louisvillemisd · 5/13/23 ...

During storms, high winds can cause limbs and other debris to fall or otherwise make their way into catch basins.

The city's 67,000 basins are vital in [#floodprotection](#) and maintaining [#safecleanwaterways](#).

See a clogged basin? Give us a call at 502-540-6000

[#3UtilitiesInOne](#)



💬 ↻ ❤️ 📊 89 📌 ⬆



LouisvilleMSD @louisvillemisd · 9/16/23 ...

Trash and debris in the street often end up in our waterways and catch basins, causing water backups on the road. Leaves are also a major culprit. They can cause blockages and stinky smells as they start to break down. Remember to throw trash in the bin and rake your leaves.



💬 ↻ ❤️ 1 📊 129 📌 ⬆



LouisvilleMSD @louisvillemisd · 10/11/23 ...

As more leaves start to fall, remember not to rake or blow them into catch basins. They can cause clogs and flooding. [youtu.be/FZU6hxsxtiw?si...](#)

💬 ↻ 1 ❤️ 1 📊 167 📌 ⬆



LouisvilleMSD @louisvillemisd · 10/15/23 ...

Raking leaves into the street might be tempting, but doing so can harm our waterways and cause flooding. Check this video out to learn how: [bit.ly/3MOeygO](#)

💬 ↻ ❤️ 3 📊 128 📌 ⬆



LouisvilleMSD @louisvillemsd · 11/8/23 ...

Yikes! Who knew leaves could cause so many issues? You can help by not raking, blowing or pushing leaves from your yard into the streets or catch basins. ow.ly/ExLz50Q5F4H



1



121



LouisvilleMSD @louisvillemsd · 12/20/23 ...

The MSD elves protect a catch basin from leaves. Remember not to rake or blow your leaves into the street because they can clog the catch basins, which can lead to flooding, and as they decompose, they contribute to odors.



4



87



Social Media Posts

Topic 4: Protect your property from the hazard



louisville.msd

...



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[Boost post](#)



6 likes

louisville.msd Leaves can clog catch basins, cause street flooding, and many other headaches, especially during the colder months.

Learn how MSD works to maintain the catch basins of the Collections System and what challenges may arise when the seasons change and the leaves start falling. Link in stories.

[#safecleanwaterways](#)

January 28, 2023



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[Boost post](#)



 Liked by **mayorcraiggreenberg** and **13 others**

louisville.msd During storms, high winds can cause trees, limbs, and other debris to fall or otherwise make their way into catch basins.

The city's 67,000 basins are vital in [#floodprotection](#) and maintaining [#safecleanwaterways](#), so be sure to check that basins in front of your home are clear!

Can't safely clear a catch basin? Give us a call at 502-540-6000.


[#3UtilitiesInOne](#)

May 25, 2023

Social Media Posts

Topic 4: Protect your property from the hazard



 louisville.msd

...

 louisville.msd

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Liked by sanitationist1 and 21 others

louisville.msd Trash and debris in the street often end up in our waterways and catch basins, causing water backups on the road. Leaves are also a major culprit. They can cause blockages and stinky smells as they start to break down. Remember to throw trash in the bin and rake up your leaves.

[View all 2 comments](#)

September 16, 2023



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Liked by loumetrotv and 24 others

louisville.msd Make no bones about it — leaves can cause flooding and increase odors if raked into catch basins. When cleaning up your yard, make sure the debris is bagged and properly disposed of.

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October 31, 2023



louisville.msd



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louisville.msd The MSD elves protect a catch basin from leaves. Remember not to rake or blow your leaves into the street because they can clog the catch basins, which... more

December 20, 2023

Social Media Posts

Topic 4: Protect your property from the hazard



Louisville MSD

Posted by Sprout Social

Jan 18, 2023 · 🌐

Leaves can clog catch basins, cause street flooding, and many other headaches, especially during the colder months.

Learn how MSD works to maintain the catch basins of the Collections System and what challenges may arise when the seasons change and the leaves start falling.

<https://bit.ly/3IYXxmK>

[#safecleanwaterways](#)



youtube.com

Leaves in the Collections System

[See insights and ads](#)

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Louisville MSD

Posted by Hootsuite

May 11, 2023 · 🌐

During storms, high winds can cause trees, limbs, and other debris to fall or otherwise make their way into catch basins.

The city's 67,000 basins are vital in [#floodprotection](#) and maintaining [#safecleanwaterways](#), so be sure to check that basins in front of your home are clear!

Can't safely clear a catch basin? Give us a call at 502-540-6000.

[#3UtilitiesInOne](#)



[See insights and ads](#)

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Social Media Posts

Topic 4: Protect your property from the hazard



Louisville MSD

Posted by Hootsuite

Sep 16, 2023 · 🌐

Trash and debris in the street often end up in our waterways and catch basins, causing water backups on the road. Leaves are also a major culprit. They can cause blockages and stinky smells as they start to break down. Remember to throw trash in the bin and rake up your leaves.



[See insights and ads](#)

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Louisville MSD

Posted by Hootsuite

Oct 15, 2023 · 🌐

Raking leaves into the street might be tempting, but doing so can harm our waterways and cause flooding. Check this video out to learn how.



youtube.com

Stormwater Drainage- MSD Core Service

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Social Media Posts

Topic 4: Protect your property from the hazard



Louisville MSD

Posted by Hootsuite

Oct 31, 2023 · 🌐

Make no bones about it — leaves can cause flooding and increase odors if raked into catch basins. When cleaning up your yard, make sure the debris is bagged and properly disposed of.



[See insights and ads](#)

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Louisville MSD

Posted by Hootsuite

Nov 8, 2023 · 🌐

Yikes! Who knew leaves could cause so many issues? You can help by not raking, blowing or pushing leaves from your yard into the streets or catch basins.



youtube.com

[Leaves in the Collections System](#)

[See insights and ads](#)

[Boost post](#)



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Social Media Posts

Topic 4: Protect your property from the hazard



Louisville MSD



Posted by Hootsuite

Dec 20, 2023 · 🌐

The MSD elves protect a catch basin from leaves.
Remember not to rake or blow your leaves into the street
because they can clog the catch basins, which... [See more](#)



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[Boost post](#)

16

1 comment

Social Media Posts: X/Twitter

Topic 6: Protect natural floodplain functions



LouisvilleMSD @louisvillemisd · 3/13/23

Get ahead of the season & start planning for your rain garden! Here are 3 [#LouisvilleMSD](#) tips to get you [#growing](#):



Plant in an area free of heavy soils w/ no filtration



Add mulch to keep soil moist & add nutrients



Include native plants - they are great pollinators!



3



2

233



LouisvilleMSD @louisvillemisd · 7/18/23

Want to plant trees? We have money for them! Our Urban Reforestation Grants Program is now accepting applications for tree-planting projects through August 11. Grants will pay for trees planted within the MSD Drainage Service area.



1

3



7

660



LouisvilleMSD @louisvillemisd · 7/19/23

Apply here: louisvillemisd.org/trees



1



1

100



LouisvilleMSD @louisvillemisd · 3/16/23

If you live along a stream, keep your buffer zone mower free to help stabilize stream banks and provide safe habitats for wildlife!

Learn more about preserving Kentucky's streams here: ow.ly/wmf350N40ur

Stream Buffer

NO MOWING ZONE

Improving the health of our streams

502.587.0603
louisvilleMSD.org

msd

3

143



3



3

143





Show this thread



Social Media Posts

Topic 6: Protect natural floodplain functions



louisville.msd



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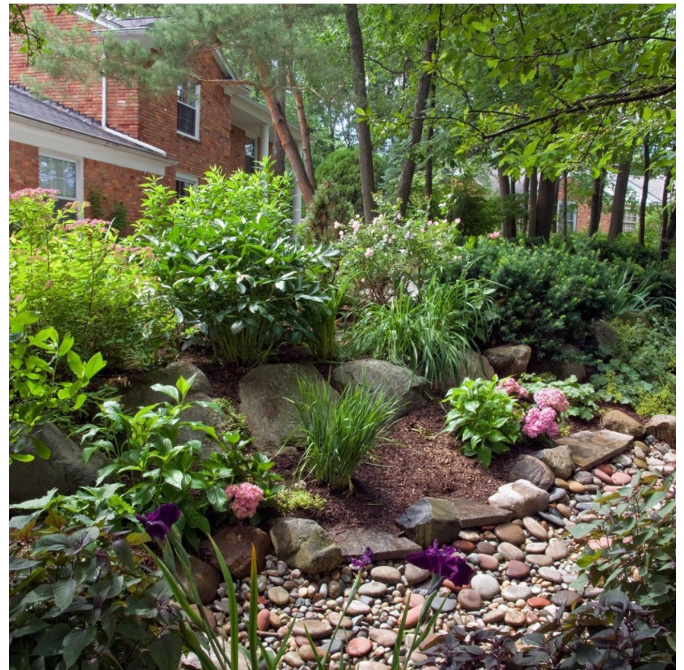
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louisville.msd Get ahead of the season and start planning for your spring rain garden... [more](#)

March 13, 2023



louisville.msd



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[Boost post](#)



Liked by kentuckianaaireducation and 11 others

louisville.msd A rain garden is a beautiful way to ensure [#safecleanwaterways](#) by capturing and infiltrating rainwater during heavy rain events 🌻

Learn more about rain gardens and maintenance at the link in our stories.

April 17, 2023

Social Media Posts

Topic 6: Protect natural floodplain functions



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[Boost post](#)



Liked by kentuckianaaireducation and 13 others

louisville.msd MSD 🌱 trees. Trees help with the uptake of stormwater, which helps with water treatment and quality and reduces how much stormwater gets into our wastewater system. This is why we partnered with [@louisvillegrows](#) to plant 33 trees on previous MSD floodplain buyout properties.

(Swipe for a treat 🐾)

[#3utilitiesInOne](#) [#SafeCleanWaterways](#) [#urbanforestry](#)
[#treelicious](#) [#louisvillegrows](#)

louisvillegrows We were so happy and grateful for your partnership! 🌱❤️

May 10, 2023



[View insights](#)

[Boost post](#)



Liked by youthbuild_louisville and 4 others

louisville.msd Thinking about starting a rain garden? Here are 3 [#LouisvilleMSD](#) tips to get you growing:



Plant in an area free of heavy soils with no filtration



Adding mulch keeps soil moist and adds nutrients



Native plants are great pollinators, be sure to include them in your garden!

