

FLOOD PROTECTION INFORMATION  
FOR YOU AND YOUR PROPERTY  
(CITY WIDE)

**FLOOD HAZARD:**

The City of Gulfport has both the fortune and the misfortune of being located along the coast of the northern Gulf of Mexico. On the positive side is the abundant water related recreational opportunities. The negative side appears when Mother Nature tries to rapidly add to the annual rainfall in the form of a hurricane, tropical storm or seasonal soaker. Because the terrain is basically flat and natural tidal flow coupled with storm surges from the Gulf of Mexico raise the level of the surrounding water, water surface runoff is at times a big problem.

Beside the effect of a direct assault from a hurricane, there are three varieties of flooding experienced within the corporate limits of Gulfport. The first is major river flooding. The Biloxi River, one of the two major sources of freshwater for the Back Bay of Biloxi, is a classic tidal river floodplain with a clearly defined flood zone and floodway. A second variety is local creek flooding. Turkey Creek and Flat Branch are lesser waterways with a more shallow gradient and historically, with the former dense forests that surrounded them have not had to carry the quantities of water now carried. They connect with the Biloxi River/Back Bay of Biloxi at the western most extreme of the backwater. The third problem area is generally distributed pocket flooding caused by inadequate provision for drainage and lowlands that naturally collect runoff. With increased development and paved parking areas, there is a decrease in the amount of forested land that is able to absorb rainfall and runoff. You do not have to live next to a river or creek to experience flooding. The City of Gulfport is continuing to urbanize rapidly and as a result, extra pressure is placed on the existing drainage systems due to faster water surface runoff.

**FLOOD WARNING:**

The Harrison County Civil Defense Council collects rain gauge data from the flood monitoring systems at Three Rivers Bridge on the Biloxi River and at the Gulfport Harbor and, if necessary, will post flood warnings on local television and radio stations. Perhaps you might want to invest in a NOAA weather radio for constant weather conditions and alerts. Cable One is also notified by Civil Defense. To pick up public information brochures regarding flood hazards, you may stop by Building Code Services Department in the William Hardy building located at 1410 24<sup>th</sup> Avenue.. The Harrison County Civil Defense office as well as the Harrison County Project Impact office has public information regarding flood hazards and safety tips.

Your property may not have been flooded recently. However, it can still be flooded in the future because the next flood could be worse. If you are in the floodplain, the odds are that someday your property will be damaged. For example, if you are in the 100 year floodplain, you have a 1% chance of a flooding event occurring annually. This flyer gives you some ideas of what you can do to protect yourself.

**FLOOD SAFETY:**

Do not walk through flowing water. Drowning is the number one cause of flood deaths, most during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the currents have not washed away the ground on which you are about to step.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report any downed electrical power lines to your local electrical utility company (Mississippi Power Company or Coast Electrical Power Association).

Have your electricity turned off by your local electrical utility company. Some appliances such as televisions keep electrical charges even after they have been unplugged. Do not use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over to scare away any small animal.

Look before you step. After a flood, the grounds and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for natural or propane gas leaks. Use a flashlight to inspect your equipment and appliances for damage. However, if you suspect a leak, call your gas company. Do not smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

### **CITY FLOOD SERVICES:**

The first thing you should do is to determine if your property is located in a special flood hazard area. Flood Insurance Rate Maps (FIRM), Floodway Maps and flood protection references are available at the Gulfport Branch of the Harrison County Library System, Department of Urban Development-Building Code Services. You may call, visit or e-mail Building Code Services in the William Hardy building located at 1410 24<sup>th</sup> Avenue to determine if you are located in a special flood hazard area. If you are located in a high risk flood area, they can give you more information, such as the base flood elevation and information on the mandatory purchase of flood insurance.

### **320 PUBLICITY:**

As a service to lending institutions, realtors, appraisers and real estate insurers, Building Code Services and the Planning Division will provide information concerning properties located in special flood hazard areas in the city. Upon request, the following FIRM and Floodway information will be provided: community number; map panel number and suffix; date of the FIRM's index (cover panel); base flood elevation (the depth in AO zones) where shown on the FIRM and FLOODWAY; elevation datum used on the FIRM and FLOODWAY, if other than NGVD; availability of elevation certificates for review in the Building Code Services office.

If the property is located in a Special Flood Hazard Area (SFHA), you will also be informed of the mandatory purchase of flood insurance. In order to receive accurate information, please be prepared to provide us with the ad valorem tax parcel number and street address or other legal descriptions of the property when making the request.

To receive this free information, you may contact the Building Code Services office, in the William Hardy building located at 1410 24<sup>th</sup> Avenue., at 228-871-5528, (FAX) 228-868-5716, or by e-mail or by emailing to the Flood Plain Office, [ganderson@gulfport-ms.gov](mailto:ganderson@gulfport-ms.gov) or [medwards@gulfport-ms.gov](mailto:medwards@gulfport-ms.gov)

### **360 PUBLICITY:**

If requested, the Department of Public Works and/or Engineering Department will visit a property to review its flood problem and explain possible ways to stop flooding or prevent flood damage. They can also provide you with information on historical flooding in neighborhoods. You may call the respective departments at 228-868-5740 (Public Works) or 228-868-5815 (Engineering). These services are free of charge. If you are in a floodplain or have experienced a flood, drainage or sewer backup problem, check out these sources of assistance. However, the services of a private licensed professional engineer must be used to make specific recommendations *{emphasis added}*.

