

FLOOD INSURANCE STUDY



FRANKLIN COUNTY, MISSISSIPPI AND INCORPORATED AREAS

COMMUNITY NAME	COMMUNITY NUMBER
FRANKLIN COUNTY (UNINCORPORATED AREAS)	280270
BUDE, TOWN OF	280054
MEADVILLE, TOWN OF	280241
ROXIE, TOWN OF	280055



Franklin County

EFFECTIVE:



Federal Emergency Management Agency

FLOOD INSURANCE STUDY NUMBER
28037CV000A

NOTICE TO
FLOOD INSURANCE STUDY USERS

Communities participating in the National Flood Insurance Program (NFIP) have established repositories of flood hazard data for floodplain management and flood insurance purposes. This Flood Insurance Study (FIS) may not contain all data available within the repository. It is advisable to contact the community repository for any additional data.

Part or all of this FIS may be revised and republished at any time. In addition, part of this FIS may be revised by the Letter of Map Revision process, which does not involve republication or redistribution of the FIS. It is, therefore, the responsibility of the user to consult with community officials and to check the community repository to obtain the most current FIS components.

Initial Countywide FIS Effective Date:

Revised Countywide FIS Dates:

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**FLOOD INSURANCE STUDY
FRANKLIN COUNTY, MISSISSIPPI AND INCORPORATED AREAS**

1.0 INTRODUCTION

1.1 Purpose of Study

This Flood Insurance Study (FIS) revises and supersedes the FIS reports and/or Flood Insurance Rate Maps (FIRMs) in the geographic area of Franklin County, Mississippi, including the Towns of Bude, Meadville, Roxie, and unincorporated areas of Franklin County (hereinafter referred to collectively as Franklin County).

This FIS aids in the administration of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. This study has developed flood risk data for various areas of the community that will be used to establish actuarial flood insurance rates. This information will also be used by Franklin County to update existing floodplain regulations as part of the Regular Phase of the National Flood Insurance Program (NFIP), and by local and regional planners to further promote sound land use and floodplain development. Minimum floodplain management requirements for participation in the NFIP are set forth in the Code of Federal Regulations at 44 CFR, 60.3.

In some States or communities, floodplain management criteria or regulations may exist that are more restrictive or comprehensive than the minimum Federal requirements. In such cases, the more restrictive criteria take precedence and the State (or other jurisdictional agency) will be able to explain them.

1.2 Authority and Acknowledgments

The sources of authority for this FIS report are the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973.

The hydrologic and hydraulic analyses for this countywide FIS were performed by the State of Mississippi for the Federal Emergency Management Agency (FEMA), under Contract No. EMA-2006-CA-5617. This study was completed in January 2009.

The digital base map information files were provided by the U.S. Army Corps of Engineers—Vicksburg District, 4155 East Clay Street, Vicksburg, MS 39183, phone number (601) 631-5053. The digital orthophotography was acquired in March 2006, with the imagery processed to a 2-foot pixel resolution.

The digital FIRM was produced using the Mississippi State Plane Coordinate System, West Zone, FIPZONE 2302. The horizontal datum was the North American Datum of 1983, GRS 80 spheroid. Distance units were measured in U.S. feet.

1.3 Coordination

An initial Consultation Coordination Officer's (CCO) meeting is held with representatives from FEMA, the community, and the study contractor to explain the nature and purpose of a FIS, and to identify the streams to be studied by detailed methods. A final CCO meeting

is held with representatives from FEMA, the community, and the study contractor to review the results of the study.

For this countywide FIS, the Project Scoping Meeting was held on November 20, 2006 in Meadville, MS. Attendees for these meetings included representatives from the Mississippi Department of Environmental Quality, Mississippi Emergency Management Agency, FEMA National Service Provider, Franklin County, and the Study Contractor. Coordination with county officials and Federal, State, and regional agencies produced a variety of information pertaining to floodplain regulations, available community maps, flood history, and other hydrologic data. All problems raised in the meetings have been addressed.

2.0 AREA STUDIED

2.1 Scope of Study

This FIS covers the geographic area of Franklin County, Mississippi, and its incorporated communities listed in Section 1.1. Several flooding sources within the county were studied by approximate methods. Approximate analyses are used to study those areas having a low development potential or minimal flood hazards. The scope and methods of study were proposed to, and agreed upon, by FEMA and the State of Mississippi.

2.2 Community Description

Formed in 1817 and named after Benjamin Franklin, Franklin County is in southwestern Mississippi and is bordered on the north by Jefferson and Lincoln Counties, Mississippi; on the east by Lincoln County, Mississippi; on the south by Amite and Wilkinson Counties, Mississippi; and on the west by Adams County, Mississippi (MS Blue Book, 2004). Franklin County is served by U.S. Highways 84 and 98, State Highways 33, and 556, and by the Canadian National Railroad. The 2007 population of Franklin County was reported to be 8,312 (U.S. Census website, 2009).