May 17, 2023

Social Media Posts

Topic 6: Protect natural floodplain functions



louisville.msd

...



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[View insights](#)

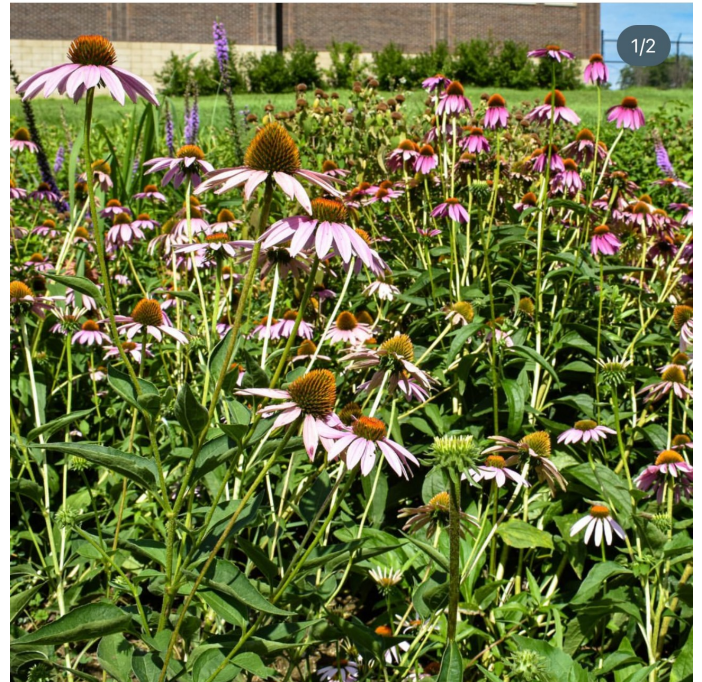
[Boost post](#)



Liked by [commonearth](#) and 37 others

louisville.msd These Barbies are never too busy to help keep our waterways safe and clean 💕

July 21, 2023



[View insights](#)

[Boost post](#)



Liked by [kyscience](#) and 9 others

louisville.msd Ever considered planting a rain garden? They're nice to look at and perfect for attracting birds and butterflies, but most importantly, they reduce flooding and drainage problems by capturing stormwater runoff. Tap the link in bio for everything you need to know about planting a rain garden.

August 26, 2023

Social Media Posts

Topic 6: Protect natural floodplain functions



1/7

[View insights](#)

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Liked by sanitationdist1 and 18 others

louisville.msd As part of our 319 Grant, we collected baseline samples of Mill Creek to understand the water quality and what pollutants are present.

Every year, the EPA allocates millions of dollars to states through the Clean Water Act Section 319(h). The Kentucky Division of Water uses its approximately \$2.8 million allocation to reduce nonpoint source pollution and develop watershed plans. 319 grant funding prioritizes projects that target waterbodies impaired by NPS pollution and are approved for restoration.

October 16, 2023



louisville.msd

...



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[Boost post](#)



Liked by louisville.metrocorrections and 13 others

louisville.msd We're wrapping up our semi-annual algae project. Algae are grown, processed and counted as we perform holistic health assessments of our region's waterways. [#safecleanwaterways](#)

November 2, 2023

Social Media Posts

Topic 6: Protect natural floodplain functions



Posted by Sprout Social
Jan 15, 2023 · 🌐

#DYK stream buffer zones protect natural areas by filtering runoff and reducing erosion?... See more



See insights and ads

Boost post

👍 3



Louisville MSD

Posted by Hootsuite
Feb 13, 2023 · 🌐

#DYK dogs in Jefferson County produce FOUR dump-truck loads of waste every day?... See more



See insights and ads

Boost post

👍 3

1 share

👍 Like

💬 Comment

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Social Media Posts

Topic 6: Protect natural floodplain functions



Louisville MSD

Posted by Hootsuite

Mar 13, 2023 · 🌐

Get ahead of the season and start planning for your spring rain garden!

Here are 3 #LouisvilleMSD tips to get you #growing:

- 🌱 Plant in an area free of heavy soils with no filtration
- 🌱 Adding mulch keeps soil moist and adds nutrients
- 🌱 Native plants are great pollinators, be sure to include them in your garden!



[See insights and ads](#)

Boost post

👍 3

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Louisville MSD

Posted by Hootsuite

Mar 15, 2023 · 🌐

#DYK stream buffer zones protect natural areas by filtering runoff and reducing erosion?

If you live along a stream, keep your buffer zone mower free to help stabilize stream banks and provide safe habitats for wildlife!

You can learn more about preserving Kentucky's streams here: <http://ow.ly/OGSX50N40mq>



Social Media Posts

Topic 6: Protect natural floodplain functions



Louisville MSD

Posted by Hootsuite

Apr 13, 2023 · 🌐

A rain garden is a beautiful way to ensure [#safecleanwaterways](#) by capturing and infiltrating rainwater during heavy rain events.

Learn more about rain gardens and maintenance below, and check out our website for additional info: <http://ow.ly/Wmrt50NxnHP>



youtube.com

Louisville MSD Rain Garden FINAL

[See insights and ads](#)

Boost post

👍❤️ 11



Louisville MSD

Posted by Hootsuite

Apr 22, 2023 · 🌐

Make [#EarthDay](#) a day not just to do something for the environment but to make positive change year-round! 🌱

When you compost grass clippings and use less yard fertilizer, you cut down potential harm to waterways. Learn more: <http://ow.ly/fg4850NxojZ>

[#safecleanwaterways](#)



[See insights and ads](#)

Boost post

👍 Like

💬 Comment

➦ Share

Social Media Posts

Topic 6: Protect natural floodplain functions



Louisville MSD

Posted by Hootsuite

Apr 24, 2023 · 🌐

Dogs deserve [#safecleanwaterways](#) too!

Picking up after your pup ensures waste doesn't end up in a waterway (or on the bottom of someone's shoe.) 🐾

Be sure to carry doggie bags around and 🦴 treat 🦴 every week like National [#ScoopThePoo](#) week!



[See insights and ads](#)

[Boost post](#)

👍 2

3 shares

👍 Like

💬 Comment

➦ Share



Louisville MSD

Posted by Hootsuite

May 7, 2023 · 🌐

Thinking about starting a rain garden? Here are 3 [#LouisvilleMSD](#) tips to get you growing:

- 🌱 Plant in an area free of heavy soils with no filtration
- 🌱 Adding mulch keeps soil moist and adds nutrients
- 🌱 Native plants are great pollinators, be sure to include them in your garden!

Check out our native plant guide here for more info: <http://ow.ly/zOig50OeSTv>



Social Media Posts

Topic 6: Protect natural floodplain functions



Louisville MSD

Posted by Hootsuite

Jul 18, 2023 · 🌐

Want to plant trees? We have money for them! Our Urban Reforestation Grants Program is now accepting applications for tree-planting projects through August 11. Grants will pay for trees planted within the MSD Drainage Service area.



See insights and ads

Boost post



4

1 comment



Louisville MSD

Posted by Hootsuite

Jul 21, 2023 · 🌐

Barbie does her part to help keep our waterways safe and clean. Be like Barbie 💕💕



See insights and ads

Boost post



27

5 comments



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Social Media Posts

Topic 6: Protect natural floodplain functions



Louisville MSD

Posted by Hootsuite

Aug 26, 2023 · 🌐

Rain gardens have numerous benefits. They reduce flooding and drainage problems, filter stormwater runoff before it reaches our streams and enhance the beauty of your space.



[See insights and ads](#)

[Boost post](#)



7

1 share



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Louisville MSD

Posted by Hootsuite

Oct 16, 2023 · 🌐

As part of our 319 Grant, we collected baseline samples of Mill Creek to understand the water quality and what pollutants are present.

Every year, the EPA allocates millions of dollars to states through the Clean Water Act Section 319(h). The Kentucky Division of Water uses its approximately \$2.8 million allocation to reduce nonpoint source pollution and develop watershed plans. 319 grant funding prioritizes projects that target waterbodies impaired by NPS pollution and are approved for restoration.



Social Media Posts

Topic 6: Protect natural floodplain functions



Louisville MSD



Posted by Hootsuite

Nov 2, 2023 · 🌐

We're wrapping up our semi-annual algae project. Algae are grown, processed and counted as we perform holistic health assessments of our region's waterways.

[#safecleanwaterways](#)



[See insights and ads](#)

[Boost post](#)

👍❤️😬 15



Like



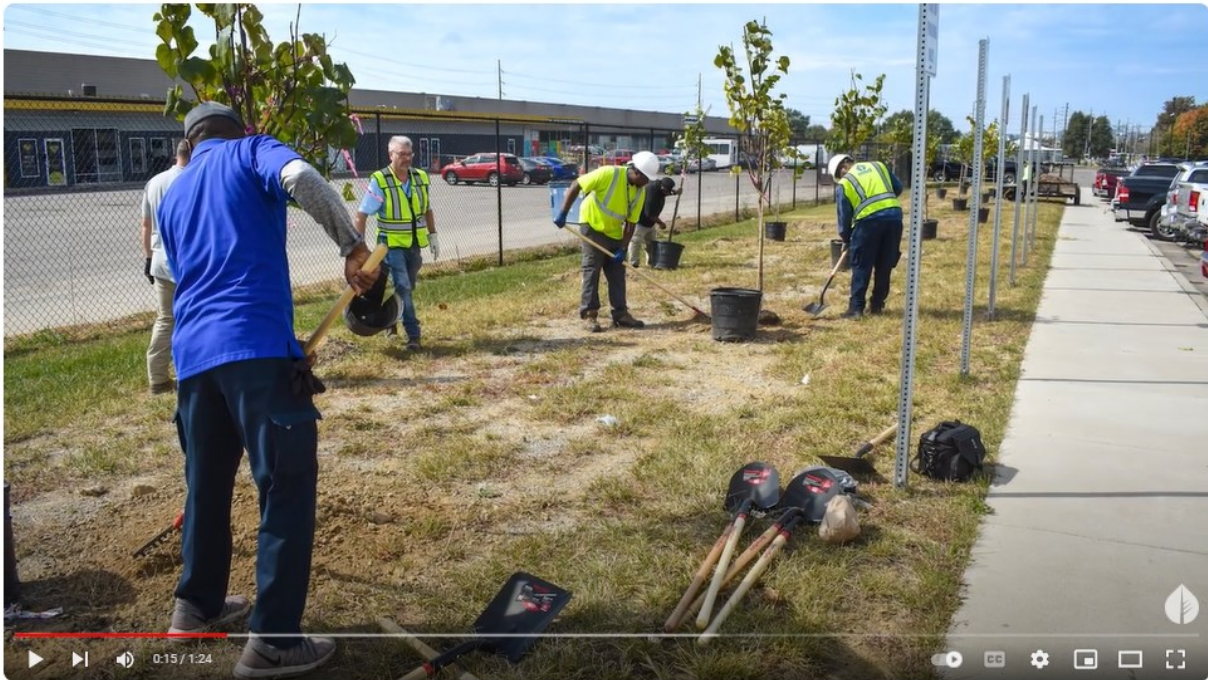
Comment



Share

Social Media Posts

Topic 6: Protect natural floodplain functions



Louisville Tree Week 2022

 Louisville MSD
313 subscribers

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0



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24 views Feb 1, 2023

MSD participated in the first celebration of Louisville's Annual Tree Week. Volunteers from MSD's Operations and MS4 divisions planted trees along the parking lot at MSD's Central Maintenance Facility.



