

*Hurricane season is just around the corner...*

# Do you have flood insurance?



*March 31, 2005 at 7:30 a.m. –  
After 9.92 inches of rain over 15 hours.*



*March 31, 2005 at 11:45 a.m. –  
The flood waters had receded in a matter of hours.*

As we've seen in recent weeks, flood waters can rise in a matter of minutes or hours, as illustrated by these photos. With hurricane season approaching June 1, now is the time to consider if you have adequate flood insurance to cover your property year 'round.

## ***Keep in mind...***

- Basic property insurance does not cover flood-related damage. So, if you don't have flood insurance, your only hope of assistance is for a presidential disaster declaration, which leads to low-interest loans that must be paid back with interest. Flood insurance, on the other hand, may be more readily available for claims.
- It's good to know whether your property is in a floodplain, or Special Flood Hazard Area, but about 25 percent of all flood claims occur outside the mapped floodplain. To determine if your property is in a floodplain, you can contact the Planning Division of the Community Development Department at 435-6266 or at [planning@biloxi.ms.us](mailto:planning@biloxi.ms.us).



*March 31, 2006 at 3:30 p.m. –  
Seven months after Hurricane Katrina.*

April 25, 2005

## DEAR BILOXI PROPERTY OWNER:

Over the next several weeks, you'll be seeing stories in the media about hurricane season, which runs from June 1 to Nov. 30 each year.

But the time to be thinking about hurricane season is now, particularly in light of the torrential rainfall and flooding we've witnessed in Biloxi in the past several weeks.

**The reason to think about flood insurance now is because flood insurance policies take 30 days to become effective. That means you want to begin thinking about flood insurance before May 1 each year.**

**Do you need flood insurance?** If you live in or near a floodplain – near the Biloxi or Tchouticabouffa rivers, near the Bay of Biloxi, or any low-lying areas of the city – then you should consider flood insurance. The city is mandated by the federal government to educate residents about flooding and the benefits of flood insurance.

**How much does it cost?** Flood insurance rates are set by the federal government, and Biloxi property owners have been fortunate to have seen a 15 percent decrease in flood insurance rates because of millions of dollars in drainage improvements, along with the city's public outreach efforts, such as this postcard and other initiatives. Rates can be obtained from your insurance agent.

**You can also take other steps to minimize the risk of flood damage or loss of life.** You should consider your evacuation plans, should you be forced to evacuate. Have a hurricane kit prepared – flashlight with extra batteries, battery operated radio with extra batteries, essential medicines, emergency food and water, a non-electric can opener, duct tape, and cash and credit cards. Make sure to place valuable papers in a secure location, and have arrangements in place for your pets, which are not allowed in storm shelters. Trim back dead or weak branches, and check seals around windows and doors.

These are a few of the steps you should have in place. You can see more online by clicking on the "Storm & Flood" link at biloxi.ms.us. While you're on the city web site, sign up to receive free e-mail news regularly from the city. You can also find storm and flood preparedness information at any Biloxi library or at the Community Development Department on Dr. Martin Luther King Jr. Boulevard in downtown Biloxi.

The most important thing that you can do as a property owner is to have a plan and be prepared. You'll help keep flood insurance rates low for all property owners in Biloxi, and more importantly, you'll help reduce your risk of property damage or loss of life.

Sincerely,



A.J. Holloway  
Mayor



Jerry Creel  
Community Development Director

**City Council:** George Lawrence • William "Bill" Stallworth  
Charles T. Harrison Jr. • Mike Fitzpatrick • Tom Wall  
Edward "Ed" Gemmill • David Fayard

April 5, 2006

Dear resident:

Each year – and this year is no exception – the city is mandated to send this notice out to residents as part of the city's membership in the National Flood Insurance Program.

To fulfill our responsibility, we're re-sending the informational postcard that was sent to all residents at this time last year.

Are you in the loop?  
Sign up at <http://biloxi.ms.us>



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