

Storm & Flood Preparedness

May 2006

INFO FOR OWNERS OF PROPERTY IN OR NEAR FLOOD PRONE AREAS

Our challenges are greater as '06 season approaches

My fellow Biloxian:

Back in June of last year, when we mailed out this annual newsletter to flood-prone areas of the city, I wrote to you about how we were barely a month into the 2005 hurricane season and we'd already faced a threat from Tropical Storm Arlene.

Of course, a mere two months later and a little further down into the alphabet of named storms, we were hit by Katrina, the worst natural disaster to ever strike the United States. With all that we've been through, I don't have to tell you about the dangers of storms and flooding. Instead, this year I have two messages for you. First, thank you for heeding the advice of the past and taking prudent steps to protect property from flooding. Second, I remind you that we face even more pressing challenges as we approach the 2006 hurricane season, which begins June 1.



This newsletter is being sent to owners of property that is in or near the existing 100-year floodplain, as noted in FEMA's National Flood Insurance Rate Map.

The 100-year-floodplain includes areas that FEMA says have a 1 percent chance of flooding each year. As part of the city's FEMA-mandated outreach efforts, each year we provide information to make property owners aware of steps they can take to protect their property from flooding.

We distribute a newsletter specifically to those in the floodplain areas, and we also distribute an annual newsletter to residents citywide, which you should be seeing in a few weeks.

Our goal here is two-fold: to make you aware of the dangers of flooding and what you can do to prevent or reduce damage, and to help reduce the price that you pay for flood insurance.

I'm proud that we've been successful on both fronts. Our efforts have helped remind longtime residents and educate newcomers about the dangers of flooding, and, as a result of these efforts, Biloxi residents have seen a 15 percent decrease in the cost of flood insurance over the past several years.

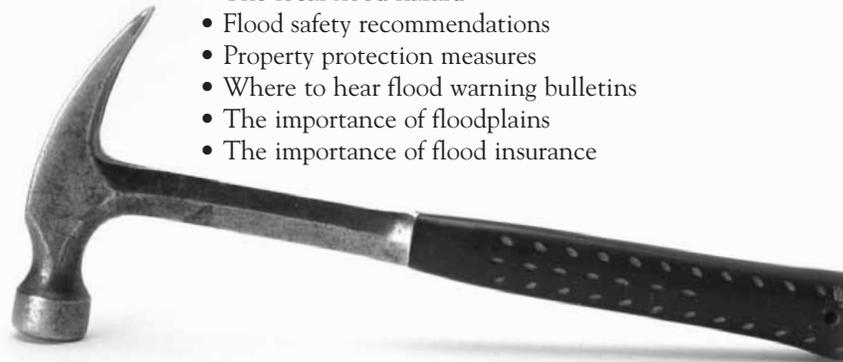
But we must continue the efforts. I hope that you'll read over the information in this newsletter and the information in the one that you'll be receiving in a few weeks. And I hope that you'll take the appropriate action to minimize the risk you face.

A.J. Holloway, Mayor

News you can use

Inside this newsletter, you'll find important information on these topics:

- The local flood hazard
- Flood safety recommendations
- Property protection measures
- Where to hear flood warning bulletins
- The importance of floodplains
- The importance of flood insurance



Before you build, make sure to obtain proper permits

As the owner of property that has been determined to be in or near a floodplain, it's vitally important that you adhere to the city's building codes, which include specific requirements regarding any construction in a floodplain or in flood hazard areas.

Abiding by the regulations and securing the proper permits will help ensure that work meets established building codes and that construction will be better able to withstand most weather conditions.

To make sure that your plans are within code, a building permit must be obtained from the City of Biloxi Building Division before you build, alter, regrade or fill on your property.

New buildings in the floodplain must be protected from flood damage. Biloxi's building code requires that new buildings must be elevated one foot above the base or 100-year flood level.

You can see the floodplain map online by clicking on the Storm & Flood link on the city's website at <http://biloxi.ms.us>, or you can view the Flood Insurance Rate Map at any branch of the Biloxi Public Library or in the Community Development Department, which is in the Dr. Martin Luther King Jr. Municipal Building on MLK Boulevard.

The code also requires all "substantial" improvements or repairs from damage to a building be treated as new construction. A substantial improvement or repair is one in which the value of an addition, alteration, repair or reconstruction project equals or exceeds 50 percent of the total value of the building.