Mayor's Give A Day 2023

 Louisville MSD
313 subscribers

Subscribe

0



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Save



36 views May 9, 2023

MSD Employees helped with downtown beautification and planted trees as part of the Mayor's Give A Day Event-a now month long event encouraging residents to volunteer as a way to give back to the community.

Social Media Posts

Topic 6: Protect natural floodplain functions



Urban Lifestyllez- 'World Water Day and Water Testing' - April 2023



Louisville MSD
313 subscribers

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0



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Clip



Save



36 views · Jul 12, 2023

On World Water Day 2023, Urban Lifestyllez learns how MSD monitors and tests the water quality of Jefferson County waterways to help ensure Safe, Clean Waterways.

Social Media Posts: X/Twitter

Topic 8: Basement flooding



LouisvilleMSD
@louisvillemsd

...

Happy National Greasy Foods Day! Much like what fatty, oily and greasy foods can do to your arteries, they can damage your plumbing. Learn more about FOG clogs here: ow.ly/YwYj50Q0z7K



9:35 AM · 10/25/23 From Earth · **80** Views

1 Like



LouisvilleMSD
@louisvillemsd

...

Whether you're letting go today or holding onto that turkey a little longer, DO NOT put fats, oils and grease down the drain. FOG clogs are no fun.



12:05 PM · 11/25/23 From Earth · **164** Views

2 Likes



@louisvillemisd

True or false? Dumping fats, oils and grease down the drain is OK if you follow it up with hot water. FALSE! F.O.G. turn into solids and can clog your pipes. Contain F.O.G., wipe it off your dishes and throw it in the trash. The MSD elves are watching 🙄🙄



10:15 AM · 12/22/23 From Earth · **130** Views

Social Media Posts

Topic 8: Basement flooding



louisville.msd

...



louisville.msd

...



13 likes

louisville.msd Happy National Greasy Foods Day! Enjoy your pizza, fried chicken and burgers, but keep FOG out of the drain. FOG = fats, oils and... more

October 25, 2023



5 likes

louisville.msd How long is too long to keep Thanksgiving Day leftovers? Whether you're letting go today or holding onto that turkey a little longer... more

November 25, 2023



louisville.msd



7 likes

louisville.msd True or false? Dumping fats, oils and grease down the drain is OK if you follow it up with hot water. FALSE! F.O.G. turn into solids and can... [more](#)

December 22, 2023

Social Media Posts

Topic 8: Basement flooding



Louisville MSD

October 25, 2023 · 🌐

Happy National Greasy Foods Day! Enjoy your pizza, fried chicken and burgers, but keep FOG out of the drain. FOG = fats, oils and grease, and FOG clogs damage wastewater infrastructure and home plumbing. Learn more about FOG here: <https://ow.ly/YwYj50Q0z7K>



7



Like



Comment



Louisville MSD

November 11, 2023 · 🌐

We're talking FOG on this month's [Urban Lifestylez](#) episode. Catch us on WBKI-TV CW at 11:30 a.m. Saturday, Nov. 11, to learn what fats, oils and grease do to your plumbing when not correctly disposed of. Spoiler alert: It's not pretty.



13



Like



Comment



Louisville MSD

November 25, 2023 · 🌐

How long is too long to keep Thanksgiving Day leftovers? Whether you're letting go today or holding onto that turkey a little longer, DO NOT put fats, oils and grease down the drain. FOG clogs are no fun.



7



2



Like



Comment



Louisville MSD

December 22, 2023 · 🌐

True or false? Dumping fats, oils and grease down the drain is OK if you follow it up with hot water. FALSE! F.O.G. turn into solids and can clog your pipes. Contain F.O.G., wipe it off your dishes and throw it in the trash. The MSD elves are watching 🧝



11



1



Like



Comment



Urban Lifestylez - 'F.O.G. - Fats, Oils, and Grease' - November 2023

 Louisville MSD
324 subscribers

Subscribe

👍 1



➦ Share

⬇ Download

✂ Clip



25 views Dec 21, 2023

Urban Lifestylez talks with MSD about the costly repairs that could result from pouring fats, oils, and grease down your drain and the proper way to dispose of those materials.



<https://louisvillemsd.org/trees>

[Home](#) → [Urban Reforestation Program](#)

Urban Reforestation Program

Tree Planting Grants Available

The Louisville MSD Urban Reforestation Grants Program is now accepting applications for tree planting projects. Grants will pay for trees planted within the MSD Drainage Service area, which includes all of Jefferson County except for the cities of Shively, Jeffersontown, St. Matthews and Anchorage. Download the application at the link below. The application deadline is Friday August 11 at 5pm ET. Contact trees@louisvillemsd.org or (502)540-6022 with any questions.

[Urban Reforestation Grant Application](#)

For more information regarding MSD's Urban Reforestation Program, please contact trees@louisvillemsd.org or 502.540.6022.

The MSD Urban Reforestation Program plants 1,000 trees annually by working with local businesses, municipal organizations and neighborhood associations. These trees redirect an average of 1.35 million gallons of stormwater away from the sewer system every year, which decreases sewer overflows into our waterways.

By planting more trees, MSD not only absorbs stormwater but also reduces erosion and flooding, provides shade, reduces noise pollution and carbon dioxide in the air, and provides a habitat for nearby wildlife.

You can help, too, by planting trees of your own. You can also use the following steps below to find the benefits your trees currently provide our community:

1. Identify the species of your tree.
2. Measure the tree's circumference (at 4.5 feet from the ground).
3. Convert that circumference to diameter using the formula: $\text{circumference} / 3.14 = \text{diameter}$.
4. Visit the Tree Benefits Calculator at www.treebenefits.com/calculator

Interested in incorporating Green Infrastructure in your construction projects? Please read [Chapter 18 of the MSD Design Manual: Green Infrastructure, Strategies to Manage Stormwater in Our Community](#).

Tree Planting Programs Louisville Grows



<https://louisvillegrows.org>

Louisville Grows aims to provide resources and capacity to work with a community, not just in a community. Planning a tree-planting event with a community takes months of hard work, and consists of five steps:



1.

Identify the neighborhood based off initial community interest and data from the



2.

Partner with community organizations and key stakeholders



3.

Canvas neighborhood to identify "treecipients"



4.

Citizen Forester Training for community representatives



5.

Planting day with volunteers





Why Trees Matter

What other piece of infrastructure can single-handedly reduce pollution, prevent flooding, provide food and shelter for wildlife, reduce crime, lower energy bills, improve physical and mental health, AND be beautiful to boot?

Tree Rebates

Plant a tree. Rake in some cash.

Ready to plant? Participate in TreesLouisville's Tree Rebate Program and earn a \$30 rebate on the purchase of a shade tree.



Lower Your Bills and
Raise Your Value



Breathe Easy



Keep Our City Cool



Help Restore the
Canopy



Eligibility Requirements

- Tree must be selected from the Approved Species list (see below).
- Minimum purchase price \$30
- Tree must be planted in a residential yard (excludes public right-of-way)
- Program open to Jefferson County, KY residents only
- Max 3 submissions per household
- Tree must measure at least 1in in diameter at a point 6in above soil line
- Rebates are awarded on a first-come, first-serve basis while funds are available
- Rebate is only eligible for purchase price of tree (i.e. excludes tax, planting or delivery fees, etc.)

[Get Your Rebate](#)

Press Release

Anniversary of 2018 Flood (February 28, 2023)



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

MSD prepares for flood season while reflecting on major flooding anniversary

LOUISVILLE, KY – Living in a river city has advantages, but there are also challenges to protecting lives and property from Ohio River flooding. As Louisville reaches peak flooding season, MSD crews today trained on installing floodwall closures.

The training exercise replicates portions of MSD's flood-protection system, which protects more than 200,000 people, 137,000 structures, and \$34 billion in property throughout 110 square miles of Louisville Metro. The system includes 26.1 miles of floodwall and earthen levee, 16 flood pumping stations, nearly 150 underground floodgates and 79 floodwall closures.

"We have to be ready for flood conditions 24/7/365," said Dane Anderson, MSD's operations director for flood protection.

The training exercise comes as the community marks five years since the severe flooding of 2018, resulting from a rising Ohio River and intense rainfall over the course of five days that dumped 40 billion gallons of water on the city. The torrential downpours rounded out a record-setting rainfall for a Louisville February, breaking a record that had stood since 1884.

The Ohio River rose to its highest levels in 20 years, cresting at 36.1 feet on the upper gauge and 67.4 feet on the lower gauge, compared to normal levels of 12 feet and 9 feet, respectively. At times, MSD's flood pumping stations were at full capacity and pumping 8 million gallons per minute.

"The flood pumping stations were not designed for the more severe storm events we are seeing in modern times," Anderson said. "It was all hands on deck in an around-the-clock operation during the February 2018 rain event to keep our system operating. Even our top executive officers were helping to staff pumps during the worst of the flood."

While some impact from a flood at this level is unavoidable, MSD's flood protection system prevented what could have been a much worse situation. The 16 flood pumping stations, some built more than 50 years ago, required constant monitoring and maintenance to continue operating throughout the event and ultimately pumped about 26.4 billion gallons of water out of the city and into the river. Additionally, MSD's stormwater storage basins and other facilities built since 1997 protected hundreds of at-risk homes. At one

Press Release

Anniversary of 2018 Flood (Continued)

(February 28, 2023)

point during the flooding response, MSD constructed temporary gravel roads to assist a local fire department with resident evacuations.