The climate in Franklin County is influenced mainly by its subtropical latitude, the huge landmass to the north, its proximity to the warm waters of the Gulf of Mexico, and the prevailing southerly winds. Temperatures vary from a mean low of 46.4 °F in January to a mean high of 80.7 °F in July. The yearly average precipitation is 62 inches (Mississippi State University website, 2009).

2.3 Principal Flood Problems

The principal flooding problems in Franklin County are primarily due to the overflow of the Homochitto River and its tributaries, and Wells Creek.

2.4 Flood Protection Measures

No flood protection measures on the studied streams within Franklin County.

3.0 ENGINEERING METHODS

For the flooding sources studied by detailed methods in the communities, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. Flood events of a magnitude that are expected to be equaled or exceeded once on the average during any 10-, 50-, 100-, or 500-year period (recurrence interval) have been selected as having special significance for floodplain management and for flood insurance rates. These events, commonly termed the 10-, 50-, 100-, and 500-year floods, have a 10-, 2-, 1-, and 0.2-percent chance, respectively, of being equaled or exceeded during any year. Although the recurrence interval represents the long-term, average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood that equals or exceeds the 1-percent-annual-chance flood in any 50-year period is approximately 40 percent (4 in 10); for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported herein reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

3.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish peak discharge-frequency relationships for each flooding source studied by limited detail methods affecting the communities. Peak discharges were calculated based on USGS regional regression equations (U.S. Department of the Interior, 1991). For the discharges calculated based on regional regression equations, the rural regression values were modified to reflect stream gage weighting and/or urbanization as necessary.

3.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of flooding from the sources studied were carried out to provide estimates of the elevations of floods of the selected recurrence intervals.

Cross section geometries were obtained from a combination of terrain data and field surveys. Bridges and culverts located within the limited detailed study limits were field surveyed to obtain elevation data and structural geometry.

Downstream boundary conditions for the hydraulic models were set to normal depth using a starting slope calculated from values taken from topographic data, or where applicable, derived from the water-surface elevations. Water-surface profiles were computed through the use of the USACE HEC-RAS version 3.1.3 computer program (USACE, 2003). The model was run for the 1-percent annual chance storm for the limited detail and approximate studies.

The hydraulic analyses for this countywide FIS were based on unobstructed flow. The flood elevations are thus considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

Qualifying bench marks within a given jurisdiction that are cataloged by the National Geodetic Survey (NGS) and entered into the National Spatial Reference System (NSRS)

as First or Second Order Vertical and have a vertical stability classification of A, B, or C are shown and labeled on the FIRM with their 6-character NSRS Permanent Identifier.

Benchmarks cataloged by the NGS and entered into the NSRS vary widely in vertical stability classification. NSRS vertical stability classifications are as follows:

Stability A: Monuments of the most reliable nature, expected to hold position/elevation well (e.g., mounted in bedrock)

Stability B: Monuments which generally hold their position/elevation well (e.g., concrete bridge abutment)

Stability C: Monuments which may be affected by surface ground movements (e.g., concrete monuments below frost line)

Stability D: Mark of questionable or unknown vertical stability (e.g., concrete monument above frost line, or steel witness post)

In addition to NSRS benchmarks, the FIRM may also show vertical control monument established by a local jurisdiction; these monuments will be shown on the FIRM with the appropriate designations. Local monuments will only be placed on the FIRM if the community has requested that they be included, and if the monuments meet the aforementioned NSRS inclusion criteria.

To obtain current elevation, description, and/or location information for benchmarks shown on the FIRM for this jurisdiction, please contact the Information Services Branch of the NGS at (301) 713-3242, or visit its website at <http://www.ngs.noaa.gov>.

Temporary vertical monuments are often established during the preparation of a flood hazard analysis for the purpose of establishing local vertical control. Although these monuments are not shown on the FIRM, they may be found in the Technical Support Data Notebook associated with the FIS report and FIRM. Interested individuals may contact FEMA to access this data.

3.3 Vertical Datum

All FIS reports and FIRMs are referenced to a specific vertical datum. The vertical datum provides a starting point against which flood, ground, and structure elevations can be referenced and compared. Until recently, the standard vertical datum in use for newly created or revised FIS reports and FIRMs was the National Geodetic Vertical Datum of 1929 (NGVD29). With the finalization of the North American Vertical Datum of 1988 (NAVD88), many FIS reports and FIRMs are being prepared using NAVD88 as the referenced vertical datum.

All flood elevations shown in this FIS report and on the FIRM are referenced to NAVD88. Structure and ground elevations in the community must, therefore, be referenced to NAVD88. It is important to note that adjacent communities may be referenced to NGVD29. This may result in differences in Base Flood Elevations (BFEs) across the corporate limits between the communities. The elevations shown in the FIS report and on the FIRM for Franklin County are referenced to NAVD88.

