

## What you can do now to be prepared

One of my goals is to keep Biloxi a “safe, friendly and beautiful” community. I’m writing to ask you to help make the “safety” part a reality by being prepared.

We are a city that has two rivers running through it, situated on a peninsula for the most part, and with plenty of low-lying areas. The fact is, nearly half of Biloxi is in a flood zone, according to FEMA, so it’s vitally important that we take steps to prepare ourselves for the occasional storm and flooding. This goes for not only hurricanes but torrential downpours.



Have a question about the elevation of your property? Contact your insurance agent or the city’s floodplain staff, Rick Stickler or Kristin Greger, at 228-435-6270, or via email at [rstickler@biloxi.ms.us](mailto:rstickler@biloxi.ms.us) or [kgreger@biloxi.ms.us](mailto:kgreger@biloxi.ms.us)

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This is not something to be alarmed about. It just means that we have to take steps to prepare ourselves.

You are receiving this newsletter because you live in a flood-prone area of the city. You live in the so-called 100-year floodplain, which means your property has a 1 percent chance of flooding each year. Nearly half

of the land in Biloxi is in a special flood hazard area, and just about all of Point Cadet is in a flood zone.

I have two important pieces of advice for those of you living in or near the flood zone: First, buy flood insurance. Second, heed the advice outlined in this newsletter, as well as the advice in a citywide newsletter.

I hope that you will read over this information and become more aware of the dangers of flooding and be more prepared to help reduce damage from flooding.

God bless you and God bless Biloxi.



Andrew “FoFo” Gilich  
Mayor of Biloxi  
June 2025

## 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 to 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 the Biloxi Public Library on Howard Avenue 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 additions, “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 (materials and labor) 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 228-435-6270. Speak to Rick Stickler, Floodplain Manager, or email [rstickler@biloxi.ms.us](mailto:rstickler@biloxi.ms.us). Qualified staff can help make sure that your project complies with building codes.



# B-Alert

For B-Alerts, text  
BILOXI to 99411

# City Flood Services

Flood protection references are available at any Biloxi library. Flood maps may be viewed at the Biloxi Library on Howard Avenue. Flood maps and protection references are also available at the Building Division of the Biloxi Community Development Office on Dr. Martin Luther King Jr. Boulevard.

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 228-435-6271 or at [publicworks@biloxi.ms.us](mailto:publicworks@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 228-435-6270 or via email at [building@biloxi.ms.us](mailto: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 (materials and labor) 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 to one foot above the base flood elevation.
- 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 Manager Rick Stickler at 228-435-6270 or at [rstickler@biloxi.ms.us](mailto:rstickler@biloxi.ms.us) before beginning any construction.

## Where to turn for help

The Community Development Department is here to help minimize the risk you face from storms and flooding. If you are having flooding problems, advice is available to help you resolve your flooding issues. To make an appointment, call contact Floodplain Manager Rick Stickler at 228-435-6270 or [rstickler@biloxi.ms.us](mailto:rstickler@biloxi.ms.us).

Flood Protection Assistance also is available from such sources as the American Red Cross, the Small Business Administration, FEMA's Hazard Mitigation Grant Program, United Way, Salvation Army, Catholic Social and Community Services, and Back Bay Mission, and Boat People SOS.

## 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
- Hurricane Zeta
- Tropical Storm Allison
- Tropical Storm Isidore
- Hurricane Nate

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, Biloxi Public Library on Howard Avenue, or online at [biloxi.ms.us](http://biloxi.ms.us).

## 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 base flood elevation 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 WLOX, WXXV and The Weather Channel television stations as well as radio stations, newspapers (The Sun Herald) and online at 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 Emergency Management officials will announce emergency shelters designated to house residents displaced in the event of a disaster.

**Sign up for B-Alert by texting BILOXI to 99411 for advisories via text message.**

# 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 20 percent 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](http://www.fema.gov/nfip). The Floodplain Administrators with the City of Biloxi offer assistance with flood insurance questions. Please contact, Rick Stickler, [rstickler@biloxi.ms.us](mailto:rstickler@biloxi.ms.us), and Kristin Greger, [kgreger@biloxi.ms.us](mailto:kgreger@biloxi.ms.us), or at 228-435-6270.

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](http://biloxi.ms.us). Policies take 30 days to become effective.

# 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. The Building Division has a list of licensed contractors available.

If you have any doubts or questions, contact the Building Division at 228-435-6270 or via email at [building@biloxi.ms.us](mailto:building@biloxi.ms.us) to ensure that this individual is licensed to operate in the City of Biloxi.

Visit the city website – [biloxi.ms.us](http://biloxi.ms.us)

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B SMART: Scan to visit  
the Bmail sign-up page  
on the city web site.



**IMPORTANT**  
**Flood Information Enclosed**  
If you are receiving this newsletter, you either live in or own property in a flood zone.

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

Quý vị có bảo hiểm lũ 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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