Continued investments and improvements lead to increased flood protection for residents

MSD's total flood protection system pumping capacity is 7.8 million gallons per minute, which adds up to 11 billion gallons per day. Such an intricate system requires ongoing maintenance. Since the 2018 flood, MSD has made more than \$14M in updates and repairs to its flood pumping stations, including replacing control panels at its Beargrass Flood Pumping Station.



Plans are also underway to replace MSD's Paddy's Run Flood Pumping Station (FPS) in West Louisville. This station helps protect 200,000 properties and a large portion of West Louisville. A nearly 70-year-old facility, MSD has kept Paddy's Run FPS in service through constant maintenance, as it operates with original parts that are no longer available for replacement. MSD will replace Paddy's Run FPS with a new, modern pump station doubling pumping capacity from the current 875 million gallons per day to 1.9 billion gallons per day with a projected completion date in 2026.

Some benefits of the pump station replacement include increasing capacity to reduce flood risk for 63,000 residents, improving resilience, and delivering a measure of environmental justice to the predominantly Black neighborhoods of West Louisville. In addition, the new Paddy's Run flood pumping station will reduce combined sewer overflows during flood conditions, helping prevent catastrophic environmental harm by protecting the Rubbertown industrial area from flooding.

###



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 670 employees provide wastewater management, drainage and flood protection services across the 376 square miles of Louisville Metro, and wastewater service in portions of Bullitt and Oldham counties. 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.



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

MSD celebrates World Water Day every day by monitoring and testing our local waterways

LOUISVILLE, KY – March 22 is World Water Day, but every day is “World Water Day” at MSD. Making sure our waterways are safe and clean is a top priority. So how do we know the condition of our waterways? Testing and monitoring occur weekly during the recreational season and quarterly during the colder months.

“MSD’s focus on safe, clean waterways is central to how we operate as three utilities in one providing wastewater treatment, stormwater management and flood protection services to our community. Testing our waterways provides valuable information and is essential to our environmental management program,” states MSD Executive Director Tony Parrott.

MSD employees sample area streams, testing for:

- **Ecoli** (bacteria found in the intestines of warm-blooded organisms)
- **Dissolved oxygen** (fish and other aquatic life need high amounts)
- **pH** (a measure of the acidic basic in the water, ranging from 0 to 14, with 7 being neutral)
- **Specific Conductance** (testing level of salt, which gives water the ability to conduct electricity, high levels are harmful to life in the waterway)
- **Temperature** (summer heat can reduce available dissolved oxygen in the water)

Additionally, MSD retrieves data from United States Geological Survey monitors that record stream measurements every 15 minutes. That data is available by searching waterdata.usgs.gov.

MSD guards approximately 892 miles of streams and the Ohio River shoreline in Jefferson County. Urban runoff from streets, parking lots, and roofs is often the largest source of pollution for streams and other urban water bodies. When rain falls on these impervious surfaces, the water does not soak into the ground. Instead, the water runs off these surfaces and into drainage ditches and pipes, eventually entering our streams.

The good news is that anyone can help with urban runoff! It is pretty simple. You can help by:

- Picking up litter.
- Limiting the use of lawn care chemicals. Over-fertilizing can cause excessive nitrogen in our streams and lead to algae blooms.

Press Release

World Water Day (Continued)

(March 22, 2023)

- Picking up after your pet. Dogs in Jefferson County produce four dump truckloads of poo every day! Bag it and trash it!
- Composting your grass clippings.
- Planting a tree or a rain garden to help capture and filter excess rainwater.
- Washing your car in the yard, letting the water soak into the grass.

Background

MSD's Municipal Separate Storm Sewer System (MS4) program was created to help maintain and improve the quality of our waterways by reducing the pollutant discharges that flow into them. The program is regulated under a permit issued by the Kentucky Division of Water (DOW) to MSD and the cities of Anchorage, Jeffersontown, Prospect, Shively, St. Matthews, and Louisville Metro, with MSD as the lead administrative agency.

MSD implements the permit activities through a Storm Water Quality Management Plan that guides compliance with the MS4 permit.

The MS4 Permit program activities include:

- Public Education, Outreach, Participation and Learning Experiences
- Illicit Discharge Detection and Elimination
- Industrial Program
- Construction Site Stormwater Runoff Control
- *Long-Term (Post-Construction) Stormwater Runoff Control*
- *Good Housekeeping/Pollution Prevention Program*
- Monitoring
- Performance Assessment and Reporting

For more information, visit LouisvilleMSD.org/WaterQuality

###

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 670 employees provide wastewater management, drainage and flood protection services across the 376 square miles of Louisville Metro, and wastewater service in portions of Bullitt and Oldham counties. 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.

Press Release
Safe Swimming Pool Draining Tips
(September 12, 2023)

Safe Swimming Pool Draining Tips Offered as Summer Closes

MSD encourages residents to drain pools in a safe, environmentally friendly way

DO NOT DRAIN YOUR POOL DURING OR UP TO 48 HOURS AFTER A RAIN EVENT

Homeowners may soon begin to drain their pools as summer days come to a close. Proper draining of swimming pools is essential to the health of our local waterways and good relations with your neighbor.

"Water containing chlorine can kill fish and other aquatic life in creeks and streams," states MSD MS4 Program Manager Colette Easter. The average pool has a chlorine concentration that is 10 times higher than some aquatic life can withstand. MSD recommends that a pool sit for at least 10 days after chemical treatment before draining any water.

Improper draining can also become a nuisance for residents and their neighbors by causing basement flooding, a backup, or flooding of yards. Homeowners may *slowly* drain chlorine-free water to a grassy area in their yard if it is large enough to absorb the water. Or, they can drain into a sanitary sewer cleanout if one is available on their property.

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 more information, visit LouisvilleMSD.org/WaterQuality or call MSD Customer Relations at 502.540.6000 with your pool draining questions.

###

Press Release
Volunteers Needed for Trash Cleanups
(October 18, 2023)

Volunteers needed for multiple stream cleanups

Saturday, October 21 along Beargrass Creek

LOUISVILLE, KY— Picking up trash along our waterways is a little thing that can make a big difference for our streams. So, join MSD as we clean up and help remove litter from the Beargrass Creek watershed and stream banks. The agency will provide trash bags, gloves, a sanitizing station, trash grabbers, and a free commemorative t-shirt!

Volunteers can drop in during the times listed for as much or as little time as they would like.

Join the fun at one of these four locations:

- **Karen Lynch Park**
1709 Story Avenue
8:30 AM to Noon
- **St. Xavier High School, Tennis court parking**
1609 Poplar Level Road
10 AM to 1 PM
- **Cherokee Park, Big Rock Pavilion**
2199 Park Boundary Road
9 AM to Noon
- **Dupont Road area near First Watch**
950 Breckenridge Lane
9 AM to Noon

MSD is hosting these events in partnership with the Beargrass Creek Alliance, Kentucky Waterways Alliance, Olmsted Parks Conservancy, ORSANCO and St. Xavier High School.

Background

When it rains or snows, the precipitation lands on impervious surfaces, such as roofs and pavement—collecting toxins, pollutants, and sediments as it makes its way to the creek. "Everyone benefits when we work together by picking up trash in and around the area, reducing pollution in our waterways," states MS4 Program Administrator Colette Easter.

This event is part of MSD's Municipal Separate Storm Sewer System outreach efforts. For more information, please visit LouisvilleMSD.org/WaterQuality.

APPENDIX 5

Coverage Improvement Plan Worksheet

APPENDIX 6: 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	CPI	PPI?	PPI	STK?	STK	CPI + PPI + STK
CPI#1	Metro Council Newsletters and Social Media Posts	4	0	0	y	0.0	y	0.0	0.0
CPI#2	MSD Floodplain Newsletter (Streamline)	4	1	4	y	1.6	n	0.0	5.6
CPI#3	MSD Website	2	1	2	y	0.8	n	0.0	2.8
CPI#4	Flood Insurance Brochures at MSD Main Office								
	Flood Insurance for Condominium Associations	2	1	2	y	0.8	n	0.0	2.8
	Flood Insurance for Renters	2	1	2	y	0.8	n	0.0	2.8
	Why Do I Need Flood Insurance?	2	1	2	y	0.8	n	0.0	2.8
	Why Do I Need Flood Insurance? (Spanish)	2	1	2	y	0.8	n	0.0	2.8
	Know Your Flood Risk When Buying a Home	2	1	2	y	0.8	n	0.0	2.8
	Increased Cost of Compliance Coverage	2	1	2	y	0.8	n	0.0	2.8
	Flood Insurance Claims Handbook	2	1	2	y	0.8	n	0.0	2.8
CPI#5	Kentucky State Fair	2	1	2	y	0.8	y	0.8	2.8
CPI#6	Flood Insurance Social Media Posts	2	5	10	y	4.0	n	0.0	14.0
CPI#7	Flood Insurance Flyer to floodplain/rep loss areas	2	0	0	y	0.0	n	0.0	0.0
CPI#8	Building Industry Association Mailing	4	1	4	y	1.6	y	1.6	5.6
CPI#9	Flood Insurance Presentations (2)	4	2	8	y	3.2	y	3.2	11.2
	cCPI	=	ΣCPI:	44	ΣPPI:	17.6	ΣSTK:	5.6	67.2

Number of CPI projects: 15

 $\Sigma \text{CPI} + \text{PPI} + \text{STK} \leq 60$

APPENDIX 6

Examples of Coverage Improvement Plan Projects

CPI #1

Metro Council Newsletters

No flood insurance information was shared in the Metro council newsletters in 2023; however, this project will be completed in 2024.



Streamline

News and Events

Louisville Flood Season History + How to Prep

Louisville and the surrounding regions have been subject to flooding for thousands of years. Low-lying land along the Ohio River is covered frequently in the winter and spring. While the Ohio River floods typically occur over days or weeks and waters rise relatively slowly.

The mighty Ohio River runs along the entire length of Louisville's northern and western edges, from Prospect in the north to West Point, 26 miles to the southwest. The river and its banks are a community living room, a recreation spot, a celebration center, a place for individual meditation, a drinking water source and more. But the waters of this powerful resource are also a powerful threat because of their tendency to overflow the riverbank and threaten 110 square miles of Louisville Metro with flooding. The most dramatic example came in 1937 when a massive flood put two-thirds of the city underwater.