The most important thing to remember: Before you begin any construction, contact the city's Building Division at 435-6270 or via e-mail at building@biloxi.ms.us. Qualified staff can help make sure that your project complies with building codes.

City Flood Services

Flood maps and flood protection references are available at any Biloxi library or the Building Division at the Community Development Office on Martin Luther King Boulevard. For answers to questions about flood hazards in your area, you may contact Floodplain Administrator Scott Underwood at 435-6280 or at sunderwood@biloxi.ms.us. 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 or at rsullivan@biloxi.ms.us.

The City of Biloxi depends on your cooperation, information 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 properly and can create backwater flooding upstream.
- 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 or at rsullivan@biloxi.ms.us.
- Check with the Building Division before you build on, alter, regrade or fill your property. A permit may be needed to ensure that projects do not impact your neighbor's property.
- If you see building or filling without a city permit sign posted, please contact the Building Division at 435-6270 or via e-mail at building@biloxi.ms.us.

The City of Biloxi has adopted regulations and permit procedures to control development in flood-prone areas of the city. Here is an important fact that homeowners need to remember:

- If proposed improvements, additions or repairs to an existing structure in the flood-zone cost at least half of the structure's market value, the city and the National Flood Insurance Program require that the entire structure meet the requirements of new construction. That is, if work costs more than half of the structure's value, it must meet all current requirements, particularly that it be elevated at least one foot above the base flood elevation which was the requirement as of May 1, 2006. (Revisions in the elevation requirements may be in the offing.)
- Persons planning to build in a flood-hazard area – or contemplating any work in a flood-prone area – must consult with the city's Building Official or Floodplain Administrator Scott Underwood before beginning any construction.

Are you in the loop?

The City of Biloxi has transmitted hundreds of thousands of e-mails with news about Hurricane Katrina or the ensuing relief and recovery efforts. In fact, the streams of news began flowing even before the storm made landfall Aug. 29. To receive Storm Recovery News e-mails directly from the city, click on "Are you in the loop?" on the front page of the city web site at biloxi.ms.us. Thousands of people – either local residents or interested citizens across the country – are keeping up with Biloxi's recovery efforts, either by visiting the city web site or the city e-mail campaign. Sign up today for this free service.



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 Katrina
- Hurricane Elena
- Hurricane Georges
- Tropical Storm Allison
- Tropical Storm Isidore

Hurricanes and tropical storms are most prevalent from June 1 through Nov. 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 Building Division or in any Biloxi public library.

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 No. 1 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 elevate valuable contents.

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, any Biloxi public library or on our website at biloxi.ms.us. Policies take 30 days to become effective. Obtain policy no later than May 1.

You can take steps now to protect your property against flooding

There are some steps that you can take now to prepare your property against flooding.

One option may be "retrofitting," which is altering your home to eliminate or reduce flood damage.

A few things to consider:

- Elevate your building so that flood waters do not enter or reach any susceptible portions.
- Construct barriers out of fill or concrete between your building and flood waters.
- "Dry flood proof" your building, which entails making walls and flooring watertight so water cannot enter.
- "Wet flood proof" your building, which entails modifying the structure and relocating contents to lessen the damage caused by any flood waters that enter your structure.
- Sandbagging is a short-term measure that can also be helpful.

Make sure contractors have city-issued licenses

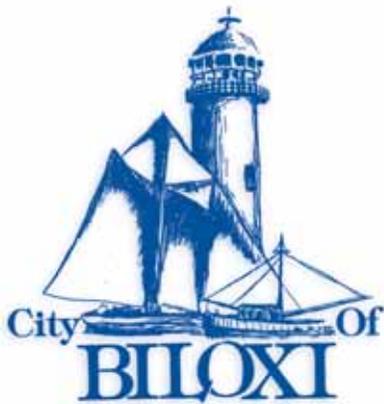
The City of Biloxi is home to many reputable, licensed building contractors who are qualified to make repairs for you. However, after each storm, a number of transient contractors sets up temporary shop in our community. Before signing any contract or paying any money for repair work, you should ask to see the person's City of Biloxi license.

If you have any doubts or questions, contact the Building Division at 435-6270 or via e-mail at building@biloxi.ms.us to ensure that this individual is licensed to operate in the City of Biloxi.

IMPORTANT

Flood Information

ENCLOSED



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You are being sent this newsletter because
your property is in or near a floodplain.

Are you in the loop?

*Sign up at <http://biloxi.ms.us>
for the most current news
about your city.*