

City Of Pascagoula

Flood Protection Information

Hurricane Season begins each year on June 1st. With that in mind, we should all be aware of the risk of flooding, whether it is from storm surge, rising water or rainfall. As a community, we must strive to "Build Smarter" - in a more disaster resistant manner. If we don't, we will be faced with the same devastation we have experienced with past flood events. The Planning & Building Department is here to help you achieve that goal.

The Digital Flood Insurance Rate Maps (DFIRM) went into effect on March 16, 2009. The Special Flood Hazard Areas (SFHA) of the City have expanded on these maps, as compared to the SFHA on the Flood Insurance Rate Maps (FIRM) dated 1984. Even if you are not located in any of these areas, you can still experience flooding during a heavy rain when water cannot drain fast enough. To be "Flood Aware" you should check these maps and learn about your flood hazards.

City Services

As a public service, the City of Pascagoula Planning & Building Department will provide you with the following information free of charge, upon request, in addition to technical advice:

- ✓ Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Digital Insurance Rate Map (DFIRM) of the city.
- ✓ Additional flood insurance data for a site, such as the DFIRM zones and the base flood elevation for each.
- ✓ Whether the structure located on the property has had any repairs or improvements subject to the Substantial Damage/Substantial Improvement Clause of the City of Pascagoula Flood Plain Ordinance.
- ✓ A Letter of Determination to help you with the purchase of a flood insurance policy.
- ✓ Information on practices you can institute to protect your property from future flood damage.
- ✓ The Elevation Certificate currently on file for a particular address that our office maintains.
- ✓ A "check before you buy" handout which explains the questions you should ask before you purchase a home.

If you would like to make an inquiry, feel free to call us at 228-938-6620 or stop by our office, located at 4015 14th Street, in Pascagoula. We are open Monday through Friday, 8:00 am to 5:00 pm. You will need the address of the property in question and if available, lot/block number and subdivision. Anyone in the office can help you and there is never a charge for flood information.

What You Can Do

Several of the City's efforts to minimize flooding depend on your co-operation and assistance. Here is how you can help:

- Do not dump or throw **anything** into the streams, storm drains, or ditches in the City. Dumping in our ditches and streams is a violation of the City ordinances. Even grass clippings and branches can accumulate and plug the drainage pipes and channels. A blocked pipe cannot carry water and when it rains, the water has to go somewhere. Every piece of trash contributes to flooding.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush, trash and debris. The City has a Stream and Ditch Maintenance Program which can help remove major blockages and downed trees.
- If you see dumping, debris or blockages in any of our streams or ditches, contact the Public Works Department at 228-938-6623. *(If you witness illegal dumping gather any information about the suspect(s) or vehicle(s) and call the police (non-emergency at 228-762-2211.)*
- Always check with the Planning & Building Department **before** you build on, alter, re-grade, or place fill dirt on your property, as these types of activity require permits and a site visit.
- If you see building or filling without a City permit sign posted, contact the Planning & Building Department at 228-938-6620.

Please read the following information on flood proofing, flood insurance and flood safety:

Flood Proofing

Commercial: There are several ways to protect a non-residential building from flood damage. One way is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for buildings where flood waters are expected to rise more than two feet deep.

Residential: The best approach is to raise your house above the base flood elevation. This approach has several advantages. Flood insurance is cheaper for a house that is elevated above the base flood elevation. The house is not as prone to be flooded during average flood events. In addition, the house is compliant with the Flood Ordinance and is not subject to the Substantial Damage/Substantial Improvement Clause of the Ordinance. These methods mentioned above are called *flood proofing* or *retrofitting*. More information can be found at the City of Pascagoula Public Library or at the Planning & Building Office.

Just remember: any alteration to your building or land, including re-grading or bringing in fill, requires a permit from the Planning & Building Department prior to the work being done.

Flood Insurance

If you don't have flood insurance, talk to your insurance agent. Homeowner's Insurance Policies do not cover damage from floods. However, because Pascagoula participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the federal government and is available to everyone in the city, even if your house has flooded or it is not located in a flood prone area.

Some people have purchased flood insurance because it was required by the mortgage lender when taking out a loan on their home. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that we received during Hurricane Katrina, there is usually more damage to the furniture and contents than there is to the structure. If you currently have flood insurance, contact your insurance agent to check the coverage amount and verify if you have *content coverage*. Remember: our storm surge from Hurricane Katrina equaled a Category 3 Hurricane. A more direct hit from an even larger storm is always a possibility. Based on local experience, we know that the standard homeowner's policy or a "hurricane policy" does not cover damages caused by storm surge or surface flooding. Your best protection is to have **adequate flood insurance**. Flood insurance covers all storm surge floods and surface floods. However, there is a **30 day waiting period before the National Flood Insurance Program (NFIP) coverage goes into effect, so don't wait until a storm approaches to attempt to purchase flood insurance.**

The City of Pascagoula is also a member of the Community Rating System (CRS), which offers discounts on flood insurance policies for communities that take the initiative to do more than just the minimum requirements of the NFIP. Pascagoula currently receives a 15% discount on flood policies for properties in the Special Flood Hazard Area (SFHA) and 5% for all others.

Flood Safety

- ▶ Do not walk through flowing water. Drowning is the number one cause of flood related deaths, mostly 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 a stick to make sure that the ground is still there.
- ▶ 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 the bridge may be washed out. **"Turn Around, Don't Drown"**
- ▶ Stay away from power lines and electrical wires. The number two flood killer (after drowning) is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or call 9-1-1.
- ▶ Have your electricity turned off by the power company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.
- ▶ Look out for animals. Small animals and insects that have been flooded out of their homes may seek shelter in yours; contact *Animal Control* if they become a problem. Ants, especially fire ants, tend to gather in clumps and float on the water. Contact with these clumps can result in numerous ant bites.
- ▶ Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud may be slippery.
- ▶ Be alert for gas leaks. Use a flash light to inspect for damage. Do not use candles, lanterns or open flames unless you know the gas has been turned off and the area has been ventilated.

Flood and Hurricane Warnings

The City of Pascagoula and Jackson County, MS, have partnered with local radio and television broadcasters to distribute critical information in the time of an emergency. Hurricane, Tropical Storm and Flood warnings (flash or surge) will be broadcast on local radio and television channels. The following is a list of local stations that will disseminate emergency information:

Television

Channel 5 WKRG - Channel 7 WKFK - Channel 13 WLOX - Channel 15 WPML - Channel 25 WXXV

Radio

93.7FM WMJY - 99.1FM WKNN - 104.9FM WBUV - 1580AM WZZJ

In certain situations when an emergency is imminent, such as a flood, the city may use a phone notification system (such as Reverse 9-1-1) or a mobile app that sends an alert. The modalities we use will alert people in a particular area with pertinent recorded information about the emergency. We encourage citizens to follow us on various social media platforms (Facebook; Twitter; Instagram) year-round and especially during Emergencies.

You can also explore the City of Pascagoula website for additional information concerning building requirements and flood information at: www.cityofpascagoula.com and click on the Planning and Building Department page.

Thank you for helping make Pascagoula a great place to live, work and play.

William Dunnam, CFM
Building Official
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