More than 60 years ago, the U.S. Army Corps of Engineers responded by building a system of floodwalls to prevent a repeat of the disaster. That was the start of the more comprehensive Ohio River Flood Protection System, which is now maintained by Louisville MSD. The multipart system is designed to hold the river at bay, keeping it out of the city. Much of that system, including the floodwall constructed in the 1940s and '50s, is still in service. The pumping stations that redirect flood waters away from homes and businesses are part of that same system.

The floodwalls and levees provide a human-crafted secondary bank to corral the river after it escapes its primary bank. Together, the floodwalls, levees, floodgates and pumping stations form a system that protects Louisville from catastrophic river flooding



River levels and weather forecasts are constantly monitored to provide as much advance notice and preparation as possible. And that helps the River City remain a safe and enjoyable place to live.

Flood-season preparedness

Did you know that Homeowner's insurance does not cover flood damage? Anyone in Louisville Metro can purchase flood insurance. Even though flood insurance is not always required, people outside the mapped floodplain can still be at risk. More than 20 percent of all National Flood Insurance Program flood insurance claims are from areas outside the mapped high-risk areas. A home in a designated floodplain has a 26 percent chance of suffering flood damage during the term of a 30-year mortgage. Just a few inches of water from a flood can cause tens of thousands of dollars in damage. Protect yourself and your home by calling your insurance agent to learn more about flood insurance, or visit floodsmart.gov. To check to see if a building in Louisville/Jefferson County is in the FEMA floodplain, [click here](#).



Insurance & Community Rating System

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. As of March 2021, the average cost is about \$754 per year, or about \$63 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 an elevation certificate for your home or business? As part of the CRS program, MSD has been collecting elevation certificates since 1990.

[Existing Elevation Certificates listed alphabetically by street name.](#)

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

Community Rating System

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the

We Can Help

[Report a Problem >](#)[Contact Us >](#)[Pay My Bill >](#)

Call us 24/7: (502) 540-6000

Quick Links

[Consent Decree](#)[Doing Business with MSD](#)[Current Projects](#)

CPI #4 Flood Information Kiosk in MSD Lobby

Policy Savings for Residents

Insuring all units under a single RCBAP can result in cost savings for unit owners. Residents may not be required to purchase individual policies by their lenders if the association's RCBAP covers either the replacement of the building or the maximum amount of coverage allowed, whichever is less. This could mean they're only required to pay a single deductible and any related fees.



ADDITIONAL GUIDANCE AND CONTACT INFORMATION

For more information about flood insurance for residential condominium buildings, contact your insurance agent or find a flood insurance provider at [floodsmart.gov/flood-insurance/providers](https://agents.floodsmart.gov/flood-insurance/providers).

You may also review the NFIP Summary of Coverage for Residential Condominium Buildings at agents.floodsmart.gov/rcbap-summary-of-coverage or the applicable Simple Guide at agents.floodsmart.gov/rcbap-simple-guide.

At floodmaps.fema.gov/fhm/fmx_main.html, we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at FMIX@fema.dhs.gov or by calling **877-336-2627**.



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management and to provide people with flood insurance through individual agents and insurance companies. FEMA manages the NFIP.

If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

September 2022 | P-2223

NATIONAL FLOOD INSURANCE PROGRAM

FLOOD INSURANCE FOR CONDOMINIUM ASSOCIATIONS

PROTECT YOUR CONDOMINIUM COMMUNITY

A standard property insurance policy typically doesn't cover flood damage.

FEMA's National Flood Insurance Program (NFIP) aims to reduce future flood damage by providing flood insurance through the federal program and private insurance companies.

Flood insurance is available to qualifying condominium associations. The Residential Condominium Building Association Policy (RCBAP) insures against direct physical damage to your building from flood, as defined in the policy. Without flood insurance coverage on your condominium community, your association could face the full financial cost of flood damage.

Review the NFIP's official definition of a flood and a more detailed summary of coverage at agents.floodsmart.gov/rcbap-summary-of-coverage.



CONDOMINIUM ELIGIBILITY

Only condominium associations in participating communities that are **at least 75% residential** are eligible to purchase flood insurance coverage under an RCBAP. Insurable buildings can include townhouses, rowhouses, low-rise, high-rise and detached single-family condominium buildings.

An RCBAP **does not apply** to condominiums in which 25% or more of the building is for non-residential use or to non-residential buildings like pool houses, clubhouses, detached garages and detached storage buildings. Communities in the Emergency Program must be converted to the Regular Program before condominium associations can submit for RCBAP coverage.



Deep Dive

Coverage for non-residential buildings is available under a **General Property (GP) policy** (non-residential limits apply). Talk to your insurance agent for more information.

COVERAGE LIMITS & INSURABLE PROPERTY

Coverage Limits

Building coverage through an RCBAP covers certain structural and foundational aspects of the building and each unit. Coverage applies with the following limits:

- \$250,000 multiplied by the number of units or the replacement cost of the building, whichever is less; and
- \$100,000 for the commonly owned contents of the building.

Insurable Property

Contents coverage is not included with an RCBAP, however, adding it to your policy can insure commonly owned contents such as furniture within shared areas like lobbies, mail rooms or hallways. Please ask your insurance agent about obtaining contents coverage for items belonging to the association and refer to your policy for specific coverage details.

The following are examples of insurable property owned by the condominium association; however, this is not a comprehensive list.



Building structure



Staircases



Water heaters



Electrical systems



Central air-conditioning, furnaces & heat pumps



Foundation & foundation walls



Well water tanks & pumps



Permanently installed carpeting, bookcases, cabinets & paneling



The NFIP recommends you encourage unit owners to purchase individual building and contents coverage policies to protect their unit and belongings against flooding. An RCBAP protects the condominium association, but **it does not cover structural elements of individual units or personal belongings**.

FLOOD INSURANCE PREMIUMS

Several factors are considered in determining the cost of a flood insurance premium. Your RCBAP premium may be calculated based on factors such as:

- Building replacement cost;
- Date of construction;
- Number of floors;
- Elevation;
- First Floor Height;
- Foundation type;
- Distance to a flood source;
- Claims history for the building; and
- The deductible you choose and the amount of coverage you select.

CPI #4 Flood Information Kiosk in MSD Lobby

IS EVERYONE ELIGIBLE FOR RENTERS FLOOD INSURANCE?

Any renters living in a participating community can purchase flood insurance coverage. To learn if your community participates in the NFIP check the Community Status Book at [Agents.FloodSmart.gov/community-status-book](https://agents.floodsmart.gov/community-status-book) or contact a community official or insurance agent.

HOW DO I PURCHASE RENTERS FLOOD INSURANCE?

NFIP policies have a 30-day waiting period after purchase before they take effect, so **do not delay**. You can purchase a renters flood insurance policy by contacting your insurance company or calling an independent insurance agent who can write flood insurance directly with the NFIP.

If you don't have an insurance company or if your insurance agent does not sell flood insurance, use our online tool at FloodSmart.gov/flood-insurance/providers or call (877) 336-2627.



ADDITIONAL GUIDANCE AND CONTACT INFORMATION

To obtain more information about renters flood insurance policies through the NFIP, contact FEMA Mapping and Insurance eXchange (FMIX) at FEMA-FMIX@fema.dhs.gov or by calling (877) 336-2627.

For further details regarding your rental property's risk, visit FEMA's Flood Map Service Center at msc.fema.gov/portal/home.



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) manages the NFIP. If you are deaf, hard of hearing, or have a speech disability and use relay services, call 711 from your TTY.

February 2022 | P-2108



DID YOU KNOW?

While your landlord may have flood insurance to cover the building you live in, **their insurance will not cover your personal belongings.**

WHAT ARE FLOOD RISKS?

Floods can happen anywhere, at any time, even if you're far from water. There are hidden flood risks that can leave you and your valuable belongings vulnerable. Staying educated on hidden flood risks can ensure you and the life you've built stay protected. Some flood risks include:

- Runoff from new construction
- Sudden, heavy rainfall
- Rapid snow melt
- Changing weather patterns that bring heavier rains, wildfires, and mudflows
- Breached levees or released dams

DID YOU KNOW?

If you experience a flood, **you can seek federal disaster assistance, but it may not be enough to make a full recovery.** Disaster assistance is only available after a presidential disaster declaration, and typically comes in the form of a loan that must be repaid with interest.

NATIONAL FLOOD INSURANCE PROGRAM

FLOOD INSURANCE FOR RENTERS

PROTECT THE THINGS YOU LOVE.

A standard renters insurance policy covers your personal belongings from theft, wind, or fire damage, but it typically doesn't cover flood damage.

A contents-only flood insurance policy from the National Flood Insurance Program (NFIP), sometimes referred to as a renters flood insurance policy, can insure personal items in your rental unit damaged by a flood. This separate insurance policy can cover thousands of dollars of potential personal property damage. Without it, you'd have to replace any flood-damaged clothes, furniture, electronics, and other possessions out-of-pocket.



DID YOU KNOW?

Flooding is the most common and costly natural disaster in the United States. In fact, **98% of counties in the U.S. have experienced a flood** and an average of **40% of NFIP claims come from outside Special Flood Hazard Areas (SFHAs).**

WHAT DOES RENTERS FLOOD INSURANCE COVER?

Contents coverage in rental units above the lowest elevated floor (excluding subgrade basements) can cover up to \$100,000. It includes:



Clothing



Furniture



Televisions



Mattresses and Bedframes



Mini fridges



Artwork



Rugs



Books



Kitchenware



Electronics

HOW ARE RENTERS FLOOD INSURANCE PREMIUMS CALCULATED?

Several factors are considered in determining a renters flood insurance premium. With Risk Rating 2.0: Equity in Action—the NFIP's new flood insurance rating methodology—FEMA is incorporating more flood risk variables like flood frequency, flood type, and distance to a water source. It also considers property characteristics such as elevation.

Your renters flood insurance premium may be calculated based on factors such as:

- Building age
- Building occupancy
- Number of floors
- The location of your contents
- Flood risk (i.e. flood zone)
- Claims history for the building
- The deductible you choose and the amount of coverage

For an in-depth comparison of renters property insurance with renters flood insurance, contact your insurance agent.

CPI #4 Flood Information Kiosk in MSD Lobby



NATIONAL FLOOD INSURANCE PROGRAM

WHY DO I NEED FLOOD INSURANCE?



ADDITIONAL GUIDANCE AND CONTACT INFORMATION

The NFIP has valuable resources that can help you understand flood insurance coverage and get you connected to the information you need.

To find a flood insurance provider, use our online tool at [floodsmart.gov/flood-insurance/providers](https://www.fema.gov/flood-insurance/providers).

