

Major repairs to flood-zone homes may trigger code issues

Homeowners with significantly damaged property in a flood zone will be required to make sure their homes fully comply with flood regulations before the city can issue a building permit for repairs, according to FEMA regulations.

Community Development Director Jerry Creel said some property owners may find that their homes had been constructed before standards were in place to govern construction in flood zones.

"Those who are looking to repair heavily damaged homes in a flood zone need to be aware of a few things," Creel said. "If the damage amounts to more than 50 percent of the fair market value of the home, it's considered 'substantially damaged' by FEMA. This means that in order for a building permit to be issued, the home must be brought into full compliance with the flood ordinance and FEMA regulations."

A number of homes, particularly older ones in east Biloxi, were built decades ago, before flood-zone regulations existed.

"They had been grandfathered in, but those grandfather clauses will not carry over into major new construction," Creel said. "One of the biggest issues that property owners will face is that regulations call for structures in flood zones to be elevated one foot above the base flood elevation, which is from 12 to 17 feet above the mean sea level, depending on the location of the property."

The city cannot allow property owners to re-build in a manner that violates flood plain management regulations, Creel said, noting that the city has waived permit fees for property owners making repairs or rebuilding their homes.

"Failure to comply with the codes will result in significantly higher flood insurance rates for everyone,"

Creel said, "and, frankly, insurance rates will end up increasing for all property owners."

Biloxi residents have seen flood insurance rates drop by 15 percent in the past several years, thanks to the city's enforcement of flood-zone regulations and its continuing efforts to educate the public about how to minimize the threat of storms and flooding.

In fact, all Biloxi property owners in August were mailed a copy of the city's flood zone, known as the "100-year Floodplain" in a "Storm and Flood Preparedness" newsletter.

You can see an online map showing flood zones in Biloxi at biloxi.ms.us.

The flood zone map is also available at the Community Development Department on Dr. Martin Luther King Jr. Boulevard or at the Woolmarket Fire Station on Woolmarket Road.

Preliminary info on new FEMA flood elevation

The Federal Emergency Management Agency is expected to announce new guidelines that may increase the height of new construction in flood zones by about 4 feet.

This means that homeowners rebuilding or making significant repairs to homes in low-lying areas – or in the so-called 100-year floodplain – will be required to have those structures elevated as much as 16-foot above sea level on Back Bay and as much as 18 feet on the front beach. FEMA may also expand the existing floodplain as a result of data collected in the wake of Hurricane Katrina and previous storms.

The flood elevation – which is the height at which there is a one percent chance of flooding annually – is designed to help reduce the risk of flooding in homes and businesses, and to help local leaders draft and implement local building codes.