### **DRAINAGE SYSTEM MAINTENANCE/540 SDR PUBLICITY:**

**WHAT CAN YOU DO?** Several of the City's efforts depend on your cooperation and assistance. Here is how you can help:

Do not dump or throw anything into the ditches, streams, creeks or rivers. Dumping in ditches and streams is a violation of City of Gulfport Ordinance 4-143. Grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of litter and trash contributes to flooding.

If your property is next to a ditch or stream, will you please do your part and keep the banks clear of brush and debris?

If you see dumping or debris in the ditches or streams, will you please contact the Department of Public Works at 228-868-5740?

If your property is located in a Special Flood Hazard Area, before you build, alter, change the grade or fill on your property, you must receive approval from Building Code Services. A permit is needed on all floodplain development to ensure that projects do not cause problems on other properties.

If you see a building or structure being constructed within the corporate limits without a building permit posted, contact the Building Code Services office at 228-868-5715. Your tax dollar underwrites all flood insurance premiums for all properties in Special Flood Hazard Areas. Therefore, buildings that are properly constructed and elevated save the taxpayer money.

### **PROPERTY PROTECTION:**

#### **FLOODPROOFING:**

Retrofitting is an affordable way to protect your building from flood damage. This involves modifications to the building such as elevating it so that floodwaters do not enter or reach damageable portions, constructing barriers between the building and floodwaters, dry floodproofing to make the building walls and floor watertight, wet floodproofing to modify the structure and relocate the contents so that when floodwaters enter the building, there is little or no damage, and preventing basement flooding from sewer backup or sump pump failure. Emergency measures include moving belongings upstairs and sand bagging. Localized flooding is a problem in this area. The Department of Public Works and the Engineering Department can visit your property to suggest ways to improve the drainage on your property. However, the services of a private licensed professional engineer must be used to make specific recommendations *{emphasis added}*. Often times by putting in a swale or filling certain areas of the property, drainage can be improved considerably. The Engineering staff will also help you determine if a culvert is needed, what type of culvert, and what size will be adequate to handle the amount of drainage through ditches next to your property.

\*For more information on flood proofing your home or business, go to the Gulfport Public Library and look for such books as Floodproofing Nonresidential Structures and Design Manual for Retrofitting Flood-prone Residential Structures and Manufactured Home Installation in Flood Hazard Areas. Your local Building Code Services and Planning Division offices also have information on flood proofing your home or business.

#### **SUBSTANTIAL DAMAGE/IMA:**

In 1970, the City entered the regular National Flood Insurance Program. All buildings constructed after this date must be elevated above the minimum base flood elevation level. The City has adopted an amendment to the Flood Control Ordinance which requires 1 foot of freeboard. Pre-FIRM buildings, meaning those built before September 11, 1970, must be elevated if damaged by any cause for which repair costs are 50% or more of the value of the building. If you want to remodel, add an addition, or in any way improve the structure for which the total cost will be 50% or more of the value of the building, it must also be elevated. This means that the existing building and any proposed additions or improvements including mechanical and electrical equipment must have its finished floor elevated to at least 1 foot above the base flood elevation. The "total cost" mentioned above means all structural costs, as well as all finished materials, built-in appliances, hardware, in addition to profit and overhead. The value of a building is the market value of the structure only. The market value of a building is determined by obtaining an appraisal from a Mississippi licensed appraiser. The Harrison County Tax Assessor records may also be used as well.

Note: Any alterations to your building requires a permit from the office of Building Code Services.

#### **FLOOD INSURANCE:**

If you do not have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damage from floods. Because the City of Gulfport participates in the National Flood Insurance Program, flood insurance is available to everyone in the City at reduced rates. The City has earned a 10% reduction from the standard rate because of the number and type of flood protection activities undertaken through the voluntary Community Rating System program. The FEMA Community Number for the City of Gulfport is 285253. This Community Number applies to all residents in the City. It is the use of this Community Number that entitles you to the 10% reduction. The National Flood Insurance Program is a government run program and the federal government writes the policy and sets the rates. For many people, their home and its contents represent their greatest investment. We strongly encourage you to buy flood insurance to protect yourself from devastating losses due to flooding. Flood insurance is available on buildings and personal property- the contents of your home and business. The cost of the policy depends on your flood zone, elevation and age of your home. A preferred risk policy is available to people located in zones B or C, which are not in the high risk flood zone. Renters living in a flood zone can also insure their possessions. **If you make the wise choice to purchase flood**

**insurance, remember there is a 30 day waiting period before the policy becomes effective.** More information about flood insurance can be obtained from your insurance agent.

Currently in 2009, there are 6,743 policies having \$1,605,420,700.00 of flood insurance in force in Gulfport. The total annual written premiums are \$3,265,881.00. In October, 2001 the City of Gulfport became a Class 8 under the Community Rating System creating a savings of \$131,820.00 for all policy holders. If you have a flood insurance policy, you might check the amount and make sure you have contents coverage as well as using the right Community Number. Remember, even if the last flood missed you or you have done some floodproofing, the next flood could be worse. Regardless of your location, any building may flood or be adversely affected by rising storm water or tidal waves developed by a hurricane or tropical storm. Flood insurance covers all surface floods.

**Note:** Revised 5-30-10.

**If you have any questions please contact the Flood Plain Division of the City of Gulfport's Urban Development Department at 228-871-5528**