Visit our Flood Insurance Advocate page at [fema.gov/flood-insurance/advocate](https://www.fema.gov/flood-insurance/advocate) to learn more about fair treatment of policyholders and property owners.

At floodmaps.fema.gov/floodmaps_makemap, we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at FEMA.FMIX@fema.dhs.gov or by calling (877) 336-2627.



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) manages the NFIP. As required by Congress, this document was prepared by the NFIP to help flood insurance policyholders understand their policy.

For more information about NFIP flood insurance, contact your insurer or agent, or call (800) 621-3362.

If you are deaf, hard of hearing, or have a speech disability and use relay services, call 711 from your TTY.

July 2021 (F-002)



WHAT YOU NEED TO KNOW ABOUT

FLOOD INSURANCE

MOST PROPERTIES ARE VULNERABLE TO FLOODING

Flooding can happen just about anywhere it rains or snows. On average, 40% of the National Flood Insurance Program (NFIP) flood insurance claims occur outside the high-risk flood areas. That's why it's important to protect the life you've built with flood insurance, even if you live in an area with low-to-moderate flooding risk.

The official definition used by the NFIP is "A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow¹; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

¹Mudflow is defined as "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements such as landslides, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows."

MOST HOMEDOWNERS INSURANCE DOES NOT COVER FLOOD DAMAGE

Unfortunately, many property owners do not find out until it's too late that their homeowners insurance policies do not cover flooding. The NFIP offers a separate policy that protects your single most important financial asset—your home or business.

THE NFIP OFFERS BUILDING COVERAGE

The following items are a sample of those covered under building coverage:

- The building and its foundation
- Carpet permanently installed over unfinished flooring
- Central air-conditioners
- Electrical systems
- Furnaces and radiators
- Ranges, cooking stoves, and ovens
- Refrigerators
- Window blinds

For a complete list, see your policy or contact your insurance agent.

THE NFIP OFFERS COVERAGE FOR YOUR CONTENTS

Whether you rent or own, make sure to ask your flood insurance agent about coverage to protect your personal property. It can be purchased separately, whether in addition to building coverage or by itself.

Contents coverage usually covers items like:

- Personal belongings such as clothing, furniture, and electronic equipment
- Carpets
- Washers and dryers
- Food freezers and the food in them
- Portable microwave ovens and dishwashers

If you are a tenant and made improvements at your own expense, they are covered up to 10% of the limit of liability.

For a full list of coverages, see your policy or contact your insurance agent.

You can purchase flood insurance up to the maximum amount of insurance available for the following property types:

Property Type	Building Coverage	Contents Coverage
Single-Family Home	\$250,000	\$100,000
Residential Mobile/Manufactured Home	\$250,000	\$100,000
Residential Condominium Unit in a Residential Building	\$250,000	\$100,000
Rented Residence (e.g., apartment unit, rented single-family, etc.)	N/A	\$100,000
Non-Residential Building (e.g., office, retail space, hotel, condominium, etc.)	\$500,000	\$500,000
Other Non-Residential Building (e.g., office, house of worship, garage, school, clubhouse)	\$500,000	\$500,000

DID YOU KNOW?

The government requires that homes in high-risk flood areas designated on flood maps by the letters AE or VE be protected by flood insurance if they are security for loans backed by a federally regulated lender. Lenders must notify borrowers of this requirement, prior to closing, if their property is in one of these areas. Visit the Map Service Center at map.fema.gov to learn more about your flood zone.

In the event of a flood, disaster assistance may be limited or unavailable. Federal disaster assistance is available only if the president declares a disaster. Your home is covered by flood insurance even if a disaster is not declared.

Federal disaster assistance comes in two forms: a U.S. Small Business Administration loan, which must be paid back with interest, or a FEMA disaster grant, which is about \$5,000 on average per household.

Both programs have strict eligibility requirements based on individual need and many disaster survivors may not qualify. By comparison, flood insurance claims have averaged \$27,000 since 2010 and do not have to be repaid.

YOU CAN BUY FLOOD INSURANCE AT ANY TIME

There is usually a 30-day waiting period before the policy goes into effect, with some exceptions:

If you initially purchased flood insurance while securing, adjusting, or renewing a loan for your property, there is no waiting period. Coverage goes into effect when the loan is closed.

If you live in an area newly affected by a flood map change, review your options with your insurance agent.

Additionally, the 30-day waiting period may not apply if your property experiences flood damage caused by wildfire in your community. For more information on the Post-Wildfire Exception, please visit fema.gov/wildfires-you-need-flood-insurance.

Keeping these exceptions in mind, plan ahead so you are not caught without insurance. The policy does not cover losses caused by a flood that occurred prior to the policy becoming effective. In addition, you cannot increase your insurance coverage once a flood has begun.

CPI #4 Flood Information Kiosk in MSD Lobby



PUEDEN ADQUIRIR UN SEGURO DE INUNDACIÓN EN CUALQUIER MOMENTO

Normalmente hay un periodo de espera de 30 días antes de que la póliza entre en vigor, con algunas excepciones: Si vive en una zona recientemente afectada por un cambio en el mapa de inundaciones, revise sus opciones con su agente de seguros. Además, el periodo de espera de 30 días puede no ser aplicable si su propiedad sufrió daños por inundación

causados por un incendio forestal en su comunidad. Obtenga más información sobre la excepción posterior a los incendios forestales en fema.gov/es/flood-insurance. Teniendo en cuenta estas excepciones, planifique con antelación para no quedarse sin seguro. La póliza no cubre las pérdidas causadas por una inundación ocurrida antes de la entrada en vigor de la póliza. Además, no se puede aumentar la cobertura del seguro una vez que la inundación ha comenzado.



ORIENTACIÓN ADICIONAL E INFORMACIÓN DE CONTACTO

NFIP dispone de valiosos recursos que pueden ayudarlo a comprender la cobertura del seguro de inundación y a ponerlo en contacto con la información que necesita.

Para encontrar un proveedor de seguros de inundación, utilice nuestra herramienta en línea en FloodSmart.gov/es/encuentre.

Visite nuestra página del Defensor del Seguro de Inundación en fema.gov/flood-insurance/advocate para conocer más sobre el trato justo a los asegurados y propietarios.

En floodmaps.fema.gov/fhm/fmx_main.html, tenemos especialistas del Centro de Atención al Cliente para ayudarlo con sus preguntas sobre el trazado de mapas y el seguro de inundación. Puede comunicarse con FEMA Mapping and Insurance Exchange (FMIX) directamente en FEMA-FMIX@fema.dhs.gov o llamando al (877) 336-2627.



El Congreso creó el Programa Nacional de Seguros de Inundación (NFIP) en 1968 para reducir los daños futuros por inundaciones mediante la gestión de las librerías de inundación, y para proporcionar a los propietarios un seguro de inundación a través de agentes individuales y corredores de seguros. La Agencia Federal de Manejo de Emergencias (FEMA) gestiona el NFIP. Tal como exige el Congreso, este documento ha sido preparado por el NFIP para ayudar a los titulares de pólizas de seguros de inundación a entender su póliza.

Para obtener más información sobre el seguro de inundación del NFIP, póngase en contacto con su aseguradora o agente, o llame al (800) 821-3362.

Si es usted sordo, tiene problemas de audición o tiene una discapacidad del habla y utiliza los servicios de representación, llame al TDD desde su TTY.

Septiembre 2021 | F-0025



FEMA



LO QUE DEBE SABER SOBRE

EL SEGURO DE INUNDACIÓN

LA MAYORÍA DE LAS PROPIEDADES SON VULNERABLES A LAS INUNDACIONES

Las inundaciones pueden producirse prácticamente en cualquier lugar donde haya o nieve. En promedio, el 40 por ciento de las reclamaciones al seguro de inundación del Programa del Seguro Nacional de Inundación (NFIP, por sus siglas en inglés) se producen fuera de las zonas de alto riesgo de inundación. Por eso es importante proteger la vida que ha construido con un seguro de inundación, incluso si vive en una zona con un riesgo de inundación de bajo a moderado.

La definición oficial utilizada por NFIP es "Una condición general y temporal de inundación parcial o completa de dos o más acres de área de tierra normalmente seca o de dos o más propiedades (al menos una de las cuales es su propiedad) por:

- Desbordamiento de aguas interiores o de mareas;
- Acumulación o ascensión inusual y rápida de aguas superficiales de cualquier fuente;
- Flujo de lodo"; o
- Colapso o hundimiento de la tierra a lo largo de la orilla de un lago o cuerpo de agua similar como resultado de la erosión o socavación causada por las olas o corrientes de agua que exceden los niveles cíclicos previstos que dan lugar a una inundación como la definida anteriormente.

"El flujo de lodo se define como "un río de lodo líquido y fluido en las superficies de áreas de tierra normalmente secas, como cuando la tierra es arrastrada por una corriente de agua. Otros movimientos de tierra, como el desprendimiento de tierras, la rotura de un talud o una masa de suelo saturado que se desliza por la liquidez de una ladera, no son flujos de lodo".

EL NFIP OFRECE UNA COBERTURA PARA EDIFICIOS

Los siguientes elementos son una muestra de lo que cubre la cobertura para edificios:

- El edificio y sus cimientos
- El aire acondicionado instalado permanentemente sobre el piso sin terminar
- Los sistemas de aire acondicionados centrales
- Sistemas eléctricos
- Calderas de calefacción y radiadores
- Estufas, cocinas y hornos
- Refrigeradores
- Persianas

Para obtener una lista completa, consulte su póliza o comuníquese con su agente de seguros.

NFIP OFRECE COBERTURA PARA SU CONTENIDO

Tanto si es inquilino como si es propietario, asegúrese de preguntar a su agente de seguros de inundación sobre la cobertura para proteger sus bienes personales. Puede adquirirla por separado, ya sea como complemento de la cobertura del edificio o por sí sola.

La cobertura del contenido suele cubrir artículos como:

- Bienes personales como ropa, muebles y equipos electrónicos
- Alfombras
- Lavadoras y secadoras
- Congeladores de alimentos y la comida que contienen
- Hornos microondas portátiles y lavaplatos

Si usted es un inquilino y ha realizado mejoras por su cuenta, estas están cubiertas hasta el 10 por ciento del límite de responsabilidad.

Para obtener una lista completa de coberturas, consulte su póliza o comuníquese con su agente de seguros.

