

City of Pascagoula, MS  
“Before the Storm”  
A Guide for Preparing  
*Planning and Building Department*

*Dear Resident,*

*You have received this letter because your property is in an area that has flooded in the past or may face a potential for flooding. Street flooding from heavy rainfall or a tidal surge like those associated with a tropical storm or hurricane can cause flooding. The City of Pascagoula is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding.*

*Here are some things you can do:*

- 1. Check with the Planning & Building Department (228-938-6620) on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the City is doing about it, and what would be an appropriate flood protection level. City staff can visit your property to discuss flood protection alternatives.*
  
- 2. Prepare for flooding by doing the following:*
  - Know how to shut off the electricity and gas to your residence when a flood is anticipated.*
  - Make a list of emergency numbers and identify a safe place to go.*
  - Make a household inventory. Take pictures.*
  - Put insurance policies, valuable papers, medicine, etc., in a safe place and take them with you should you evacuate.*
  - Collect cleaning supplies, camera, waterproof footwear, etc., and put them in a convenient location.*
  - Develop a disaster response plan. You can go to the RED CROSS website: [www.redcross.org/services/disaster](http://www.redcross.org/services/disaster) and see “Prepare Your Home and Family” and “Repairing Your Flooded Home”. Both of these booklets have a wealth of information in them.*
  
- 3. Consider some permanent flood protection measures.*
  - Mark your fuse or breaker box to show the circuits to the floodable areas of your house. Turning off the power can reduce property damage and save lives.*
  - Consider elevating your house above the base flood elevation. Our department can assist you with advice on elevating your home.*
  - Check your building for water entry points. These can be protected with low walls or temporary shields.*
  - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.*
  - More information can be found in the “Homeowner’s Guide to Retrofitting: Six Ways to Protect Your House from Flooding”. Copies are available in the Pascagoula Public Library or at [www.fema.gov](http://www.fema.gov).*
  - Note that some of the flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to check with the Planning & Building Department.*

4. Check with the Community Development Department (938-6639) for information on financial assistance.
- The City of Pascagoula participates in the Hazard Mitigation Grant Program, which can sometimes make funding available for flood protection measures
  - Flood Insurance will help pay for repairs after a flood and, in some cases, it will help pay the cost of elevating a substantially damaged building. Ask your agent about Increased Cost of Compliance (ICC) coverage.

5. **Get a Flood Insurance Policy**

- 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, even properties that have been flooded in the past. Pascagoula also participates in the Community Rating System (CRS), which means you should receive a reduction on your insurance premium because the City's requirements exceed the minimum conditions of the NFIP.
- If your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
- 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. In the kind of flooding that we received during past hurricanes, there has usually been more damage to the furniture and contents than 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.
- 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**.
- If you rent your home you can obtain a Renter's Flood Insurance Policy.
- Contact your Insurance Agent for more information on rates and coverage.

For information call 228-938-6620, or stop by our office located at 4015 14<sup>th</sup> St. in Pascagoula.

*William Dunnam, CFM*

*Building Official*

Learn more about floods on our Planning and Building page at [www.cityofpascagoula.com](http://www.cityofpascagoula.com) and follow us on social media channels such as Twitter; Facebook; and Instagram – before and during weather events.

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