



Louisville MSD

**Program for
Public Information**

2021 Update



Program for Public Information Plan (PPI)

2021 Plan Update

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1.0 Introduction

This document is the 2021 Update of the Program for Public Information Plan (PPI) that was originally completed for Louisville Metro, KY in 2014. This update includes information about outreach efforts being made in Louisville Metro related to flood and water quality topics. Floodplain and stormwater management is overseen by the Louisville Metropolitan Sewer District (MSD) in Louisville. MSD has been involved in various outreach projects for many years, including outreach for the MS4 (Municipal Separate Storm Sewer System) program, the Community Rating System, and Project WIN (Waterway Improvements Now). Project WIN is in response to the EPA's consent decree for the combined and separate sanitary sewer systems in Louisville Metro.

The PPI committee was originally formed in 2014. This year's annual meeting was held on January 27, 2022 to discuss the 2021 update of the plan. The PPI Committee consists of:

- Lori Rafferty, PE, CFM, Louisville MSD, Floodplain Manager and CRS Administrator
- Jennifer Caummisar-Kern, PE, Louisville MSD Engineer III
- Matt Schaaf, Louisville MSD Associate Engineer II
- Chad Williamson, Louisville MSD Communications
- Jim McKinney, Louisville Metro EMA
- Jim Black, Assured Partners Insurance
- Robert English, English Insurance Group
- Mike Fleitz, DM Fleitz Insurance (ANFI™)
- Tim Corrigan, The Rotunda Group
- Meghan Brown, AECOM
- David Kaelin, Jefferson County Soil and Water Conservation District
- Gregory Dutton, Frost, Brown Todd Attorneys
- Teena Halbig, Floyds Fork Environmental Association
- Geri Johnson, Jefferson County Soil and Water Conservation District

Gregory Dutton, Jim Black and Geri Johnson were unable to attend the January 27, 2022 meeting, but were included in all other correspondence and review items. Based on the annual meeting, it was determined that the original target audiences from the 2014 plan will remain the same. The audiences are the general public, residents in the floodplain, repetitive loss properties, builders and remodelers, real estate companies, lending companies, and insurance companies. The PPI committee determined that the priority topics would be the six CRS priority topics, in addition to adding General Preparedness and Basement Flooding as additional topics.

The 2021 PPI Committee recommended MSD:

- Investigate if there are any regulations prohibiting landfills in the floodplain
- Include messaging about limiting fungicides
- Share flood clean up instructions with Louisville Metro Health & Wellness
- Include mayors & leaders of small cities in outreach distribution
- Include adjoining properties and small city mayors in flood response material distribution
- Promote statistics about green infrastructure BMP installation
- Create a volunteer opportunity for storm drain stenciling

- Request outreach messages be included in the Louisville Metro Mayor's weekly email updates if possible

Table 1 below lists the priority topics. A list of acronyms and glossary of terms is included as Appendix 1.

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

2.0 Flood Insurance Coverage Assessment

In order to determine the level of flood insurance coverage in Louisville/Jefferson County, available flood insurance policy data was reviewed. Based on data available from the NFIP's Risk Rating 2.0 website for Jefferson County in 2021, there were a total of 4,411 policies with 3,232 policies, or 73%, in the SFHA.

Updated flood insurance data was requested from FEMA in 2019, 2020 and 2021 but has not yet been received. For this reason, the most recent flood insurance policy data provided by FEMA from 2017 and 2018 was used for detailed review, along with local GIS information. Overall, for buildings in the floodplain, the number of properties that carry flood insurance for building coverage rose from 2017 to 2018. Based on this data, approximately 41% of the buildings located in the FEMA floodplain had flood insurance building coverage in 2017 and approximately 43.7% have flood insurance building coverage in 2018. Flood insurance coverage of properties in the floodplain by each watershed can be found in Table 2 for both 2017 and 2018.

Table 2
Flood Insurance Coverage by Watershed

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

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

2.1 Flood Insurance Coverage by Flood Zone

Another way to look at flood insurance coverage is by flood zone. In Louisville, flood zones are categorized by the following designations: A, AE, and X zones. X zones are further broken down to include areas of 0.2% annual chance flood, areas protected by the levee and the 1% annual chance future conditions flood. Using those categories as shown on Louisville's Flood Insurance Rate Maps, Table 3 was created showing flood insurance coverage by flood zone.

Table 3 Insurance Coverage by Flood Zone					
Flood Zone	# of Buildings w/ Building Coverage		% of Buildings Covered		
	2017	2018	2017	2018	% Change
0.2% Annual Chance Flood Hazard	59	27	10.8%	5.0%	-5.8%
1% Future Conditions	84	153	4.5%	8.2%	3.7%
AE Zone	3,075	3016	49.0%	48.2%	-0.8%
A Zone	223	258	18.2%	21.0%	2.8%
X Zone	1,005	777	0.4%	0.3%	-0.1%
X Protected by Levee	177	94	0.6%	0.3%	-0.3%
Total	4,623	4,325	1.7%	1.6%	-0.1%

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

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

2.2 Flood Insurance Coverage for Repetitive Loss Properties

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

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

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

2.3 Summary

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

Zone X protected by the levee. This analysis will be updated when more recent flood insurance policy data is released by FEMA.



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 2021, Louisville experienced flooding in various parts of the community in March.

3.1 Outreach Projects (OP)

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

Signs located around Louisville Metro to increase awareness are the first outreach project. These signs are the “Caution: Do Not Enter When Flooded” signs (OP#1), which are strategically placed on roadway sections that are prone to flooding. OP#2 is the “Flood Hazard Area” sign that warns drivers of the height of the base flood elevation in the area. OP#3 is the “Great Flood of 1937 High Water Mark” signs, which show the height of the historic 1937 flood at various locations in Metro Louisville. Green infrastructure signs (OP#4) are outreach signs that explain how green infrastructure works and encourage the public to build green infrastructure on their properties. The final sign types 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. Louisville Mayor, Greg Fisher, introduced a program called “Clean Collaborative” in January 2021. This program coordinates stakeholders to maximize cleaning efforts (<https://louisville-metro-clean-collaborative-1-lojic.hub.arcgis.com/> and <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. 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.

OP#10 is the bill stuffers sent to all MSD customers. This year one bill stuffer was sent to the community. The bill stuffer included information about flood insurance, how to protect yourself and your property, and how to improve water quality in the local waterways. Bill stuffers are updated each year and will continue to be sent at least annually. MSD continues to advertise annually in at least one major publication. This year MSD placed ads in Business First (OP#11) regarding the stormwater quality, pet waste disposal and staying away from waterways after a rain event.



Parklands of Floyds Fork Display

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

Displays are another way MSD provides information to the public. MSD's lobby includes displays (OP#13), which include a map of the extents of the historic 1937 flood and a video board that shows videos about various flood and water quality related topics. Displays are also located at the Parklands of Floyds Fork Visitor Center, the Louisville Nature Center and Louisville Science Center. MSD's lobby also includes a flood information kiosk that includes at least one brochure about each of the eight priority topics (OP#14).

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

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

Metro Council eNewsletters are OP#17. Multiple districts in Jefferson County released monthly newsletters that included information about basement backups and keeping catch basins clear.

The City of Anchorage, KY is a small city within MSD's Louisville-Jefferson County service area. Their local



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

newsletter, the “Anchor Age”, included an article related to natural function and water quality (OP#18).

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

River and stream cleanups (OP#19) are a good way to involve the public in helping with water quality. MSD sponsors two stream cleanups every year. These stream cleanups are 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 around Louisville Metro. MSD encourages employees to participate in cleanups and also sponsors tree planting events during this week. Due to on-going concerns regarding COVID-19, the annual Ohio River Sweep, which is typically 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 instead of the traditional large group. Community members were encouraged to clear trash in 3 separate areas in order to maintain social distancing requirements.

Multiple smaller clean ups occurred along Beargrass Creek. These were sponsored by: The Louisville Zoo, Louisville City Paddle Sports, Kentucky Waterways Alliance and Louisville Metro Council District 8.

MSD, Louisville Metro Parks and Kentucky Watershed Alliance(KWA) hosted a COVID-19 cautious creek cleanup along Middle Fork Beargrass Creek on May 8, 2021 as part of the 319 Watershed Planning effort. For this clean up, three separate locations were selected along the stream, with group numbers limited and participating in shifts. Masks were required and social distancing observed for attendees from separate households.



Ohio River Sweep

Stream cleanups are effective in encouraging the public to help cleanup streams as well as raising awareness about litter and water quality. Larger stream cleanup projects will be continued in the future as restrictions on gatherings are relaxed.

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#20). 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 2021 75 people took the Home Builder Course and 338 took the Contractor Course. Website link: <http://lifelonglearning4u.com/msd/>

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 94 people completed the course in 2021 (OP#21). Website link: <http://oit.louisvillemsd.org>

Presentations to interest groups (OP#22) are another type of outreach that is conducted. In the last year, MSD made presentations on various flood and water quality related topics to several schools and groups,

including Holy Cross High School and the University of Louisville. A green infrastructure walking tour was given by MSD at the University of Louisville Belknap Campus. Presentations were also made at professional organization meetings, such as Kentucky Association of Mitigation Managers (KAMM), Kentucky Society of Professional Engineers (KSPE) and the National Society of Professional Engineers (NSPE). Presentations will continue to be made to school groups, professional groups and other public groups in the next year.

MSD also attends festivals, tree planting events and other shows throughout the community (OP#23). In 2021, MSD attended the Kentucky State Fair, Iroquois High School Career Fair, and the South Louisville Tree Planting Event. Due to COVID-19 restrictions, MSD hosted the Annual MSD Field Day by virtual meeting, which featured information on flooding, stormwater, and erosion prevention and sediment control. MSD also supports Louisville Nature Center programs including field trips, day camps, workshops and Scout programs. 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 continuing to attend the River to River Field Day and Waterfront Wednesdays which were both cancelled in 2021 due to COVID-19.

Social media platforms are OP#24 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, water quality, and general preparedness. Social media posts will continue to be periodically sent on the priority topics in the next year.

OP#25 is a native seed packet give away. MSD gave away 576 native seed packets in 2021. Residents were encouraged to plant native seeds and were provided with a Rain Garden Handbook to learn more about why native plant species are important to water quality.

There are several tree planting events and sponsorships available in Louisville (OP#26). 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.

The Ripple Effects program (OP#27) is a collaboration with the NOAA-funded Citizen Science, Civics and Resilient Community project. This year, the Ripple Effects: Exploring Water in Louisville photo contest for K-12 grades was presented by Louisville Free Public Library, the Kentucky Division of Water, Kentucky Center for African American Heritage, University of Louisville College of Education, Louisville Water Company, Waterfront Park, River City Paddle Sports and MSD. One of the goals of this program is to provide the community with opportunities to envision ways of restoring and protecting healthy waterways throughout Metro Louisville.

A MSD press release regarding green infrastructure is included as OP#28.

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 Home and Garden Show, 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. Over the past year, several council people included information in their public newsletters that encouraged residents to check their insurance coverage. Next year, MSD will continue to encourage all council districts to share flood insurance information with their residents.

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

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 will continue to be reviewed 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 the August. This event draw 1,000's 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 of 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. 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. A presentation was made to this group February 10th, 2021 on flood insurance and Louisville Metro's preliminary flood maps. MSD plans to give at least one presentation to this group that addresses flood insurance in the coming year.

3.2.4 Real Estate, Lending, and Insurance Companies

CPI#9 is a project to make presentations to real estate agents, lenders, and/or insurance companies to increase knowledge about flood insurance. Two virtual presentations were made by MSD on December 2, 2021 to explain the mandatory flood insurance requirements, Flood Insurance Rate Maps, Letters of Map Changes, and Louisville Metro's preliminary flood maps. These events were promoted on the Greater Louisville Association of Realtors e-newsletter and their Facebook page. 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 Newsletter	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 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. The flood response projects are listed in Table 6. Appendix 7 includes the FRP Project Worksheet and copies of the FRP projects are included in Appendix 8.

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

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

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

FRP#4 through 8 are providing handouts and brochures to customers after flooding events. In addition to the regular handouts available at MSD, four brochures related to flood events will be made available to customers in the event of a flood. These brochures are an Increased Cost of Compliance brochure, a clean-up safety handout, a handout about selecting a contractor, and a handout about the permitting requirements. This project was also considered effective and will be continued in future flooding events.

FRP #9 is an MSD press releases 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#4-8 Handouts	Handouts related to choosing qualified contractors, clean up after a flood, permitting requirements, ICC funds, and emergency help will be available at MSD main office and the Metro Development Center	Increased awareness of post-flood related topics, specifically how to choose a contractor, permitting, clean up, ICC funds, and available emergency help. Increase in floodplain permits and reduction in floodplain related "Stop Work Orders."	Floodplain Manager	Handouts will be distributed by the MSD Development Team.
FRP#9	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 <http://ags2.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.

In 2018, MSD also created a preliminary flood map viewer to share Louisville Metro Preliminary Flood Insurance Rate Maps(FIRM) with the public. This Preliminary FIRM portal remained open until the maps became effective on February 26, 2021. These maps are now represented 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. 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.	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	-
	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	Monthly	-
			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	Monthly	-
			Brochure at MSD Main Office	MSD Customer Relations	Brochures replaced as needed	-
			No Dumping signs located at streams	Public Works	Signs maintained as needed	-
			Streamline Newsletter	Floodplain Manager	Newsletter sent monthly	-
			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 monthly	-
			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 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, ORANSCO, Parklands of Floyds Fork, Beargrass Creek Alliance, Floyds Fork Env. Association	Cleanups are held periodically	ORANSCO, Parklands of Floyds Fork, Beargrass Creek Alliance, Floyds Fork Environmental Association
			MSD 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 monthly	-
			MSD Incentive Program	MS4 Coordinator	On-going	-
			MSD website	MS4 Coordinator	Maintain/Update as needed	-
			Louisville Free Public Library "How-To Festival"	MS4 Coordinator	May 10th	Louisville Free Public Library
			Home Garden & Remodeling Show	MS4 Coordinator	February 27th - March 1st	-
			MSD 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 monthly	-
			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.	Letter to floodplain/rep loss residents	Floodplain Manager	Letters sent by December 1	-
	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	Floodplain Manager	Summer	Building Industry Association
			Construction Field Day	Floodplain Manager	February	-
	Follow Floodplain Ordinance requirements. (5)	Fewer notices of violation issued for Floodplain Ordinance.	BIA Meeting	Floodplain Manager	Attend at least one monthly meeting	Building Industry Association
			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 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 and Brochure	Enforcement Supervisor	Maintain as needed	Jefferson County Public 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 October 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 October 1	Kentucky Real Estate Alliance (KREA) & Mortgage Bankers Association (MBA)
	Online flood determinations can be done for information for insurance policies (directed at Insurers) (1)	Increase in the number of flood determinations requested on MSD's website.	Electronic newsletter	Floodplain Manager	Newsletter sent by October 1	Independent Ins Agents of KY (IIAK) & Professional Ins Agents of KY (PIAKY)
	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	GLAR, IIAK, KREA, MBA, and PIAKY
			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 October 1	GLAR, IIAK, KREA, MBA, and PIAKY
			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 October 1	GLAR, IIAK, KREA, MBA, and PIAKY
			Presentations	Floodplain Manager	As requested	Local realtors, such as Semonin and REMAX

APPENDIX 3

Outreach Projects Worksheet

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. Build Responsibility	6. Natural Function	7. General Prepare	8. Basement Flooding						
	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	0.24	3.04
	No Dumping Signs	2					1				1	1	2	0.8	0.24	3.04
	Louisville Metro: Report a Litterer Program	2					1				1	1	2	0.8	0.24	3.04
	Louisville Metro Free Drop off at Meriwether Waste Reduction Center	2					1				1	1	2	0.8	0.24	3.04
	Louisville Metro Pop-Up Drop-Off Events	2					1				1	1	2	0.8	0.24	3.04
	Louisville Metro Clean Collaborative	2					1				1	1	2	0.8	0.24	3.04
	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	6	1	1							2	1	12	4.8		16.8
OP#8	Annual mailing to Lenders	6	1	1							2	1	12	4.8		16.8
OP#9	Annual newsletter to Insurance Agents	6	1	1							2	1	12	4.8		16.8
	Bill Stuffer															
OP#10	General outreach including information about flood insurance, basement backups and water quality (Aug/Sept 2021)	2		1				1		1	3	1	6	2.4		8.4
	Magazine/Newspaper Ads															
OP#11	Business First															
	Making a Difference, storm water... (February 2021)	2						1			1	1	2	0.8	0.6	3.4
	Making a Difference, storm water... (March 2021)	2						1			1	1	2	0.8	0.6	3.4
	Making a Difference, pet waste... (April 2021)	2						1			1	1	2	0.8	0.6	3.4
	What you don't see... (May 2021)	2			1						1	1	2	0.8	0.6	3.4
	Making a Difference, pet waste... (June 2021)	2						1			1	1	2	0.8	0.6	3.4
	Making a Difference, lawn chemicals... (July 2021)	2						1			1	1	2	0.8	0.6	3.4
	Making a Difference, lawn chemicals... (August 2021)	2						1			1	1	2	0.8	0.6	3.4
	Making a Difference, pet waste... (October 2021)	2						1			1	1	2	0.8	0.6	3.4
	Brochures/Displays															
OP#12	Plumbing Modification Packets	2				1				1	2	1	4	1.6		5.6
OP#13	MSD Lobby Video and Historic Flood Map	2	1					1			2	1	4	1.6		5.6
	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#14	Flood Information Kiosk in MSD Lobby: Homeowner’s Guide to Retrofitting	2			1	1	1				3	1	6	2.4		8.4
	Flood Information Kiosk in MSD Lobby: FEMA Fact Sheet	2	1	1	1	1	1		1		6	1	12	4.8		16.8
	Flood Information Kiosk in MSD Lobby: Turn Around Don’t Drown!	2	1		1		1				3	1	6	2.4		8.4
	Flood Information Kiosk in MSD Lobby: Know Your Flood Risk When Buying a Home	2	1	1	1	1	1		1		6	1	12	4.8		16.8
	Flood Information Kiosk in MSD Lobby: Your Family Disaster Plan	2	1	1	1	1	1		1		6	1	12	4.8		16.8

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. Build Responsibility	6. Natural Function	7. General Prepare	8. Basement Flooding						
OP#15	Army Corps of Engineers High Water Mark	2	1								1	1	2	0.8	0.6	3.4
	Newsletters															
OP#16	StreamLine Newsletter (January 2021)	2						1			1	1	2	0.8		2.8
	StreamLine Newsletter (March 2021)	2					1	1			2	1	4	1.6		5.6
	StreamLine Newsletter (May/June 2021)	2						1			1	1	2	0.8		2.8
OP#17	Metro Council District 1 eNewsletter (11/12/2021)	2								1	1	1	2	0.8	0.24	3.04
	Metro Council District 3 eNewsletter (11/15/2021 & 12/06/2021)	2								1	1	2	4	1.6	0.48	6.08
	Metro Council District 6 eNewsletter (10/07/2021)	2						1			1	1	2	0.8	0.24	3.04
	Metro Council District 6 eNewsletter (11/12/2021)	2								1	1	1	2	0.8	0.24	3.04
	Metro Council District 8 eNewsletter (10/08/2021)	2						1			1	1	2	0.8	0.24	3.04
	Metro Council District 10 eNewsletter (11/26/2021 & 12/10/2021)	2								1	1	2	4	1.6	0.48	6.08
	Metro Council District 11 eNewsletter (11/12/2021)	2								1	1	1	2	0.8	0.24	3.04
	Metro Council District 13 eNewsletter (11/24/2021)	2								1	1	1	2	0.8	0.24	3.04
	Metro Council District 15 eNewsletter (11/05/2021 & 11/09/2021)	2				1					1	2	4	1.6	0.48	6.08
	Metro Council District 17 eNewsletter (11/19/2021)	2								1	1	1	2	0.8	0.24	3.04
	Metro Council District 22 eNewsletter (11/24/2021 & 12/10/2021)	2								1	1	2	4	1.6	0.48	6.08
	Metro Council District 23 eNewsletter (11/18/2021)	2								1	1	1	2	0.8	0.24	3.04
OP#18	Anchorage Age Newsletter (June 2021)	2					1				1	1	2	0.8	0.6	3.4
OP#19	River/Creek Cleanups															
	Mayor's Give-A-Day program: MSD sponsored creek cleanups for employees/tree plantings (April 1-30, 2021)	2						1			1	1	2	0.8		2.8
	MSD Middle Fork Beargrass Creek (May 8, 2021)	2						1			1	1	2	0.8		2.8
	River City Paddle Sports: Beargrass Creek (May 25, 2021)	2						1			1	1	2	0.8	0.6	3.4
	Kentucky Waterways Alliance: Beargrass Creek (September 17, 2021)	2						1			1	1	2	0.8	0.6	3.4
	Metro Council District 8 Community Clean Up: Beargrass Creek (April 24, 2021)	2						1			1	1	2	0.8	0.6	3.4
	ORSANCO Ohio River Sweep: Various Locations (May 22, 2021)	2						1			1	1	2	0.8	0.6	3.4
OP#20	MSD EPSC Classes - Administered and advertised by Jefferson County Public Schools															
	Home Builders Class - discusses proper EPSC controls related to single	2						1			1	75	150	60	45	255
	EPSC Contractor Class - discusses proper EPSC controls for general	2						1			1	338	676	270.4	202.8	1149.2
OP#21	MSD Qualified Post-Construction Inspector Training	2						1			1	94	188	75.2	56.4	319.6

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. Build Responsibility	6. Natural Function	7. General Prepare	8. Basement Flooding						
	Presentations															
OP#22	Meetings with Interest Groups															
	Floodplain Map Change Presentation to Louisville Metro Council (03/16/2021)	2	1	1	1	1		1			5	3	30	12		42
	River to River Presentation at Portland Elementary by Heritage Engineering (4/23/2021)	2						1			1	1	2	0.8	0.24	3.04
	SummerWorks: University of Louisville Green Walking Tour (7/9/2021)	2						1			1	1	2	0.8		2.8
	University of Louisville Green Engineering Course (03/09/2021)	2						1			1	3	6	2.4		8.4
	Holy Cross High School Presentation on Water Quality and Flooding (4/19/2021)	2	1					1			2	1	4	1.6		5.6
	MSD Green Infrastructure Design Manual Updates Meeting with Engineers and Landscape Architects (05/26/2021)	2						1			1	1	2	0.8		2.8
	Green Infrastructure Fee-In-Lieu Program Stakeholder Meeting (06/29/2021)	2						1			1	1	2	0.8		2.8
	Post Construction BMP Inspection and Management to Peer Cities (01/07/2021)	2						1			1	1	2	0.8		2.8
	2021 Infrastructure Report Card for America presentation to Kentucky Society of Professional Engineers (05/26/2021)	2					1	1			2	3	12	4.8		16.8
	Kentucky Society of Professional Engineers Annual Convention (July 22, 2021)	2						1			1	1	2	0.8		2.8
	Louisville Free Public Library 4 part series on the Waterway Protection Tunnel (April 5, 12, 19 & 26, 2021)	2						1			1	4	8	3.2	0.96	12.16

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. Build Responsibility	6. Natural Function	7. General Prepare	8. Basement Flooding						
OP#23	Festivals/Field Days/Shows															
	South Louisville Tree Planting Event (05/15/2021)	2						1			1	1	2	0.8		2.8
	Sutherland Dr Tree Planting Event (04/15/2021)	2						1			1	1	2	0.8		2.8
	Career Day at Iroquois High School (12/10/2021)	2						1			1	1	2	0.8		2.8
	MSD Field Day - Virtual (4/14/2021)	2	1	1			1	1			4	1	8	3.2		11.2
	Louisville Nature Center: Field Trips, Scout Programs & Workshops	2						1			1	774	1548	619.2	464.4	2631.6
	Louisville Nature Center: Pre-School Age Programs	2						1			1	42	84	33.6	25.2	142.8
	Louisville Nature Center: Day Camps	2						1			1	205	410	164	123	697
OP#24	Social Media Posts															
	Twitter Messages	1	4		4	6	2	9	1	18	44	1	44	17.6		61.6
	Facebook Messages	1	4		2	6	1	7	3	33	56	1	56	22.4		78.4
	Instagram Messages	1				1		4		2	7	1	7	2.8		9.8
OP#25	Native Seed Give Away	1						1			1	576	576	230.4		806.4
OP#26	Tree Planting Programs															
	Louisville MSD Urban Reforestation	1						1			1	1	1	0.4		1.4
	Louisville Grows	1						1			1	1	1	0.4	0.12	1.52
	Trees Louisville	1						1			1	1	1	0.4	0.12	1.52
OP#27	Ripple Effects Exploring Water in Louisville - Student Photo Contest	1						1			1	1	1	0.4	0.12	1.52
OP#28	Press Release: Green infrastructure at Churchill Downs	1						1			1	1	1	0.4	0.12	1.52
												Total Points	4122	1649	937	6707.76
												Max Points	200	80	50	330

APPENDIX 4

Examples of Outreach Projects

OP #1-4 Signs

OP#1

"Caution: Do Not Enter When Flooded"



OP#2

"Flood Hazard Area"



OP#3

"Great Flood of 1937 High Water Mark"



OP#4

Green infrastructure signs



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 Free drop off at Meriwether Waste Reduction Center

At the Waste Reduction Center, Louisville/Jefferson County residents can dispose of tires, household bulky waste such as metals, appliances, [electronics](#), tree limbs and stumps up to three feet in diameter, unbagged yard waste, construction debris, and furniture. (Fees may apply.) The Waste Reduction Center is located at [636 Meriwether Avenue](#), but the **ENTRANCE IS ON BLAND STREET.**



Up to three household bulky items per day may be dropped off at no charge. *Bulky loads or drop-offs exceeding three items will be charged according to the [fee schedule](#)* - CASH ONLY.

Examples of single items

- Up to 4 passenger tires*
- One appliance
- One large household item such as mattress/box spring, sofa or chair

*No more than 4 tires will be accepted for free drop-off at one time regardless of the number of other items



Free recycling and large item disposal event!

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

ACCEPTED



LARGE HOUSEHOLD ITEMS

Furniture, mattresses, carpet, etc.



