

FLOOD INFORMATION



The City of Gautier participates in the National Flood Insurance Community Rating System Program. By participating, we can reduce the damage caused by floods and the cost of protecting our property from flood hazard. Gautier's Current Rating in the program is Class 7. **This rating entitles residents in a Special Flood Hazard Area (SFHA) to a 15% discount on flood insurance. Contact your insurance agent to ensure that you are getting this discount.** The City of Gautier Community Number is 280332.

Flooding is the nation's most common natural disaster. Floods can happen anywhere, especially after heavy rain. It is important to be prepared. The purpose of this brochure is to provide the citizens of Gautier with information on floods and ways you can protect yourself and your property from flood hazard.

Flood Hazard Areas: There are many areas of the community that receive high impact flooding. Flooding is caused by heavy rainfall that occurs in short time periods. Flooding in Gautier is common during summer thunderstorms and by tidal surges that accompany coastal storms, tropical storms and hurricanes. Hurricane tidal surges are the city's greatest threat and cause flooding up to 24 hours before the "eye" of the storm reaches the coast. Because of the city's low land elevations and proximity to the Gulf of Mexico, the flood threat is significant. Due to this threat, FEMA has identified portions of the city as Special Flood Hazard Areas on the Flood Insurance Rate Maps (FIRMs). These maps establish Base Flood Elevations for development within these areas with the lowest permitted habitable flood levels. The potential for flood losses in Gautier always exists when tropical storms and hurricanes hit the area. Some storms, such as Hurricane Katrina in 2005, produce coastal flooding that results in significant property damage. Residents need to respect this hazard and be prepared to deal with it accordingly.

Flood Warning System: The City of Gautier participates in the emergency warning system under the Jackson County Emergency Management Plan. Hurricane and flood advisories are disseminated over local radio (WMJY/Magic 93.7) and television (WLOX Channel 13 or WXXV Fox 25 News) stations. Jackson County's First Call notification system was effective June 1, 2010. With this system you can register to be notified by home phone, cell phone, e-mail, text message, or computer by visiting the web site <https://public.coderedweb.com/CNE/en-US/1F9802E48807>. If you do not have computer access you can call (228) 769-3111 and someone will help you register. Gautier Police and Fire Departments will provide door-to-door warnings to those areas threatened by flooding. When a flood threatens, evacuations are ordered in areas expected to flood. Residents must be prepared to move to a place of safety. The City, in conjunction with Jackson County Emergency Management, will announce emergency shelter locations.

Flood Insurance: Your standard homeowner's insurance policy will not cover losses due to flood. However, because the City of Gautier participates in the National Flood Insurance Program, flood insurance is available to everyone in the city, even for properties that have been flooded. Ask an insurance agent how much a flood insurance policy costs. In most cases, there is a 30-day waiting period *before* flood insurance takes effect. Lending institutions that are federally regulated or insured must determine if the development is in a Special Flood Hazard Area. Federally regulated or insured lending institutions must require flood insurance on:

- Conventional home mortgage loans and second mortgages
- FHA and VA loans
- Home equity and home improvement loans
- Construction loans
- Commercial loans

Usually flood insurance policies for these types of loans just cover the buildings structure and not the contents. During the kind of flooding that occurs in the City of Gautier, there is usually more damage to furniture and contents than to the structure. If you have flood insurance, review your policy to make sure you have coverage for your contents. Renters can also purchase flood insurance for their contents.

FLOOD TERMS

Flood Watch – Flooding is possible.

Flood Warning – Flooding is occurring or will occur soon.

Flash Flood Watch – Flash flooding is possible.

Flash Flood Warning – Flash flooding is occurring.

Storm Surge – Refers to water that is pushed toward the shore by the force of the winds swirling around the storm.

FLOOD SAFETY

There are several actions you can take to mitigate the flood hazard. Residents should:

- Know the flood warning procedures.
- Plan escape routes to high ground.
- During times of heavy rain, monitor the level of water in drain ways. Stay tuned to local radio and television stations for flood warnings.
- Turn off gas and electricity, but do not touch electrical appliances while wet or standing in water.
- Evacuate the flood hazard areas when advised by emergency officials.
- Do not attempt to cross a flooding stream on foot or by car.
- Do not attempt to drive down a flooded street.
- If your car stalls in high water, abandon it immediately and seek higher ground.
- Stay away and keep children from floodwaters, ditches, culverts and storm drains.
- Be especially cautious at night.

