



Storm & Flood Preparedness

May 2007

INFO FOR OWNERS OF PROPERTY IN OR NEAR FLOOD-PRONE AREAS

Use this information to protect your property

My fellow Biloxian:

For the past several years, this annual newsletter has been sent to a targeted audience: those who live in or near a flood-prone area of the city.



Living in a flood zone or so-called 100-year floodplain means that your property has a 1 percent chance of flooding each year.

This year, with FEMA's proposed enlargement of the flood zone in mind, our target audience has increased significantly. In fact, the number of

parcels of property in the flood zone will eventually increase, according to FEMA, from 4,928 parcels to 7,616, a 55 percent increase.

I have two important pieces of advice for those of you living in the flood zone or even in the proposed flood zone:

First, buy flood insurance.

Second, heed the advice outlined in this newsletter, as well as the advice in a citywide newsletter you'll be receiving in a few weeks. In particular, contact the city's Community Development Department before beginning any construction or filling-in of land. You can call 435-6280, e-mail building@biloxi.ms.us or visit the department on Dr. Martin Luther King Jr. Boulevard in downtown Biloxi.

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 from flooding, and to help reduce the price that you pay for flood insurance.

I'm proud to say 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 our 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.

We are fortunate to live in a beautiful city on the water, but living on the peninsula or near the two rivers running through our city means that we also must be aware of the hazards.

And as someone who lives in or near a floodplain, you should be especially aware of steps you can take to protect your property.

A.J. Holloway
Mayor

News you can use

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

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

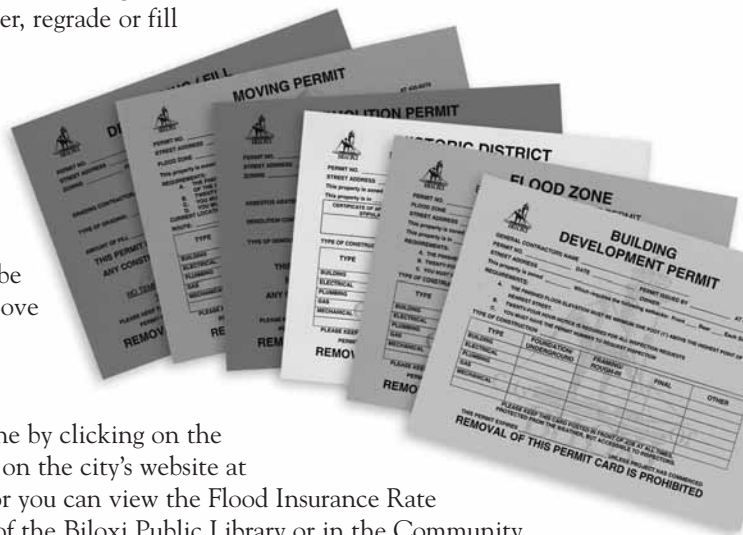
To make sure that your plans are within code, a building permit must be obtained from the City of Biloxi Building Division before you build, alter, regrade or fill on your property.

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.



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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Biloxi, MS 39533

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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 biloxi.ms.us
for the most current news
about your city.*