ELECTRONICS

Limit 3



METAL & APPLIANCES

No refrigerators or items
containing coolant



HOUSEHOLD RECYCLABLES

Paper, plastic, metal, glass



PRESCRIPTION MEDICATION DISPOSAL



YARD WASTE

Less than 2 inch diameter
and 4 feet long; bundled or in
containers or paper bags.
Wooden pallets also accepted.



ON-SITE PAPER SHREDDING



PASSENGER TIRES

Limit 4

NOT ACCEPTED

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



About

In December 2020, Mayor Fischer's administration presented Metro Council a plan called the "Clean Collaborative" [Metro Council](#) to improve the community's cleanliness. Metro Council approved funding for the effort in January 2021.

A significant part of the Clean Collaborative is to assess the level of cleanliness along major arterial roadways. Assessments began in February 2021 and will continue throughout the initiative. Use the [Cleanliness Assessment Map](#) to view scores. Blue lines indicate routes that will be assessed in the future.

The funding of \$1.5 million was used to hire 13 employees and purchase equipment for the [Department of Public Works & Assets](#) to clean routes continuously throughout the entire year. The [Interactive Data Dashboard](#) will be used to track hand collection crews, street sweeping activities, and community cleanups through [Brightside](#).

Stakeholders

- [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



December 3, 2021

Owner Name
Owner Address 1
City, State Zip

RE: Property Address, LOUISVILLE, KY

Dear Resident:

You are receiving this letter because all or a portion of your property is in a mapped flood hazard area based on current floodplain mapping. MSD is sending this letter to let you know of the potential for flooding and that flood insurance is available for all Jefferson County residents to purchase. Check with your insurance agent to determine the right amount of flood coverage needed.

If you have a mortgage from a federally regulated or insured lender and the building(s) on this property are within the high-risk flood area, by Federal law, your lender must require flood insurance. Flood insurance is available through the National Flood Insurance Program. Contact your insurance agent to learn about rating options and coverage.

Even if you do not have a mortgage, we recommend that you purchase flood insurance to reduce flooding's potential financial impact. Most homeowners insurance does not cover flood damage. When just one inch of water in a home can cost more than \$25,000 in damage, flood insurance can be the difference between recovery and financial difficulty.

The Federal Emergency Management Agency (FEMA) updated the National Flood Insurance Program's insurance rating pricing as of October 1, 2021. Check with your lender or agent to see if this impacts your flood insurance policy.

If you would like to check the current floodplain status of the main building on your property, you can go to MSD's website to use our online floodplain map determination at <https://apps.louisville.gov/msdflooddetermination/>. Visit <https://louisvillemsd.org/programs/floodplain-management/> for information about flood safety, insurance, permitting, flood history, and other flood-related topics. If you would like to see the floodplain maps, go to www.louisville.gov/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 might have about flood protection measures that can help prevent damage to your home by phone or by scheduling a site visit. Measures to protect a property from flood damage include retrofitting, grading a yard, correcting local drainage problems, and emergency measures, such as moving furniture and sandbagging. According to your flooding source, we can provide you with floodproofing advice on steps you can take to protect your home from flooding. Staff can also evaluate and discuss drainage problems on your property and determine if any financial assistance may be available. For example, if your flooding problem is basement backups from the sewer, MSD offers the Plumbing Modification Program, 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.

Floodplain Letter



Louisville, Kentucky 40202
(502) 594-1000

www.louisvillemsd.com
(502) 594-1000

Your best protection is to buy flood insurance. Louisville is a Class 3 community in FEMA's Community Rating System program. The Class 3 rating entitles Louisville Metro residents to receive a 35 percent reduction on their flood insurance rates. Information on flood insurance is available in the attached Floodplain News. If you have flood insurance questions, contact your current 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 management questions, contact Matt Schaaf at (502) 540-6148 or floodpermits@louisvillemsd.org.

Sincerely,

A handwritten signature in black ink, appearing to read "L. Rafferty".

Lori Rafferty, PE, CFM
MS4/Floodplain Manager

Floodplain Letter: Repetitive Loss Properties



December 3, 2021

«CUR_FULLNA»

«CUR_ADDRES»

«CUR_CITY», «CUR_STATE», «CUR_ZIP»

RE: «StAddr», LOUISVILLE, KY

Dear Resident:

You are receiving this letter because your property is an area that has been flooded several times. MSD is sending this letter to let you know of the potential for flooding and that flood insurance is available for all Jefferson County residents to purchase. Check with your insurance agent to determine the right amount of flood coverage needed.

If you have a mortgage from a federally regulated or insured lender and the building(s) on this property are within the high-risk flood area, by Federal law, your lender must require flood insurance. Flood insurance is available through the National Flood Insurance Program. Contact your insurance agent to learn about rating options and coverage.

Even if you do not have a mortgage, we recommend that you purchase flood insurance to reduce flooding's potential financial impact. Most homeowners insurance does not cover flood damage. When just one inch of water in a home can cost more than \$25,000 in damage, flood insurance can be the difference between recovery and financial difficulty.

The Federal Emergency Management Agency (FEMA) updated the National Flood Insurance Program's insurance rating pricing as of October 1, 2021. Check with your lender or agent to see if this impacts your flood insurance policy.

If you would like to check the current floodplain status of the main building on your property, you can go to MSD's website to use our online floodplain map determination at <https://apps.lojic.org/msdflooddetermination/>. Visit <https://louisvillemsd.org/programs/floodplain-management> for information about flood safety, insurance, permitting, flood history, and other flood-related topics. 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 might have about flood protection measures that can help prevent damage to your home by phone or by scheduling a site visit. Measures to protect a property from flood damage include retrofitting, grading a yard, correcting local drainage problems, and emergency measures, such as moving furniture and sandbagging. According to your flooding source, we can provide you with **floodproofing** advice on steps you can take to protect your home from flooding. Staff can also evaluate and discuss drainage problems on your property and determine if any financial assistance may be available. For example, if your flooding problem is basement backups from the sewer, MSD offers the Plumbing Modification Program, 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.

Floodplain Letter: Repetitive Loss Properties



For More Questions

Contact Us Today

800-345-7777

800-345-7777

Your best protection is to buy flood insurance. Louisville is a Class 3 community in FEMA's Community Rating System. The Class 3 rating entitles Louisville Metro residents to receive a 35 percent reduction on their flood insurance rates. Information on flood insurance is available in the attached Floodplain News. If you have flood insurance questions, contact your current 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 management questions, contact Matt Schaaf at (502) 540-6148 or floodpermits@louisvillemisd.org.

Sincerely,

A handwritten signature in black ink, appearing to read "L. Rafferty".

Lori Rafferty, PE, CFM
MS4/Floodplain Manager

Are you in or are you out? MSD Update on New FEMA Floodplain Mapping

The new Federal Emergency Management Agency (FEMA) floodplain maps—and related flood insurance requirements—took effect on February 26, 2021. The new maps removed approximately 1,400 properties from the floodplain map and added 1,100 new properties to the maps.

Most homeowner and renter insurance policies do not cover flood damage. MSD recommends flood insurance even if your property is removed from the floodplain map, as flood risk is reduced but not removed. Check with your insurance agent to determine the right amount of flood coverage for your property. Note that your lender still retains the right to require flood insurance.

If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as policies for buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save.

To check your property's status, please 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.

Anyone in Louisville Metro can purchase flood insurance. Where it can rain, it can flood. 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.

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 your 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 17,200 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

November 2021



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.

Drainage problems

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

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



Help keep our streams clean

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

Elevation certificates

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

Floodplain regulations

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

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

Know when to evacuate

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

For this free service visit: smart911.com.

About MSD

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

LouisvilleMSD.org/Floodplain-Information



OUR VISION

The innovative regional utility for safe, clean waterways

24/7/365

502.540.6000 • CustomerRelations@LouisvilleMSD.org

[f](https://www.facebook.com/LouisvilleMSD) [i](https://www.instagram.com/LouisvilleMSD) [t](https://www.twitter.com/LouisvilleMSD) LouisvilleMSD



DATE: November 9, 2021
TO: Realtors
FROM: Lori Rafferty, PE, CFM
SUBJECT: Floodplain Information and Map Updates

Louisville-Jefferson County's updated flood maps became effective February 26, 2021. To check to see if a property is in the flood hazard area, visit <https://www.lojic.org/lojic-online>.

FEMA has updated the National Flood Insurance Program's (NFIP) risk rating methodology through the implementation of a new pricing methodology called [Risk Rating 2.0](#). As of Oct. 1, 2021, new policies were subject to the new rating methodology and existing policyholders eligible for renewal may be able to take advantage of immediate decreases in their premiums. All remaining policies renewing on or after April 1, 2022, will be subject to the new rating methodology.

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 new interactive map, which is easy to use and shows not only the Special Flood Hazard Areas, but also the Letters of Map Amendment.

MSD also has elevation certificates available for some properties in Jefferson County. To check to see if an elevation certificate is on file, go to our Floodplain Website here: <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.

Annual Newsletter to Lenders

November 10, 2021



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

November 10, 2021



SUBJECT: Floodplain Information

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FEMA has updated the National Flood Insurance Program's (NFIP) risk rating methodology through the implementation of a new pricing methodology called Risk Rating 2.0 (<https://www.fema.gov/flood-insurance/risk-rating>). As of Oct. 1, 2021, new policies were subject to the new rating methodology and existing policyholders eligible for renewal may be able to take advantage of immediate decreases in their premiums. All remaining policies renewing on or after April 1, 2022, will be subject to the new rating methodology.

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Annual Newsletter to Insurance Agents November 9, 2021



DATE: November 9, 2021
TO: Insurance Agents
FROM: Lori Rafferty, PE, CFM
SUBJECT: Floodplain Information

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AGENT



YOUR CLIENT'S FLOOD RISK IS CHANGING FROM LOW- TO MODERATE-RISK TO HIGH RISK

Newly Mapped Procedure Highlights

Property owners in the low- to moderate- risk areas (Zone B, C, X, AE, A99) or Uninsured (Zone D) that are experiencing an increase in flood risk, moving into the high-risk area (AI A or V Zones).

Are eligible to purchase a lower cost Preferred Risk Policy (PRP)

For up to 12 months after the new flood map goes into effect.

Upon renewal, rates will begin to increase by no more than 15 percent each year, until they reach the full-risk rate.

Avoid lapse in coverage.

Make sure your clients renew their flood insurance coverage each year.

After a lapse, clients paying discounted rates will lose their eligibility for the PRP. If they do not renew, they will be required to pay the full-risk rate.

If a policy rated using the Newly Mapped Procedure lapses more than 30 days after its expiration date, the policy owner will not be eligible to purchase a PRP. Agents cannot rewrite the policy using this lower-cost option.

Eligibility

To be eligible for the PRP rates, the building must meet the claims history requirements.

Helping clients understand the Newly Mapped Procedure

For clients, learning that their property's flood risk is increasing can be a stressful and overwhelming time. As agents, you can build your business while building trust by helping clients – both property owners and renters – understand their new flood risk and ways to reduce their flood insurance costs.

For clients that are recently identified as being in a high-risk flood area from the low- to moderate- risk flood area, the National Flood Insurance Program (NFIP) offers a cost-saving option called the **Newly Mapped Procedure**.

With the Newly Mapped Procedure, clients who purchase a flood insurance policy during the first 12 months after a map update are eligible for the lower cost Preferred Risk Policy (PRP) for up to 12 months after the map update goes into effect. The PRP is a standard Zone X rate or the new flood map rate, whichever is cheaper.

Flooding can happen at any time and doesn't wait for new maps to become official. Because your clients are at increased flood risk, encourage them to purchase flood insurance before the new maps go into effect. Purchasing a policy can bring peace of mind and extend the time a policyholder can enjoy lower-cost PRP rates.

If the property is sold, the policy can be transferred to the new owners, allowing them to keep the lower rate. Clients also must maintain coverage to keep their Newly Mapped rate.

Talking points for clients

- You are now at increased risk of flooding.** Your community's flood maps are being updated, and your home or business was recently designated to be at an increased risk for flooding. Flood insurance is mandatory in a high-risk area for most property owners.
- Flood insurance is mandatory if you have a federally backed mortgage.** If you don't carry a mortgage, you should still protect your investment with flood insurance due to the increased risk. You should also consider flood mitigation options to lower your risk and insurance costs.
- Act now to secure a lower-cost flood insurance policy.** Property owners or renters who purchase flood insurance within the first 12 months after a map update are eligible to purchase a lower-cost PRP for either their property, contents, or both.
- Don't wait to purchase flood insurance until the new map goes into effect.** Floods don't wait for maps to become official and can happen at any time. To maximize your savings and reduce your risk today, buy a PRP before the new maps become effective. Most flood insurance policies take 30 days to go into effect.
- Renew your policy each year to keep your lower-cost rate.** You must maintain coverage continuously to keep your lower rate. If the building is sold, your policy can be transferred to the new owners, allowing them to keep the lower-cost rating option.



For more details about the Newly Mapped Procedure, refer to the NFIP Flood Insurance Manual at [FEMA.gov/Flood-Insurance-Manual](https://www.fema.gov/flood-insurance-manual).

What if my client is not eligible for the Newly Mapped Procedure?

My client waited more than 12 months after a map update to purchase flood insurance. Are cost-saving options still available? **A:** Yes, your client may be eligible for built-in-compliance grandfathering.

My client's property does not meet the loss history requirements for the Newly Mapped Procedure. Are cost-saving options still available? **A:** Yes, grandfathering may be an option.

There are two grandfathering cost-saving options available for clients moving into the high-risk zone:

Continuous coverage grandfathering

When: Post-flood map update, when the new map has not yet gone into effect.

What: Encourage them to purchase flood insurance prior to the map effective date to "lock in" their low- to moderate- risk designation for future rating.

Example: A home located in the low- to moderate- risk area (Zone X) is moving into the high-risk area (Zone AI). Due to the home's previous flood loss history, the property does not qualify for the Newly Mapped Procedure.

In anticipation of the home's higher risk, your client purchases a Zone X standard-rate policy at least 30 days before the new map goes into effect. As a result, when their policy renewal for annual renewal, they will continue to pay their standard Zone X rate.

Built-in-compliance grandfathering

When: Post-flood map update, if the new map has gone into effect and more than 12 months have passed.

What: Grandfathering allows homeowners or business owners who built in compliance with the flood map at the time of construction to purchase flood insurance based on the previous, lower-risk zone at any time.

Who: Homes or businesses built after the community's first flood map, and homes or businesses built in compliance with flood map requirements in place at the time of construction.

Properties built prior to a community's first flood map are typically not eligible for built-in-compliance grandfathering. If clients are ineligible for Newly Mapped Procedure rating options, it is important to work with those clients before the new maps go into effect so they qualify for continuous coverage grandfathering.

Example: A community's first flood map went into effect in 1995. A small restaurant was built in 2010 in Zone X. The restaurant owner did not have a loan and did not purchase flood insurance.

A new community flood map went into effect in 2015 and the restaurant was now in Zone AE. In 2018, more than 12 months later, the restaurant owner decided to purchase flood insurance.

When purchasing, the restaurant owner secured a lower-cost policy using the standard Zone X rate. This was possible because the restaurant had not been renovated or "significantly improved," and was built in compliance with the 1995 flood map that was in effect at the time of construction (Zone X).



For more details about the Newly Mapped Procedure, refer to the NFIP Flood Insurance Manual at [FEMA.gov/Flood-Insurance-Manual](https://www.fema.gov/flood-insurance-manual).

Bill Stuffer: General outreach including information about flood insurance, basement flooding and water quality

A MESSAGE TO THE COMMUNITY

August/September 2021



At Louisville MSD, our focus is safe, clean waterways and improving the quality of life for our community through providing essential services of wastewater treatment, stormwater management and flood protection.



We are making significant progress toward our Consent Decree requirements of mitigating sewer overflows that pollute the Ohio River and our streams. Through all of the Consent Decree work to date, including the completion of the required combined sewer overflow basins, we are reducing overflows to local waterways by approximately 5 billion gallons per typical rainfall year. And our 4-mile-long Waterway Protection Tunnel that is scheduled to be operational in 2022 can capture and store up to an additional 55 million gallons of stormwater and wastewater each time it rains. It then holds the contents until system capacity is available for treatment and release to the Ohio River. As a result, we are making a noticeable difference in the water quality of our local streams.

We continue to manage our flood-protection system, stormwater drainage systems, wastewater treatment plants, and thousands of miles of underground sewer pipes that date back 50 to 100 years or more.

All this work requires careful planning and, of course, dollars. On July 26, 2021, the MSD Board approved our 2021-2022 fiscal year budget that includes more than \$201 million for 143 projects and a final rate resolution to support these projects and continue our rate assistance programs.

We are leveraging grants and innovative loans for critical work to replace the outdated biosolids processing at our Morris Forman Water Quality Treatment Center and renovating and expanding our Paddy's Run Flood Pumping Station, built in 1953, protecting a large swath of Louisville Metro. Additionally, frequent sewer cave-ins and failures are examples of the challenges we face across our service area with outdated infrastructure that is long past its useful life.

We have combed through our budget to hold the line on costs because no one wants to increase rates in our current environment, but we still face a challenging situation. This rate resolution allows us to continue our vital service to the community, meet our bond obligations in a financially responsible way, and continue rate assistance programs to help those experiencing difficulties.

Need help paying your bill?



Suppose you or someone you know needs help paying your bill. In that case, I urge you to learn more about our discount programs for qualified senior citizens and low-income customers and Drops of Kindness, which is an effort by MSD and Louisville Water to help residential and business customers with unpaid bills. To learn more and to apply, visit LouisvilleMSD.org/PayMyBill or call 502.540.6000.

MSD Rates on August 1, 2021

The MSD Board approved a final rate resolution for MSD customers effective August 1, 2021.* The average monthly residential wastewater bill—based on 4,000 gallons per month of water usage—increases \$3.54. The monthly stormwater/drainage service charge increases 77 cents. Consent Decree surcharge fee is \$15.45 beginning August 1, 2021.

*Rate increase does not apply to former Oldham County Environmental Authority customers, or Glen Oaks and Moser Farms residents.

Average Monthly Residential Customer Bill		
Based on 4,000 gallons of monthly usage		
	08/01/20	08/01/21
Wastewater	\$ 51.45	\$ 54.99
Stormwater/Drainage	\$ 11.11	\$ 11.88
Total	\$ 62.56	\$ 66.87

Sample Monthly Residential Customer Bill

Based on 4,000 gallons of monthly usage	
Wastewater	
Monthly Service Charge	\$ 18.90
Monthly Volume Charge (\$5.16 per 1,000 gallons)	\$ 20.64
Consent Decree Surcharge	\$ 15.45
Wastewater Charges	\$ 54.99
Stormwater/Drainage Service Charge	\$ 11.88
Total Wastewater and Drainage Charges	\$ 66.87
As of August 1, 2021	

Commercial and Industrial Customers

Wastewater, drainage volume, and service charges, as well as optional and quality charge rates, increase 6.9-percent beginning August 1, 2021, for MSD Commercial and Industrial customers. For a complete schedule of Rates, Rentals and Charges visit LouisvilleMSD.org/Rates.

For an explanation of the charges on your bill, visit: LouisvilleMSD.org/customer-relations/pay-my-bill



OUR VISION

The innovative, regional utility for safe, clean waterways

CUSTOMER RELATIONS

502.540.6000 • CustomerRelations@LouisvilleMSD.org



Photo above: Middle Fork Beargrass Creek

THE BOWL PATROL'S

TOP 10 THINGS NOT TO FLUSH:



1. BABY WIPES
2. BANDAGES
3. COTTON BALLS/SWABS
4. CLEANING WIPES
5. DENTAL FLOSS
6. DIAPERS
7. FEM. HYGIENE PRODUCTS
8. HAIR
9. PLASTIC AND RUBBER ITEMS
10. ZIPPY THE GOLDFISH



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

Don't Flush Wipes

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



Clean up after your pet

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



Only water goes down the drain

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.



Stopping the rain is impossible



Protect yourself with flood insurance

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

To find out if a property is located in a floodplain, visit <http://apps.iglc.org/msdflooddetermination/>

Smell something... say something!

When there's a suspicious odor outside—you know what we're talking about—that's when to contact MSD at 502.540.6000.

A call to MSD Customer Relations means we can respond quickly and find the source of the problem.

LouisvilleMSD.org/odor



OUR VISION
The innovative, regional utility for safe, clean waterways.

CUSTOMER RELATIONS

502.540.6000
CustomerRelations@LouisvilleMSD.org



Photo above: Middle Fork Beargrass Creek

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February 2021



MAKING A DIFFERENCE IN OUR WATERWAYS

When it rains or snows, all that stormwater or ice melt has to go somewhere. First, the stormwater runoff makes its way into drainage swales, channels, storm drains and pipes that carry it away from our homes and businesses. Then it flows into creeks and streams, and eventually to 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.

March 2021



MAKING A DIFFERENCE IN OUR WATERWAYS

When it rains or snows, all that stormwater or ice melt has to go somewhere. First, the stormwater runoff makes its way into drainage swales, channels, storm drains and pipes that carry it away from our homes and businesses. Then it flows into creeks and streams, and eventually to the Ohio River. Along the way, stormwater accumulates soil and pollutants—like lawn chemicals, pet waste and oil—which can harm our waterways.

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CustomerRelations@LouisvilleMSD.org



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April 2021



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
  

May 2021



What you don't see could harm you!

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 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



Customer Relations
502.540.6000
CustomerRelations@LouisvilleMSD.org



MSDProjectWIN.org

June 2021



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.

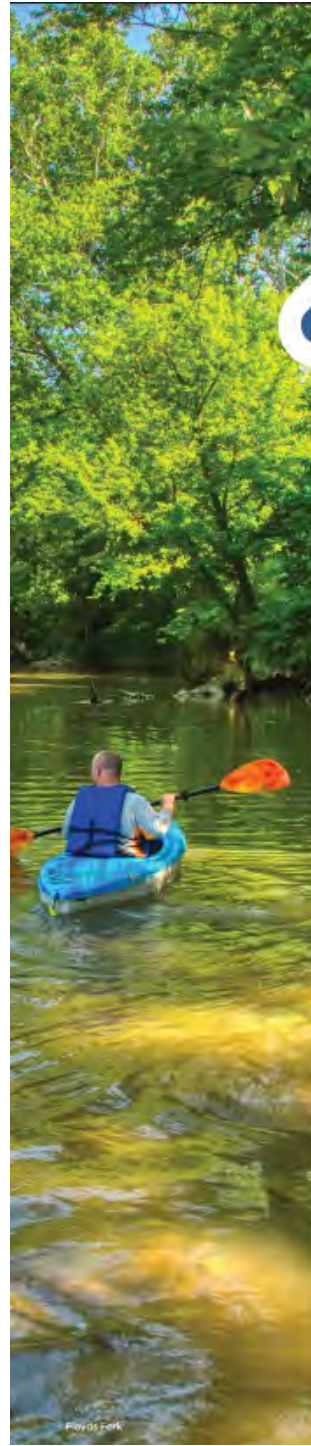
For more information visit LouisvilleMSD.org/WaterQuality




Customer Relations
502.540.6000
CustomerRelations@LouisvilleMSD.org



July 2021



MAKING A DIFFERENCE IN 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.*

You can help the quality of our waterways by limiting lawn chemicals, picking up pet waste and fixing any leaky oil issues. These pollutants can harm our waterways.

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.

August 2021



MAKING A DIFFERENCE IN 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.*

You can help the quality of our waterways by limiting lawn chemicals, picking up pet waste and fixing any leaky oil issues. These pollutants can harm our waterways.

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.

October 2021

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
LouisvilleMSD.org/AtHome



Customer Relations
502.540.6000
CustomerRelations@LouisvilleMSD.org



Plumbing Modification Packets

Downspout and Plumbing Modification Programs



MSD
Metropolitan Sewer District

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

Illicit connections to the sewer system can cause sewer overflows, which lead to pollution problems in our waterways. These connections let rainwater from gutters and downspouts flow directly into a sanitary or combined sewer. Improper connections increase the volume of water in the sewer system, contribute to sewer overflows that pollute our waterways and cause sewer backups into homes.

Downspout Disconnection Program *Minimizing the amount of rainwater entering the stormwater 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 connected to the sewer line. To relieve this situation, MSD offers residential customers a one-time incentive of **\$100 per downspout** for disconnection from the sewer system.



Plumbing Modification Program *Helping protect homes from sewer backups*

Backflow Prevention

MSD's Plumbing Modification Program (PMP) is available to MSD customers who have experienced a wet-weather related sewer backup in their basement, or live in a geographic area with a history of wet-weather backups. Through this program, MSD will cover the cost of having a licensed plumber install a backflow device in the customer's basement to reduce the risk of sewers backups caused by heavy rains.

Sump Pump Disconnection

Sump pumps connected to the sanitary sewer add hundreds of gallons of rainwater to the sanitary sewer system. The typical 8-inch neighborhood sanitary sewer pipe can become overwhelmed with as few as eight sump pumps connected to the system. The PMP allows a licensed plumber to disconnect the sump pump from the sanitary sewer and re-direct the water in a safe and effective way. This licensed plumber can also disconnect your downspouts if needed.*



For more information concerning these programs, residential customers should call MSD's Customer Relations Department – at 502-587-0603—or email CustomerRelations@LouisvilleMSD.org.

*Customers participating in the PMP will also have their sump pump and downspouts inspected. If necessary, they will be disconnected from the sanitary sewer system by a licensed plumber. PMP customers are not eligible for the downspout disconnection incentive.

If MSD pays the cost of the sump pump and downspout disconnection, you will not receive the incentive payment.

Plumbing Modification Packets



Downspout Disconnection Guide

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



Parklands of Floyds Fork Display



Louisville Science Center



Louisville Nature Center Display

Flood Information Kiosk in MSD Lobby
Kiosk Location



OP #14 Brochures on Priority Topics in MSD Lobby

Flood Information Kiosk in MSD Lobby

Homeowner's Guide to Retrofitting

Who the Guide is For

As a homeowner, you need clear information about the retrofitting options that are available to help reduce flood damage to your home, as well as guidance on selecting the option that is best for you. FEMA P-312 is intended for homeowners who have little or no knowledge of flood protection methods or building construction techniques.