Ground, structure, and flood elevations may be compared and/or referenced to NGVD29 by applying a conversion factor. To convert elevations from NAVD88 to NGVD29, add 0.03 feet to the NAVD88 elevation. The 0.03 feet value is an average for the entire county. The adjustment value was determined using the USACE Corpscon 6.0.1 computer program (USACE, 2004) and topographic maps (U.S. Department of the Interior, 1972). The BFE's shown on the FIRM represent whole-foot rounded values. For example, a BFE of 12.4 feet will appear as 12 feet on the FIRM, and 12.6 feet as 13 feet. Users who wish to convert the elevations in this FIS report to NGVD29 should apply the stated conversion factor to elevations shown on the Flood Profiles and supporting data tables in the FIS report, which are shown at a minimum to the nearest 0.1-foot.

For more information regarding conversion between the NGVD and the NAVD, see the FEMA publication entitled *Converting the National Flood Insurance Program to the North American Vertical Datum of 1988* or contact the Vertical Network Branch, National Geodetic Survey, Coast and Geodetic Survey, National Oceanic and Atmospheric Administration, Rockville, Maryland 20910 (Internet address <http://www.ngs.noaa.gov>).

4.0 FLOODPLAIN MANAGEMENT APPLICATIONS

The NFIP encourages State and local governments to adopt sound floodplain management programs. Therefore, each FIS provides 1-percent-annual-chance flood elevations and delineations of the 1- and 0.2-percent-annual-chance floodplain boundaries and 1-percent-annual-chance floodway to assist communities in developing floodplain management measures. This information is presented on the FIRM and in many components of the FIS report, including Flood Profiles, Floodway Data Table and Summary of Stillwater Elevations Table. Users should reference the data presented in the FIS report as well as additional information that may be available at the local map repository before making flood elevation and/or floodplain boundary determinations.

4.1 Floodplain Boundaries

To provide a national standard without regional discrimination, the 1-percent-annual-chance flood has been adopted by FEMA as the base flood for floodplain management purposes.

The 1-percent-annual-chance floodplain boundary is shown on the FIRM (Exhibit 2). On this map, the 1-percent-annual-chance floodplain boundary corresponds to the boundary of the areas of special flood hazards (Zone A). Small areas within the floodplain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data.

For this revision, for the streams studied by limited detailed and approximate methods, only the 1-percent-annual-chance floodplain boundary is shown on the FIRM (Exhibit 2). Floodplain boundaries for these streams were generated using USGS 10-meter Digital Elevation Models (USGS), and then refined using detailed hydrographic data.

4.2 Floodways

The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1-percent annual chance flood can be carried without substantial increases in flood heights.

Floodways have not been shown or computed for this community. Along streams where floodways have not been computed, the community must ensure that the cumulative effect of development in the floodplain will not cause more than a 1.0-foot increase in the base flood elevations at any point within the community.

5.0 **INSURANCE APPLICATIONS**

For flood insurance rating purposes, flood insurance zone designations are assigned to a community based on the results of the engineering analyses. These zones are as follows:

Zone A

Zone A is the flood insurance risk zone that corresponds to the 1-percent annual chance floodplains that are determined in the FIS by approximate methods. Because detailed hydraulic analyses are not performed for such areas, no base (1-percent annual chance) flood elevations (BFEs), or base flood depths are shown within this zone.

Zone AE

Zone AE is the flood insurance risk zone that corresponds to the 1-percent annual chance floodplains that are determined in the FIS by detailed methods. In most instances, whole-foot BFEs derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone AH

Zone AH is the flood insurance rate zone that corresponds to the areas of 1-percent annual chance shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Whole-foot base flood elevations derived from the detailed hydraulic analyses are shown at selected intervals within the zone.

Zone AO

Zone AO is the flood insurance rate zone that corresponds to the areas of 1-percent annual chance shallow flooding (usually sheet flow on sloping terrain) where the average depths are between 1 and 3 feet. Average whole-foot depths derived from the detailed hydraulic analyses are shown within the zone.

Zone A99

Zone A99 is the flood insurance rate zone that corresponds to areas of the 1-percent floodplain that will be protected by a Federal flood protection system where construction has reached specified statutory milestones. No base flood elevations or depths are shown within this zone.

Zone V

Zone V is the flood insurance rate zone that corresponds to the 1-percent coastal floodplains that have additional hazards associated with storm waves. Because approximate hydraulic analyses are performed for such areas, no base flood elevations are shown within this zone.

