

# City Of Pascagoula

## Flood Protection Information

The 2005 Hurricane season was one in which the citizens of Pascagoula will remember for quite some time. As you know, Hurricane Katrina flooded almost 95 percent of the city. Storm surges of this magnitude were unheard of prior to Katrina. The storm surge Pascagoula received was equal to a direct hit from a Category 3 Hurricane. Had we received a more direct hit from Katrina the storm surge would have been worse. As rebuilding continues in Pascagoula, we must be aware of the risk of flooding and strive to build in a more disaster resistant manner. If we do not, we are doomed to a repeat of the devastation we experienced on August 29, 2005. The Code Enforcement office stands ready to assist you in accomplishing this goal. The projected Flood Insurance Rate Map (FIRM) update will likely increase the area included in the Special Flood Hazard Area (SFHA). Even if you are not located in one of these areas, you can still experience flooding during a heavy rain when water cannot drain away fast enough.

**City Flood Services:** The first thing you should do is check your flood hazard. As a public service, the City of Pascagoula will provide you with the following information upon request:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM) of the city.
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation.
- 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.
- We have a handout on the flood insurance purchase requirements that can help people who need a mortgage or loan for a property in the SFHA.
- Information on things you can do to protect your property from future flood damage.
- Our office maintains Elevation Certificates on file.

If you would like to make an inquiry, please tell us the street address and, if available, the subdivision, lot and block number. We are open 8:00 AM to 5:00 PM, Monday to Friday. Call us at (228) 938-6620 or drop by the Code Enforcement Department located at 4015 14<sup>th</sup> Street. Any one in the office can provide the needed information. There is no charge for this service.

**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 ditches or streams. Dumping in our ditches and streams is a violation of City Of Pascagoula ordinances. Even grass clippings and branches can accumulate and plug drainage piping and channels. A plugged pipe or channel 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 and debris. The city has a stream maintenance program which can help remove major blockages such as downed trees.
- If you see dumping or debris in the ditches or streams, contact the Public Works Department at **228-938-6623**.
- Always check with the Code Enforcement Department before you build on, alter, re-grade, or place fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties.

- If you see building or filling without a city permit sign posted, contact the Code Enforcement Department at 938-6620.
- Check out the following information on flood proofing, flood insurance and flood safety.

**Flood Proofing:** There are several ways to protect a 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 houses with basements or if water will get over two feet deep; and it will not result in a reduction in flood insurance premiums.

A second and 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 Plain Ordinance and is not subject to the Substantial Damage/Substantial Improvement clause of the ordinance.

These measures are called flood proofing or retrofitting. More information is available at the City Of Pascagoula Public Library or at the Code Enforcement office. *Important note:* Any alteration to your building or land requires a permit from the Code Enforcement Department. Even re-grading or filling in the floodplain requires a permit.

**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, 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 bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that we received during Katrina, there is usually more damage to the furniture and contents than there is to the structure.

If you currently have flood insurance, check with your insurance agent to check the coverage amount and verify if you have contents coverage. Remember: Our storm surge from Katrina equaled a category 3 hurricane we could still received a more direct hit from an even larger storm. Based on experience we know that a standard homeowner's policy or a "hurricane policy" does not cover damages caused by a storm surge or surface flooding. Your best protection is **adequate flood insurance**. Flood insurance covers all storm surge floods and surface floods. However, there is a **30 day waiting period before National Flood Insurance Program coverage goes into effect so don't wait until the storm approaches to attempt to purchase insurance.**

#### **Flood Safety:**

Do not walk through flowing water. Drowning is the number one cause of flood 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 stick to ensure 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 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 downed power lines to the Power Company or 911.

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 that have been flooded out of their homes may seek shelter in yours. 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 flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

Thank You,

Stephen Mitchell, CBO,CFM  
Building Official  
City of Pascagoula