In order to avoid repetitive flood damage to your home, you need to know what damage-reduction methods are available, the degree to which they are successful, how much they cost, and whether they are likely to meet your needs. These issues are addressed by the guide. In addition, the guide explains how the degree of flood risk can vary from one location to another. By knowing the basic questions to ask your local officials, you are guided toward the retrofitting technique that is appropriate for you.



Under State or local laws, ordinances, or regulations, some retrofitting techniques may not be used in certain circumstances. This is another important reason to consult your local officials.



Want to Learn More?

Homeowner's Guide to Retrofitting: Six Ways to Protect Your Home From Flooding, FEMA P-312, Second Edition

FEMA P-312 can be downloaded from FEMA's web site: <http://www.fema.gov/library/viewRecord.do?id=1420>.

You can also call 1-800-480-2520 to order a copy of FEMA P-312 or other FEMA publications, including those listed below.

Related Publications

- **FEMA 259**, *Engineering Principles and Practices for Retrofitting Flood-Prone Residential Buildings* (recommended for architects and engineers)
- **FEMA 348**, *Protecting Building Utilities from Flood Damage*
- **FEMA 499**, *Home Builder's Guide to Coastal Construction Technical Fact Sheets*
- **FEMA P-85**, *Protecting Manufactured Homes from Floods and Other Hazards: A Multi-Hazard Foundation and Installation Guide*, Second Edition
- **FEMA P-550**, *Recommended Residential Construction for Coastal Areas*, Second Edition



FEMA

FEMA L-235
Catalog No. 10047-1



Homeowner's Guide to Retrofitting

Six Ways To Protect Your House From Flooding

FEMA L-235 / December 2009



FEMA

What is "Retrofitting"?

Retrofitting means making changes to an existing building to protect it from flooding or other hazards such as high winds and earthquakes. FEMA publication P-312, Second Edition, *Homeowner's Guide to Retrofitting: Six Ways to Protect Your Home From Flooding*, provides information that will help you decide whether your home is a candidate for retrofitting.

The guide describes six retrofitting methods that can help to protect your home from flooding.



Elevation is raising your home so that the lowest floor is above the flood level. This is the most common way to avoid flood damage.



Wet floodproofing is making uninhabited parts of your home resistant to flood damage when water is allowed to enter during flooding.



Relocation is moving your home to higher ground to protect it from flooding.



Dry floodproofing is sealing your home's exterior walls to protect your home from flooding.



Levee and floodwall protection is constructing barriers to prevent floodwaters from entering your home.

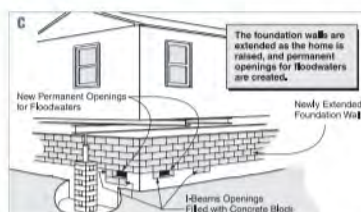
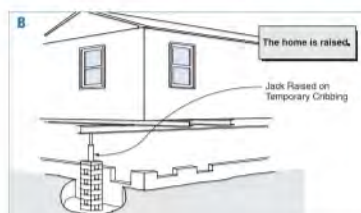
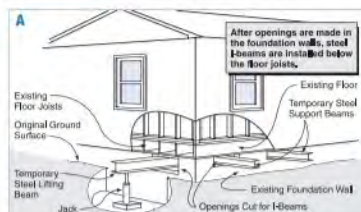


Demolition is razing your home and rebuilding properly on the same property or buying a home elsewhere.

FEMA P-312 uses photographs and illustrations to help explain how each of the six retrofitting methods works.



For example, this series of illustrations from the guide shows how a home on a basement or crawlspace foundation can be elevated above the flood level on extended foundation walls.



The Next Step

Whether or not your home has been damaged by flooding, contact your local floodplain administrator or building official before retrofitting. This is a critical step to reducing potential flood losses. Local officials know the retrofitting methods that meet State and local government requirements.

Financial Assistance

FEMA P-312 provides information on government and non-government financial assistance (e.g., loans, grants, and insurance payments) that can help homeowners with retrofitting projects.

For example, under FEMA's National Flood Insurance Program (NFIP), a policy holder may qualify for Increased Cost of Compliance (ICC) coverage. If your home is substantially damaged by flooding, ICC coverage may help to pay for some types of retrofitting. The Hazard Mitigation Assistance grant programs are designed to provide financial assistance for retrofit projects. FEMA P-312 describes financial assistance and how you might qualify.

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



Figure 1: Building above the Base Flood Elevation can save you money over time

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](https://www.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](https://www.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](https://www.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.

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.

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.

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!



American Association of
Motor Vehicle Administrators

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/PA - 201150

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).

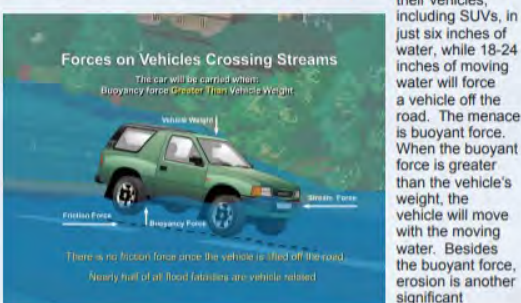
Words to live by for all motorists. On average, nearly 100 people drown every year in floods-more than half are caused by motorists trying to drive through flooded roads. Too often, motorists across the nation find themselves in trouble:

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/>

Flood Information Kiosk in MSD Lobby

Know Your Flood Risk When Buying a Home

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/>



700 West Liberty Street
Louisville, KY 40203-1911

502.587.0603

CustomerRelations@LouisvilleMSD.org

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

LouisvilleMSD.org

  LouisvilleMSD



KNOW YOUR FLOOD RISK...

... WHEN BUYING A HOME



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:
<https://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 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.

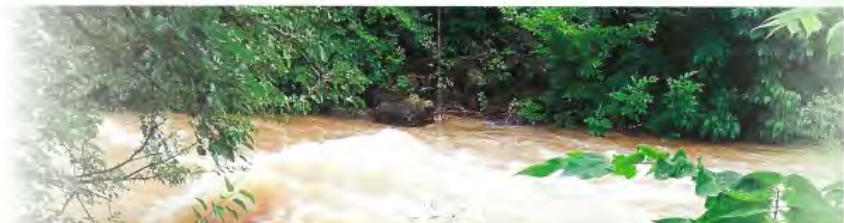
Flood insurance is not federally required in

What Prospective Property Owners Should Know

Local Floodplain Management Regulations

MSD and the Kentucky Division of Water regulate construction and development in identified floodplains to ensure buildings are protected from flood damage.

- Any development (including renovations and additions) in the floodplain requires a permit from MSD and the Kentucky Division of Water.
- Filling in areas with extra soil and similar projects are prohibited in certain areas.
- Houses that are considered substantially damaged (i.e., more than 50 percent of its market value) by fire, flood or other causes must be elevated to at least one foot above the flood level when they are repaired.
- Houses cannot be substantially improved (i.e. more than 50 percent of its market value) in a 1-year rolling period unless they are elevated to at least one foot above the flood level.
- New construction in the Floodplain, including additions, must be elevated at least two feet above the flood level.



Questions?

If you have questions about special land use, building, or floodplain management regulations that apply to a property, contact MSD at **502.540.6439**.

For more information about flooding, visit MSD's Floodplain Management website at:
<http://www.msdlouky.org/programs/crssite/fpindex.html>

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

Other Resources

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

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

Flood Information Kiosk in MSD Lobby

Your Family Disaster Plan

IF DISASTER STRIKES

If disaster strikes

Remain calm and patient. Put your plan into action.

Check for injuries

Give first aid and get help for seriously injured people.

Listen to your battery powered radio for news and instructions

Evacuate, if advised to do so. Wear protective clothing and sturdy shoes.

Check for damage in your home...

- Use flashlights — do not light matches or turn on electrical switches, if you suspect damage.
- Check for fires, fire hazards and other household hazards.
- Sniff for gas leaks, starting at the water heater. If you smell gas or suspect a leak, turn off the main gas valve, open windows, and get everyone outside quickly.
- Shut off any other damaged utilities.
- Clean up spilled medicines,

bleaches, gasoline and other flammable liquids immediately.

Remember to...

- Confine or secure your pets.
- Call your family contact — do not use the telephone again unless it is a life-threatening emergency.
- Check on your neighbors, especially elderly or disabled persons.
- Make sure you have an adequate water supply in case service is cut off.
- Stay away from downed power lines.

The Federal Emergency Management Agency's Family Protection Program and the American Red Cross' Disaster Education Program are nationwide efforts to help citizens prepare for disasters of all types. For more information, please contact your local emergency management or civil defense office, and your local American Red Cross chapter. Start planning now.

Request free family protection publications by writing to: FEMA, P.O. Box 70274, Washington, D.C. 20024.

Ask for: Are You Ready?, Your Family Disaster Supplies Kit and Emergency Food and Water Supplies.

Local sponsorship provided by:

FEMA L-191
ARC 4486
September 1991

FEDERAL EMERGENCY
MANAGEMENT AGENCY



FAMILY EMERGENCY PREPAREDNESS



Your
Family Disaster Plan

HURRICANE • FLASH FLOOD • FIRE • HAZARDOUS MATERIALS SPILL • EARTHQUAKE • TORNADO • WINTER STORM

HURRICANE • FLASH FLOOD • FIRE • HAZARDOUS MATERIALS SPILL • EARTHQUAKE • TORNADO • WINTER STORM

Your Family Disaster Plan



Where will your family be when disaster strikes? They could be anywhere—



at work



at school



or in the car.

How will you find each other? Will you know if your children are safe?

Disaster can strike quickly and without warning. It can force you to evacuate your neighborhood or confine you to your home. What would you do if basic services—water, gas, electricity or telephones—were cut off? Local officials and relief workers will be on the scene after a disaster, but they cannot reach everyone right away.

Families can—and do—cope with disaster by preparing in advance and working together as a team. Follow the steps listed in this brochure to create your family's disaster plan. Knowing what to do is your best protection and your responsibility.



EMERGENCY SUPPLIES

Keep enough supplies in your home to meet your needs for at least three days. Assemble a Disaster Supplies Kit with items you may need in an evacuation. Store these supplies in sturdy, easy-to-carry containers such as backpacks, duffel bags or covered trash containers.



Include:

- A three-day supply of water (one gallon per person per day) and food that won't spoil.
- One change of clothing and footwear per person, and one blanket or sleeping bag per person.
- A first aid kit that includes your family's prescription medications.
- Emergency tools including a battery-powered radio, flashlight and plenty of extra batteries.
- An extra set of car keys and a credit card, cash or traveler's checks.
- Sanitation supplies.
- Special items for infant, elderly or disabled family members.
- An extra pair of glasses.

Keep important family documents in a waterproof container. Keep a smaller kit in the trunk of your car.

UTILITIES

Locate the main electric fuse box, water service main and natural gas main. Learn how and when to turn these utilities off. Teach all responsible family members. Keep necessary tools near gas and water shut-off valves.

Remember, turn off the utilities only if you suspect the lines are damaged or if you are instructed to do so. If you turn the gas off, you will need a professional to turn it back on.

4 Steps to Safety

1

Find Out What Could Happen to You

Contact your local emergency management or civil defense office and American Red Cross chapter — be prepared to take notes:

- Ask what types of disasters are most likely to happen. Request information on how to prepare for each.
- Learn about your community's warning signals: what they sound like and what you should do when you hear them.
- Ask about animal care after disaster. Animals may not be allowed inside emergency shelters due to health regulations.
- Find out how to help elderly or disabled persons, if needed.
- Next, find out about the disaster plans at your workplace, your children's school or daycare center and other places where your family spends time.

2

Create a Disaster Plan

Meet with your family and discuss why you need to prepare for disaster. Explain the dangers of fire, severe weather and earthquakes to children. Plan to share responsibilities and work together as a team.

- Discuss the types of disasters that are most likely to happen. Explain what to do in each case.
- Pick two places to meet:
 1. Right outside your home in case of a sudden emergency, like a fire.
 2. Outside your neighborhood in case you can't return home.
- Everyone must know the address and phone number.
- Ask an out-of-state friend to be your "family contact." After a disaster, it's often easier to call long distance. Other family members should call this person and tell them where they are. Everyone must know your contact's phone number.
- Discuss what to do in an evacuation. Plan how to take care of your pets.

Fill out, copy and distribute to all family members

Family Disaster Plan

Emergency Meeting Place: _____ Phone: _____

Meeting Place: _____ Phone: _____

Address: _____

Family Contact: _____

Phone: _____ Phone: _____

3

Complete This Checklist

- Post emergency telephone numbers by phones (fire, police, ambulance, etc.).
- Teach children how and when to call 911 or your local Emergency Medical Services number for emergency help.
- Show each family member how and when to turn off the water, gas and electricity at the main switches.
- Check if you have adequate insurance coverage.
- Teach each family member how to use the fire extinguisher (ABC type), and show them where it's kept.
- Install smoke detectors on each level of your home, especially near bedrooms.
- Conduct a home hazard hunt.
- Stock emergency supplies and assemble a Disaster Supplies Kit.
- Take a Red Cross first aid and CPR class.
- Determine the best escape routes from your home. Find two ways out of each room.
- Find the safe spots in your home for each type of disaster.

4

Practice and Maintain Your Plan

- Quiz your kids every six months so they remember what to do.
- Conduct fire and emergency evacuation drills.
- Replace stored water every three months and stored food every six months.
- Test and recharge your fire extinguisher(s) according to manufacturer's instructions.
- Test your smoke detectors monthly and change the batteries at least once a year.

Jan. <input type="checkbox"/>	July <input type="checkbox"/>
Feb. <input type="checkbox"/>	Aug. <input type="checkbox"/>
Mar. <input type="checkbox"/>	Sep. <input type="checkbox"/>
Apr. <input type="checkbox"/>	Oct. <input type="checkbox"/>
May <input type="checkbox"/>	Nov. <input type="checkbox"/>
June <input type="checkbox"/>	Dec. <input type="checkbox"/>

Change batteries in _____ each year.

HOME HAZARD HUNT

During a disaster, ordinary objects in your home can cause injury or damage. Anything that can move, fall, break or cause a fire is a home hazard. For example, a hot water heater or a bookshelf can fall. Inspect your home at least once a year and fix potential hazards.

Contact your local fire department to learn about home fire hazards.



EVACUATION

Evacuate immediately if told to do so:

- Listen to your battery-powered radio and follow the instructions of local emergency officials.
- Wear protective clothing and sturdy shoes.
- Take your Disaster Supplies Kit.
- Lock your home.
- Use travel routes specified by local authorities — don't use shortcuts because certain areas may be impassable or dangerous.

If you're sure you have time:

- Shut off water, gas and electricity before leaving, if instructed to do so.
- Post a note telling others when you left and where you are going.
- Make arrangements for your pets.

NEIGHBORS HELPING NEIGHBORS

Working with neighbors can save lives and property. Meet with your neighbors to plan how the neighborhood could work together after a disaster until help arrives. If you're a member of a neighborhood organization, such as a home association or crime watch group, introduce disaster preparedness as a new activity. Know your neighbors' special skills (e.g., medical, technical) and consider how you could help neighbors who have special needs, such as disabled and elderly persons. Make plans for child care in case parents can't get home.

Army Corps of Engineers High Water Mark



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

STREAMLINE

News and Events at Louisville MSD

January 2021



Plan your rain garden now

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

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

STREAMLINE

News and Events at Louisville MSD

February 2021



Plan your rain garden now

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

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



Working together, we can achieve safe, clean waterways

Make sure that you safely and properly dispose of expired prescription drugs and other medications. It is never safe to flush pharmaceutical products down the toilet or drain. They can kill bacteria or produce drug-resistant bacteria in sewage treatment plants and septic systems.

For a safe disposal site near you visit:
<https://bit.ly/3tJp3dK>



A stream and wetland restoration project near S. Peterson Avenue and Grinstead Drive will improve water quality of a tributary to Middle Fork Beargrass Creek.

Improving water quality along a busy urban corridor

Healthy waterways, wetlands, and riparian areas improve the community's quality of life and provide environmental benefits that we all can enjoy. Louisville MSD and the Louisville-Jefferson County Environmental Trust (LJCET) partnered to restore a stream and wetland corridor that drains into the Middle Fork of Beargrass Creek near S. Peterson Avenue and Grinstead Drive.

"The area is protected by a conservation easement, which preserves the land's wildlife, ecological, and scenic properties. The restorations are improving water quality in Beargrass Creek supporting native plant and animal species in the area," states MSD Environmental Partnerships Liaison and LJCET Board member Erin Wagoner.

The project includes invasive species removal and treatment and stream and wetland corridor restoration. The removal of invasive woody shrubs and vines allows native plants to thrive and supports healthy riparian habitat. The improvements also restore proper hydrologic function to the stream and wetlands, creating a stable stream channel for aquatic, terrestrial, and avian wildlife.

"I am hopeful that regenerative projects such as this one will encourage property owners in the watershed to make land-use changes that have a positive impact on habitat and water quality," says Kurt Mason, LJCET Board Chair.

For more information visit: LouisvilleMSD.org/WaterQuality

STREAMLINE

News and Events at Louisville MSD

March 2021

Trash travels

Have you noticed more trash than usual along our roadways? The heavy rains of early March brought a lot of improperly disposed of trash to our streams, including a green recliner.

Moving water is a powerful force. For instance, if you leave a paper cup in a parking lot at one of the east end malls, the wind and rain can carry that cup to Beargrass Creek or one of its tributaries in the area. It may even go down a storm drain in the parking lot that drains directly to the stream. The cup then travels the swollen waterway to the Butchertown area, where MSD's Beargrass Flood Pumping Station straddles the creek near the Ohio River.

When the pumping station is in service, the stream water stops at the closed gates. MSD utilizes mechanical trash rakes to lift the trash out of the water and into a dumpster for proper disposal.

For more information about water quality visit:
<http://www.louisvillemad.org/WaterQuality>

For information about organizing a stream cleanup in your area contact: Rhonda.Crotzer@louisvillemad.org



Plan your rain garden now and get **FREE** seed packets!

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

For your **FREE Rain Garden Guide** and **FREE seed packets**, contact MSD Customer Relations at **502.540.6000**, or online at CustomerRelations@LouisvilleMSD.org. Or download the brochure at LouisvilleMSD.org/HowYouCanHelp



Flood Protection staff find a green recliner chair in the trash rakes at MSD's Beargrass Flood Pumping Station.



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

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

Properly dispose of it in the trash.

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



STREAMLINE

News and Events at Louisville MSD

May/June 2021



You can help Improve our waterways by...

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

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

For more information visit LouisvilleMSD.org/AtHome

District 1 News Bulletin

11/12/2021

FOG (fats, oils and grease) and the holidays

This Thanksgiving ...
KEEP OUT THE FOG!
(*That's "fats, oils and grease.")

- **Never** pour fats, oils and grease down a sink, drain or toilet.
- **Always** pour used grease into an empty, heat-safe container, such as a soup can and store it in the freezer.
- Once grease is solid, **always** toss it into the garbage along with food waste.
- **Always** use paper towels to soak up grease from pots and pans before washing them.

Help us achieve safe, clean waterways!

LouisvilleMSD.org
502.540.6000
CustomerRelations@LouisvilleMSD.org



Metro Council eNewsletters: District 3

November 15, 2021

METRO COUNCIL DISTRICT 3 E-NEWS
METRO COUNCILWOMAN KEISHA DORSEY, MPH

Help Protect Our Pipes and Sewer Lines this Thanksgiving

This Thanksgiving and every day, avoid a clogged pipe ...

Can the grease!

Never pour fats, oils and grease down a sink, drain or toilet. Pour used grease into an empty, heat-safe container, such as a soup can and store it in the freezer. Once the grease has become solid, toss the can into the garbage.

Scrape food waste into the trash.

Wipe all pots, pans, dishes and cooking utensils with a paper towel to soak up grease before washing them.

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

Learn more at LouisvilleMSD.org.
Contact our 24/7/365 Customer Relations Department
502.540.6000
CustomerRelations@LouisvilleMSD.org



DON'T LET THIS ...



BECOME THIS!



Louisville MSD would like to remind residents about the dangers of **FOG: Fats, Oils and Grease**. The traditional Thanksgiving meal means plenty of fats, oils and grease are left behind, and it's important to emphasize proper disposal of FOG, to prevent serious damage and clogs to pipes in homes and to the sewer system.

No matter the time of year, there's plenty that residents can do from home to help ensure safe, clean waterways! Tips are available at <https://louisvillemsd.org/athome>.

December 6, 2021

METRO COUNCIL DISTRICT 3 E-NEWS
METRO COUNCILWOMAN KEISHA DORSEY, MPH

Fats, Oils, Grease - Holiday PSA

This Thanksgiving ...
KEEP OUT THE FOG!
(*That's "fats, oils and grease.")

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- **Always** use paper towels to soak up grease from pots and pans before washing them.

Help us achieve safe, clean waterways!

LouisvilleMSD.org
502.540.6000
CustomerRelations@LouisvilleMSD.org



DON'T LET THIS ...



BECOME THIS!



District 6 Dispatch

10/07/2021

Know Waste: Street Sweeping

Street sweeping helps remove debris from the gutter and roadsides that would otherwise go into storm drains, causing water pollution. **Never blow grass or leaves into the street.** If you use a hired lawn service company, make sure they don't blow grass or leaves into the street either.

District 6 Dispatch

11/12/2021

Keep out the FOG - fats, oils and grease - to avoid clogs

This Thanksgiving ...
KEEP OUT THE FOG!
(*That's "fats, oils and grease.")

- **Never** pour fats, oils and grease down a sink, drain or toilet.
- **Always** pour used grease into an empty, heat-safe container, such as a soup can and store it in the freezer.
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- **Always** use paper towels to soak up grease from pots and pans before washing them.

Help us achieve safe, clean waterways!

LouisvilleMSD.org
502.540.6000
CustomerRelations@LouisvilleMSD.org



District 8 October News!

10/08/2021

Know Waste: Street Sweeping



Street sweeping helps remove debris from the gutter and roadsides that would otherwise go into storm drains, causing water pollution. **Never blow grass or leaves into the street.** If you use a hired lawn service company, make sure they don't blow grass or leaves into the street either.

District 10 enews

11/26/2021

Keep out the FOG - fats, oils and grease - to avoid clogs

This Thanksgiving ...
KEEP OUT THE FOG!
(*That's "fats, oils and grease.")

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Help us achieve safe, clean waterways!

LouisvilleMSD.org
502.540.6000
CustomerRelations@LouisvilleMSD.org



DON'T LET THIS ...



BECOME THIS!



District 10 enews

12/10/2021

Keep out the FOG - fats, oils and grease - to avoid clogs

This Thanksgiving ...
KEEP OUT THE FOG!
(*That's "fats, oils and grease.")

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Help us achieve safe, clean waterways!

LouisvilleMSD.org
502.540.6000
CustomerRelations@LouisvilleMSD.org



DON'T LET THIS ...



BECOME THIS!



District 11 eNews (November 12, 2021)

11/12/2021

Keep the FOG (fats, oils and grease) out this Thanksgiving

Louisville MSD would like to remind residents about the dangers of FOG: Fats, Oils and Grease. The traditional Thanksgiving meal means plenty of fats, oils and grease are left behind, and it's important to emphasize proper disposal of FOG, to prevent serious damage and clogs to pipes in homes and to the sewer system.

No matter the time of year, there's plenty that residents can do from home to help ensure safe, clean waterways! Tip are available at <https://louisvillemad.org/athome>.

This Thanksgiving ... **KEEP OUT THE FOG!**

(*That's "fats, oils and grease.")

- **Never** pour fats, oils and grease down a sink, drain or toilet.
- **Always** pour used grease into an empty, heat-safe container, such as a soup can and store it in the freezer.
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- **Always** use paper towels to soak up grease from pots and pans before washing them.

Help us achieve safe, clean waterways!

LouisvilleMSD.org
502.540.6000
CustomerRelations@LouisvilleMSD.org



District 13 E-Newsletter November 24, 2021

11/24/2021

MSD Advises "Watch That Grease!" after Thanksgiving Dinner

This Thanksgiving ...
KEEP OUT THE FOG!

(*That's "fats, oils and grease.")

- **Never** pour fats, oils and grease down a sink, drain or toilet.
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- Once grease is solid, **always** toss it into the garbage along with food waste.
- **Always** use paper towels to soak up grease from pots and pans before washing them.

Help us achieve safe, clean waterways!

LouisvilleMSD.org
502.540.6000
CustomerRelations@LouisvilleMSD.org



District 15 E-News

11/05/2021



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

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

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

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

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



District 15 E-News

11/19/2021

Keep Catch Basins Clear of leaves & Debris



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

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

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

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

— we will send someone to help.



District 17 Newsletter

11/19/2021

Keep out the FOG - fats, oils and grease - to avoid clogs

This Thanksgiving ...
KEEP OUT THE FOG!
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- Once grease is solid, **always** toss it into the garbage along with food waste.
- **Always** use paper towels to soak up grease from pots and pans before washing them.

Help us achieve safe, clean waterways!

LouisvilleMSD.org
502.540.6000
CustomerRelations@LouisvilleMSD.org



District 22 E-Newsletter Wednesday, November 24th, 2021

11/24/2021

Reminder From MSD on Fats, Oil and Grease

Louisville MSD would like to remind residents about the dangers of FOG: **Fats, Oils and Grease**. The traditional Thanksgiving meal means plenty of fats, oils and grease are left behind, and it's important to emphasize proper disposal of FOG to prevent serious damage and clogs to pipes in homes and to the sewer system.

No matter the time of year, there's plenty that residents can do from home to help ensure safe, clean waterways!

Tips are available [here](#).

District 22 E-Newsletter Friday, December 10th, 2021

12/10/2021

Reminder From MSD on Fats, Oil and Grease

Louisville MSD would like to remind residents about the dangers of FOG: **Fats, Oils and Grease**. The traditional Thanksgiving meal means plenty of fats, oils and grease are left behind, and it's important to emphasize proper disposal of FOG to prevent serious damage and clogs to pipes in homes and to the sewer system.

No matter the time of year, there's plenty that residents can do from home to help ensure safe, clean waterways!

Tips are available [here](#).

District 23 Update - November 18, 2021

11/18/2021

Grease

This Thanksgiving ...
KEEP OUT THE FOG!
("That's "fats, oils and grease.")

