



Department of Urban Development
Flood Hazard: *Check BEFORE you Buy*

Flooding and other surface drainage problems can occur well away from a river, lake, or ocean. If you are looking at property, it is a good idea to CHECK out the possible flood hazard BEFORE you BUY.

Here is Why:

- ✓ The force of moving water or waves can destroy a building.
- ✓ Slow-moving floodwaters can knock people off their feet or float a car.
- ✓ Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- ✓ Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- ✓ Some items, such as photographs and heirlooms, may never be restored to their original condition.
- ✓ Floodwaters are not clean: Floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- ✓ The impact of a flood---cleaning up, making repairs, and the personal losses---can cause great stress to you, your family and your finances.

Floodplain Management Regulations: To ensure that structures will be protected from flood damage, the Urban Development Department of the City of Gulfport regulates all development in Special Flood Hazard Areas (SFHA's). Filling and similar projects require a permit and are prohibited in certain areas. Existing structures substantially damaged by flood that are located in the SFHA must be elevated 12 inches above the Base Flood Elevation (BFE) before they are repaired; or moved to another site or demolished.

Check for the Flood Hazard: Before committing yourself to buying property, please do the following:

- ✓ Consult with our office or the City Engineering Department if the property is in a SFHA; if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulation are in effect.
- ✓ Ask the Real Estate Agent if the property is in a SFHA, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- ✓ Ask the Seller and the Neighbors if the property is in a SFHA, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Flood Protection: A structure can be protected from most flood hazards, sometimes at a relatively low cost. New construction and additions located in a SFHA must be elevated 12 inches above the BFE. Existing structures can be protected from shallow floodwaters by flood proofing, berms, or floodwalls. If the structure is located in a SFHA, flood insurance will be required by most mortgage lenders. Ask an Insurance Agent how much a flood insurance policy would cost. In most cases, there is a 30-day waiting period before flood insurance takes effect.

To ensure that accurate information is received when contacting the Urban Development Division, please be prepared to provide the lot and block number, parcel number, legal description, or other identifying information when making your inquiry.

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