

If you need assistance with a flooding problem call:  
**Mike Pavlisick at Public Works**  
**(228) 452-3308**

Talk to the Building Department for information on financial assistance.

- If you are interested in elevating your building above the flood level
- Flood Protection Rebate
- Get a Flood Insurance Policy - It will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.

You can cover your home's structure for up to \$250,000 and its contents for up to \$100,000. For businesses, structural coverage is available up to \$500,000, and up to \$500,000 for contents.

**FLOODING INSURANCE**

**Review your insurance policies and coverage.**

**HOMEOWNER'S POLICIES DO NOT COVER DAMAGES CAUSED BY FLOODING**

There is a 30-day waiting period before flood insurance policies become effective. Flood insurance is mandatory if there are federally backed financial encumbrances upon the property. NFIP policies cover damages to your building and contents (up to the amount of coverage), costs for moving and storing contents, and expenses for debris removal. Flood insurance costs are commensurable with the lowest floor elevation of the structure. You will pay a lower premium if you elevate the lowest floor 1-3 feet above the base flood elevation. Because the City of Pass Christian is a participating community in the Community Rating System of the National Flood Insurance program, you will pay lower insurance rates. Consult your local insurance agent for additional details. For more information on flood insurance requirements and measures that can be taken to reduce costs, call the Code Enforcement Office (228) 452-3316.

April 27, 2009  
**RE: New Digital Flood Insurance Rate Maps (DFIRM)**  
 Dear Resident,

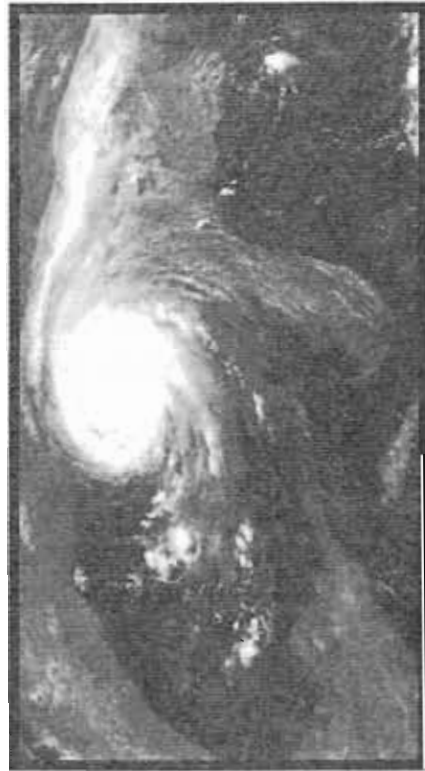
The purpose of this letter is to inform you that the National Flood Insurance Program has issued new Digital Flood Insurance Rate Maps (DFIRM). These maps have been revised to more accurately reflect the areas with a higher potential of flooding. The revisions include changes to the boundaries of the Special Flood Hazard Areas and to the Base Flood Elevations. These maps will become effective in the City of Pass Christian on June 16, 2009.

With these changes, your home may now be in a Special Flood Hazard Area; or the Base Flood Elevation of an existing Special Flood Hazard Area may have increased. If your home is now in a Flood Area, you are encouraged to purchase Flood Insurance. Remember, any damage caused by flooding will only be covered by Flood Insurance regardless of whether your home is in a Special Flood Hazard Area or not.

Hurricane season begins June 1, and it takes thirty (30) days for a new Flood Policy to take effect. If you have any questions about flood zones and elevations, please call (228) 452-3316.

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HURRICANE KATRINA  
 SATELLITE IMAGE  
 FROM THE NATIONAL WEATHER SERVICE

**IMPORTANT - FLOOD/HURRICANE DAMAGE PREVENTION INFORMATION ENCLOSED.**



PASS CHRISTIAN HARBOR BEFORE HURRICANE KATRINA

Photo Courtesy of Charles Bates

**DEVASTATING DAMAGES - HURRICANE KATRINA AUGUST 31, 2005**



MARKET STREET LOOKING NORTH AFTER KATRINA  
 WE CANNOT CONTROL FLOODS OR HURRICANES,  
 BUT WE CAN CONTROL  
 FLOOD/HURRICANE DAMAGE.