- **Never** pour fats, oils and grease down a sink, drain or toilet.
- **Always** pour used grease into an empty, heat-safe container, such as a soup can and store it in the freezer.
- Once grease is solid, **always** toss it into the garbage along with food waste.
- **Always** use paper towels to soak up grease from pots and pans before washing them.

Help us achieve safe, clean waterways!

Community of
Louisville

 **msd**

DON'T LET THIS ...



BECOME THIS!



Louisville MSD would like to remind residents about the dangers of FOG: Fats, Oils and Grease. The traditional Thanksgiving meal means plenty of fats, oils and grease are left behind, and it's important to emphasize proper disposal of FOG to prevent serious damage and clogs to pipes in homes and to the sewer system.

No matter the time of year, there's plenty that residents can do from home to help ensure safe, clean waterways!

Tips are available [here](#).



June 2021

Why are Pervious Surfaces So Important?

Recent trends show that residents lucky enough to already live in Anchorage are opting to improve their homes over selling and buying another. A few of the most popular home improvement projects currently include detached garages, outdoor living additions, or swimming pools and include additional sidewalks or driveways to go with them!

In most instances, these improvements not only increase the building footprint but also the amount of impervious area of the lot or property. Impervious surfaces are mainly artificial structures such as pavements (roads, sidewalks, driveways, and parking lots) that are covered by water-resistant materials such as asphalt, concrete, brick, stone, or rooftops. Loose gravel or soils compacted by continual force are also highly impervious. As a means to reduce and balance the ratio of pervious versus impervious surface, Anchorage Ordinance §52.10 (1), limits impervious surfaces to 20% of the property's land area. Over that percentage, a variance is needed and often remediation to offset the "over the limit" impervious surface is necessary.

The City utilizes several "GREEN" BMP's, [best management practices as commonly referred to by the Metropolitan Sewer District (MSD)], to offset excessive impervious surface.

These include rain gardens (bio swales), underground storage tanks (water quality units), and "French drains" also known as infiltration trenches.



As a community, we can all do more to help protect our creeks and waterways in Anchorage even if we are not doing renovations or expanding our building footprint.

Be mindful of pollutants such as spilled oil or gas, coal tar sealers, de-icing chemicals, and lawn fertilizers. For example, spilling a pint of oil in a wetland or lake could cover the surface area of an acre of water.

Often it is the culmination of many little things that protect our local streams and aquifers and those downstream. Consider washing your car at the local car wash instead of on your drive. Commercial car washes recycle the used water! The majority of runoff from the City of Anchorage continues to St. Matthews and beyond to Goose Creek and Beargrass Creek. So clean water is not just about Anchorage streams; but, also about being a good upstream neighbor. Clean water is everyone's business. Let's all do our part!

For more information about green infrastructure see: <https://louisvillemsd.org/Green>.

CLEAN UP AFTER YOUR PET

Dispose of pet waste in the trash so that it isn't washed into streams or storm drains. According to MSD, dogs in Jefferson County produce four dump-truck loads of waste every day. Bags and trash receptacles are conveniently located in the park in front of City Hall and the island at Glenbrook Road/Woodland Road.



Clean Ups Mayors Give A Day (April 1-30, 2021)



Louisville MSD

April 20 · 🌐

MSD employees Joe Wagner, Sandra Gibson, Shelby Lockhart, Mark Collins, Yajaira Morphonios, Erin Wagoner and Shannon Casasfranco joined Ambassador Shabazz to help the neighborhood cleanup of Muhammad Ali's historic home on Grand Avenue as part of Mayor's Give A Day.

There's still time to lend a hand throughout the city; find out how at <http://ow.ly/lgEW50EtpTN>.



LouisvilleMSD @louisvillemsd · Apr 19

It was a good weekend to help the community as MSD employees Alex Novak, Tony Marconi and Brett Clark restored an outdoor education area at the Louisville Nature Center. Looking to lend a hand yourself? Check out the Mayor's Give A Day at metrounitedway.org/give-a-day-may....



🗨️ 2 ❤️ 3 ↗️



LouisvilleMSD @louisvillemsd · Apr 29

We beat the rain yesterday! MSD employees and community volunteers came together before the downpour to plant trees at the Seventh Street Garden. Thanks to Metro Parks Community Forestry for donating more than 50 trees to help beautiful the area.



🗨️ ↗️ ❤️ 3 ↗️

Cleanups

MSD Middle Fork Beargrass Creek



Louisville MSD

April 22 · 🌐

Join MSD, [Kentucky Waterways Alliance](#) and Louisville Metro Parks in a fun (and socially distanced) cleanup! Be a part of the mission for [#safecleanwaterways](#)!

Sign up at <https://bit.ly/3atGebh>.



**Join us and help
cleanup the
Middle Fork
Beargrass Creek**



**SATURDAY, MAY 8, 2021
8:30 AM TO NOON • FREE EVENT**



Picking up trash along our waterways
is a little thing that makes a big difference.

**Saturday, May 8 - 8:30 a.m. to Noon
Trash Pick-up Day
Middle Fork Beargrass Creek**

Join us for this **FREE** event at one of these locations
to receive gloves, trash bags and a free t-shirt!

- Cherokee Park near Big Rock
- Arthur K. Draut Park
- Forest Green Trail

To register, visit: <https://bit.ly/3atGebh>

Bring a mask and join others as we work together to achieve safe,
clean waterways for our community!

This event is part of the 319 Grant Watershed Planning effort.



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



Clean Ups River City Paddle Sports: Beargrass Creek



louisville.msd



louisville.msd An incredible group of volunteers, including members of River City Paddle Sports, gave their time and effort in the pursuit of #safecleanwaterways during this weekend's Beargrass Creek mini-sweep. Thanks to all the volunteers!

8w



13 likes

MAY 25



Add a comment...

Post

Clean Ups (Kentucky Waterways Alliance: Beargrass creek



Louisville MSD

September 17, 2021 · 🌐

...

Tomorrow's forecast: Perfect weather to volunteer for [#WorldCleanupDay](#)! Join [Kentucky Waterways Alliance](#) at Beargrass Creek in Cherokee Park (2199 Park Boundary Road) from 9 a.m.-noon. Take some time to ensure [#safecleanwaterways](#)! Register at <https://www.kwalliance.org/volunteer.html>.

MORNING



84°

RealFeel® 92°

9/18

Warm and humid with times of clouds and sun

Wind	NE 4 mph	Probability of Precipitation	18%
Wind Gusts	6 mph	Precipitation	0.00 in
Humidity	77%	Cloud Cover	70%
Dew Point	69°	Visibility	10 mi



3

1 Share



LouisvilleMSD @louisvillemsd · Apr 22

...

Want to do even more? Join us Saturday for the Beargrass Creek stream cleanup as part of the District 8 Community Cleanup. The event is organized by @cassie4council. For more information, go to bit.ly/3twbttG. #EarthDay6/7



Councilwoman Chambers Armstrong puts out the ...
– Spring is in full swing and Councilwoman Cassie Chambers Armstrong is putting out the call for ...
🔗 louisvilleky.gov



Councilwoman Chambers Armstrong puts out the call for volunteers for a District 8 Community Cleanup

April 19, 2021

Louisville – Spring is in full swing and Councilwoman Cassie Chambers Armstrong is putting out the call for volunteers as she hosts a District 8 Community Cleanup this Saturday April 24th.

At least seventeen groups and organizations are already planning to be involved but if you are not part of a group and want to roll up your sleeves and join in, the Councilwoman encourages you to help out.

"I am so thrilled that we have so many neighborhood associations, non-profits, small businesses, and other organizations coming together to make the Highlands cleaner, greener, and more beautiful," says Chambers Armstrong. "I'll be out there doing my part on Saturday, and I hope anyone who is able will join me at 10 am."

These groups have already committed to the Community Cleanup:

Belknap Neighborhood Association

Bonnycastle Homestead Association

Cherokee Triangle Association

Cherosen Neighborhood Association

Deer Park Neighborhood Association

The Girl Scouts

The Highland Commerce Guild

Highlands Douglass Neighborhood Association

MSD

Olmsted Parks Conservancy

Original Highlands Neighborhood Association

St. Agnes School

St. Paul United Methodist Church

Tyler Park Neighborhood Association

Upper Highlands Neighborhood Association

Anytime Waste Solutions

Parkside Bikes

Clean Ups

ORSANCO: Various locations



LouisvilleMSD @louisvillemsd · May 13

...

Join MSD and @ORSANCOchannel for a socially distanced stream cleanup on May 22 AND get a FREE T-shirt! To register for a time slot, go to: bit.ly/3eiu0OI.

Mini-River Sweep

Saturday, May 22 • 8:30 a.m.-noon



Join MSD and ORSANCO for a **FREE** and socially-distanced stream cleanup event at one of these locations to receive gloves, trash bags and a **FREE** T-shirt!

- Beargrass Pumping Station (1731 Brownsboro Road)
- Karen Lynch Park (1709 Brownsboro Road)
- Eva Bandman Park (1701 River Road)

To register for a time slot, go to: <https://bit.ly/3eiu0OI>



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

24/7/365

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.

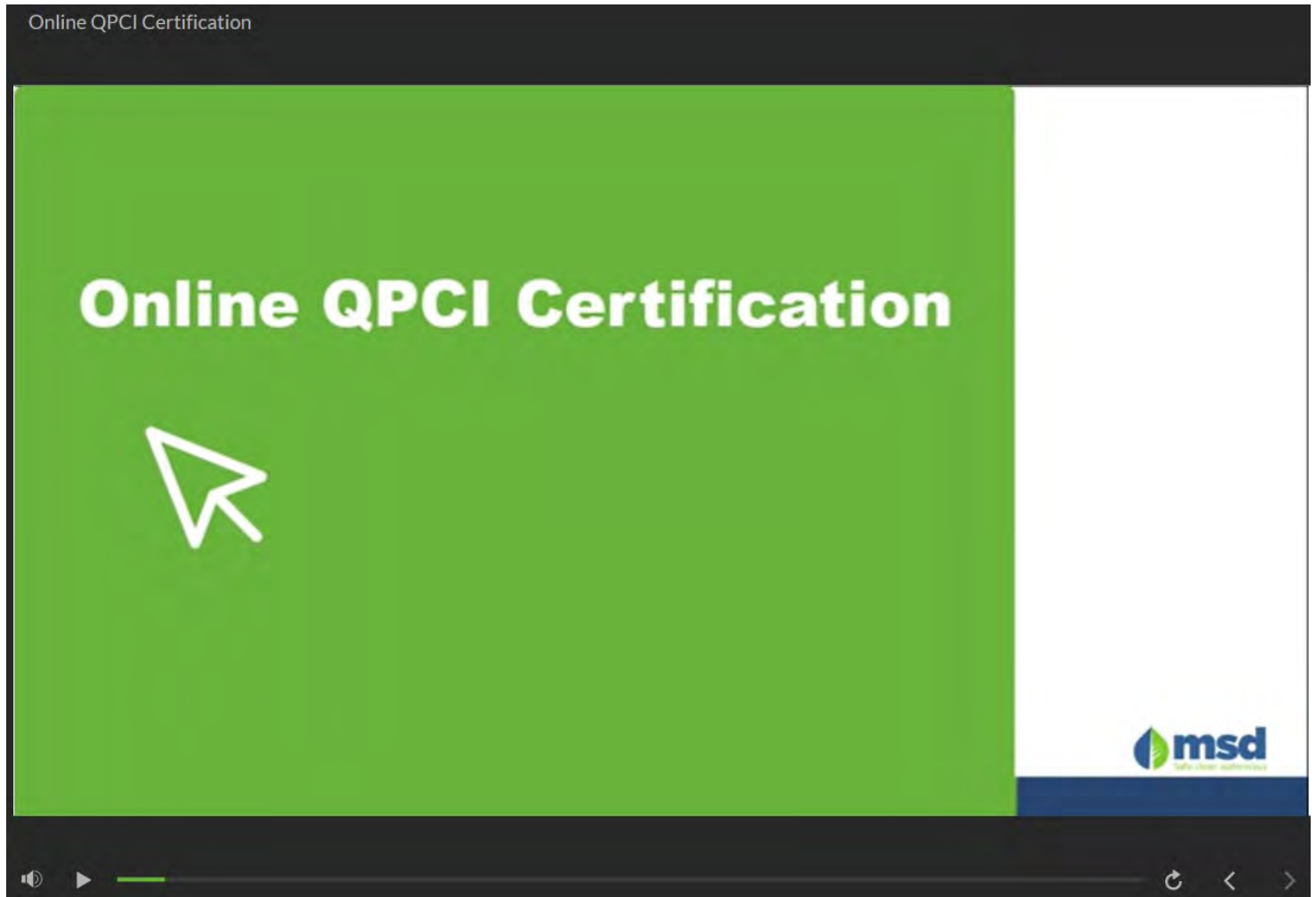
Online Courses:

- **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.

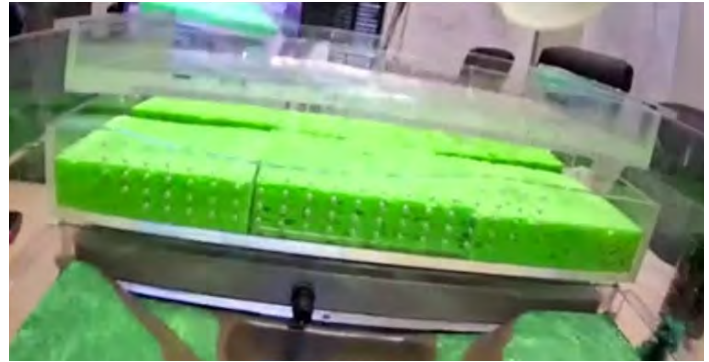
Website link: <http://oit.louisvillemsd.org/>



Presentations

River to River Portland Elementary School (April 23, 2021)

Heritage Engineering used the MSD flood model to give a presentation to 3rd graders at Portland Elementary School about flood safety and flooding and how development impacts watersheds.



Presentations

SummerWorks - University of Louisville Green Walking Tour (July 9, 2021)



MSD partnered with Metro Parks to provide a green infrastructure walking tour for its SummerWorks students at UofL. Tour participants included students representing Manual, Saint Xavier, Western, Central and Iroquois high schools, and Kentucky State University. The tour was coordinated by Sandra **Gibson** and facilitated by MS4 staff members Brett **Clark**, Matt **Schaaf** and Ben **Davidson**. After the tour, each student completed the one-hour Qualified Post-Construction Inspector training with a test at the end to earn a 3-year certification. All ten students earned the certification and received an MSD certificate. On July 16, the "Ag in the City" tour of urban Louisville farmland and gardens primarily focused on the West End. Students visited various gardens and farmer's markets to learn the benefits of urban farming.

Presentations

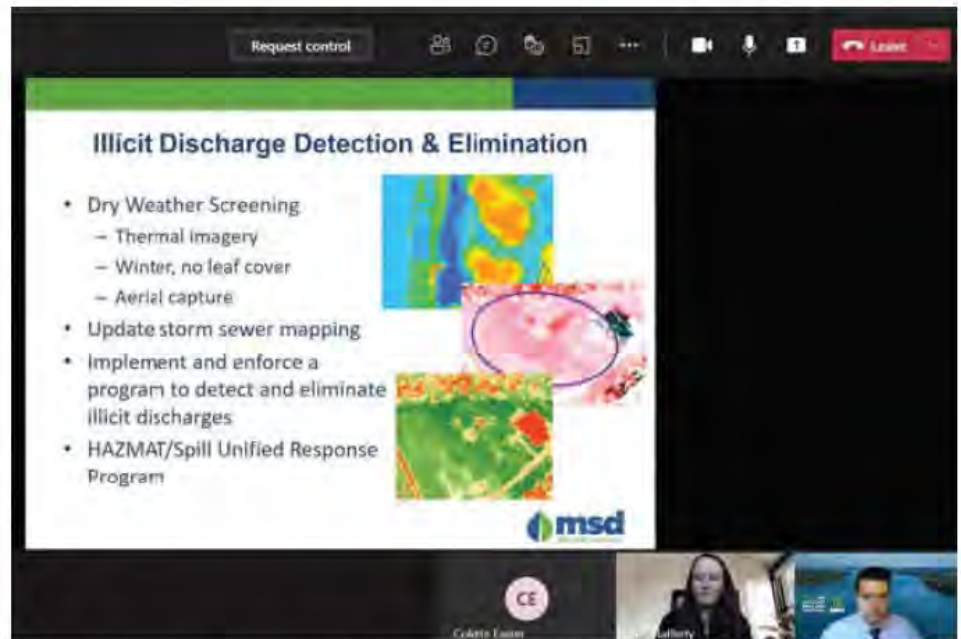
University of Louisville Green Engineering Course (March 9, 2021)

MSD offers expertise for UofL Green Engineering Course

MSD employees presented to the University of Louisville's Green Engineering Course on March 9 on topics ranging from our innovation efforts, to stormwater quality, to Water Quality Treatment Center technology.

UofL reached out to MSD Director of Intergovernmental Relations Wes **Sydnor** to provide expertise and teaching assistance for a civil engineering class.

Sydnor introduced the MSD team and gave an overview of the agency. Engineer Colette **Easter** described the recently released American Society of Civil Engineers Report Card and MSD's Innovation Program. Floodplain CRS Administrator Lori **Rafferty** discussed the Municipal Separate



Storm Sewer System (MS4) Water Quality Program, the MSD Green Infrastructure Program, and buyouts of flood-prone properties. Operations Director-Treatment Facilities Daymond

Talley presented MSD Treatment innovations and the Co-Immunity Project with U of L, in which samples are pulled from the MSD wastewater collection system and analyzed for COVID-19 markers.

Presentations

Holy Cross High School (April 19, 2021)

Lori Rafferty and Tony Marconi

Monday, April 19, 2021

Freshman Academy Agenda



(Period 1 8:34-9:28)	8:34-8:54	Opening/Introductions in General Room in Cafeteria -Describe the work of MSD -Why is MSD important to the city and the city-works?
(Period 2 9:32-10:27)	8:59-9:35	Session 1 -Group 1 Goes to Wastewater Breakout Room 1 in Room 10 -Group 2 Goes to Flood Model Breakout Room 2 in Room 115
	9:45-10:15	Session 2 -Group 2 Goes to Flood Model Breakout Room 2 in Room 115 -Group 1 Goes to Wastewater Breakout Room 1 in Room 10
	10:20-10:40	Closing/Reflection in General Room where the Groups are

Presentations

Kentucky Association of Mitigation Managers (September 22, 2021)



2021 KAMM Conference Agenda

Wednesday, September 22	
Welcome -- Mike Greene, KAMM Chair	9:00 – 9:05 am
KAMM Partner MOAs – <ul style="list-style-type: none"> • KSA – Dave Herndon • KAMP – Drew Andrews • KEMA – Andy Ball Moderator: Mike Greene	9:05 – 9:20 am
Division of Water - Director's Update , Carey Johnson	9:20 – 9:45 am
What are the Chances? Probabilistic River Forecasts, 2020/2021 Kentucky Flood Review & NWS Mitigation Projects , Mary Lamm, Andrea Schoettmer, and Pete Geogorian, NWS	9:45 – 10:30 am
KAMM Auction Updates	10:30 am
BREAK	10:30 – 10:40 am
Community Grant Fundraiser Overview 2021 Community Mitigation Grant Award Winners <ul style="list-style-type: none"> • Lee County, Jon Allen speaker • Clinton County Moderator: Zach Dettlinger, Awards & Grants Committee Member	10:40 – 11:00 am
Spin the Wheel	11:00 am
BREAK	11:00 – 11:10 am
Track 1	Track 2
25 minute Concurrent	11:10 am – Noon
<ul style="list-style-type: none"> • HMA Eligible Projects Overview, Esther White, UK/HMGP 	<ul style="list-style-type: none"> • Starter Fertilizer: How much phosphorus does turfgrass really need? Brad Lee, UK
<ul style="list-style-type: none"> • Mitigating the Maple Street Area, Lori Rafferty, Louisville MSD 	<ul style="list-style-type: none"> • USACE 101, Brandon Brummett, USACE, Louisville

Presentations

Floodplain Map Change Presentation to Louisville Metro Council Public Works Committee (March 16, 2021)

Floodplain Map Change Presentation Metro Council Public Works...

File Meeting Insert Format Text Review Tell me what you want to do...

Save & Delete Copy to My Calendar Close

Appointment Scheduling Assistant

Meeting Notes

Out of O... None

Time Zones

Tags

Send to OneNote

Insights

Accepted on 3/12/2021 3:38 PM.

Organizer Jennifer Kern Sent Tue 3/2/2021 3:54 PM

Subject Floodplain Map Change Presentation Metro Council Public Works Committee

Location Louisville Metro Council Chambers

Start time Tue 3/16/2021 4:00 PM All day event

End time Tue 3/16/2021 5:00 PM

In Shared Folder Lori Rafferty

Last modified by Lori Rafferty on 3/17/2021

Louisville-Jefferson County FEMA Updated Mapping

Lori Rafferty, PE, CFM

March 2021



MSD Green Infrastructure Design Manual Updates Meeting (May 26, 2021)

Meeting			
Send Update	To...	mccormick@ddd-inc.com; ncrawford@gk4.com; dmindel@mindelscott.com; joseph.marshall@swlinc.com; ddresch@heritageeng.com; RCandler@luekett-farley.com; j.hillman@iteng.com; kott@ael.cc; jason@pedgllc.com; alex@alengrinc.com; dernst@milestonedesign.org;	
	Subject	MSD Green Infrastructure Design Manual Updates Meeting	
	Location	Microsoft Teams Meeting	
	Start time	Wed 5/26/2021	1:00 PM
End time	Wed 5/26/2021	2:30 PM	

You are invited to a presentation and discussion of proposed changes to the MSD Green Infrastructure Design Manual (MSD Design Manual Chapter 18). **Proposed text changes and exhibits are now available online** through May 28, 2021 for comment. You are welcome to bring comments for discussion to this meeting or submit directly to msdms4@louisvillemsd.org by May 28, 2021.

The goal of these revisions is to:

- Create more consistent standards where current standards are duplicative or unclear;
- Simplify and clarify the content of the standards for easier interpretation;
- Update requirements to address issues that have been found with existing green infrastructure practices;
- Ensure the standards are encouraging design outcomes that align with MSD policies; and
- Create a more accessible and user-friendly document.

We hope you can join us. Please send me email addresses for any additional colleagues who wish to attend or will be attending in your place so they can be added to the invitation.

Fee-In-Lieu (FILO) Program Stakeholder Meeting (June 29, 2021)

Meeting

Send Update

To:

Brett Clark

Subject

FILO Stakeholder Meeting

Location

Rooms...

Start time

Tue 6/29/2021

11:00 AM

☐ All day event

End time

Tue 6/29/2021

12:30 PM

Dear Engineers, Landscape Architects, Surveyors, and other Land Development Specialists,

MSD has been working to create an alternative option for constructing post-construction water quality best management practices (BMPs) that meet the requirements of Louisville's MS4 permit and the Wastewater Discharge Regulations. MSD has created a proposed Fee-In-Lieu (FILO) Program to offer a fee based option for sites where the design restraints are impractical for the placement of an onsite BMP.

This policy would apply to eligible construction projects that are required to meet Article 6 of the Wastewater/Stormwater Discharge Regulations, Post-Construction Best Management Practices. The policy would allow a developer to pay a proportionate share of the cost of regional water quality treatment facilities which have been or are proposed to be constructed. MSD would determine whether payment of the fee is allowed or if onsite BMPs are required for each development. The FILO funds will be used to construct alternative BMPs offsite, including but not limited to, regional green infrastructure, small local green infrastructure, and other water quality projects as approved, to meet the water quality requirements.



We are looking for stakeholders to participate in a discussion of the proposed program, and your input and questions are an important part to ensure the program's success.

If you have any questions prior to the meeting, please feel free to contact Lori Rafferty at lori.rafferty@louisvillemad.org.

Please register for the MSD Stakeholder Meeting for Post-Construction Fee-In-Lieu Program on June 29, 2021 11 AM to 12 PM EDT at:

<https://attendee.gotowebinar.com/register/1637012700906029328>

Peer Cities Meeting Presentation (January 7, 2021)

Organizer	<input type="checkbox"/> Boydston, Gail <gail.boydston@Indy.Gov>			Sent	Tue 12,
Subject	Peer Cities Meeting				
Location	WebEx				
Start time	Thu 1/7/2021		10:00 AM	▼	<input type="checkbox"/> All day event
End time	Thu 1/7/2021		11:30 AM	▼	

[EXTERNAL]

We welcome a guest speaker this month, Brett Clark, Louisville MSD, to share a presentation on Post-Construction BMP inspection and management with the team.

<https://indy.webex.com/indy/j.php?MTID=md77cb9e4fbee8c0c1fd39f6017510f0>

Thursday, Jan 7, 2021 10:00 am | 1 hour 30 minutes | (UTC-05:00) Eastern Time (US & Canada)

Meeting number: 179 500 1726

Password: DPW SW

c2f098bbc88c42acbe47eca95af963a1

Join by video system

Dial [1795001726@indy.webex.com](tel:1795001726)

You can also dial 173.243.2.68 and enter your meeting number.

Join by phone

+1-408-418-9388 United States Toll

1-844-992-4726 United States Toll Free

Access code: 179 500 1726

Kentucky Society of Professional Engineers Presentation (KSPE) (May 26, 2021)

May Webinar Meeting

Wednesday, May 26

Due to the ongoing pandemic and social distancing recommendations, KSPE/ASCE/SAME Louisville meetings are now being hosted via webinar.

When: ~~Friday, May 21, 11:30am – 12:30pm~~ **Wednesday, May 26, 11:30am - 12:30pm**

Where: Microsoft Teams Meeting

Speakers: Colette Easter & Paul Maron

Topic: 2021 Infrastructure Report Card for America

Cost: Free

RSVP: Not Required

Meeting Info: Below

Hope you can join!

KSPE Louisville Chapter

National Society of Professional Engineers Annual Convention



MSD represented at engineering convention

Several employees represented MSD at the 2021 National Society of Professional Engineers-Kentucky Annual Convention, conducted July 21-23. Floodplain CRS Administrator Lori **Rafferty** and MS4 Program Administrator Colette **Easter** presented on watershed planning. JP **Carsone** spoke on the MSD active shooter live exercise. Jacob **Mathis** discussed the Rowan Pump Station.