LA MAYORÍA DE LOS SEGUROS PARA PROPIETARIOS DE VIVIENDAS NO CUBREN LOS DAÑOS POR INUNDACIÓN

Lamentablemente, muchos propietarios no se enteran hasta que es demasiado tarde de que sus pólizas de seguro para propietarios de viviendas no cubren las inundaciones. NFIP ofrece una póliza independiente que protege su activo financiero más importante: su vivienda o negocio.

Puede contratar un seguro de inundación hasta el monto máximo disponible para los siguientes tipos de propiedad:

Tipo de propiedad	Cobertura del edificio	Cobertura del contenido
Casa unifamiliar	\$250,000	\$100,000
Casa residencial móvil/manufacturada	\$250,000	\$100,000
Unidad residencial de condominio en un edificio residencial	\$250,000	\$100,000
Residencia alquilada (por ejemplo, unidad de apartamento, unifamiliar alquilada, etc.)	N/A	\$100,000
Edificios no residenciales (por ejemplo, oficinas, locales comerciales, hoteles, condominios, etc.)	\$500,000	\$500,000
Otros edificios no residenciales (por ejemplo, casa de culto, garaje, escuela, casa club)	\$500,000	\$500,000

En caso de inundación, la asistencia por desastre puede ser limitada o no estar disponible. La asistencia federal por desastres solo está disponible si el presidente declara un desastre. Su vivienda está cubierta por un seguro de inundación incluso si no se declara un desastre.

La ayuda federal por desastres se presenta de dos formas: un préstamo de la Administración Federal para el Desarrollo de la Pequeña Empresa, que debe ser pagado con intereses, o una subvención por desastres de FEMA, que asciende a unos \$5,000 en promedio por familia. Ambos programas tienen estrictos requisitos de elegibilidad basados en la necesidad individual y muchos sobrevivientes de desastres pueden no cumplir los requisitos. En comparación, los reclamos a seguros de inundación han sido de un promedio de \$27,000 desde 2010 y no tienen que ser reembolsados.

Ambos programas tienen estrictos requisitos de elegibilidad basados en la necesidad individual y muchos sobrevivientes de desastres pueden no cumplir los requisitos. En comparación, los reclamos a seguros de inundación han sido de un promedio de \$27,000 desde 2010 y no tienen que ser reembolsados.

¿SABÍA USTED?

El gobierno federal exige que las viviendas situadas en zonas de alto riesgo de inundación designadas en los mapas de inundación con las letras AE o VE estén protegidas por un seguro de inundación si son garantía de préstamos respaldados por un acreedor regulado por el gobierno federal. Los acreedores deben informar a los prestatarios sobre este requisito, antes del cierre, si su propiedad se encuentra en una de estas zonas. Visite el Centro de Servicios de Mapas en msc.fema.gov para conocer más sobre su zona de inundación.

CPI #4 Flood Information Kiosk in MSD Lobby

Are you buying a home?

You should check and see if it has flooded or had drainage problems. Even a shallow flood can cause costly damage.

If a home is located in a Federal Emergency Management Agency (FEMA) Special Flood Hazard Area, it is five times more likely to experience a flood than a fire, so you should consider purchasing flood insurance.

Simply enter your address to determine if your property is in a FEMA floodplain area.
<https://apps.lojic.org/msdflooddetermination/>



Buying a home in a Special Flood Hazard Area

If you buy a home in a Special Flood Hazard Area and get a mortgage that is regulated or insured by the Federal Government, you will be required to buy a flood insurance policy. Ask the seller and the agent if they know of any flooding or drainage problems at the property.

Check to see if the property is located in a Special Flood Hazard Area. For properties in Jefferson County, Kentucky visit:
apps.lojic.org/msdflooddetermination/

Flood Insurance Rate Maps

FEMA has Flood Insurance Rate Maps that show Special Flood Hazard Areas and flood zones.

- **A Zones** (A and AE) are high-risk areas. There is at least a 1 in 4 chance of flooding during a 30-year mortgage. All home and business owners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance.
- **X Zones** are moderate-to-low risk areas according to FEMA maps. The risk of flooding is reduced but not removed. Flood insurance is not required but may be advised, especially if you are in the Local Regulatory Floodplain.

The **Local Regulatory Floodplain** includes homes that are beyond the edges of the FEMA A and AE Zones. These properties have been identified as having a higher risk of flooding than areas outside the Local Regulatory Floodplain. Owners of these properties are required to follow the regulations in the Louisville Metro Floodplain Ordinance.

Flood insurance is not federally required in



700 West Liberty Street
Louisville, KY 40203-1911

502.540.6000

CustomerRelations@LouisvilleMSD.org

Learn more about MSD and ways we are helping protect our community and its waterways.

LouisvilleMSD.org/WaterQuality



KNOW YOUR FLOOD RISK...

... WHEN BUYING A HOME



Questions?

If you have questions about special land use, building, or floodplain management regulations that apply to a property, contact MSD at **502.540.6000**.

For more information about flooding, visit MSD's Floodplain Management website at: LouisvilleMSD.org/Floodplain

For flood insurance information, visit floodsmart.gov

Other Resources

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

- MSD's Flood Determination website: apps.lojic.org/msdflooddetermination/
- The online LOJIC Map: lojic.org
- FEMA's Map Service Center: msc.fema.gov



CPI #4 Flood Information Kiosk in MSD Lobby

Mitigation Reduces Future Flood Damage

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

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



Elevate above the flood level required by your community



Relocate to a new site, preferably out of the floodplain



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.



ICC Helps Reduce Future Flood Damage

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

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

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



National Flood Insurance Program

Increased Cost of Compliance Coverage

Reduces Future Flood Damages



FEMA

F-633

What is Increased Cost of Compliance (ICC)?

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

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

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

Are You Eligible to File a Claim for ICC?

Yes, if:

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

"Substantially damaged" means damages of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damages occurred.

"Repetitively damaged" means the building must have flood damage on at least two occasions during a 10-year period; the cost of which to repair the flood damage, on average, equaled or exceeded 25 percent of the market value of the building on each occasion.

Starting the ICC Claims Process after a Flood



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



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



3. Submit to your insurance carrier the letter from your community building department declaring the building substantially or repetitively damaged, a signed contract for the mitigation activity, and the building permit that documents rebuilding requirements in the floodplain.



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

Things to Remember about ICC

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

Where to Get More Information

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





National Flood Insurance Program

Flood Insurance Claims Handbook

FEMA F-687

CPI #5

Kentucky State Fair





LouisvilleMSD @louisvillemsd · 6/22/23

Did you know that just one inch of water in your home can cause up to \$25,000 in damage?! Make sure your flood insurance policy is up to date. Don't wait until it's too late. [#FloodSmart](#)

Renew your flood insurance

Don't underestimate
a little water



LouisvilleMSD @louisvillemsd · 6/30/23

Even if you haven't experienced flooding in the past, you could experience it in the future. Act now and look into flood insurance.

[#FloodSmart](#)

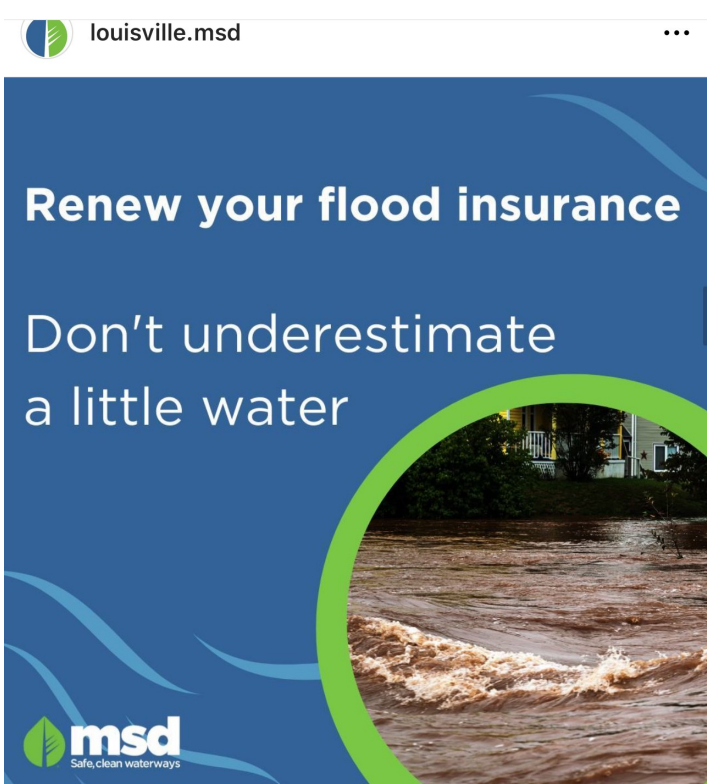
Do you have flood insurance?

Floods are the nation's most
common and costly
natural disaster.



94





[View insights](#)

[Boost post](#)



6 likes

louisville.msd Did you know that just one inch of water in your home can cause up to \$25,000 in damage?! Make sure your flood insurance policy is up to date. Don't wait until it's too late. [#FloodSmart](#)

June 22, 2023



[View insights](#)

[Boost post](#)



louisville.msd Even if you haven't experienced flooding in the past, you could experience it in the future. Act now and look into flood insurance. [#FloodSmart](#)

June 30, 2023

CPI #6

Flood Insurance Social Media



Louisville MSD

Posted by Hootsuite

Jun 22, 2023 · 🌐

Did you know that just one inch of water in your home can cause up to \$25,000 in damage?! Make sure your flood insurance policy is up to date. Don't wait until it's too late. [#FloodSmart](#)

Renew your flood insurance

Don't underestimate a little water



[See insights and ads](#)

[Boost post](#)

👍 2



Louisville MSD

Posted by Hootsuite

Jun 30, 2023 · 🌐

Even if you haven't experienced flooding in the past, you could experience it in the future. Act now and look into flood insurance. [#FloodSmart](#)

Do you have flood insurance?

Floods are the nation's most common and costly natural disaster.



[See insights and ads](#)

[Boost post](#)

👍 1

CPI #7**Flood insurance flyer to floodplain and repetitive loss properties**

The flood insurance flyer was not sent to floodplain and repetitive loss properties in 2023; however, this project will be completed in 2024.

CPI #8

Building Industry Association Presentation

At the March BIA Land Development Committee meeting, Lori Rafferty discussed floodplain, conveyance zone development, and flood insurance during the MSD update.