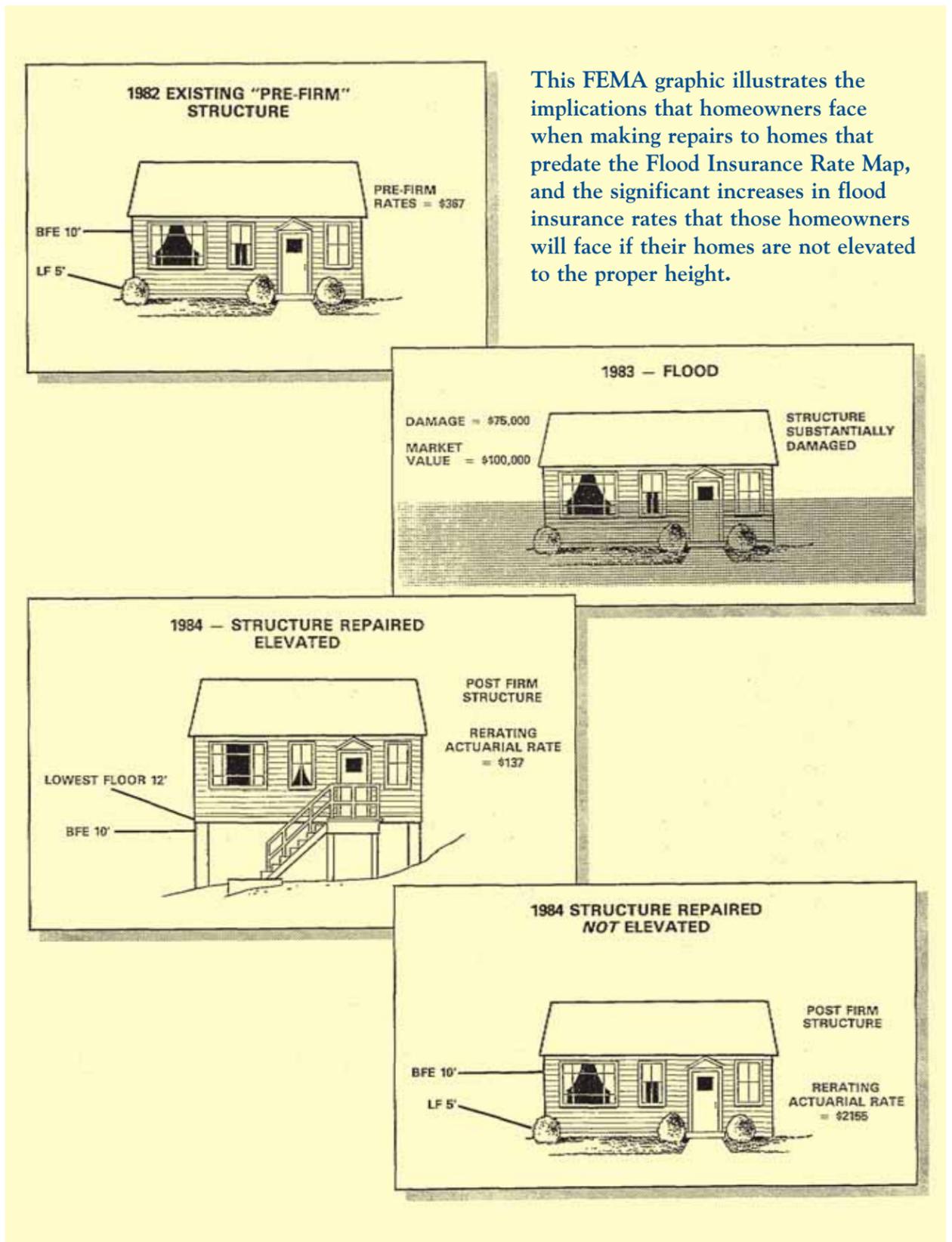
Implementing FEMA's new guidelines will be a decision of local leaders, but failing to enact the guidelines would likely jeopardize future federal funding and home financing, and lead to an increase in the cost of flood insurance or make it unavailable for homeowners.

Local leaders, meantime, realize that enacting the higher elevations will increase the cost of construction and may deter some homeowners from rebuilding.

A map showing the existing floodplain in Biloxi, as well as the path of destruction from Hurricane Katrina, is included in this newsletter. A map showing FEMA's suggested floodplain revisions can be viewed at the Community Development Department, at City Hall, or on the city website at biloxi.ms.us.

Need More Info?

- To read FEMA's answers to frequently asked questions about repairing significantly damaged properties in flood zones, visit biloxi.ms.us.
- To read FEMA's "Homebuilder's Guide to Coastal Construction," which provides technical guidance and recommendations concerning the construction of coastal residential, visit biloxi.ms.us.
- Those with other questions can call the Community Development Department at 435-6280 or e-mail building@biloxi.ms.us.



Despite storm, value of land will increase throughout city

Property owners who fear that Hurricane Katrina's wrath may have decimated the value of land just as badly as the storm devastated homes and businesses are in for a surprise.

Mayor A.J. Holloway and Community Development Director Jerry Creel say that interest in Biloxi among developers was unfazed by the storm, and members of the Biloxi City Council have taken steps to quash unfounded concerns that some property owners, particularly those in east Biloxi, have about future plans for Point Cadet area.

In fact, council members last month passed a resolution declaring that the city has no plans to eminent domain any property in east Biloxi for commercial use, such as condominium development.

"Some of the national media wondered if we were concerned about land speculators coming into hard-hit

areas of Biloxi and trying to buy up property," Holloway said. "The fact is, we had people looking to buy property – and people looking to see property – well before the storm. That's free enterprise.

"The advice that the City Council and I have for property owners is this: Don't make any hasty decisions about whether to sell your property. This storm didn't diminish the value of property in Biloxi, particularly in east Biloxi. If anything, land values stand to increase as a result of this storm.

"There's a great deal of opportunity and excitement about our future, and longtime property owners should determine their best options on how they can share in that opportunity and excitement."

Although on-shore gaming has been legalized, any

proposals to establish on-shore gaming sites would require public hearings before a decision would be made on whether a particular parcel might be re-zoned. As part of the process, nearby property owners would be notified of any proposals and interested residents would be given opportunities to voice their position.

Although the mayor and City Council supported the measure to allow casinos to be located within 800-feet of the shoreline, the prospect of re-zoning property would originate with property owners, not the city.

To learn more about the development and land-use process, you can read the city's Land Development Ordinance, either online or at the Community Development Department.