

# CITY OF BILOXI MISSISSIPPI

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PROGRAM FOR PUBLIC INFORMATION

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*Prepared by the City of Biloxi, Mississippi  
with the assistance of the Mississippi-Alabama Sea Grant Consortium  
through funding from the EPA Gulf of Mexico Program.*



Cover photo courtesy of John Wenzelburger.

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## BACKGROUND

The City of Biloxi has participated in the National Flood Insurance Program since 1970. The City of Biloxi has been a member of the Community Rating System since 2002 and a member of the Gulf Coast Coastal Hazard Outreach Strategy Team (C-HOST) user group since 2008.

The National Flood Insurance Program (NFIP) is a federal program enabling property owners and renters to purchase flood insurance. It is based on an agreement between communities and the federal government whereby a community adopts and enforces certain floodplain regulations so the federal government will make flood insurance available in that community.

The Community Rating System (CRS) is a voluntary program for NFIP participating communities. The goals of the CRS are to reduce flood damages to insurable property, strengthen and support the insurance aspects of the NFIP, and encourage a comprehensive approach to floodplain management. The CRS was developed to provide incentives in the form of flood insurance premium discounts for communities that go beyond the minimum floodplain management requirements and develop extra measures for protection from flooding.

The City of Biloxi participates in this program with a designated CRS Coordinator documenting the procedures and activities outlined in the CRS Coordinator's Manual to improve the City's rankings. Biloxi is proactive in improving its CRS rating by continually providing public information and conducting floodplain management activities as described in the CRS Coordinator's Manual. As a result of its dedication, the CRS rating has dropped from 7 to 5 since 2007. As a Class 5 community, Biloxi flood insurance policy holders in the Special Flood Hazard Area receive a 25% discount on their premiums.

The *2013 CRS Coordinator's Manual* creates new mechanisms for communities to improve their CRS rating, including the Program for Public Information (PPI). A PPI refers to a committee-based localized approach to

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community outreach under the CRS. A PPI is described as “an ongoing effort to prepare, implement, and monitor a range of public information activities. The objective of CRS credit for a PPI is to provide additional credit for information programs that are designed to meet local needs and that are monitored, evaluated, and revised to improve their effectiveness.”<sup>1</sup> In other words, communities that conduct their CRS outreach activities through the coordination of a PPI stand to gain more points than they would for conducting the outreach as a standalone activity. A PPI planning committee becomes a value-added mechanism for maximizing a community’s CRS score.

Through the C-HOST user group, Biloxi, along with other member jurisdictions, developed educational and outreach projects over the years with input and support from numerous partners. Biloxi determined, after careful consideration, that the community’s needs would be best met by forming a single jurisdiction PPI. In doing so, Biloxi has assembled its outreach activities, opportunities, and materials into a single coordinated document. The following document is the result of those efforts.

## **PPI COMMITTEE**

The City of Biloxi chose to pursue a single jurisdiction Program for Public Information (PPI) focused solely on its community. Therefore, Biloxi identified appropriate city employees to serve on the PPI committee and recruited strategic community representatives that brought an interest in local flooding outreach and education.

The Biloxi PPI Committee includes the following members:

### ***City of Biloxi Representatives***

Kristin Greger, CRS Coordinator

Rick Stickler, Floodplain Manager

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<sup>1</sup> *Developing a Program of Public Information Guidance*, CRS Resources p.3 (March 2013).



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Vincent Creel, Public Affairs Officer  
Robert Smith, City Engineer  
Michelle Crowley, Emergency Manager

***Community Representatives***

Ross Maxwell, Allstate (Insurance Agent)  
Matthew Perez, Merchant Marine Bank (Lender)  
Jim Atchison, Re/Max Results, Inc. (Realtor)  
Bob Fell, Retired, Non-Flood Hazard Area Resident  
Tommy Luke, Special Flood Hazard Area Resident

The PPI Committee has convened twice to work on the PPI formally, in addition to informal reviews of the PPI through the development phase. The two formal meetings were held on October 22, 2015 and March 14, 2016. The first meeting explained the PPI process and the role of the committee. The second meeting focused on current and future outreach projects and a review of the draft document. In addition, the PPI Committee has reviewed draft PPI documents on an on-going basis.



*PPI Committee Meeting, October 22, 2015.*



*PPI Committee Meeting, March 14, 2016.*

## COMMUNITY NEEDS ASSESSMENT

In accordance with CRS guidance, the City of Biloxi conducted a community needs assessment by completing the CRS Activity 240 assessment on September 25, 2015. The residents of Biloxi include populations that may be more vulnerable than others, including individuals over 65, people living below the poverty level, and those who speak English as a second language (ESL). These population groups are highly vulnerable to hazards, particularly incidents, such as hurricanes, involving mass evacuations. The table below describes the specific socio-economic data for the City of Biloxi compared to the State of Mississippi overall. Note that Biloxi has a higher than average number of citizens speaking English as a second language.