LAND DEVELOPMENT COMMITTEE

March 1, 2023

10:00 AM

Lori Rafferty

Subject: BIA Land Development Committee
Location: BIA of Greater Louisville: 1000 N Hurstbourne Pkwy; Lower Level

Start: Wed 3/1/2023 10:00 AM
End: Wed 3/1/2023 11:30 AM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Organizer: T Ray

[CAUTION: This email originated from outside of MSD. DO NOT click URLs/links or open attachments unless you recognize and/or trust the sender. Contact the MSD IT Helpdesk with questions or concerns.]

Good Morning,




Please accept this reminder for the Land Development Committee meeting tomorrow morning at 10:00 am at the BIA in the Lower Level. I have updated the agenda and have attached to the calendar invite.

The BIA Land Development Committee will meet as follows:

Wednesday, July 7, 2021
10:00 am
BIA of Greater Louisville Office

CPI #9A

Presentations related to flood insurance and floodplain issues

Title	Floodplain & How it Impacts Your Listing				
Start time	Fri 6/30/2023		2:00 PM	▼	<input type="checkbox"/> All day <input type="checkbox"/>  Time zones
End time	Fri 6/30/2023		2:45 PM	▼	↻ Make Recurring
Location	<u>Microsoft Teams Meeting</u>				

MSD will be hosting a short presentation and a Q&A session for Realtors and Real Estate Professionals this Friday from 2-2:45.

The presentation will include topics such as

- Why is my listed property located in the floodplain
 - How is the floodplain determined
- Does my client have to purchase flood insurance
- What does it mean to have a property located in the Local Regulatory Floodplain
- How can I remove a home from the floodplain




Following the presentation we will be fielding questions you may have with current or future listings impacted by the floodplain.

Please feel free to share the link below with your colleagues.

Join us for MSD's Floodplain Webinar for Realtors

**MSD Floodplain staff will present information to help realtors better understand floodplain rules, mapping, and flood insurance requirements on:
Thursday, December 21st at 2pm.**

Please email Isabella.Altier@LouisvilleMSD.org for the registration link.

Title	MSD Floodplain Webinar				
Start time	Thu 12/21/2023		2:00 PM	▼	<input type="checkbox"/> All day <input type="checkbox"/>  Time zones
End time	Thu 12/21/2023		3:00 PM	▼	↻ Make Recurring
Location	<u>Microsoft Teams Meeting</u>				

APPENDIX 7

Flood Response Preparations Projects Worksheet

APPENDIX 7: 330 FLOOD RESPONSE PREPARATIONS PROJECT WORKSHEET

Community Name: Louisville/Jefferson County
 State: Kentucky
 CID: 210120

Flood Response Preparations (FRP) Project Worksheet																
	Outreach Projects	Points per Topic	Number of times topic is repeated								Times Delivered	Count	FRP	PPI?	PPI (FRP)	FRP + PPI
			1. Know Hazard	2. Insure Property	3. Protect People	4. Protect Property	5. Build Respon.	6. Natural Funct.	7. General Prepare	8. Basement Flooding						
FRP#1	Letter to flooded properties	6		1	1	1	1			1	1	5	30	y	12.0	42.0
FRP#2	Door hangers	6			1	1	1				1	3	18	y	7.2	25.2
FRP#3	Website story	2		1	1	1	1				1	4	8	y	3.2	11.2
FRP#4	ICC Brochure	2		1							1	1	2	y	0.8	2.8
FRP#5	Clean-up Safety handout	2		1	1	1					1	3	6	y	2.4	8.4
FRP#6	Flood Permit handout	2					1				1	1	2	y	0.8	2.8
FRP#7	Selecting a Contractor	2					1				1	1	2	y	0.8	2.8
FRP#8	Press Release on Cleanup	2					1				1	1	2	y	0.8	2.8
												ΣFRP:	70.0	ΣPPI:	28.0	98.0
Maximum Points Allowed												ΣFRP:	50	ΣPPI:	20.0	70.0

Number of FRP projects: 8

ΣFRP ≤ 50 ΣPPI ≤ 20

APPENDIX 8

Examples of Flood Response Preparation Projects

Letter to Flooded Properties



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

3/12/2021

«OwnerAddressLine1»
«OwnerAddressLine2»
«OwnerAddressLine3»

Re: Property at «PropertyAddressLine1» Louisville, KY

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?

1. **Application** for Permit to Develop/Repair in a Floodplain, which can be found at MSD's Main Office or on MSD's website: http://louisvillemsd.org/sites/default/files/inline-files/apppermit_1.pdf
2. **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

Due to COVID19 precautions, it is preferred that permits and required supporting documents be submitted via email to floodpermits@louisvillemsd.org.

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:

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. **Wear protective clothing.** Protect yourself during cleanup by wearing boots, gloves and masks. Clean and disinfect everything floodwater contacted.
3. **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.
4. **Service damaged septic tanks, cesspools, pit and leaching systems as soon as possible.** Damaged sewage systems are serious health hazards.
5. **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.
6. **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.
7. **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.

FRP#1

Letter to Flooded Properties

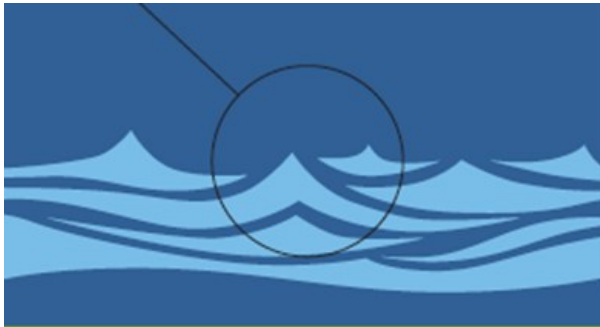
Did you know you may be eligible for up to \$30,000 to elevate, relocate, or demolish a flood damaged building? If your structure is substantially damaged, which is defined as the building having damages or improvements that are more than 50% of the value of the building in the last year, and you carry flood insurance, you may be eligible for up to \$30,000 to elevate, relocate, or demolish your structure using Increased Cost of Compliance (ICC) funds from FEMA. Information about ICC funds can be found at this website: <https://www.fema.gov/floodplain-management/financial-help/increased-cost-compliance>.

If you have any questions, please contact the floodplain hotline at (502)540-6126 or email at floodpermits@louisvillemsd.org.

Sincerely,



Lori Rafferty, PE, CFM
MS4/Floodplain Program Manager



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 owner-provided 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 after a **flood**

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.



[Home](#) → [MSD News](#) → [Safely cleaning up after a flood](#)

Safely cleaning up after a flood



March 6, 2021

With Ohio River floodwaters receding, home and business owners turn their attention to the task of cleaning up. MSD advises taking photographs of the damage before cleanup begins. Residents and owners are encouraged to begin cleanup as soon as possible; floodplain permits are not required before cleanup begins.

Mitigation Reduces Future Flood Damage

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

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



Elevate above the flood level required by your community



Relocate to a new site, preferably out of the floodplain



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.



ICC Helps Reduce Future Flood Damage

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

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

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



National Flood Insurance Program

Increased Cost of Compliance Coverage

Reduces Future Flood Damages



FEMA

F-663

What is Increased Cost of Compliance (ICC)?

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

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

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

Are You Eligible to File a Claim for ICC?

Yes, if:

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

"Substantially damaged" means damages of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damages occurred.

"Repetitively damaged" means the building must have flood damage on at least two occasions during a 10-year period; the cost of which to repair the flood damage, on average, equaled or exceeded 25 percent of the market value of the building on each occasion.

Starting the ICC Claims Process after a Flood



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



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



3. Submit to your insurance carrier the letter from your community building department declaring the building substantially or repetitively damaged, a signed contract for the mitigation activity, and the building permit that documents rebuilding requirements in the floodplain.



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

Where to Get More Information

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

Things to Remember about ICC

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





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 floodpermits@louisvillemsd.org. 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 <http://search.bbb.org/>

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
Phone: 502.540.6000 | LouisvilleMSD.org

MEDIA RELEASE REVISED

March 5, 2021

CONTACT:

Sheryl Lauder

Sheryl.Lauder@LouisvilleMSD.org

Safely cleaning up after a flood

As the Ohio River floodwaters begin to recede, home and business owners turn their attention to the task of cleaning up. MSD advises ***taking photographs of the damage before cleanup begins***. Residents and owners 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 the water.
- 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.

Get a permit before you repair or rebuild 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:

Apply online

- Download the Application for a Permit to Develop/Repair in a Floodplain, visit LouisvilleMSD.org/programs/floodplain-management and click on the "Permitting" icon.
- 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 owner-provided appraisal.

FRP#8

Press Release on Cleanup

- Submit the application and all documents listed above.

Apply by email:

FloodPermits@louisvillemisd.org

For questions concerning floodplain permitting, call 502.540.6126.

For more information on the floodplain visit

<https://louisvillemisd.org/programs/floodplain-management>

Continuing coverage

Currently, MSD has 12 of its 16 flood pumping stations in minor flood-mode service. The flood pumping stations are part of the floodwall and levee system. Openings in the system are closed to keep the rising river out of the city. The pumps take inland water and push it out to the river.

Ohio River levels are projected to crest at 29.5-feet on the Upper Pool and 60.8-feet on the Lower Pool Saturday night, March 6, into Sunday morning. Then the river is expected to recede slowly. The normal level on both pools is 12-feet. The McAlpine Locks and Dam defines the end of the Upper Pool and the beginning of the Lower Pool.

MSD has one floodwall roadway closure in service on 27th Street. There are no plans for other floodwall roadway closures.

Background

MSD maintains Louisville Metro's Ohio River Flood Protection System—keeping the river at bay and out of the city.

The system protects more than 200,000 people, 137,000 structures, and \$34 billion in property throughout 110 square miles of Louisville Metro. It includes 26.1 miles of floodwall and earthen levee, 16 flood pumping stations, nearly 150 floodgates and 79 floodwall closures.

Where creeks and storm drains pass through the floodwall, gates can be closed to keep the river from flowing up the streams, and large pumps at the flood pumping stations lift the water from the creeks and pump it into the river. Additional gates and pumping stations keep the river from backing up through storm drains and pipes, pumping the stormwater into the river.

The U.S. Army Corps of Engineers built the system after the city's two highest floods of record in 1937 and 1945. MSD has been responsible for the Flood Protection System since 1987.

MSD Customer Relations is available 24/7/365

502.540.6000

CustomerRelations@LouisvilleMSD.org.



700 West Liberty Street
Louisville, KY 40203-1911
LouisvilleMSD.org
24/7 Customer Relations
502.540.6000

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