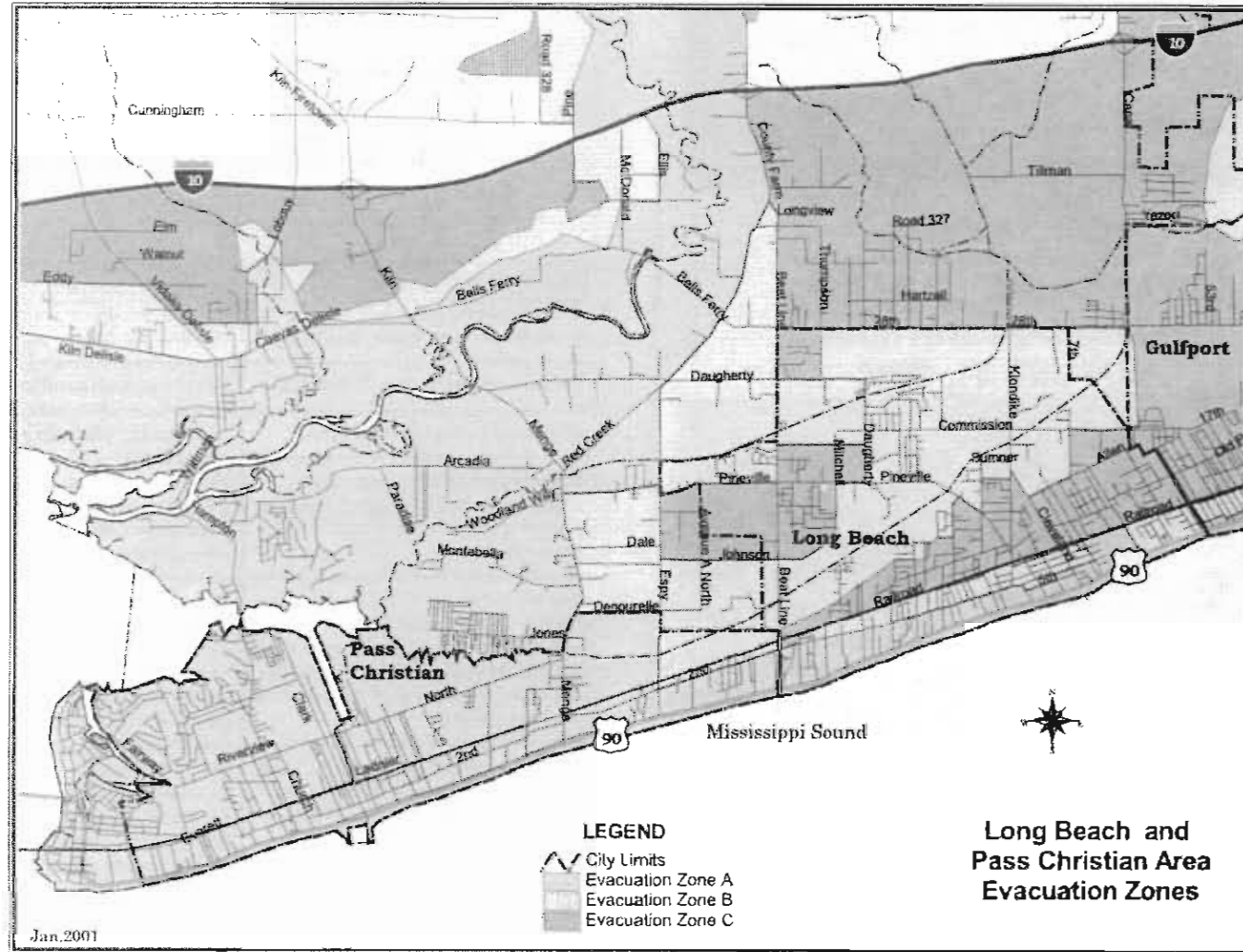
**THE CITY OF PASS CHRISTIAN  
 CHALLENGES YOU  
 "TO MAKE A DIFFERENCE  
 IN DISASTER RESISTANCE"**