Louisville Free Public Library Presentations (4/5/2021, 4/12/2021, 4/19/2021, 4/26/2021)

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Monday, April 05, 2021

04:30 PM - 05:00 PM Kids Investigate - Louisville MSD's Tunnel Project Virtual

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Monday, April 12, 2021

04:30 PM - 05:00 PM Kids Investigate - Louisville MSD's Tunnel Project Virtual

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Monday, April 19, 2021

04:30 PM - 05:00 PM Kids Investigate - Louisville MSD's Tunnel Project Virtual

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Monday, April 26, 2021

11:00 AM How-To Prep for Tim Robertson Pigment Transfer Workshop Virtual

04:30 PM - 05:00 PM Kids Investigate - Louisville MSD's Tunnel Project Virtual

LouisvilleMSD @louisvillemsd · Mar 19
Join MSD and @LFPL for 4 unique programs highlighting the Waterway Protection Tunnel Project.

Ages: 2nd - 5th grade
Time: 4:30- 5pm (30 minute program)
Dates: Monday April 5, 12, 19, 26
To register: Email kate@lfpl.org for a Zoom link for each program.

Earth Day Online Programming 2nd-5th grade students

April 5 Louisville MSD's Massive Tunnel Project
April 12 Meet Our Tunnel Boring Machine
April 19 The Waterway Protection Tunnel and Fossils of Kentucky
April 26 Meet Our Amazing River Fish

LOUISVILLE FREE PUBLIC LIBRARY **WATERWAY PROTECTION TUNNEL** **msd**

LouisvilleMSD @louisvillemsd · Mar 29
Join us with @LFPL from 4:30-5 p.m. on Monday, April 5 for our online program highlighting the Waterway Protection Tunnel. Learn how it was built and how it will help keep #safecleanwaterways!

Ages: 2nd-5th grade
To register: Email kate@lfpl.org and for a Zoom link

Louisville MSD's Massive Tunnel Project 2nd-5th grade students

April 5 4:30pm via Zoom

LOUISVILLE FREE PUBLIC LIBRARY **WATERWAY PROTECTION TUNNEL** **msd**

LFPL @LFPL · Apr 12
Join @louisvillemsd for a special kid's Zoom workshop all about the Massive Waterway Protection Tunnel Project. Today we'll look at how the tunnel boring machine works & how the tunnel will help keep our waterways safe. Mon., 4/12, 4:30pm. Email kate@lfpl.org for the link

Meet Our Massive Tunnel Boring Machine: 2nd-5th grade students
How we're building a tunnel 200 feet below the streets of Louisville

April 12 4:30 pm via Zoom

LOUISVILLE FREE PUBLIC LIBRARY **WATERWAY PROTECTION TUNNEL** **msd**

Louisville MSD
April 22 ·

Join us on April 26 for "Meet our River Fish." We'll look at the ecosystem in our local streams and how the Waterway Protection Tunnel helps keep #safecleanwaterways.

Ages: 2nd-5th grade
Time: 4:30-5 p.m.
Date: Monday, April 26... [See More](#)

Festivals/Field Days/Shows

South Louisville Tree Planting (May 15, 2021)

https://www.wdrb.com/community/beautification-campaign-in-south-louisville-begins-with-100-trees-planted/article_81be297c-b5cc-11eb-ba89-13bc943d90f8.html

Beautification campaign in south Louisville begins with 100 trees planted

May 15, 2021

LOUISVILLE, Ky. (WDRB) -- Volunteers worked together to kickoff a beautification campaign in Louisville's south end on Saturday.



With the goal of restoring the tree canopy in the Iroquois and Southside neighborhoods, around 100 trees were planted Saturday, according to Councilwoman Nicole George (D-21).

Metropolitan Sewer District (MSD), Louisville Grows, Metro Louisville's Division of Community Forestry and Brightside partnered to provide the south Louisville neighborhoods with 167 new trees. MSD provided \$40,000 toward the project.

George said the project addresses an array of community needs, like drainage issues, reducing urban heat islands, improving quality and increasing community action. District 21 has a low tree canopy of 16%, according to a news release.

Red maples and poplar tulips were planted to mark the start of the campaign.

Trees are planned to be planted on private property and public rights of way.

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Nicole George

Metro Council District 21



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!**

Festivals/Field Days/Shows

Waterfront Botanical Gardens Day Camps



Boat tour makes stop at flood pumping station

MSD Flood Protection Supervisor Glen **Cooper** met Nativity Academy eighth grade students canoeing Beargrass Creek as part of a week-long camp at the Waterfront Botanical Gardens on June 11. Cooper explained the purpose of the flood protection system, as well as the renovated research station on the site. The students will use the research station to further explore the stream.

Festivals/Field Days/Shows

MSD Field Day (April 14, 2021)

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.

The event was held virtually from 9 a.m.-12 p.m. on April 14. Topics covered included:

- Emergency and Operations update
- Waterway Protection Tunnel update
- Beargrass Creek Stream restoration project
- Engineering and Development team updates



LouisvilleMSD @louisvillemsd · Mar 25

Because of COVID restrictions, this year's Field Day will be a virtual event and is scheduled for 9 a.m.-12 p.m. on April 14. Learn about topics and registrations at [louisvillemsd.org/news/msd-field....](https://louisvillemsd.org/news/msd-field...)



...



Louisville MSD

March 25 · 🌐



...



Remembering being in rooms full of people? We do ... sort of. That's why this [#ThrowbackThursday](#) once again looks back fondly to 2018 and our annual Field Day event, which offers an educational day for professionals in the construction and engineering industries.

Because of COVID restrictions, this year's Field Day will be a virtual event. It's scheduled for 9 a.m.-12 p.m. on April 14 and will cover topics such as:

- Emergency and Operations update
- Waterway Protection Tunnel update
- Beargrass Creek Stream restoration project
- Engineering and Development team updates
- Registration is free and offers three hours of professional development credits.

To register, go to <https://bit.ly/3dluYdr>. The event schedule is available at <https://bit.ly/3ckXbpG>.

For questions regarding the event please contact Sarah Goodin at Sarah.Goodin@louisvillemsd.org.



Festivals/Field Days/Shows

Career Day at Iroquois High School



Louisville MSD

December 15, 2021 at 1:00 PM · 🌐

MSD joined last week with contractors and other utilities to talk to the Iroquois High School freshman class about career paths in skilled trades. MSD employees Lynne Fleming, Lamont Hawkins, Sharise Horne and Morris Tolbert participated at the event, answering questions about a possible future in ensuring [#safecleanwaterways](#) for their community. [#WorkforceWednesday](#)



Tree Planting at Sutherland Dr (April 15, 2021)



LouisvilleMSD @louisvillemsd · Apr 16

The MS4 team took advantage of yesterday's great weather to plant trees at a FEMA buyout properties off of Sutherland Drive. Thanks to Brett Clark, Colette Easter, Sarah Goodin, Jennifer Kern, Gloria Mullins, Lori Rafferty and Matt Schaff for their hard work!



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6



LouisvilleMSD @louisvillemsd · Apr 16

The trees planted were selected and placed based on the pocket park design created by Gresham Smith. While a pocket park for the entire property hasn't been decided on, the trees complement the plan and can be incorporated in the future.



3



Louisville MSD

April 16 · 🌐

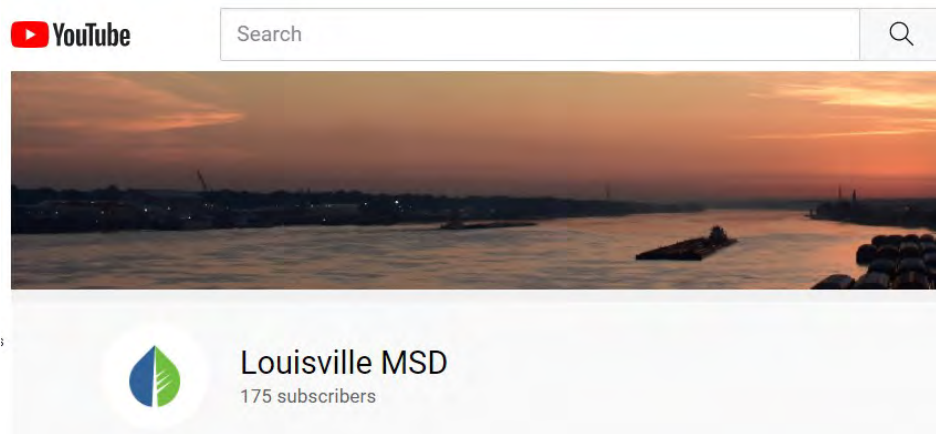
...

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The trees were selected and placed based on the pocket park design created by engineering firm [Gresham Smith](#). While a pocket park for the entire property hasn't been decided on, the trees complement the plan and can be incorporated in the future.



Social Media Account Information (Facebook, Twitter, Instagram, You Tube)



Social Media Posts

Topic 1: Know the Flood Hazard



Louisville MSD
August 30 · 🌐



Do you know your property's flood risk? You can use the online floodplain map determination service on MSD's website to find out if the main structure on your property is in the floodplain.

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



1 Share



LouisvilleMSD @louisvillemsd · Aug 30

Do you know your property's flood risk? You can use the online floodplain map determination service on MSD's website to find out if the main structure on your property is in the floodplain.

apps.lojic.org/msdflooddetermination/



Social Media Posts

Topic 1: Know the Flood Hazard



Louisville MSD

October 18 at 12:00 PM · 🌐



Are you prepared in case of basement flooding? What does your flood insurance cover?

<https://www.youtube.com/watch?v=4uUI4TiFmms>



YOUTUBE.COM

FEMA's Flood Insurance Advocate Explains NFIP Basements

FEMA's Office of the Flood Insurance Advocate (OFIA) helps the pu...

👍 Like

💬 Comment

➦ Share



LouisvilleMSD @louisvillemsd · Oct 18



Are you prepared in case of basement flooding? What does your flood insurance cover?



youtube.com

FEMA's Flood Insurance Advocate Explains NFIP B...

FEMA's Office of the Flood Insurance Advocate (OFIA) helps the public better understand how ...



Social Media Posts

Topic 1: Know the Flood Hazard



Louisville MSD
December 13, 2021 at 1:00 PM · 🌐

Know how basements are defined under the National Flood Insurance Program (NFIP). Having a better understanding of what is and isn't a basement helps you better understand what items would be covered in a basement if you file an insurance claim.



LouisvilleMSD @louisvillemsd · Dec 13, 2021


Know how basements are defined under the National Flood Insurance Program (NFIP). Having a better understanding of what is and isn't a basement helps you better understand what items would be covered in a basement if you file an insurance claim.



Basement Flooding

What's Covered?

The National Flood Insurance Program (NFIP) recommends purchasing both building and contents coverage for the broadest flood protection available. Basements, defined as any area of a building with a floor that is below the ground level on all sides, receive limited coverage. Refer to your policy for the complete list of covered items.



BUILDING COVERAGE
Basement items are covered under Building Coverage if they are connected to power and water for. Examples include:

- Central Air Conditioning
- Electricity Cables and Light Switches
- Furnaces and Hot Water Heaters
- Sump Pumps

CONTENTS COVERAGE
Basement items are covered under Contents Coverage if they are connected to power and water. Examples include:

- Clothing Washers and Dryers
- Window Air Conditioners
- Furniture and Contents

NOT COVERED
Items not specifically listed in the policy are not covered in a basement. Examples include:

- Flooded Basement Home Improvements
- Couches
- Televisions
- Family Photographs or Memorabilia

To ensure a smooth claims process, photograph and document the manufacturer, make, model, and serial number of building equipment and appliances for your adjuster.


The Standard Flood Insurance Policy (SFIP) does not pay for removal of non-covered building or personal property items, even if the removal of these items facilitates cleanup of covered building repairs, such as the removal of carpet installed inside a basement.

For more in-depth information on basement coverage from the NFIP visit: [Agents.FloodSmart.gov/marketing/resource-library](https://agents.floodsmart.gov/marketing/resource-library)

The NFIP managed by the Federal Emergency Management Agency (FEMA), aims to reduce future flood damage by providing people with flood insurance through the federal program and private insurance companies. Contact an agent to understand the coverage outlined in your homeowners insurance policy and identify where flood insurance can help. For flood insurance questions and to find a flood insurance provider, use our online tool at FloodSmart.gov/floodinsurance/provider or call FEMA Mapping and Insurance Exchange (FIM) at (877) 336-2627.

This document is not intended to provide legal advice or guidance.


October 2021



Basement Flooding

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The NFIP managed by the Federal Emergency Management Agency (FEMA), aims to reduce future flood damage by providing people with flood insurance through the federal program and private insurance companies. Contact an agent to understand the coverage outlined in your homeowners insurance policy and identify where flood insurance can help. For flood insurance questions and to find a flood insurance provider, use our online tool at FloodSmart.gov/floodinsurance/provider or call FEMA Mapping and Insurance Exchange (FIM) at (877) 336-2627.

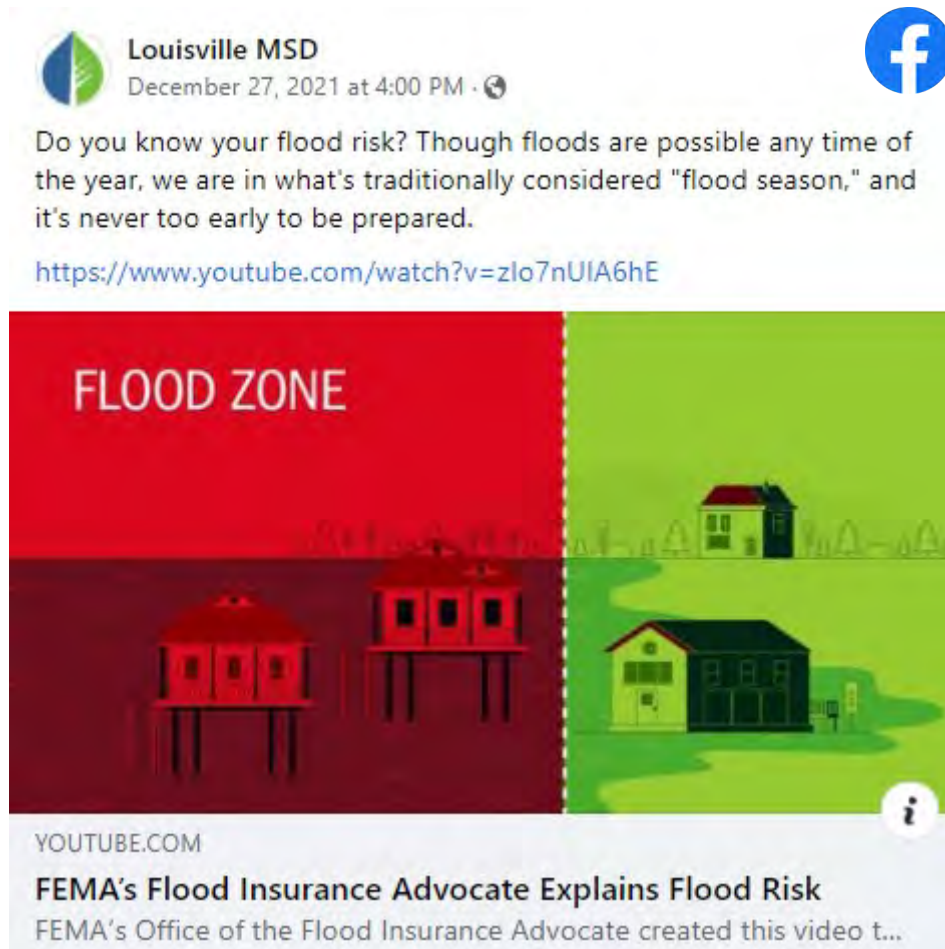
This document is not intended to provide legal advice or guidance.

October 2021



Social Media Posts

Topic 2: Know the Flood Hazard



Social Media Posts

Topic 3: Protect People



Social Media Posts

Topic 3: Protect People



LouisvilleMSD @louisvillemsd · Feb 28



Be careful around 1500 Frankfort Avenue, where the area is flooded following last night's rains. Always be sure to pay attention to roadways and [#turnarounddontdrown](#).



↻ 6

♡ 9



Social Media Posts

Topic 4: Protect Property



Louisville MSD

November 16, 2021 · 🌐



We love autumn, too, but fall leaves in catch basins or drainage ditches creates problems whenever it rains. When raking or aggressive blowing leaves, keep them out of drainage areas so the conveyance isn't clogged! Learn other ways to help at <http://ow.ly/N82W50GNOfM>.



3

1 Share



LouisvilleMSD @louisvillemsd · Nov 16, 2021



We love autumn, too, but fall leaves in catch basins or drainage ditches creates problems whenever it rains. When raking or aggressive blowing leaves, keep them out of drainage areas so the conveyance isn't clogged! Learn other ways to help at ow.ly/Qpn250GNOfK.



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Social Media Posts

Topic 4: Protect Property



Louisville MSD

December 7, 2021 at 4:45 PM · 🌐



Keep leaves out of catch basins and drainage ditches to prevent street flooding. Never rake leaves into catch basins or ditches. If you see a catch basin clogged with debris that you can't safely remove, call 502.540.6000 or visit LouisvilleMSD.org/ReportProblem.



1

1 Share



LouisvilleMSD @louisvillemsd · Dec 7, 2021



Keep leaves out of catch basins and drainage ditches to prevent street flooding. Never rake leaves into catch basins or ditches. If you see a catch basin clogged with debris that you can't safely remove, call 502.540.6000 or visit LouisvilleMSD.org/ReportProblem.



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Social Media Posts

Topic 4: Protect Property



Louisville MSD

December 7, 2021 at 4:45 PM · 🌐



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1 Share



LouisvilleMSD @louisvillemsd · Dec 7, 2021



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Social Media Posts

Topic 4: Protect Property



Louisville MSD

November 1 at 12:00 PM · 🌐



We all love autumn leaves, but they're a problem when they collect on catch basins and storm drains. Help prevent surface flooding in your neighborhood by keeping leaves raked and properly disposing of them. [#GetReadyForFall](#)



3

1 Share



LouisvilleMSD @louisvillemSD · Nov 1



We all love autumn leaves, but they're a problem when they collect on catch basins and storm drains. Help prevent surface flooding in your neighborhood by keeping leaves raked and properly disposing of them. [#GetReadyForFall](#)



GIF



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Social Media Posts

Topic 4: Protect Property

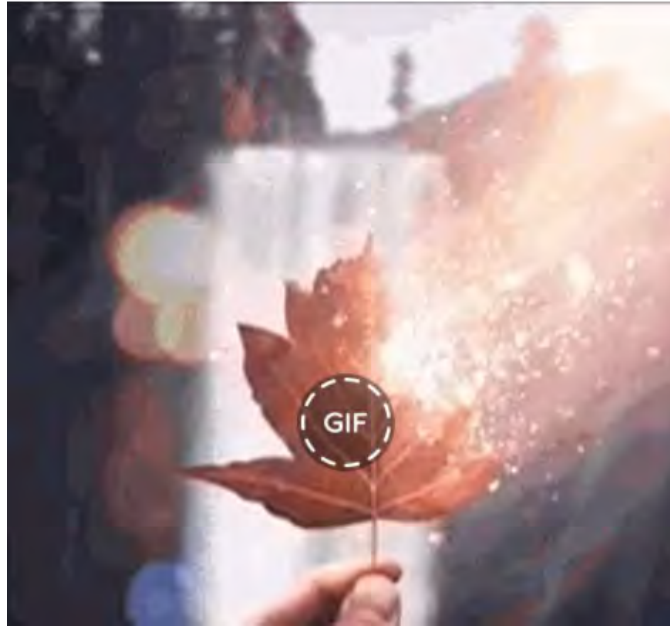


Louisville MSD

December 13, 2021 at 3:00 PM · 🌐



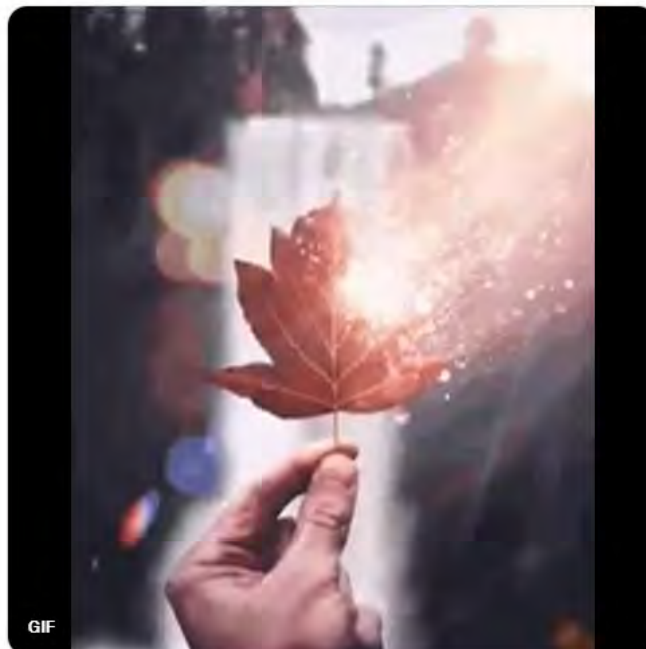
Fall leaves are magic, but when they gather in catch basins, chances of street flooding in a heavy rain event increase. If you see a catch basin clogged with leaves and debris, report it to Customer Relations at 502.540.6000 or LouisvilleMSD.org/ReportProblem.



LouisvilleMSD @louisvillemsd · Dec 13, 2021



Fall leaves are magic, but when they gather in catch basins, the chances of street flooding in a heavy rain event increase. If you see a catch basin clogged with leaves and debris, report it to Customer Relations at 502.540.6000 or LouisvilleMSD.org/ReportProblem.



Social Media Posts

Topic 4: Protect Property



Louisville MSD

December 17, 2021 at 1:00 PM · 🌐



With rain predicted all weekend, it's a good time to check drainage ditches and catch basins to make sure they aren't clogged with leaves and debris. If you see one clogged, report it to Customer Relations at 502.540.6000 or LouisvilleMSD.org/ReportProblem.



1 Comment



Like



Comment



Share



LouisvilleMSD @louisvillemsd · Dec 17, 2021



With rain predicted all weekend, it's a good time to check drainage ditches and catch basins to make sure they aren't clogged with leaves and debris. If you see one clogged, report it to Customer Relations at 502.540.6000 or LouisvilleMSD.org/ReportProblem.

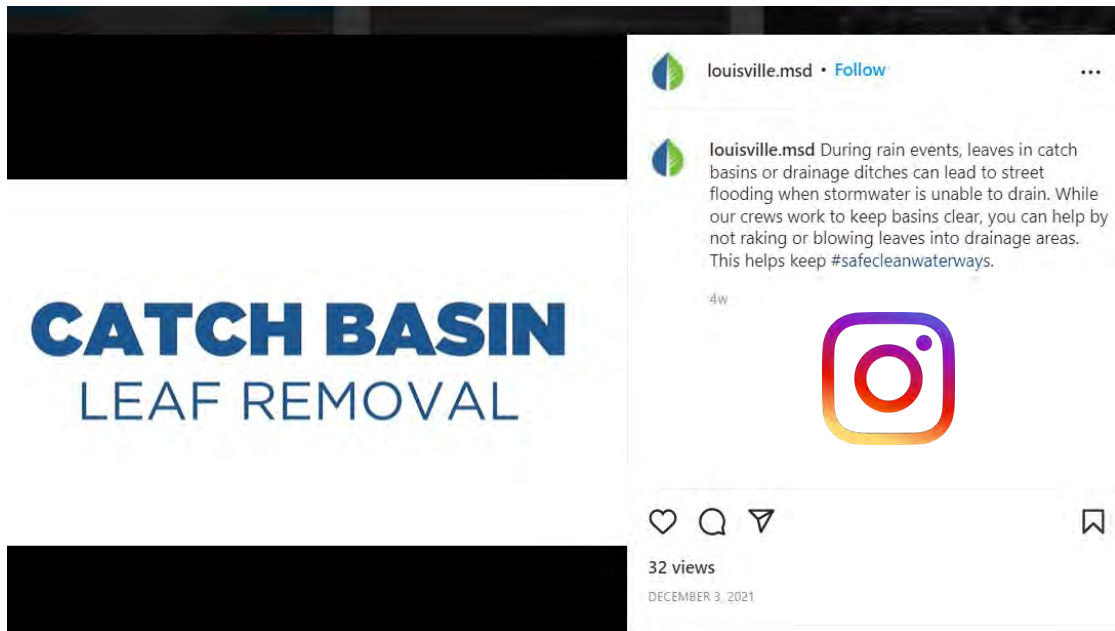



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Social Media Posts

Topic 4: Protect Property



 **Louisville MSD**
December 6, 2021 · 🌐


During rain events, leaves in catch basins or drainage ditches can lead to street flooding when stormwater is unable to drain. While our crews work to keep basins clear, you can help by not raking or blowing leaves into drainage areas. This helps keep [#safecleanwaterways](#).

CATCH BASIN
LEAF REMOVAL



7

3 Shares

 **LouisvilleMSD** @louisvillemsd · Dec 6, 2021

During rain events, leaves in catch basins or drainage ditches can lead to street flooding when stormwater is unable to drain. While our crews work to keep basins clear, you can help by not raking or blowing leaves into drainage areas. This helps keep [#safecleanwaterways](#).

CATCH BASIN
LEAF REMOVAL

0:56 32 views



Social Media Posts

Topic 5: Build Responsibility



Louisville MSD

March 6 · 🌐



As Ohio River floodwaters recede, now is the time to start planning cleanups and repairs.

<https://louisvillemsd.org/news/safely-cleaning-after-flood>



LouisvilleMSD @louisvillemsd · Mar 6



As Ohio River floodwaters recede, now is the time to start planning cleanups and repairs.

louisvillemsd.org/news/safely-cl...



