



Office of the Mayor

April 2003



Dear Occupant:

Based upon information in the National Flood Insurance Rate Map (FIRM) administered by the Federal Emergency Management Agency (FEMA), your property has been determined to be located in or near the 100-year flood plain or in the 100-year coastal flood velocity zone, and is therefore subject to periodic flooding. The definition of a 100-year flood plain and 100-year coastal flood velocity zone means that there is a one percent (1%) chance in one year of time that the potential elevation of a flood will reach the 100-year flood as indicated upon the FIRM Map.

As such, the City of Biloxi believes it imperative that property owners within these flood zone areas acquire a sufficient amount of flood insurance coverage to help offset the financial consequences of such flooding. The attached information is designed to help you take measures to protect your property. I encourage you to read it.

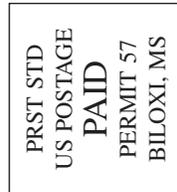
If you would like additional information suggesting other property protection measures, please contact the Building Division Office at 435-6270 to schedule an appointment or visit online at <http://biloxi.ms.us>.

If you would like more information on flood prevention, FEMA or National Flood Insurance Program (NFIP), please contact the Planning Division at 435-6266 or visit online at <http://biloxi.ms.us>.

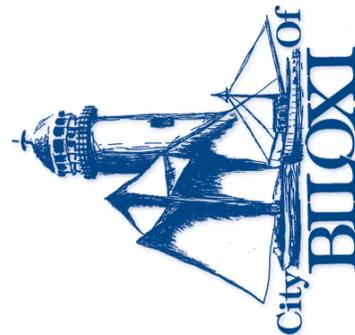
If I can be of assistance to you, please do not hesitate to call.

Sincerely,

A.J. Holloway
Mayor



Visit the City of Biloxi website
at <http://biloxi.ms.us>



P.O. Box 429
Biloxi, MS 39533

IMPORTANT
Flood
Information
ENCLOSED





City Flood Services

Flood maps and flood protection references are available at the Biloxi Library Main Branch on Lameuse Street. Official Flood Insurance Rate Maps (FIRM) offer details of the flood hazard and are available for review at the Building Department at the Community Development Office on Martin Luther King Blvd. For answers to questions about flood hazards in your area, you may contact them at 435-6270. They can also provide information such as, flood elevations or depths, and data on history of flooding where available. The Public Works Department will provide site visits upon request to discuss flooding problems and explain ways to stop or prevent flooding. You can contact the Public Works Department at 435-6271.

The City of Biloxi depends on your cooperation and assistance. This is what you can do:

- Do not dump or throw anything into ditches or streams. Dumping into ditches and streams is in violation of City of Biloxi Ordinance Sec. 9-1-15 A plugged channel cannot carry water and when it rains the water has to go somewhere.
- Please do your part to keep the banks of ditches clear of brush and debris.
- If you see dumping or debris in ditches or streams, please contact our Public Works Department at 435-6271.
- Check with the Building Department before you build on, alter, regrade or fill your property. A permit may be needed to ensure that projects do not affect your neighbor's property.
- If you see building or filling without a City permit sign posted, please contact the Building Department at 435-6270.

The City of Biloxi has adopted regulations and permit procedures to control development in flood hazard areas. The regulations require that new buildings be elevated one foot above the base flood elevations. The City of Biloxi along with the National Flood Insurance Program (NFIP) require if additions, remodeling or repairs to an existing structure equals or exceeds 50% of the building's market value the entire structure must meet the same requirements of a new construction and be elevated one foot above the base flood elevation. Substantially damaged buildings must also be brought up to the same standards. Persons planning to build in a flood hazard area must consult with the Building official prior to beginning any construction.

Flood Hazard

Your property is in or near a Special Flood Hazard Area, and hopefully the following information will help you prepare for a flooding situation. The City of Biloxi is naturally subject to flooding caused by Hurricane Storm Surge and heavy rains. During storm surge and heavy rain events, natural and manmade drainage systems are overloaded subjecting areas of the City to flooding. In Biloxi, property damage and loss of life are possible results of flooding.

Major flood producing storms that have affected Biloxi since 1969 include:

- Hurricane Camille
- Hurricane Frederic
- Hurricane Elena
- Hurricane Georges
- Tropical Storm Allison
- Tropical Storm Isidore

Hurricanes and tropical storms are most prevalent from June 1 through November 30 with August and September being months of greatest risk. Winter and spring storms can bring heavy winds and rains that overload drainage systems and cause flooding.

Biloxi Flood Hazard Area Maps are available at the Biloxi Building Division – 435-6270.

Flood Safety

The force of floodwaters is easily underestimated. Special Flood Hazard Area residents can avoid potential injury from flooding by following these recommendations:

- Do not walk through flood waters; currents can be deceptive
- Do not drive through a flooded area or around barriers
- Avoid power lines and electrical wires
- Turn off electric circuits and disconnect switches
- If your property is on the waterfront or prone to flooding – Plan to Leave!!!

Property Protection Measures

Flooding is the number one cause of property damage in the United States. While recent improvements in construction practices and regulations have made new homes less prone to flood damage, there are a significant number of existing homes susceptible to flood losses. Flooding to these properties can be minimized through temporary and permanent retrofitting techniques.

- Construction of a floodwall around your home. This method will work if flooding is not too deep and if your property is not in a floodway.
- Make walls waterproof and place watertight closures over the doorways. This is not recommended if water will get over two feet deep
- Raise your house above flood level.
- If you know a flood is coming, shut off the gas and electricity and move valuable contents upstairs.

Flood Warning

The National Weather Service along with the Harrison County Civil Defense and Biloxi Civil Defense provide flood warning and evacuation data to residents of Biloxi through local (WLOX), regional and national (The Weather Channel) television stations as well as radio stations, newspapers (The Sun Herald and The Bay Press) and online at <http://biloxi.ms.us>. Biloxi Police and Fire Departments will provide door-to-door warnings to those areas threatened by flooding when necessary. Residents located in the Special Flood Hazard Area should be prepared to move to a place of safety. Harrison County and Biloxi Civil Defense will announce emergency shelters designated to house residents displaced in the event of a disaster.

Natural and Beneficial Functions

The City of Biloxi is a beautiful place in which to live, and the areas within or near our floodplains are an important asset. Wetlands are important for the following reasons:

- They act as a filter for pollutants and toxins in flood waters.
- Serve as a barrier for storm surge during Tropical Storms and Hurricanes.
- Vital for nursing crabs, oysters, shrimp, speckled trout, redfish and other various species.
- Provide a home to many species of wildlife including migratory birds.

Please join us in our efforts to protect our wetlands since they play a vital role in our future.

Flood Insurance

If you don't have flood insurance, talk to your insurance agent immediately. Homeowner's insurance policies do not cover damages caused by flooding. However, because the City of Biloxi participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy that will cover the structure and contents in your home. The insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded. Residents who apply for insurance or renew their policy will receive a premium discount because of the City of Biloxi's participation in the Community Rating System (CRS). For more information please contact a local insurance agent or the National Flood Insurance Program at 1-888-CALL-FLOOD ext. 445 or visit their website www.fema.gov/nfip

Additional copies of this brochure are available at Biloxi City Hall, Community Development Department and on our website at biloxi.ms.us.