Zone VE

Zone VE is the flood insurance rate zone that corresponds to the 1-percent coastal floodplains that have additional hazards associated with storm waves. Whole-foot base flood elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone X

Zone X is the flood insurance risk zone that corresponds to areas outside the 0.2-percent annual chance floodplain, areas within the 0.2-percent annual chance floodplain, areas of 1-percent annual chance flooding where average depths are less than 1 foot, areas of 1-percent annual chance flooding where the contributing drainage area is less than 1 square mile, and areas protected from the base flood by levees. No BFEs or depths are shown within this zone.

Zone D

Zone D is the flood insurance rate zone that corresponds to unstudied areas where flood hazards are undetermined, but possible.

6.0 FLOOD INSURANCE RATE MAP

The FIRM is designed for flood insurance and floodplain management applications.

For flood insurance applications, the map designates flood insurance risk zones as described in Section 5.0 and, in the 1-percent-annual-chance floodplains that were studied by detailed methods, shows selected whole-foot BFEs or average depths. Insurance agents use the zones and BFEs in conjunction with information on structures and their contents to assign premium rates for flood insurance policies.

For floodplain management applications, the map shows by tints, screens, and symbols, the 1- and 0.2-percent-annual-chance floodplains, floodways, and the locations of selected cross sections used in the hydraulic analyses and floodway computations.

The countywide FIRM presents flooding information for the entire geographic area of Franklin County. Previously, FIRMs were prepared for each incorporated community and the unincorporated areas of the County identified as flood-prone. This countywide FIRM also includes flood-hazard information that was presented separately on Flood Boundary and Floodway Maps (FBFMs), where applicable. Historical data relating to the maps prepared for each community, up to and including this countywide FIS are presented in Table 5, "Community Map History."

COMMUNITY NAME	INITIAL IDENTIFICATION	FLOOD HAZARD BOUNDARY MAP REVISIONS DATE	FIRM EFFECTIVE DATE	FIRM REVISIONS DATE
Franklin County (Unincorporated Areas)	November 4, 1977	--	--	--
Town of Bude	June 7, 1974	--	September 1, 1986	--
Town of Meadville	--	--	--	--
Town of Roxie	July 7, 1974	June 9, 1976	June 17, 1986	--

TABLE 1

FEDERAL EMERGENCY MANAGEMENT AGENCY
FRANKLIN COUNTY, MS
 AND INCORPORATED AREAS

COMMUNITY MAP HISTORY

7.0 OTHER STUDIES

Information pertaining to revised and unrevised flood hazards for each jurisdiction within Franklin County has been compiled into this FIS. Therefore, this FIS supersedes all previously printed FIS reports, FIRMs, and/or FBFMs for all of the incorporated and unincorporated jurisdictions within Franklin County.

8.0 LOCATION OF DATA

Information concerning the pertinent data used in the preparation of this study can be obtained by contacting Federal Insurance and Mitigation Division, FEMA Region IV, Koger-Center — Rutgers Building, 3003 Chamblee Tucker Road, Atlanta, GA 30341.

9.0 BIBLIOGRAPHY AND REFERENCES

Mississippi Secretary of State Office, 2004-2008 Official and Statistical Register Mississippi Blue Book, Eric Clark, Jackson, Mississippi, 2005

Mississippi State Climatologist (January 5, 2009), Website, Starkville, Mississippi, http://www.msstate.edu/dept/geosciences/sc_normals.htm

U.S. Army Corps of Engineers, Lower Mississippi Valley District, and Mississippi River Commission, Public Affairs Office, Flood Control in the Lower Mississippi Valley, Vicksburg, Mississippi, March 1976.

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U.S. Army Corps of Engineers, Hydrologic Engineering Center, HEC-RAS River Analysis System, User's Manual, version 3.1.3, Davis, California, May 2003

U.S. Army Corps of Engineers, Topographic Engineering Center, Corpscon Version 6.0.1, Alexandria, Virginia, August 2004

U.S. Census Bureau, Website—2007 Population Estimate, January 5, 2009

U.S. Department of the Interior, Geological Survey, 7.5-Minute and 15-Minute Series Topographic Maps; Scale 1:24,000, Contour Intervals 20 feet: Bude, Mississippi, 1988, photo-revised 2000; Busy Corner, Mississippi, 1988, photo-revised 2000; Cranfield, Mississippi, 2000; Eddiceton, Mississippi, 1988, photo-revised 2000; Garden City, Mississippi, 2000; Homochitto, Mississippi, 1988, photo-revised 2000; Jeannette, Mississippi, 1988, photo-revised 2000; Kirby, Mississippi, 1988; Knoxville, Mississippi, 1988, photo-revised 2000; Little Springs, Mississippi, 1972, photo-revised 2000; McCall Creek, Mississippi, 1972, photo-revised 2000; Meadville, Mississippi, 1988, photo-revised 2000; Roxie, Mississippi, 1988, photo-revised 2000; Smithdale, Mississippi, 1972, photo-revised 1992.

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