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Social Media Posts

Topic 5: Build Responsibility



LouisvilleMSD @louisvillemsd · Apr 1

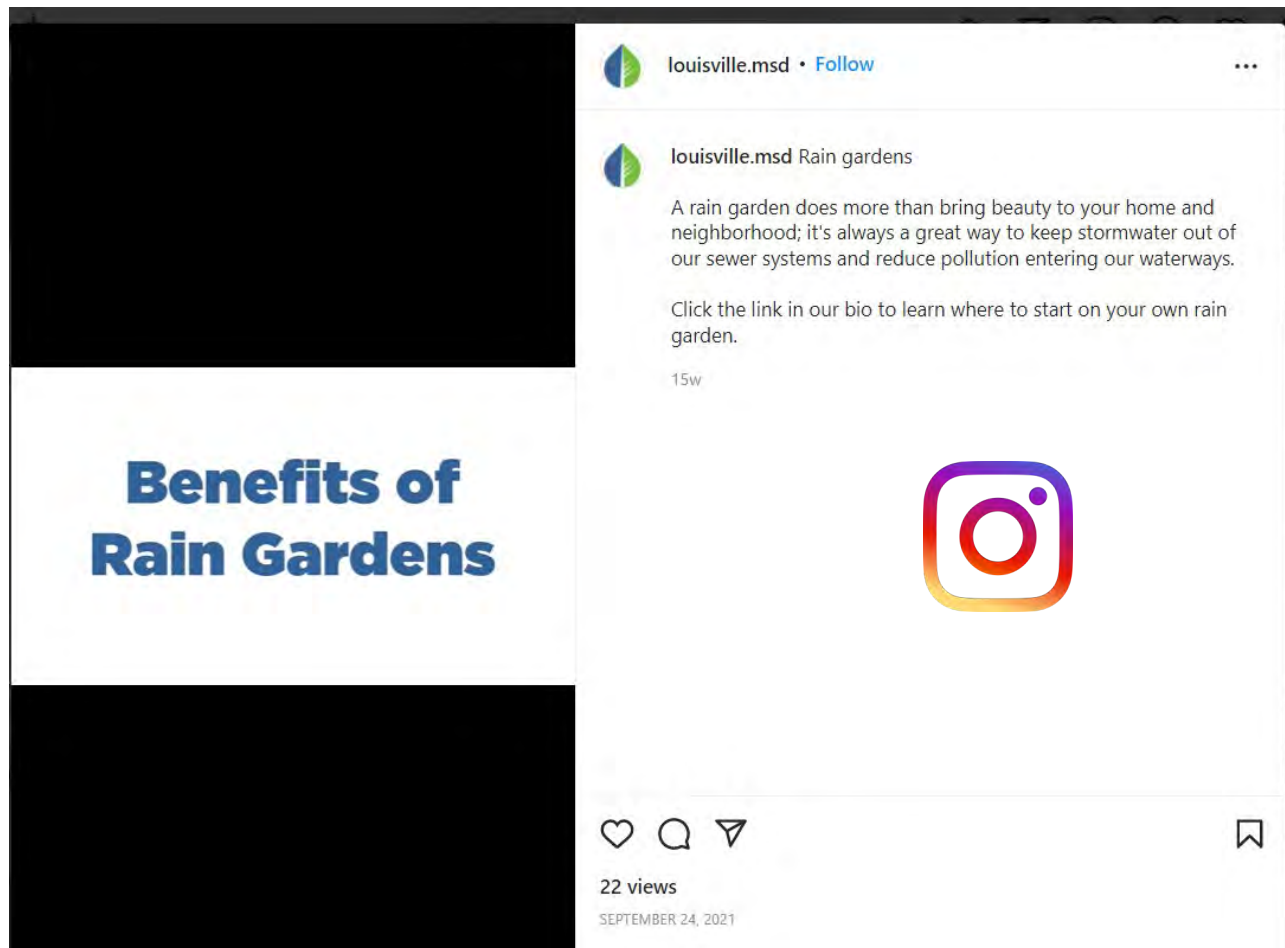


And if you can't participate in Give A Day, you can always do your part for [#safecleanwaterways](#) by making sure trash and recycling always go into the proper receptacles. It keeps garbage out of waterways and beautifies the community.



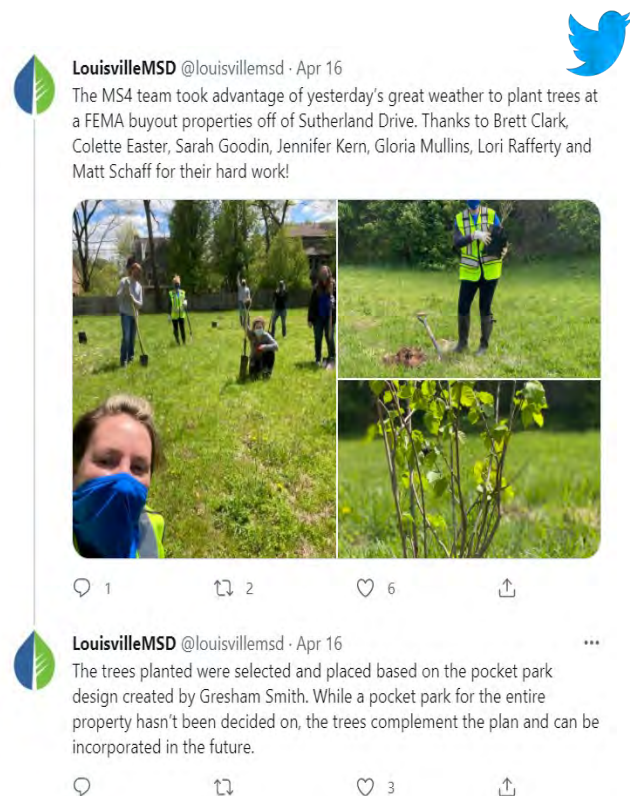
Social Media Posts

Topic 6: Natural Function



Social Media Posts

Topic 6: Natural Function



Social Media Posts

Topic 6: Natural Function



LouisvilleMSD @louisvillemsd · Sep 24, 2021



A rain garden does more than bring beauty to your home and neighborhood; it's always a great way to keep stormwater out of our sewer systems and reduce pollution entering our waterways. Learn where to start on yours at ow.ly/wc0Y50GfgGo.



LouisvilleMSD Retweeted



Lauren Niemann, M.Sc. 🌱 🦋 🐝 @ZoologyGal · Sep 15, 2021



Environmental Science Ss tending to the native plantings in the @FernCreekHigh courtyard, in preparation for an infusion of donated native plants. Thank you @louisvillemsd (as always!) for your generosity & support of environmental education in @JCPSKY 💜 😊



Social Media Posts

Topic 6: Natural Function

Louisville MSD
June 15 · 🌐

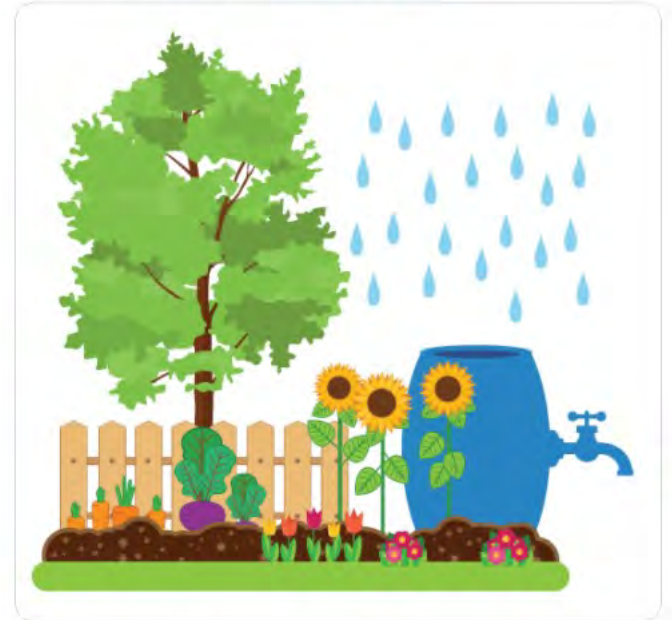


Be part of the fight for [#safecleanwaterways](#): Plant a tree, construct a rain garden, or replace your downspout with a rain barrel garden to help absorb stormwater! Find more tips at <http://ow.ly/Z0Ln50FaN0r>.



LouisvilleMSD @louisvillemsd · Jun 15

Be part of the fight for [#safecleanwaterways](#): Plant a tree, construct a rain garden, or replace your downspout with a rain barrel garden to help absorb stormwater! Find more tips at ow.ly/vBGX50FaN0q.



💬 1 🔄 1 ❤️ 4 ↗️



LouisvilleMSD @louisvillemsd · Mar 18

Rain gardens consist of native plants with deep, dense root systems that can capture and infiltrate stormwater runoff. Rain gardens keep stormwater out of our combined sewer systems, relieving sewer overflows, and playing an important role in [#safecleanwaterways](#).



💬 1 🔄 1 ❤️ 1 ↗️



LouisvilleMSD @louisvillemsd · Mar 18

Want to start your own rain garden? We're giving away free seed packets at our main office at 700 West Liberty. Request 10 packets or more and we'll mail them to you! Email brett.clark@louisvillemsd.org for more information. Learn more at ow.ly/aqKn50DXrpQ.

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Louisville MSD
March 18 · 🌐

For today's [#ThrowbackThursday](#) it's all the way back to ... 2018! (It seems forever ago to us also.)

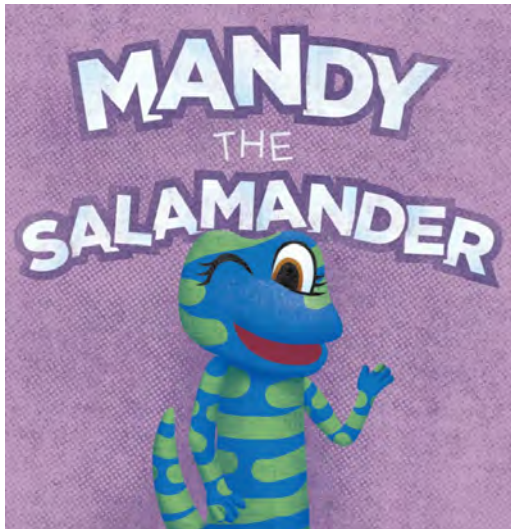
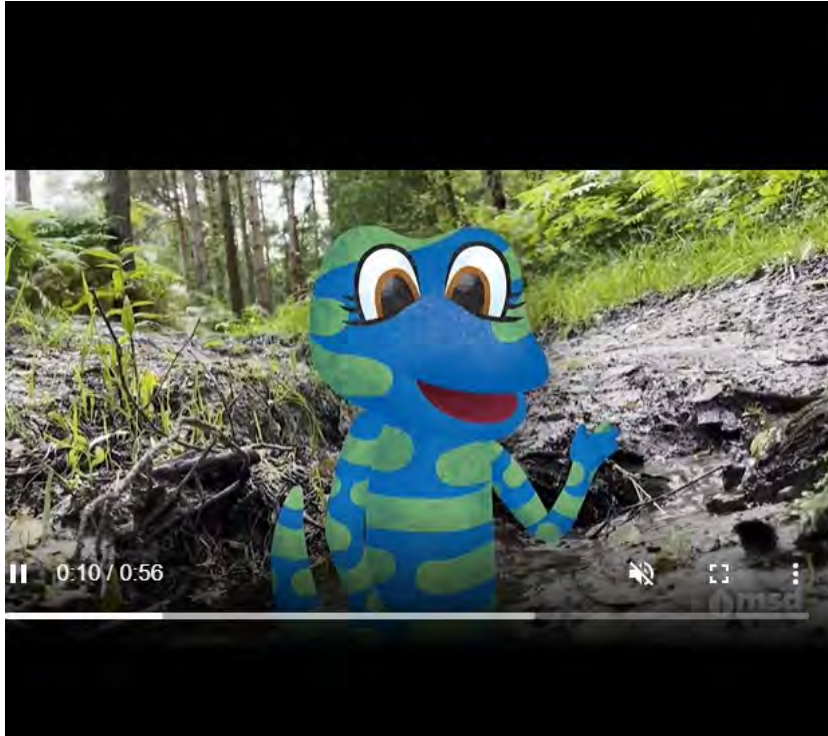
But this was when an ecology class at Louisville Male High School developed a plan for and installed a rain garden at the school. Rain gardens consist of native plants with deep, dense root systems that can capture and infiltrate stormwater runoff. Rain gardens keep stormwater out of our combined sewer systems, relieving sewer overflows, playing an important role in [#safecleanwaterways](#).

Want to start your own rain garden? We're giving away free seed packets at our main office at 700 West Liberty. Request 10 packets or more and we'll mail them to you! Email brett.clark@louisvillemsd.org for more information. Learn more at <http://ow.ly/aqKn50DXrpQ>.



Social Media Posts

Topic 6: Natural Function



Website link: http://www.louisvillemsd.org/sites/default/files/file_repository/Photos/20MSD183_Mandy_the_Salamander_Final.pdf_0.pdf

Social Media Posts

Topic 6: Natural Function



Louisville MSD
April 6 · 🌐



MSD and Kentucky Science Center are working together to get the word out about the Waterway Protection Tunnel. The tunnel will help keep waterways safe and clean for you and our local wildlife. To learn about the project visit: <http://ow.ly/4VnJ50D0xvs>.



LouisvilleMSD @louisvillemsd · May 18



MSD partnered with Louisville Grows, Metro's Division of Community Forestry, and Brightside to plant 167 trees in the Iroquois and Southside neighborhoods Saturday. MSD engineer Colette Easter participated with her son and members of the Citizen Forestry Group. 1/2



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LouisvilleMSD @louisvillemsd · May 18

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This is part of the campaign to help reduce the urban heat island effect and reduce runoff to the combined sewer system. These types of events help to ensure [#safecleanwaterways](#) and reduce stormwater runoff.

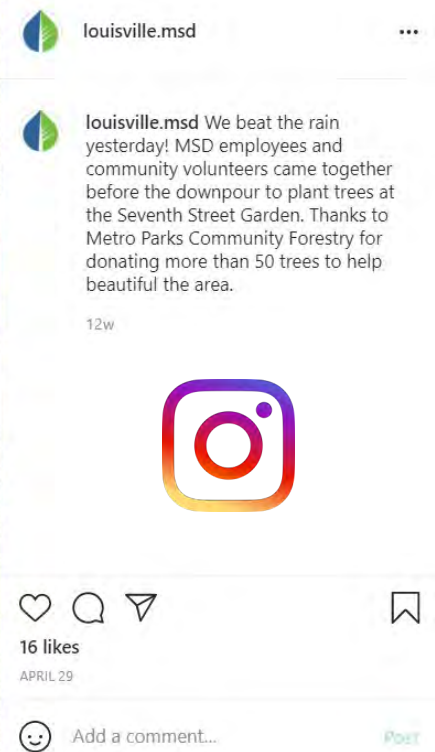
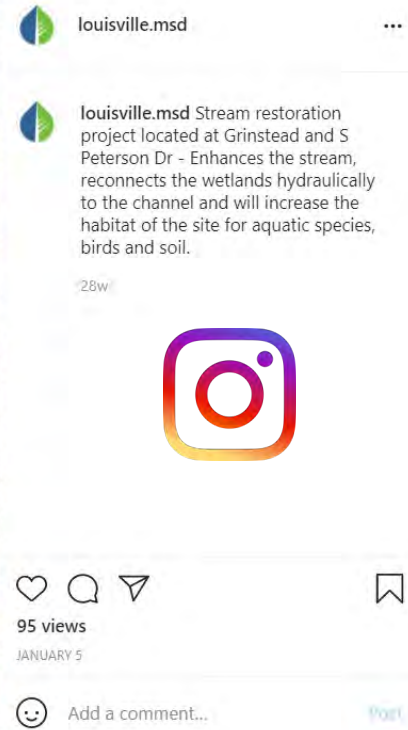


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Social Media Posts

Topic 6: Natural Function



Social Media Posts

Topic 6: Natural Function



Louisville MSD
April 29 · 🌐



We beat the rain yesterday! MSD employees and community volunteers came together before the downpour to plant trees at the Seventh Street Garden. Thanks to Metro Parks Community Forestry for donating more than 50 trees to help beautiful the area.



LouisvilleMSD Retweeted



BrightsideLouisville @Brightside_ · Oct 29, 2021

Maple Street tree planting is well underway this crisp fall morning! Thanks to [@ParksAllianceLu](#) [@UPS](#) [@lgeku](#) and [@louisvillemsd](#) for coming out and supporting us!



Social Media Posts

Topic 6: Natural Function



Louisville MSD
June 9 · 🌐



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

Learn what you can do for #safecleanwaterways at <http://ow.ly/IKSB50F6KTf>.



LouisvilleMSD @louisvillemsd · Jun 9



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

Learn what you can do for #safecleanwaterways at ow.ly/6cggk50F6KTe.



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Louisville MSD
June 25 · 🌐



We all appreciate a well-kept lawn, but did you know reducing yard runoff helps maintain #safecleanwaterways? Composting grass clippings and decreasing the use of fertilizer and pesticides keeps those chemical out of streams following rain. #FlushableFriday



LouisvilleMSD @louisvillemsd · Jun 25



We all appreciate a well-kept lawn, but did you know reducing yard runoff helps maintain #safecleanwaterways? Composting grass clippings and decreasing the use of fertilizer and pesticides keeps those chemical out of streams following rain. #FlushableFriday



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Social Media Posts

Topic 7: General Preparedness

 **Louisville MSD**
November 15, 2021 · 🌐



Flooding can occur during any season. Always be prepared. Visit [weather.gov/flood](https://www.weather.gov/flood) to learn more about flooding and how you can prepare before it happens. #FloodSafety



Prepare for Flooding Before it Happens

-  Are you located in a flood plain?
-  What is the fastest way to higher ground?
-  What roads nearby are most likely to flood?

[weather.gov/flood](https://www.weather.gov/flood) 

 5  1 Share

 **Louisville MSD**
December 20, 2021 at 1:00 PM · 🌐



Flooding can occur during any season. Always be prepared. Visit [weather.gov/flood](https://www.weather.gov/flood) to learn more about flooding and how you can prepare before it happens. #FloodSafety



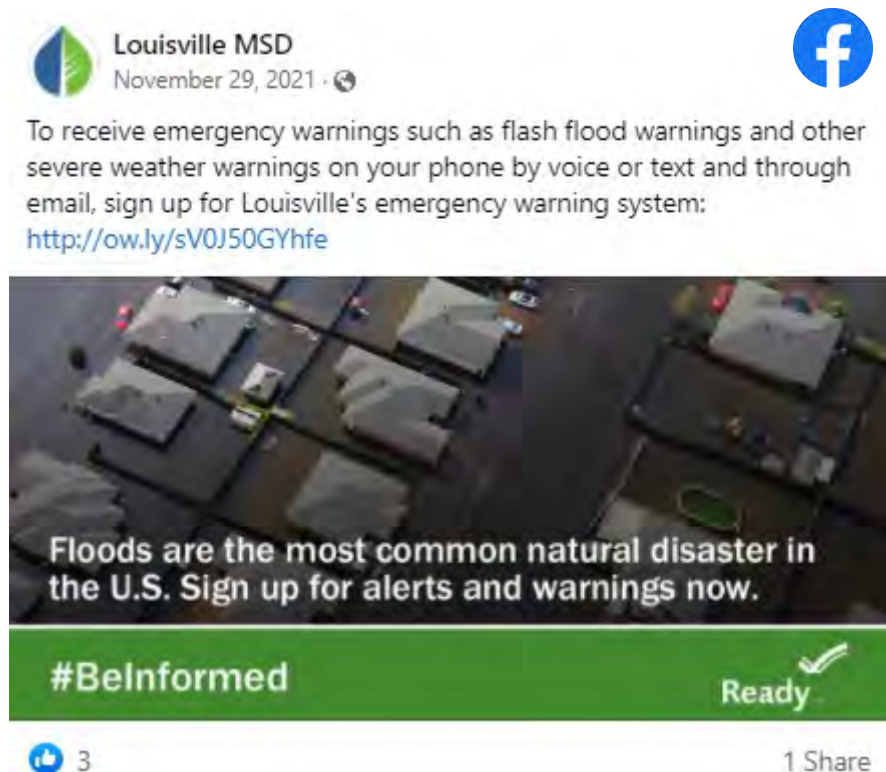
Prepare for Flooding Before it Happens

-  Are you located in a flood plain?
-  What is the fastest way to higher ground?
-  What roads nearby are most likely to flood?

[weather.gov/flood](https://www.weather.gov/flood) 

Social Media Posts

Topic 7: General Preparedness



Social Media Posts

Topic 8: Basement Backups

 **Louisville MSD**
July 12 at 10:35 AM · 🌐



Want to help ensure #safecleanwaterways? Delay using washing machines and dishwashers during peak rain events—they can fill up the sanitary sewers and contribute to sewer overflows.
<https://www.youtube.com/watch?v=3ykUUXvM6ME>



LouisvilleMSD @louisvillemsd · Jul 12



Want to help ensure #safecleanwaterways? Delay using washing machines and dishwashers during peak rain events—they can fill up the sanitary sewers and contribute to sewer overflows.



Laundry
[youtube.com](https://www.youtube.com/watch?v=3ykUUXvM6ME)



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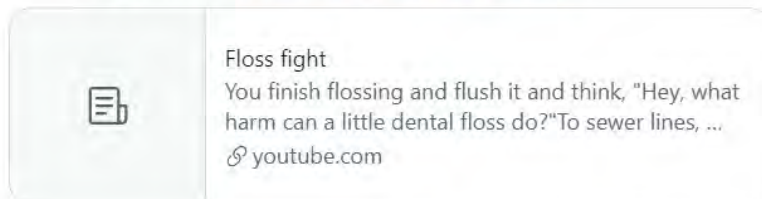


LouisvilleMSD @louisvillemsd · Apr 9



Yes, you should definitely floss every day—and then you should dispose of it in the garbage and NOT flush it down the toilet! #Sticktothe3Ps to help maintain #safecleanwaterways.

Learn more about the #BowlPatrol at ow.ly/YKXD50EI2NO.



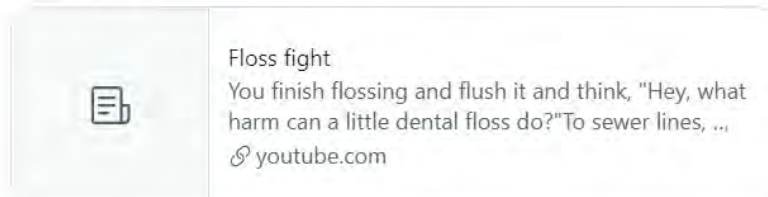
LouisvilleMSD @louisvillemsd · Apr 13



Did you floss this morning? (You should have!)

Then did you flush your dental floss? (You *shouldn't* have!)

And here's why. 🚫🚫🚫



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Social Media Posts

Topic 8: Basement Backups


 **Louisville MSD**
April 13 · 🌐

Did you floss this morning? (You should have!)


Then did you flush your dental floss? (You *shouldn't* have!)

And here's why. 🐞🐞🐞

<https://www.youtube.com/watch?v=PQ9IPxOG8H4>




YOUTUBE.COM
Floss fight
You finish flossing and flush it and think, "Hey, what harm can a littl..."


 **Louisville MSD**
April 9 · 🌐

Yes, you should definitely floss every day—and then you should dispose of it in the garbage and NOT flush it down the toilet! #Sticktothe3Ps to help maintain #safecleanwaterways.

Learn more about the #BowlPatrol at <http://ow.ly/KchF50EI2NQ>.
<http://ow.ly/hvsU50EI2NP>




YOUTUBE.COM
Floss fight
You finish flossing and flush it and think, "Hey, what harm can a littl..."

 **Louisville MSD**
November 19, 2021 · 🌐

For #WorldToiletDay2021, it's important to look at how you treat wastewater infrastructure. That means #Sticktothe3Ps and only flush pee, poo and paper.

Here's why.

(We saved this one for after lunch. You're welcome.)



👍❤️ 2 1 Share

👍 Like 💬 Comment ➦ Share

Social Media Posts

Topic 8: Basement Backups



Louisville MSD

March 13 · 🌐



Today would be a good day to make sure the only thing you're flushing is pee, poo and toilet paper. Tomorrow is great for that. In fact, every day is great.

Can we do every day?

Yes we can.

[#Sticktothe3Ps](#) [#BowlPatrol](#) [#safecleanwaterways](#)



Louisville MSD

May 28 · 🌐



A [#FlushableFriday](#) reminder for the three-day weekend to keep your [#FlushGame](#) simple and always [#Sticktothe3Ps](#).



LouisvilleMSD @louisvillemsd · May 28

A [#FlushableFriday](#) reminder for the three-day weekend to keep your [#FlushGame](#) simple and always [#Sticktothe3Ps](#).



Social Media Posts

Topic 8: Basement Backups



Louisville MSD

September 17, 2021 · 🌐



Really there's a Top 3 of Things To Flush, and that's pee, poo and paper. Everything else goes in the trash. By keeping your [#FlushGame](#) simple, you eliminate expensive repairs and damage to your pipes and our treatment centers! Learn more at <http://ow.ly/V6LJ50Gbs5M>.



2

1 Share



Louisville MSD

November 19, 2021 · 🌐



It's [#WorldToiletDay2021](#), and that's the perfect time to consider your relation with your toilet.

Seriously.

Because proper sanitation and wastewater infrastructure is vital, and we each play a role. One way to ensure it all works the way it should is to keep your [#FlushGame](#) simple and [#Sticktothe3Ps](#). That means nothing in the toilet but pee, poo and toilet paper.... See more



1



Louisville MSD

October 1, 2021 · 🌐



What goes down the toilet?

- ✓ Pee
- ✓ Poo
- ✓ Toilet Paper... See more

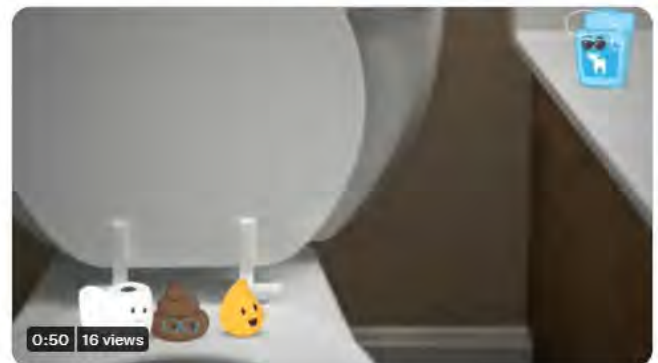


1



LouisvilleMSD @louisvillemsd · Nov 19, 2021

Because the only things that should go in the toilet are the 3Ps: pee, poo and toilet paper. That means no floss, no "flushable" wipes, no anything else. When you [#Sticktothe3Ps](#), you prevent backups and damage to infrastructure, and that helps everyone. [#WorldToiletDay2021](#) 7/8



1



1



Social Media Posts

Topic 8: Basement Backups



Social Media Posts

Topic 8: Basement Backups



Louisville MSD
February 12 · 🌐



We're all for putting on your dancing shoes, but keep the clogs where they belong: On your feet. [#Sticktothe3Ps](#) and only flush pee, poo and toilet paper. [#BowlPatrol](#)



LouisvilleMSD @louisvillemsd · Jul 2



We won't dance around the issue; we need everyone to keep their [#FlushGame](#) simple and [#Sticktothe3Ps](#).