For many people, a home and its contents represent their greatest investment. We strongly urge you to buy flood insurance to protect yourself from devastating losses due to flooding. Details on flood insurance are available from your insurance agent. You do not have to live in the flood plain or be a victim of flooding to qualify for flood insurance. Flood insurance covers all surface floods. **Flood insurance makes sense.**

Permit Requirements: Permits are required for development anywhere within the city limits of Gautier, including the floodplain. Permits may be obtained from the City of Gautier Planning Department located at City Hall. Permits must be displayed in a noticeable area on the property. If you notice any activity in your area and you do not see a permit posted, please contact the Building Department at (228) 497-1878.

Substantial Improvement/Substantial Damage: Under substantial improvement provisions, if the cost of reconstruction, rehabilitation, additions or other improvements over a 10-year period equals or exceeds 50% of the building's market value, the building must meet the same construction requirements as a new building and must meet the current flood damage prevention ordinance. Under substantial damage provisions, if a building has been damaged by flood, fire or any other natural disaster over a 10-year rolling period and repairs equal or exceed 50 % of the building's market value, the building must meet the same construction requirements as a new building and must meet the current flood damage prevention ordinance. More information on the substantial improvement and substantial damage rules can be found in Answers to Questions about Substantially Damaged Buildings, FEMA-213. A copy can be found at City Hall and the Gautier Public Library.

Flood Reduction: You can do your part to reduce flood hazard by keeping the drain ways clean of litter and debris. Flooding can occur in streets when rainwater cannot flow away from the house or when sewers or culverts are blocked. Items such as tree limbs and grass clippings can accumulate and block the flow of water and contribute to flooding problems. To have tree trimmings, hedge cuttings or shrubbery removed, call the Gautier Public Works Department (Clearwater) at (228) 497-4283. If you have hired a contractor to do this work for you, they are required to remove all debris.

Property Protection Measures: Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power can reduce property damage and save lives. Consider elevating your house above flood levels. Check your house for water entry points. 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" and "A Citizen's Guide: Flood Protection Measures." Both are available at City Hall. Be aware that some flood protection measures may need a building permit and other flood protection measures may not be safe for your type of structure, so be sure to check with the Planning Department.

Flood Information: The Gautier Public Library has several reference materials on flooding, flood protection and safety. The library is located at 2100 Library Lane. For more information on flooding and flood protection, contact the City of Gautier Planning Department at (228) 497-1878 or visit our office located at 3330 Hwy 90. The City of Gautier Planning Director or one of our Certified Floodplain Managers will be happy to assist you with any information offered by our office.

For more flood and insurance information provided by state and federal agencies, you may also contact the following:

- Association of State Floodplain Managers at www.floods.org
- Association of Floodplain Managers of Mississippi at www.msafmm.org;
- National Flood Insurance Program at www.floodsmart.gov;
- Mississippi Emergency Management Agency at www.msmema.org
- Federal Emergency Management Agency, Region IV, at www.fema.gov.

FLOOD AREAS

Flood Insurance Rate Maps have been created to identify zones of high-risk, moderate-to-low risk, and undetermined-risk areas.

A Zone: The base floodplain mapped by approximate methods, base flood elevations (BFEs) are not determined. This is often called an unnumbered A Zone or an approximate A Zone.

A1-30 Zone: Base floodplain where old format FIRMs show a BFE. These are known as numbered A Zones.

AE Zone: Base floodplain where new format FIRMS show a BFE. AE Zones replaced the use of A1-A30 Zones.

AO Zone: The base floodplain with sheet flow, ponding, or shallow flooding. Base flood depths (feet above ground) are provided.

AH Zone: Shallow flooding base floodplain. BFEs are provided.

A99 Zone: Area to be protected from base flood by levees or Federal Flood Protection Systems under construction. BFEs are not determined.

AR Zone: The base floodplain that results from the decertification of a previously accredited flood protection system that is in the process of being restored to provide a 100-year or greater level of flood protection.

V Zone: The coastal area subject to a velocity hazard (wave action) where BFEs are not determined on the FIRM.

VE Zone: The coastal area subject to a velocity hazard (wave action) where BFEs are provided on the FIRM.

Zone B or X (shaded): Area of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. B Zones are also used to designate base floodplains of lesser hazards, such as areas protected by levees from the 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.

Zone C or X (un-shaded): Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level. Zone C may have ponding and local drainage problems that don't warrant a detailed study or designation as base floodplain. Zone X is outside the 500-year flood and protected by levee from a 100-year flood.

Zone D: Area of undetermined but possible flood hazards.

The Special Flood Hazard Area includes Zones A and V only.