

Hurricane season is just around the corner...

Do you have flood insurance?



*March 31, 2005 at 7:30 a.m. –
After 9.92 inches of rain over 15 hours.*



*March 31, 2005 at 11:45 a.m. –
The flood waters had receded in a matter of hours.*

Flood waters can rise in a matter of minutes or hours, as illustrated by these photos. With hurricane season approaching June 1, now is the time to consider if you have adequate flood insurance to cover your property year 'round.

Keep in mind...

- Basic property insurance does not cover flood-related damage. So, if you don't have flood insurance, your only hope of assistance is for a presidential disaster declaration, which leads to low-interest loans that must be paid back with interest. Flood insurance, on the other hand, may be more readily available for claims.
- It's good to know whether your property is in a floodplain, or Special Flood Hazard Area, but about 25 percent of all flood claims occur outside the mapped floodplain. To determine if your property is in a floodplain, you can contact the Planning Division of the Community Development Department at 228-435-6266 or at rstickler@biloxi.ms.us.



*March 31, 2006 at 3:30 p.m. –
Seven months after Hurricane Katrina.*

May 5, 2008

Dear Biloxi property owner:

Each year at this time, the City of Biloxi reminds residents of the importance of buying flood insurance before hurricane season, and right now it's more important than ever to get flood insurance because of the implications of the new flood-zone maps, which are scheduled to take effect in the fall.

The size of the flood zone in Biloxi will grow significantly, and flood insurance rates will increase for properties that become part of the flood zone. However, property owners who buy flood insurance for their home now – before the new maps take effect – may see less of an increase when the new maps go into effect. The cost of flood insurance, which is set by the federal government, will depend on your property's proximity to the water and whether your property is susceptible to flooding.

Over the next several weeks, you'll be seeing stories in the media about hurricane season, which runs from June 1 to Nov. 30 each year. But the time to be thinking about hurricane season is now. **The reason to think about flood insurance now is because flood insurance policies take 30 days to become effective.**

Do you need flood insurance? If you live in or near a floodplain – near the Biloxi or Tchouticabouffa rivers, near the Bay of Biloxi, or any low-lying areas of the city – then you should consider flood insurance. The city is mandated by the federal government to educate residents about flooding and the benefits of flood insurance.

How much does it cost? Flood insurance rates are set by the federal government, and Biloxians have been fortunate to have seen a 15 percent decrease in flood insurance rates because of millions of dollars in drainage improvements, along with the city's public outreach efforts, such as this postcard. Rates can be obtained from your insurance agent.

You can also take other steps to minimize the risk of flood damage or loss of life. You should consider your evacuation plans, should you be forced to evacuate. Have a hurricane kit prepared – flashlight with extra batteries, battery operated radio with extra batteries, essential medicines, emergency food and water, a non-electric can opener, duct tape, and cash and credit cards. Make sure to place valuable papers in a secure location, and have arrangements in place for your pets, which are not allowed in storm shelters. Trim back dead or weak branches, and check seals around windows and doors.

These are a few of the steps you should have in place. You can see more online by clicking on the "Storm & Flood" link at biloxi.ms.us. You can also find storm and flood preparedness information at any Biloxi library or at the Community Development Department on Dr. Martin Luther King Jr. Boulevard in downtown Biloxi.

One final thought to keep in mind: All structures are in a flood zone; the only variable is the degree of risk each property owner faces.

The most important thing that you can do as a property owner is to have a plan and be prepared. You'll help keep flood insurance rates low for all property owners in Biloxi, and more importantly, you'll help reduce your risk of property damage or loss of life.

Sincerely,



Jerry Creel
Community Development Director
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Richard Stickler Jr.
Floodplain manager
rstickler@biloxi.ms.us

Are you in the loop?
Sign up at <http://biloxi.ms.us>

Do you have flood insurance? Now is the time to check with your insurance agent.

Quý vị có bảo hiểm lụt không? Bây giờ là cơ hội tốt để liên lạc nhân viên bảo hiểm.

¿Tiene usted seguro en caso de que ocurra una inundación? Chequee ahora con su agente de seguro.



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