1



Louisville MSD
July 2 at 4:15 PM · 🌐

We won't dance around the issue; we need everyone to keep their [#FlushGame](#) simple and [#Sticktothe3Ps](#).



Social Media Posts

Topic 8: Basement Backups



LouisvilleMSD @louisvillemsd · Jun 18



It's easy to be part of the fight for #safecleanwaterways: Just #Sticktothe3Ps. Learn what else you can do at louisvillemsd.org/athome. #FlushableFriday



1



LouisvilleMSD @louisvillemsd · Dec 31, 2021



We're all making New Year resolutions, and here's an easy one to keep:

#Sticktothe3Ps and only flush pee, poo and toilet paper.

#BowlPatrol #NewYear2022 #HappyNewYear



2

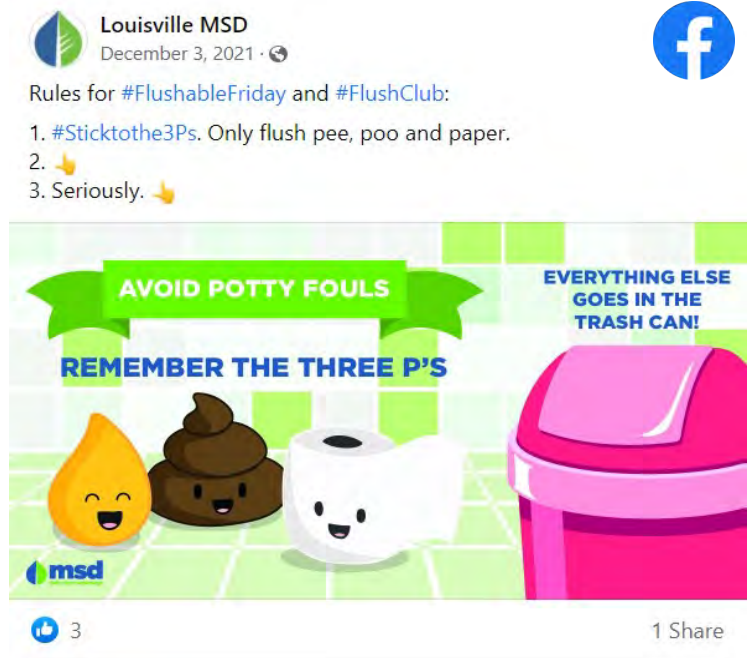


6



Social Media Posts

Topic 8: Basement Backups



Social Media Posts

Topic 8: Basement Backups

LouisvilleMSD @louisvillemsd · Apr 1

There's no foolin' around when it comes to why you should #Sticktothe3Ps. Only flush pee, poo and toilet paper to prevent clogs and damage to pipes—and that's no joke. #KeepYourFlushGameSimple #BowlPatrol



0:17 41 views

2 2

Louisville MSD
April 1 ·

There's no foolin' around when it comes to why you should #Sticktothe3Ps. Only flush pee, poo and toilet paper to prevent clogs and damage to pipes—and that's no joke. #KeepYourFlushGameSimple #BowlPatrol



1 1 Share

Louisville MSD
April 9 ·

Yes, you should definitely floss every day—and then you should dispose of it in the garbage and NOT flush it down the toilet! #Sticktothe3Ps to help maintain #safecleanwaterways.

Learn more about the #BowlPatrol at <http://ow.ly/KchF50EI2NQ>.
<http://ow.ly/hvsU50EI2NP>



YOUTUBE.COM

Floss fight

You finish flossing and flush it and think, "Hey, what harm can a littl..."

Louisville MSD
April 13 ·

Did you floss this morning? (You should have!)
Then did you flush your dental floss? (You "shouldn't" have!)
And here's why. 🙅🙅🙅

<https://www.youtube.com/watch?v=PQ9IPxOG8H4>



YOUTUBE.COM

Floss fight

You finish flossing and flush it and think, "Hey, what harm can a littl..."

Social Media Posts

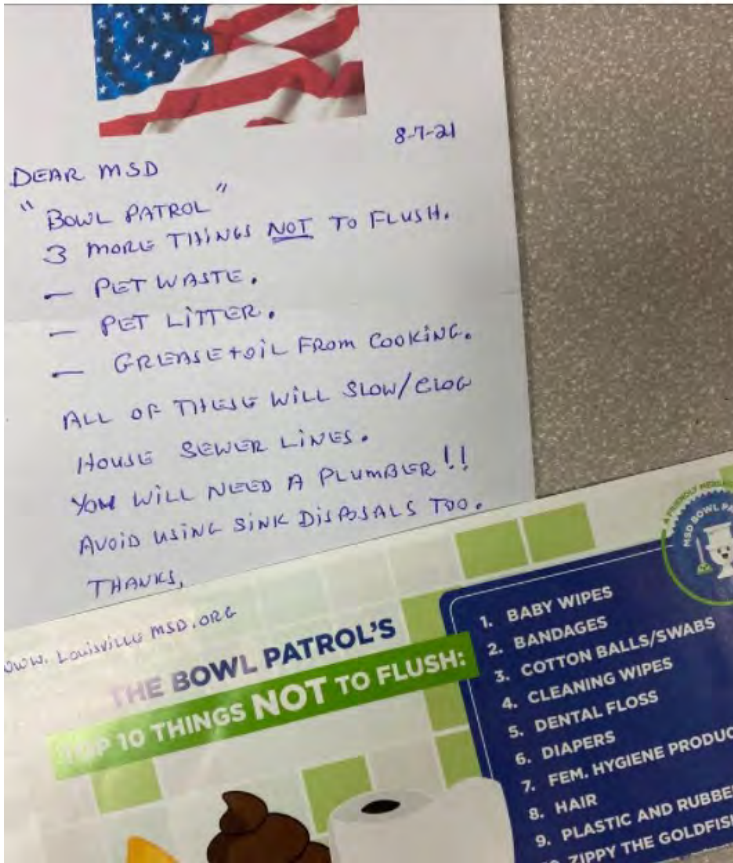
Topic 8: Basement Backups

Louisville MSD
August 16, 2021 · 🌐



You have to love it.

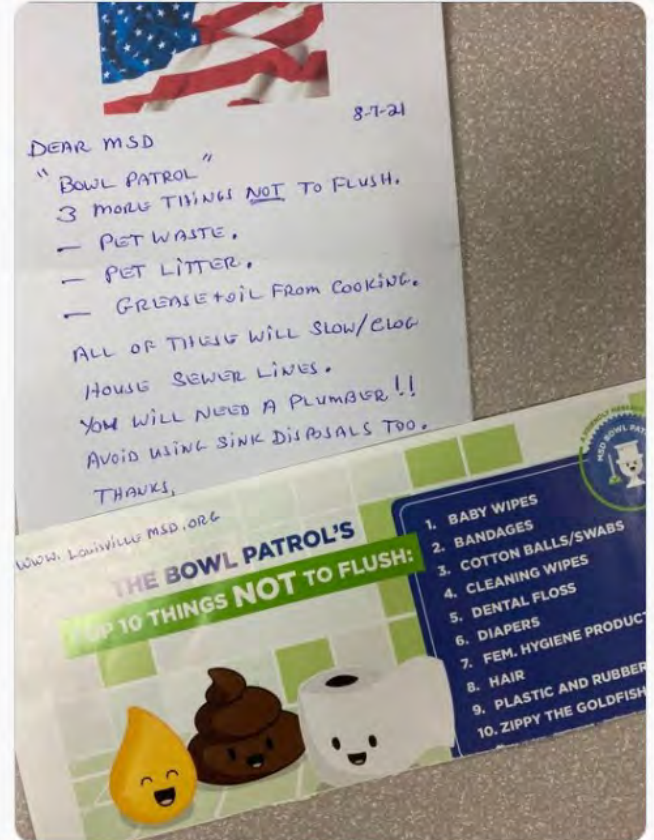
Thanks to Ed for these extra tips on #WhatNotToFlush! Ed knows to #KeepYourFlushGameSimple and #Sticktothe3Ps. #BowlPatrol



LouisvilleMSD @louisvillemsd · Aug 16, 2021
You have to love it.



Thanks to Ed for these extra tips on #WhatNotToFlush! Ed knows to #KeepYourFlushGameSimple and #Sticktothe3Ps. #BowlPatrol



Social Media Posts

Topic 8: Basement Backups



 louisville.msd • Follow

 louisville.msd What goes down the toilet?

- ☒ Pee
- ☒ Poo
- ☒ Toilet Paper

What else?
☒ Nothing

Keep your #FlushGame simple and #Sticktothe3Ps. #BowlPatrol #FlushableFriday

Click the link in our profile to learn more ways you can help ensure #safecleanwaterways.

14w

36 views
OCTOBER 1, 2021

 Add a comment... Post



 louisville.msd • Follow

 louisville.msd For #WorldToiletDay2021, consider what the toilet means to you; you'll be spending time with it anyway. By keeping your #FlushGame simple and being sure to #Sticktothe3Ps, you help avoid costly backups and damage to aging infrastructure.

So only flush pee, poo, and toilet paper and nothing else. Everything else goes in the garbage.

Learn more about what you can do to ensure #safecleanwaterways by clicking the link in our bio!

6w

27 views
NOVEMBER 19, 2021

Social Media Posts

Topic 8: Basement Backups

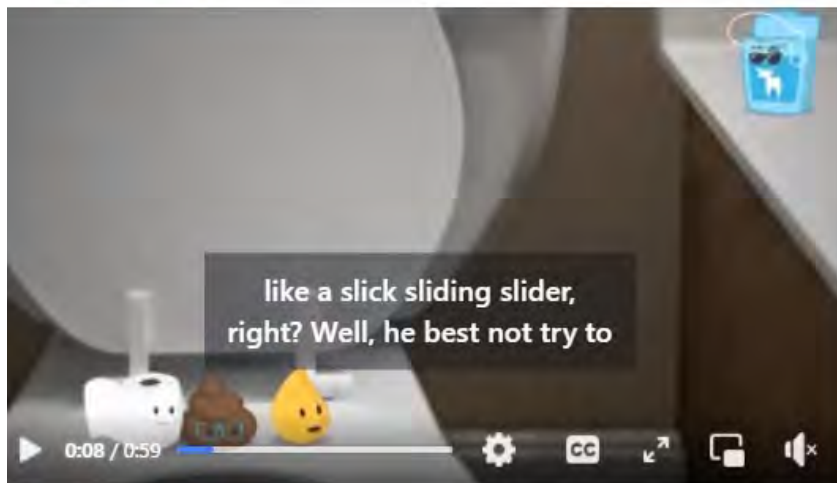


Louisville MSD

August 27, 2021 · 🌐



The [#BowlPatrol](#) has a few ideas for you on what you should be flushing and what you shouldn't. (Hint: [#Sticktothe3Ps.](#))
[#FlushableFriday](#)



3

2 Shares



Like



Comment



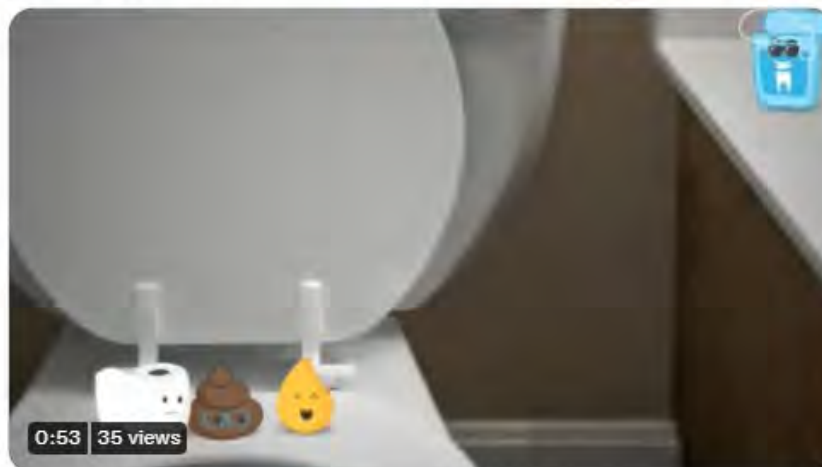
Share



LouisvilleMSD @louisvillemsd · Aug 27, 2021



The [#BowlPatrol](#) has a few ideas for you on what you should be flushing and what you shouldn't. (Hint: [#Sticktothe3Ps.](#)) [#FlushableFriday](#)



2



3



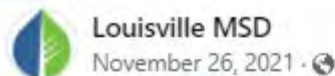
Social Media Posts

Topic 8: Basement Backups



Roses are red
Violets are blue
We bet you can guess what's next
But oh whatever; only flush paper, pee and poo.... [See More](#)

Love means never having to apologize for anything you flushed (so watch what goes down the bowl)!



Let's keep our [#FlushGame](#) simple this [#BlackFriday](#) and [#Sticktothe3Ps](#). Only flush pee, poo and toilet paper and put everything else in the garbage. [#BowlPatrol](#) [#FlushableFriday](#)



Social Media Posts

Topic 8: Basement Backups



Louisville MSD
October 25, 2021 · 🌐



If you ever wonder what scares wastewater treatment workers, it's stuff like this. These "monsters" damage pipes and treatment systems, and it's why you should keep your [#FlushGame](#) simple and [#Sticktothe3Ps](#): pee, poo, and toilet paper. [#scaryseason](#)

<http://ow.ly/4q2750Gxrin>



WTVR.COM

Workers hoist 'monster' from sewer in Richmond: 'Oh my God!'



Louisville MSD
February 20 · 🌐



ICYMI: Where we again remind you to [#Sticktothe3Ps](#) and only flush pee, poo and paper, but do so after you've already had lunch. [#BowlPatrol](#)

<http://ow.ly/Teeu50DEPWU>



THEGUARDIAN.COM

Workers clear 'huge, disgusting' fatberg from London sewer

👍👎 3



Louisville MSD
April 23 · 🌐



Psst

Hey you.

"Flushable" wipes aren't flushable.

But for the back of the room:

STICK 🍌 to 🍌 the 🍌 3 🍌 Ps 🍌 and 🍌 only 🍌 flush 🍌 pee 🍌 poo 🍌 and 🍌 toilet paper.

Thanks.

[#FlushableFriday](#)

<http://ow.ly/1fFT50EvvjU>

Ironhouse Sanitary District





KSAT.COM

What happens to 'flushable' wipes after they leave your toilet bowl?


Social Media Posts

Topic 8: Basement Backups

 **Louisville MSD**
June 5 · 🌐




A poem:
No matter where you go
No matter what you do
Keep your [#FlushGame](#) simple
Only flush paper, pee and poo.
Remember: "Flushable" wipes aren't flushable. [#Sticktothe3Ps](#).
<https://www.arkansasonline.com/.../flushable-wipes-clog.../>




ARKANSASONLINE.COM
'Flushable' wipes clog sewers
"Flushable" wipes are flushable, right?


👍 4 2 Shares

👍 Like 💬 Comment ➦ Share

 **LouisvilleMSD** @louisvillemsd · Jun 5



A poem:
No matter where you go
No matter what you do
Keep your [#FlushGame](#) simple
Only flush paper, pee and poo.
Remember: "Flushable" wipes aren't flushable. [#Sticktothe3Ps](#).

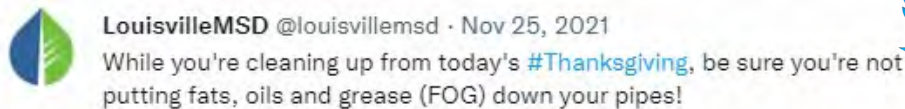
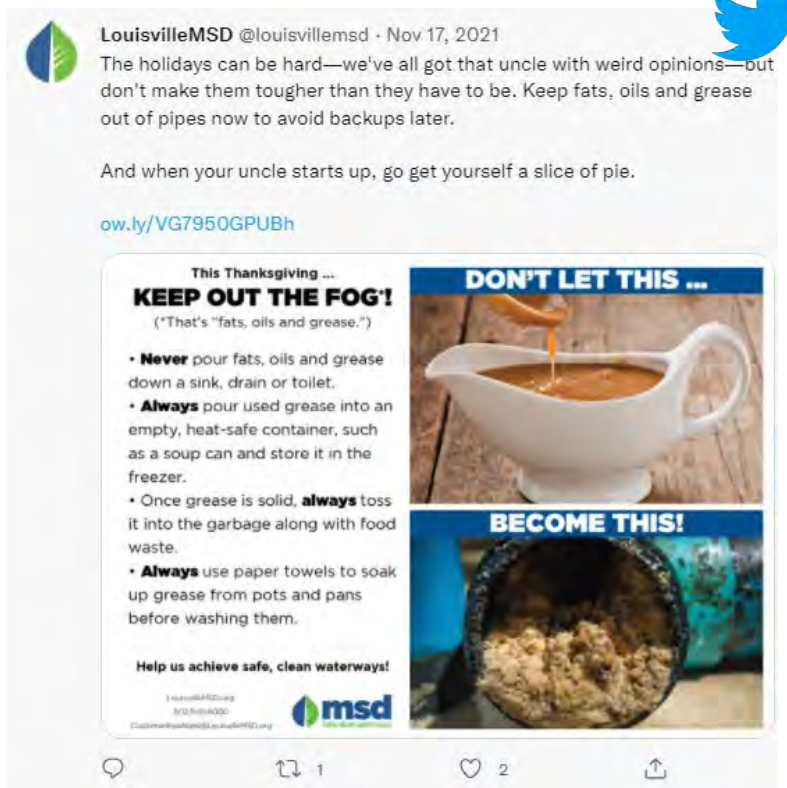


'Flushable' wipes clog sewers
"Flushable" wipes are flushable, right?
[arkansasonline.com](#)

💬 ↺ ❤️ 1 ➦

Social Media Posts

Topic 8: Basement Backups



Social Media Posts

Topic 8: Basement Backups



Louisville MSD

November 24, 2021 · 🌐



This #Thanksgiving, be sure to keep fats, oils and grease (FOG) out of your pipes. That means properly disposing of:

- 🥩 Meat fat
- 🍳 Grease
- 🍷 Cooking oil
- 🧈 Shortening
- Da... See more

Tips to help keep FOG out of the sewers:

Can the grease!

Never pour fats, oils and grease down a sink, drain or toilet. Pour used grease into an empty, heat-safe container, such as a soup can, and store it in the freezer. Once the grease has become solid, toss the can into the garbage.



Scrape your food waste into the trash. Wipe all pots, pans, dishes and cooking utensils with a paper towel to soak up grease before washing them.



Catch the scraps in your sink with a basket or strainer, instead of using the garbage disposal, and throw them away in the trash can.



Recycle your deep-fryer oil by taking it to Louisville Metro's grease drop-off location at 7501 Grade Lane.

Social Media Posts

Topic 8: Basement Backups



Louisville MSD

November 2, 2021 · 🌐



The holidays are right around the corner, and that means more cooking and more potential for FOG (fats, oils and grease). Properly disposing of FOG throughout the holidays (and the rest of the year) is one way to ensure #safecleanwaterways.

<https://www.youtube.com/watch?v=efpIDUm6DxA>



YOUTUBE.COM

Disposing of Fats, Oils, & Grease in Louisville

Don't pour any used fats, cooking oil, or grease down your drains! ...



Louisville MSD

November 22, 2021 · 🌐



As you get ready for Thanksgiving, remember to keep fats, oils and grease (FOG) out of your pipes! Properly disposing of FOG now will prevent backups and expensive repairs later!

Learn more at <http://ow.ly/ihRz50GTq8L>.

<http://ow.ly/eIPL50GTq8G>



YOUTUBE.COM

Disposing of Fats, Oils, & Grease in Louisville

Don't pour any used fats, cooking oil, or grease down your drains! ...



LouisvilleMSD @louisvillemsd · Nov 2, 2021



The holidays are right around the corner, and that means more cooking and more potential for FOG (fats, oils and grease). Properly disposing of FOG throughout the holidays (and the rest of the year) is one way to ensure #safecleanwaterways.



youtube.com

Disposing of Fats, Oils, & Grease in Louisville

Don't pour any used fats, cooking oil, or grease down your drains! There is a better way to dispose...



2



Social Media Posts

Topic 8: Basement Backups



Louisville MSD
November 12, 2021 · 🌐

Fog has its place—early mornings, Scottish moors, horror films—but FOG (fats, oils and grease)? Not so much. Properly disposing of FOG prevents clogs in your sewer line and backups into your home.

Learn what you can do at <http://ow.ly/VWxq50GKPu6>.
#FlushableFriday



3

1 Share



Louisville MSD
November 24, 2021 · 🌐

Another reminder for anyone starting to cook early to be sure to dispose of fats, oils and grease (FOG) properly! Pouring FOG down pipes just leads to backups, plumber bills and damaging infrastructure!

<https://www.youtube.com/watch?v=5XITqZJN0PI>



YOUTUBE.COM

FOG



LouisvilleMSD @louisvillemsd · Nov 12, 2021

Fog has its place—early mornings, Scottish moors, horror films—but FOG (fats, oils and grease)? Not so much. Properly disposing of FOG prevents clogs in your sewer line and backups into your home.

Learn what you can do at ow.ly/XOO50GKPu5. #FlushableFriday



1



2



Native Seed Give Away (March 1, 2021)



LouisvilleMSD @louisvillemSD · Mar 12

...

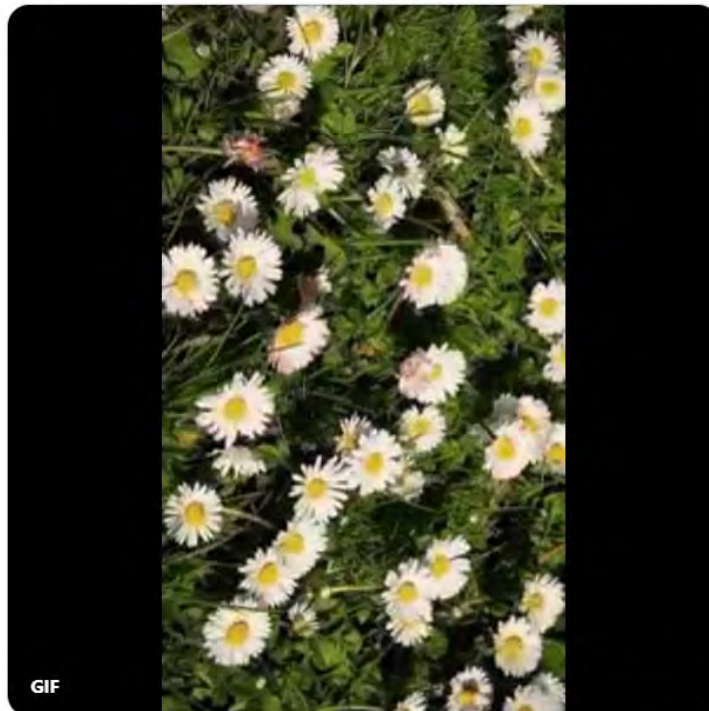
Join [#NationalPlantAFlowerDay](#) and help [#safecleanwaterways](#)! Packets of native seeds are available at our main office at 700 West Liberty. Request 10 or more and we'll mail them free! Email brett.clark@louisvillemSD.org for more information. Learn more at ow.ly/aqKn50DXrpQ.



LouisvilleMSD @louisvillemSD · Mar 1

...

Rain garden are a part of [#safecleanwaterways](#)! Packets of native seeds are available at the MSD main office at 700 West Liberty or request 10 or more packets, and we'll mail them free! Email brett.clark@louisvillemSD.org for more information. Learn more at bit.ly/3aTEecV.





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 Wednesday September 15th at 5pm ET. Please contact Jennifer Kern at Jennifer.Kern@LouisvilleMSD.org or (502)540-6241 with any questions.

Urban Reforestation Grant Application

For more information regarding MSD's Urban Reforestation Program, please contact MSDMS4@louisvillemsd.org or 502.540.6248.

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](#).



[ABOUT](#) [EVENTS](#) [GET INVOLVED](#) [TREES](#) [GARDENS](#) [PLANT SK](#) [THE GIVING GROVE](#) [HEALTHY HOUSE](#) [CONTACT US](#)

Why It Matters

Louisville Grows' outreach extends to all of Jefferson County and Southern Indiana. However, our focus audience is on serving 21 neighborhoods in west and south Louisville. These neighborhoods are most impacted by the Urban Heat Island Effect due to the loss of their tree canopy and are experiencing food insecurities.

A study on urban heat by Dr. Brian Stone of the Georgia Institute of Technology identifies Louisville as having one of the fastest-growing urban heat island effects in the nation. These effects are most pronounced in neighborhoods lower on the city's socioeconomic scale whose canopies are especially deficient. This leads to higher energy usage and health disparities including heat-related illness and death, all of which disproportionately affect Louisville's poorest residents. The Urban Heat Management Study commissioned by Louisville's Office of Sustainability recommends planting trees as highly effective to combat these issues. Besides mitigating heat, trees clean air and soil, absorb stormwater runoff, reduce utility bills, raise property value and beautify the urban environment. While a 45% urban tree canopy is recommended, the average tree canopy in the neighborhoods we serve is only 15-22% and Louisville is losing roughly 54,000 trees per year.

TreesLouisville Residential Tree Rebate Program

To participate, purchase and plant an eligible shade tree on your residential property and apply to receive \$30 back on up to three trees. This program is open to residents of Jefferson County, KY on a first-come, first-serve basis until all funds have been claimed. For full eligibility requirements or to apply, visit treeslouisville.org/rebate or find a brochure at your local garden center.

Why trees matter - TreesLouisville

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?