**MITIGATION MEASURES**

Residences	Businesses
Elevate existing residences above flood elevating on a new foundation	Elevate, floodproof, relocate, or demolish buildings
Relocate residences outside floodplain	Store important documents, such as insurance papers and other business papers, where they will not get damaged
Acquire and demolish residences	Elevate or relocate furnaces, hot water heaters, electrical panels, and other equipment
Store important documents and irreplaceable personal objects (such as photographs) where they will not get damaged	Provide openings in foundation walls that allow floodwaters in and out, thus avoiding collapse
Elevate or relocate furnaces, hot water heaters, and electrical panels	Build and install flood shields for doors and other openings (after evaluating whether the building can handle the forces)
Provide openings in foundation walls that allow floodwaters in and out, thus avoiding collapse	For drains, toilets, and other sewer connections, install backflow valves or plugs; these can be tested by a plumber before a flood by plugging the sewer drain and filling waste pipes with clean water
Build and install flood shields for doors and other openings (after evaluating whether the building can handle the forces) to prevent floodwaters' entering	Backflow of sewer lines can occur outside of the flooded areas, particularly where there are combined sanitary or storm sewer systems; check with the city or county engineer for advice
For drains, toilets, and other sewer connections, install backflow valves to prevent floodwaters from entering	Move inventory that may be flooded; reduce inventory that may be flooded, if possible elevating, relocating, or protecting equipment that can be flooded
Buy and install sump pumps with back-up power	Identify stored hazardous materials or other chemicals that could be flooded; and relocate or elevate these
Building a Disaster Resistant Community is an initiative that challenges the nation to undertake actions that protect families, businesses and communities by reducing the effects of natural disasters.	

## Flood Hazards

Pass Christian is located on the Mississippi Gulf Coast - bordered on the south by the Gulf of Mexico, on the north by the Bay of St. Louis-Bayou Portage, and on the west by the Bay of St. Louis. Floods and related flooding conditions are primarily caused by hurricanes, tropical storms, and heavy rainfall. Storms and hurricanes have caused major flooding damage, most notably, Hurricane Katrina (August, 2005). Most of the city was completely inundated by floodwaters; some that reached high water marks of 30 feet. Properties located in the floodplain and other low lying areas have been in the past flooded due to tropical storms and heavy rainfalls. The map below will assist you in determining if your property is located in the floodplain areas. Flood Insurance Rate Maps (FIRM) offer more detailed information and are available at the Code Office. For assistance and information, please call (228) 452-3316. Copies of Elevation Certificates (EC's) are available from the Building Code Office.



## Flood Warning System/Flood Safety

A Hurricane Watch is issued when there is threat of hurricane conditions within 24-36 hours.

Flood warnings are broadcast to the public, well in advance of a pending storm or hurricane, via the National Weather Service and various local and regional television and radio station affiliates. If evacuation becomes necessary, the Civil Defense Department will coordinate evacuation procedures and issue notices accordingly. The primary evacuation routes are north of the City from Menge Avenue to Interstate 10 and Henderson Avenue to Interstate 10.

In the event of a flood or hurricane, the following information and activities are important: Inventory all personal property. Prepare a list, take photos of all valuable items. Store important documents in waterproof containers. Stay tuned to local radio and television stations for forecasts and emergency information. Become familiar with evacuation routes and available shelters. If evacuation becomes necessary, be sure to turn off all utilities. Have on hand nonperishable food items, medications, battery operated lights, radios, supplies, bottled water, etc. Keep your car serviced and the gas tank full.

In the aftermath, you should observe the following safety precautions: Do not walk through flowing water. Do not drive through flooded areas. Stay away from power lines and electrical wires. Be alert for gas leaks. Clean everything that got wet. Take care of yourself.

## Regulatory Requirements

Permits to Develop in a Flood Hazard Area and/or Building Permits are required for any man-made changes, including but not limited to changes to improved or unimproved property, buildings or other structures, dredging, mining, filling, grading, paving,

Substantial improvement, as defined by the City's Flood plain Damage Prevention Ordinance means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost which exceeds 50% of the market value of the structure before the start of construction of the improvement. This term includes structures which have incurred "repetitive loss" or "substantial damage"...All substantially improved structures must either be floodproofed (nonresidential structures only) or have the lowest floor elevated to one foot above the base flood elevation.