It's estimated that for every \$1 invested in trees, we gain \$3-5 in ecosystem benefits.

Louisville's tree canopy provides its residents with almost \$330M in benefits every year, and an additional \$230M in carbon storage over the course of the lifetime of the trees.

- ▶ IMPROVE AIR QUALITY
- ▶ ABSORB STORMWATER
- ▶ PREVENT EROSION
- ▶ PROVIDE WILDLIFE HABITAT
- ▶ MODERATE THE URBAN HEAT ISLAND EFFECT
- ▶ PROVIDE ENERGY SAVINGS
- ▶ REDUCE NOISE POLLUTION

Studies show that trees create stronger, safer and healthier communities with successful business districts and higher property values.



Calling all Louisvillians! We invite you to explore water through images and maps. Our goal is to view water—from raindrops and puddles to Beargrass Creek and the Ohio River—through multiple lenses.

Welcome to the Louisville/Ohio River Visioning Project! In collaboration with the NOAA-funded Citizen Science, Civics, and Resilient Community project, we aim to provide community members with opportunities to:

1. Celebrate water in Louisville.
2. Photograph water during rainy and sunny days in Louisville.
3. Use images to tell stories about rainwater, including extreme precipitation.
4. Envision ways of restoring and protecting healthy waterways throughout Metro Louisville.
5. Participate in forums based on how images tell stories about extreme precipitation and ways water moves through Louisville to the Ohio River.

Welcome to Ripple Effects!



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

MEDIA RELEASE

April 29, 2021

CONTACT:

Sheryl Lauder

Sheryl.Lauder@LouisvilleMSD.org

Green infrastructure under Churchill Downs parking lots protects from localized flooding and sewer overflows

LOUISVILLE, KY – Churchill Downs' storied history includes the Kentucky Derby, Kentucky Oaks, and hosting the Breeders' Cup nine times. But the Kentucky institution can also be recognized for its efforts to help maintain safe, clean waterways in Louisville Metro with its participation in Louisville MSD's Green Infrastructure Program.

The track's parking lot renovations include two underground basins, which hold a series of 96-inch corrugated steel pipes underneath both the Derby Museum and Longfield parking areas. The pipes—draining more than 50 acres—act as a storage basin during heavy rainfall events. The basins provide 3 million gallons of stormwater storage, which slowly seeps into the sandy soil under the parking lot into the Ohio River Alluvial Aquifer, keeping stormwater out of the sewer system, reducing sewer overflows and stress on wastewater treatment facilities.

The green infrastructure project exceeds all projections of effectiveness in controlling the amount of stormwater entering the sewer system. The underground basins went into service in April 2019 and have exceeded their capacity only once. As total capacity exceeds the storage amount, the stormwater overflows the underground basins into MSD's combined sewer system.

Additional Facts about the Churchill Downs Infiltration Basins:

- Each basin is the length of a football field and roughly 17 feet underground
- Basins have 3-million-gallon storage capacity total - equivalent to 4.5 Olympic-size swimming pools
- They capture more than 60 million gallons of water each year and will prevent about 12 million gallons of sewer overflow each year
- And are large enough to handle a 2.13" rain event - this is the largest rain event in a typical year of rainfall.
 - This means that, in a typical year, every drop of rain that falls on the 55-acre parking lot will infiltrate back into the ground
- More than 900 trees were planted at Churchill Downs as part of this project

For more information visit LouisvilleMSD.org/Green



LouisvilleMSD



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.
- Submit the application and all documents listed above.

Apply by email:

FloodPermits@louisvillemad.org

For questions concerning floodplain permitting, call 502.540.6126.

For more information on the floodplain visit

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

APPENDIX 5

Coverage Improvement Plan Worksheet

370 COVERAGE IMPROVEMENT PLAN IMPLEMENTATION
Community Name: Louisville/Jefferson County
State: Kentucky
CID: 210120

Coverage Improvement Plan Implementation (CPI) Project Worksheet									
	CPI Projects	Points per Topic	Times Delivered	CPI	PPI?	PPI	STK?	STK	CPI + PPI + STK
CPI#1	Councilman Newsletters	4	14	56	y	22.4	y	22.4	78.4
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	2	3	6	y	2.4	n	0.0	8.4
CPI#5	Kentucky State Fair	2	1	2	y	0.8	y	0.8	2.8
CPI#6	Flood Insurance Social Media Posts	2	4	8	y	3.2	n	0.0	11.2
CPI#7	Flood Insurance Flyer to floodplain/rep loss areas	2	1	2	y	0.8	n	0.0	2.8
CPI#8	Building Industry Assoc Land Development Committee (1)	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
	cFRP	=	ΣCPI:	50	ΣPPI:	36.8	ΣSTK:	28.0	114.8

Number of CPI projects: 9

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

APPENDIX 6

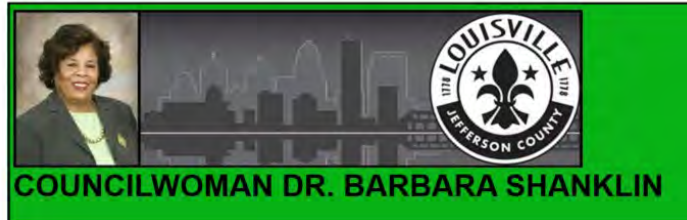
Examples of Coverage Improvement Plan Projects

CPI #1

Metro Council eNewsletters - Districts 2, 7

District 2 Newsletter (March 26, 2021)

03/26/2021



MSD Update on New FEMA Floodplain Mapping

New Federal Emergency Management Agency (FEMA) flood maps became effective February 26, 2021. The new FEMA maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties to the maps. Flood insurance requirements will take effect for properties added to the floodplain. Flood insurance is still recommended even if your property is removed from the mapped floodplain, as the flood risk is only reduced, not removed. Check with your insurance agent to determine the right amount of flood coverage needed. Note that your lender still retains the right to require flood insurance if they feel it is necessary.

If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save.

To see the new floodplain maps or check your property's status please visit:

www.lojic.org/preliminary-firms

For flood insurance questions, contact your insurance agent. MSD Floodplain staff can answer your questions about floodplain mapping. You may contact them at 502.540.6000 or floodpermits@louisvillemsd.org.

Subject: District 7 E-Newsletter



New FEMA Floodplain Maps Now Available

Jefferson County has received new Floodplain maps from the Federal Emergency Management Agency (FEMA) that became effective 2/26/2021. These maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties to the maps. Flood insurance requirements will take effect for properties added to the floodplain. Flood insurance is still recommended even if your property is removed from the mapped floodplain, as the flood risk is only reduced, not removed. Check with your insurance agent to determine the right amount of flood coverage needed. Note that your lender still retains the right to require flood insurance if they feel it is necessary.

If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save.

To see the new floodplain maps or check your property's status please visit:

<https://www.lojic.org/lojic-online>, select the layers button to the right and check the boxes for floodplain layers.

For flood insurance questions, contact your insurance agent. MSD Floodplain staff can answer your questions about floodplain mapping. You may contact them at 502.540.6000 or floodpermits@louisvillemsd.org. You may also review the information from FEMA by visiting www.fema.gov.

District 10 enews

03/19/2021



New Federal Emergency Management Agency (FEMA) flood maps became effective February 26. The new FEMA maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties to the maps.

Flood insurance requirements will take effect for properties added to the floodplain. Flood insurance is still recommended even if your property is removed from the mapped floodplain, as the flood risk is only reduced, not removed. Check with your insurance agent to determine the right amount of flood coverage needed. Note that your lender still retains the right to require flood insurance if they feel it is necessary.

If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save.

To see the new floodplain maps or check your property's status, please visit <https://www.lojic.org/lojic-online>, select the layers button to the right and check the boxes for floodplain layers. The photo above shows the layers selected on the map.

For flood insurance questions, contact your insurance agent. MSD Floodplain staff can answer your questions about floodplain mapping. You may contact them at 540-6000 or floodpermits@louisvillemetro.org.

Subject: District 12 eNewsletter - March 24, 2021



MSD Update on New FEMA Floodplain Mapping



New Federal Emergency Management Agency (FEMA) flood maps became effective February 26, 2021. The new FEMA maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties to the maps. Flood insurance requirements will take effect for properties added to the floodplain. Flood insurance is still recommended even if your property is removed from the mapped floodplain, as the flood risk is only reduced, not removed. Check with your insurance agent to determine the right amount of flood coverage needed. Note that your lender still retains the right to require flood insurance if they feel it is necessary.

If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save.

To see the new floodplain maps or check your property's status please visit the [website here](https://www.lojic.org/lojic-online) (select the layers button to the right and check the boxes for floodplain layers).

For flood insurance questions, contact your insurance agent. MSD Floodplain staff can answer your questions about floodplain mapping. You may contact them at 502.540.6000 or floodpermits@louisvillemetro.org.

Subject: District 14 eNews | March 26, 2021



MSD Update on New FEMA Floodplain Mapping



New Federal Emergency Management Agency (FEMA) flood maps became effective February 26, 2021. The new FEMA maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties to the maps. Flood insurance requirements will take effect for properties added to the floodplain. Flood insurance is still recommended even if your property is removed from the mapped floodplain, as the flood risk is only reduced, not removed. Check with your insurance agent to determine the right amount of flood coverage needed. Note that your lender still retains the right to require flood insurance if they feel it is necessary.

If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save.

To see the new floodplain maps or check your property's status please visit the [website here](#) (select the layers button to the right and check the boxes for floodplain layers).

For flood insurance questions, contact your insurance agent. MSD Floodplain staff can answer your questions about floodplain mapping. You may contact them at 502.540.6000 or floodpermits@louisvillemsd.org.

District 15 E-News

03/25/2021



MSD Update on New FEMA Floodplain Mapping

New Federal Emergency Management Agency (FEMA) flood maps became effective February 26, 2021. The new FEMA maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties to the maps. Flood insurance requirements will take effect for properties added to the floodplain. Flood insurance is still recommended even if your property is removed from the mapped floodplain, as the flood risk is only reduced, not removed. Check with your insurance agent to determine the right amount of flood coverage needed. Note that your

lender still retains the right to require flood insurance if they feel it is necessary.

If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save.

To see the new floodplain maps or check your property's status please visit:
<https://www.lojic.org/lojic-online> select the layers button to the right and check the boxes for floodplain layers

For flood insurance questions, contact your insurance agent. MSD Floodplain staff can answer your questions about floodplain mapping. You may contact them at 502.540.6000 or floodpermits@louisvillemsd.org.

CPI #1

Metro Council eNewsletters—Districts 16, 17, 18

Subject: District 16 eNewsletter - Monday, March 22, 2021



MSD update on new FEMA floodplain mapping

New Federal Emergency Management Agency (FEMA) flood maps became effective February 26, 2021. The new FEMA maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties to the maps. Flood insurance requirements will take effect for properties added to the floodplain. Flood insurance is still recommended even if your property is removed from the mapped floodplain, as the flood risk is only reduced, not removed. Check with your insurance agent to determine the right amount of flood coverage needed. Note that your lender still retains the right to require flood insurance if they feel it is necessary.

If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save.

To see the new floodplain maps or check your property's status please visit: <https://www.lojic.org/lojic-online> select the layers button to the right and check the boxes for floodplain layers.

For flood insurance questions, contact your insurance agent. MSD Floodplain staff can answer your questions about floodplain mapping. You may contact them at 502.540.6000 or floodpermits@louisvillemsd.org.



FEMA Flood Maps

New FEMA flood maps became effective February 26. These maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties. Flood insurance requirements will take effect for those added to the floodplain. Flood insurance is still recommended even if your property was removed from the floodplain as the flood risk is only reduced, not removed. Check with your insurance agent to determine the right amount of insurance needed.

If you live in an area newly impacted by a flood risk map change, review your options with your insurance agent as buildings newly-mapped into the floodplain may be eligible for a lower premium during the first 12 months after a change.

Click [here](#) to see the new floodplain map or to check your property's status. If you have any questions about floodplain mapping, contact MSD at floodpermits@louisvillemsd.org.



Contact the District March 26, 2021

MSD Update on New FEMA Floodplain Mapping

New Federal Emergency Management Agency (FEMA) flood maps became effective February 26, 2021. The new FEMA maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties to the maps. Flood insurance requirements will take effect for properties added to the floodplain. Flood insurance is still recommended even if your property is removed from the mapped floodplain, as the flood risk is only reduced, not removed.

Check with your insurance agent to determine the right amount of flood coverage needed. Note that your lender still retains the right to require flood insurance if they feel it is necessary. If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save.

To see the new floodplain maps or check your property's status please visit: <https://www.lojic.org/lojic-online> select the layers button to the right and check the boxes for floodplain layers.

To see the new floodplain maps or check your property's status please visit: www.lojic.org/preliminary-firms

For flood insurance questions, contact your insurance agent. MSD Floodplain staff can answer your questions about floodplain mapping. You may contact them at 502.540.6000 or floodpermits@louisvillemsd.org.

Subject: District 20 eNewsletter - March 29, 2021



New Federal Emergency Management Agency (FEMA) flood maps became effective February 26, 2021. The new FEMA maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties to the maps. Flood insurance requirements will take effect for properties added to the floodplain. Flood insurance is still recommended even if your property is removed from the mapped floodplain, as the flood risk is only reduced, not removed. Check with your insurance agent to determine the right amount of flood coverage needed. Note that your lender still retains the right to require flood insurance if they feel it is necessary.

If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save.

To see the new floodplain maps or check your property's status please visit: <https://www.lojic.org/lojic-online> select the layers button to the right and check the boxes for floodplain layers

For flood insurance questions, contact your insurance agent. MSD Floodplain staff can answer your questions about floodplain mapping. You may contact them at 502.540.6000 or floodpermits@louisvillemad.org.

District 21 Newsletter: April 15, 2021 (Community)

04/15/2021

MSD UPDATE ON NEW FEMA FLOODPLAIN MAPPING

New Federal Emergency Management Agency (FEMA) flood maps became effective February 26, 2021. The new FEMA maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties to the maps. Flood insurance requirements will take effect for properties added to the floodplain. Flood insurance is still recommended even if your property is removed from the mapped floodplain, as the flood risk is only reduced, not removed. Check with your insurance agent to determine the right amount of flood coverage needed. Note that your lender still retains the right to require flood insurance if they feel it is necessary.

If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save.

To see the new floodplain maps or check your property's status please visit: <https://www.lojic.org/lojic-online> select the layers button to the right and check the boxes for floodplain layers.

For flood insurance questions, contact your insurance agent. MSD Floodplain staff can answer your questions about floodplain mapping. **You may contact them at 502.540.6000 or floodpermits@louisvillemad.org.**

District 22 E-Newsletter Friday, March 18th, 2021



MSD update on new FEMA floodplain mapping

New Federal Emergency Management Agency (FEMA) flood maps became effective February 26, 2021. The new FEMA maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties to the maps. Flood insurance requirements will take effect for properties added to the floodplain. Flood insurance is still recommended even if your property is removed from the mapped floodplain, as the flood risk is only reduced, not removed. Check with your insurance agent to determine the right amount of flood coverage needed. Note that your lender still retains the right to require flood insurance if they feel it is necessary.

If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save.

To see the new floodplain maps or check your property's status please visit:
<https://www.lojic.org/lojic-online> select the layers button to the right and check the boxes for floodplain layers

For flood insurance questions, contact your insurance agent. MSD Floodplain staff can answer your questions about floodplain mapping. You may contact them at 502.540.6000 or floodpermits@louisvillemsd.org.

Subject: ENEWS March 25, 2021



MSD Update on New FEMA Floodplain Mapping

New Federal Emergency Management Agency (FEMA) flood maps became effective February 26, 2021. The new FEMA maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties to the maps. Flood insurance requirements will take effect for properties added to the floodplain. Flood insurance is still recommended even if your property is removed from the mapped floodplain, as the flood risk is only reduced, not removed.

Check with your insurance agent to determine the right amount of flood coverage needed. Note that your lender still retains the right to require flood insurance if they feel it is necessary. If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save.

To see the new floodplain maps or check your property's status please visit:
<https://www.lojic.org/lojic-online> select the layers button to the right and check the boxes for floodplain layers.

To see the new floodplain maps or check your property's status please visit:
www.lojic.org/preliminary-firms

For flood insurance questions, contact your insurance agent. MSD Floodplain staff can answer your questions about floodplain mapping. You may contact them at 502.540.6000 or floodpermits@louisvillemsd.org.

District 26 eNews | April 3rd

04/03/2021



26th DISTRICT COUNCILMAN

**BRENT
ACKERSON**

MSD Update on Flooding

New Federal Emergency Management Agency (FEMA) flood maps became effective February 26, 2021. The new FEMA maps removed approximately 1,400 properties from floodplain maps and added 1,100 new properties to the maps. Flood insurance requirements will take effect for properties added to the floodplain. Flood insurance is still recommended even if your property is removed from the mapped floodplain, as the flood risk is only reduced, not removed. Check with your insurance agent to determine the right amount of flood coverage needed. Note that your lender still retains the right to require flood insurance if they feel it is necessary. If you live in an area newly affected by a flood risk map change, review your options with your insurance agent as buildings newly mapped into the floodplain may be eligible for a lower premium during the first 12 months after a map change. Your insurance agent can give you more information on how to save. To see the new floodplain maps or check your property's status please visit: <https://www.lojic.org/lojic-online> select the layers button to the right and check the boxes for floodplain layers For flood insurance questions, contact your insurance agent. MSD Floodplain staff can answer your questions about floodplain mapping. You may contact them at 502.540.6000 or floodpermits@louisvillemad.org.

STREAMLINE

News and Events at Louisville MSD

February 2021

Did you know homeowner's insurance does not cover flood damage?

Anyone in Louisville Metro can purchase flood insurance. Residents of Jefferson County receive up to a 35 percent discount on their flood insurance premiums because MSD participates in the Community Rating System.

Lenders require flood insurance for those inside the mapped floodplain. Those who live outside of these areas can still be at risk for flooding. 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 by going to www.floodsmart.gov.

To see if your property is in the mapped floodplain visit:
apps.lojic.org/msdflooddetermination



CPI #3


MSD Website

Insurance & Community Rating System

← → ↺

louisvillemetro.org/programs/floodplain-management/insurance-community-rating-system

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Search

Home → Programs → Floodplain Management → Insurance & Community Rating System

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. If you need an elevation certificate, [see if MSD has one on file for your address](#). If your address is not on this list, you will need to hire a surveyor to complete an elevation certificate for your home. If your address is on the list, contact the [Floodplain Management Department](#) to request the elevation certificate.


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

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

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 Us](#)

[Current Projects](#)

CPI #4 Flood Information Kiosk in MSD Lobby

Ask Before You Buy: Know Your Flood Risk

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:
<https://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 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

502.587.0603

CustomerRelations@LouisvilleMSD.org

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

LouisvilleMSD.org



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 **502.540.6439**.

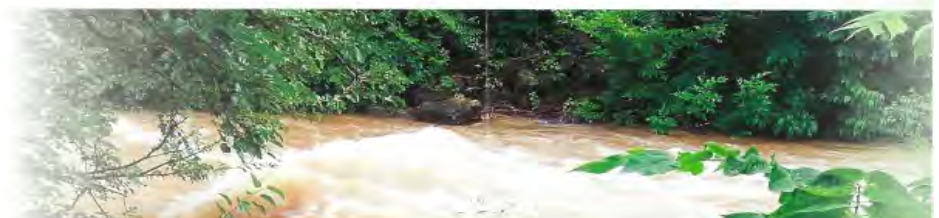
For more information about flooding, visit MSD's Floodplain Management website at:
<http://www.msdlouky.org/programs/crssite/fpindex.html>

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

Other Resources

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

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



CPI #4 Flood Information Kiosk in MSD Lobby

Increased Cost of Compliance Coverage

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-563

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).





National Flood Insurance Program

Flood Insurance Claims Handbook

FEMA F-687

CPI #5

Kentucky State Fair


Louisville MSD partnered with Ripple Effects to host a booth at the Kentucky state fair. Pamphlets advising homebuyers to understand their flood risk prior to purchase were distributed.





KNOW YOUR FLOOD RISK...
... WHEN BUYING A HOME







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502.587.0603
CustomerRelations@LouisvilleMSD.org

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

LouisvilleMSD.org

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/>



Questions?
If you have questions about special land use, building, or floodplain management regulations that apply to a property, contact MSD at 502.540.4439.

For more information about flooding, visit MSD's Floodplain Management website at: <http://www.msdlouisjky.org/programs/crsite/tplindex.html>

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

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

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



What Prospective Property Owners Should Know
Local Floodplain Management Regulations
MSD and the Kentucky Division of Water regulate construction and development in identified floodplains to ensure buildings are protected from flood damage.

- Any development (including renovations and additions) in the floodplain requires a permit from MSD and the Kentucky Division of Water.
- Filling in areas with extra soil and similar projects are prohibited in certain areas.
- Houses that are considered substantially damaged (i.e., more than 50 percent of its market value) by fire, flood or other causes must be elevated to at least one foot above the flood level when they are repaired.
- Houses cannot be substantially improved (i.e., more than 50 percent of its market value) in a 1-year rolling period unless they are elevated to at least one foot above the flood level.
- New construction in the Floodplain, including additions, must be elevated at least two feet above the flood level.

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: <https://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 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

CPI #6

Flood Insurance Social Media



Louisville MSD
September 13 · 🌐



September is National Preparedness Month! Now it the time to focus on saving early for unexpected disaster costs. Did you know that most homeowners' and renters' insurance doesn't cover flood damage? Learn more at <http://floodsmart.gov>.



4

1 Share



LouisvilleMSD @louisvillemsd · Sep 13



September is National Preparedness Month! Now it the time to focus on saving early for unexpected disaster costs. Did you know that most homeowners' and renters' insurance doesn't cover flood damage? Learn more at floodsmart.gov.



1



1



CPI #6

Flood Insurance Social Media



Louisville MSD

September 27 · 🌐



Having homeowners insurance doesn't mean you're covered in case of flooding. Most homeowner policies don't protect against the costs of flood damage. Learn more at <http://ow.ly/kiZ750GgcAb>.



👍 2

1 Share

👍 Like

💬 Comment

➦ Share



LouisvilleMSD @louisvillemsd · Sep 27

Having homeowners insurance doesn't mean you're cover in case of flooding. Most homeowner policies don't protect against the costs of flood damage. Learn more at ow.ly/KVxY50GgcAa.



3





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

Protect Yourself with Flood Insurance

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

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

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

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

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

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

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



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

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

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





Call toll free: 1-800-427-4661

Organizer	<input type="checkbox"/> Juva Barber <jbarber@bialouisville.com>		
Subject	BIA & MSD - Floodplain Meeting		
Location	Zoom Call Juva Barber is inviting you to a scheduled Zoom meeting.		
Start time	Wed 2/10/2021 	10:00 AM ▾	<input type="checkbox"/> All day event
End time	Wed 2/10/2021 	11:00 AM ▾	

New FEMA Flood Maps



- New FEMA maps were adopted on February 26, 2021
- Preliminary maps were published on MSD's website, but are now in LOIIC
- New local regulatory flood maps were adopted in 2019
- Approximately 1100 buildings added and 1400 removed



CPI #9

Presentations related to flood insurance and floodplain issues

Subject	Louisville Flooding & Flood Insurance for Realtors (AM Session)		
Location	Microsoft Teams Meeting		
Start time	Thu 12/2/2021 	10:00 AM	
End time	Thu 12/2/2021 	11:00 AM	

Subject	Louisville Flooding & Flood Insurance for Realtors (PM Session)		
Location	Microsoft Teams Meeting		
Start time	Thu 12/2/2021 	2:00 PM	
End time	Thu 12/2/2021 	3:00 PM	



Join MSD floodplain staff for a webinar!

Join MSD Floodplain staff for a webinar presenting information on flood insurance requirements, how to determine if a property is in the floodplain and the new FEMA maps. See below for dates and signup instructions.

- December 2, 2021, 10 am
- December 2, 2021, 2 pm

Please email Jennifer.Kern@LouisvilleMSD.org for registration link.



APPENDIX 7

Flood Response Preparations Projects Worksheet

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	Handout & Brochures Clean up safety & permits	2		1	1	1	1				1	4	8	y	3.2	11.2
FRP#5	ICC Brochure	2		1							1	1	2	y	0.8	2.8
FRP#6	Clean-up Safety handout	2		1	1	1					1	3	6	y	2.4	8.4
FRP#7	Flood Permit handout	2					1				1	1	2	y	0.8	2.8
FRP#8	Selecting a Contractor	2					1				1	1	2	y	0.8	2.8
FRP#9	Press Release on Cleanup	2					1				1	1	2	y	0.8	2.8
Maximum Points Allowed												ΣFRP:	78.0	ΣPPI:	31.2	109.2
												ΣFRP:	50	ΣPPI:	20.0	70.0

Number of FRP projects: 9

ΣFRP ≤ 50 ΣPPI ≤ 20

APPENDIX 8

Examples of Flood Response Preparations Projects

FRP#1 Letter to Flooded Properties



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

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.

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,

A handwritten signature in blue ink, appearing to read "L. Rafferty", is positioned above the printed name.

Lori Rafferty, PE, CFM
MS4/Floodplain Program Manager

FRP#2 Door Hangers



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

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

To apply for a floodplain permit:

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



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All Rights Reserved (2/2016) 03/16

FR#3 Website Story Example

[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.

FRP#4 Handouts & Brochures

Mitigation Reduces Future Flood Damage

Is your building insured through the National Flood Insurance Program (NFIP) with a Standard Flood Insurance Policy (SFP)? 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.




National Flood Insurance Program

Increased Cost of Compliance Coverage

Reduces Future Flood Damages



F-663

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.

FRP#5 ICC Brochure

What Is Increased Cost of Compliance (ICC)?

ICC coverage is included under the National Flood Insurance Program (NFIP) Standard Flood Insurance Policy (SEIP). 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.



FRP#7 Flood Permit Handout

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.



FRP#8 Selecting a Contractor Handout

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

FRP#9 Press Release on Cleanup



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.
- Submit the application and all documents listed above.

Apply by email:

FloodPermits@louisvillemsd.org

For questions concerning floodplain permitting, call 502.540.6126.

For more information on the floodplain visit

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



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

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