Mississippi state law requires that residential builders are licensed by the state. In selecting your contractor, you should check to ensure the builder is licensed by the state. Check the firm's reputation through agencies e.g. the Home Builders Association. Request proof of insurance. Obtain written estimates, contracts, guarantees.

If you are experiencing flood problems someone from the city will visit your site and offer advice. Please call (228) 452-3308 or (228) 452-3316.

## Drainage System Maintenance

Drainage systems' carrying or storage capacity can be greatly diminished by dumping, debris accumulation, soil erosion and sedimentation, and overgrowth of vegetation. Flooding occurs more frequently and reaches higher levels when overflow due to impediments occurs.

City Ordinance No. 466 prohibits dumping, accumulation of trash, weeds, garbage into catch basin, ditches, waterways and other bodies of water, and provides for strict penalties. To minimize flooding risks, the Public Works Department, under the direction of Mike Pavlisick, Superintendent, is responsible for maintenance of this program, and should be notified of any violations or conditions that may threaten the drainage system, or contact the Pass Christian Police Department.

## NATURAL & BENEFICIAL FUNCTIONS

The Sand Beach, Treasure Point, the "Wildflower Garden" and general areas of wetlands and marshlands provide a wide range of natural and beneficial functions to people and to the natural systems, such as: **WATER RESOURCES, BIOLOGICAL RESOURCES, SOCIETAL RESOURCES.**

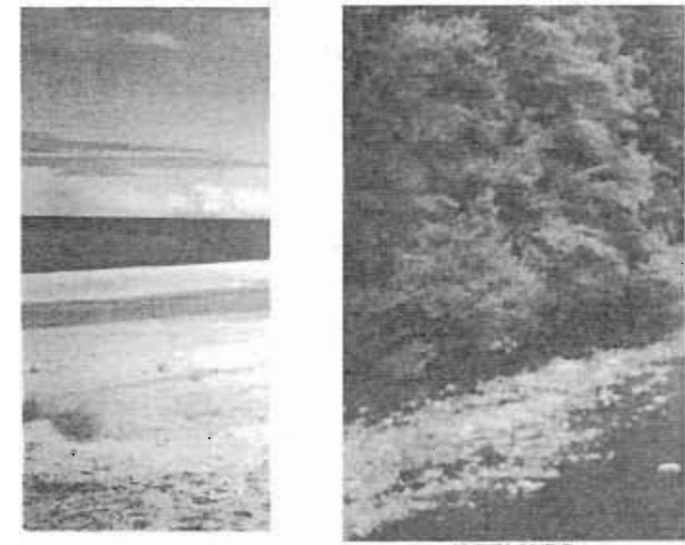
These floodplain areas are regulated and maintained by the Sand Beach Authority, the Code Enforcement Office, the Public Works Department, the Garden Club and the Department of Marine Resources.

## DISASTER AID IS NOT OFTEN AVAILABLE

Many people don't think they need flood insurance because they believe federal disaster assistance will bail them out. But floods are not always declared a federal disaster area. And even when they are, aid is usually in the form of a loan which must be paid back with interest.

Flood insurance, on the other hand, pays for all covered losses, and unlike loans, that money doesn't have to be paid back. You can cover your home's structure for up to \$250,000 and its contents for up to \$100,000. For businesses, structural coverage is available up to \$500,000 for contents.

Don't count on others to bail you out. Take the initiative to protect your home and business yourself.



WETLANDS

### FOR MORE INFORMATION: FLOOD PROTECTION/FLOOD INSURANCE

GENE PERALTA  
PASS CHRISTIAN CODE ENFORCEMENT OFFICE  
(228) 452-3316

### HURRICANES/FLOOD PREPAREDNESS

DWIGHT GORDON  
CIVIL DEFENSE DIRECTOR/FIRE CHIEF  
(228) 452-3323

### STREAM DUMPING/DRAINAGE MAINTENANCE

MIKE PAVLISICK  
PUBLIC WORKS SUPERINTENDENT  
(228) 452-3308

### GENERAL BUILDING/TECHNICAL ASSISTANCE

KENNETH WITTMANN  
BUILDING INSPECTOR  
(228) 452-3324

GENERAL INFORMATION/BROCHURES/ORDINANCES  
PASS CHRISTIAN PUBLIC LIBRARY  
(228) 452-4596