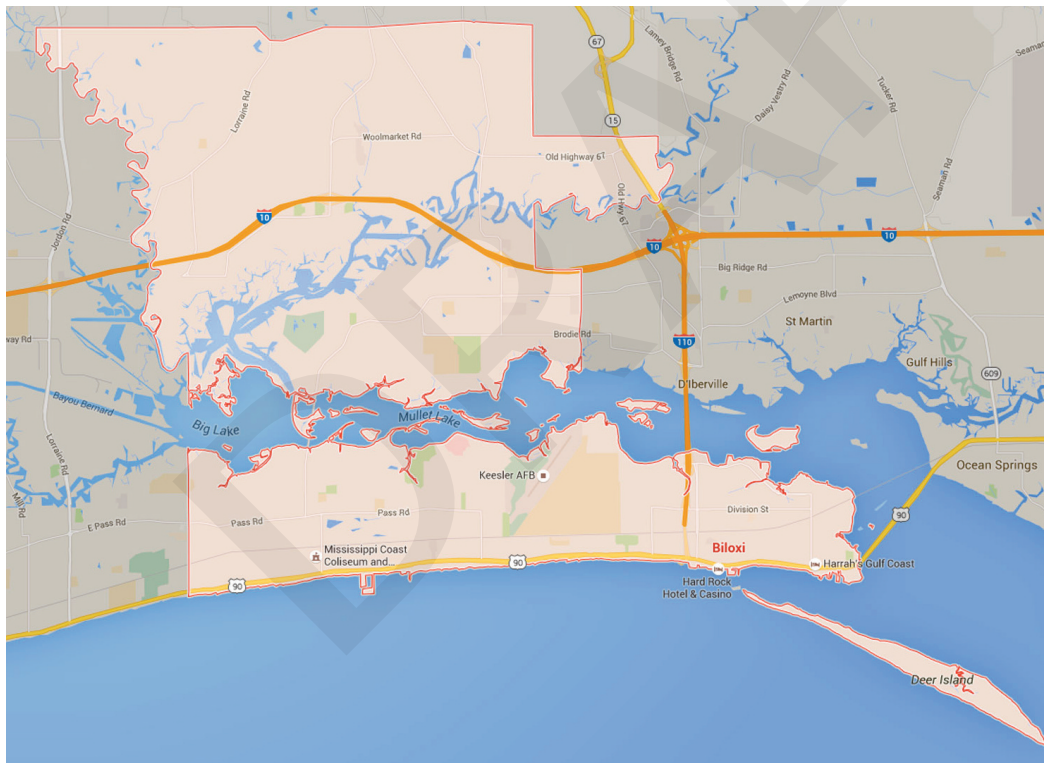
	TOTAL POPULATION	OVER 65	BELOW POVERTY LEVEL	ESL
Biloxi	44,984	12.1%	22.4%	10.7%
Mississippi	2,994,079	12.8%	22.7%	3.9%

*\* Data based on 2014 U.S. Census estimates and 2010 U.S. Census.*

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## GEOGRAPHY AND CLIMATE

Geographically located in the center of Mississippi's Gulf Coast, Biloxi is 165 miles southwest of Jackson, Mississippi, the state capital, 75 miles east of New Orleans, Louisiana and 60 miles west of Mobile, Alabama, and is the third largest city in the State of Mississippi. The incorporated area is 46.5 square miles with 82% land and 18% water. Water resources include the Mississippi Sound, which forms the southern boundary of Harrison County, the Back Bay of Biloxi, which separates southern and northern portions of the City, and the Tchoutacabouffa River, which empties into the Back Bay. There are several small islands within these waterways that are owned by the State of Mississippi; however, the City provides services such as police, fire and zoning and land use regulations.



*Map of Biloxi, MS.*

Mississippi's subtropical climate is characterized by long, humid summers, moderated in coastal counties by breezes from the Mississippi Sound and the Gulf of Mexico. Winters are short and usually mild. There can be extremes in

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temperatures particularly in winter and spring, with occasional short periods of freezing temperatures along the coast. Average spring temperatures range from 57 to 77 degrees Fahrenheit; average winter temperatures range from 41 degrees to 62 degrees Fahrenheit. Summer temperatures range from 85 to 95 degrees Fahrenheit, with an average July/August temperature of 91 degrees. Average annual rainfall is between 55 and 64 inches.

October is typically the driest month and September the wettest. The prevailing wind direction is typically east-southeast to southeast at 6 to 12 knots. Winds often increase during thunderstorms, which occur frequently and are sometimes accompanied by strong to severe winds, including tornadoes. The coastal climate is conducive to strong weather events, especially tropical storms and thunderstorms. Coastal surge, flash flooding and riverine flooding are also a concern to low lying communities located close to major rivers or the Mississippi Sound.

## **FLOOD HAZARDS**

Due to its proximity to the coast, the City of Biloxi may experience flooding as a result of a range of causes. These flood hazards include seasonal rainfall, coastal storms, and storm surge.

### ***Seasonal Rainfall***

Flooding occurs not only with coastal storms, but also with seasonal rainfall. Historical documentation of flooding indicates that flooding may occur during any season of the year. For Biloxi, the most damaging floods have typically occurred in April, June, and July. Based on historical analysis, floods are most likely to occur between March and September. Floods are least likely to occur in autumn and winter months, but two floods have been recorded in December 1994 and January 1993.

Flooding is a relatively frequent hazard in Biloxi. Severity ranges from localized to city-wide and regional events. Flood events can last from a few



hours to a few days, leaving roads and bridges rendered impassible. The primary flooding sources for the planning area are flash flooding from torrential rains. The most costly flood events were reported on June 11, 2001 and March 28, 2009, with recorded property damages for each event of \$750,000. Another event of note occurred on April 1, 2005. This flood event was caused by torrential rains that started on the evening of March 31, 2005 and resulted in the flooding of numerous roadways and homes in sections of coastal and south Mississippi. In Biloxi, the City experienced 8 to 12 inches of rain during the night and morning hours. The heavy rain caused significant flooding in lower portions of several rivers and streams in south Mississippi, particularly along major rivers in Harrison and Jackson Counties, such as the Escatawpa, Biloxi and Tchoutacabouffa Rivers. Overall, 250 homes and numerous roadways were flooded across the City of Biloxi.

All of the identified flooding events are entered into the National Climatic Data Center (NCDC) at the county level, with no distinction of separate jurisdiction or municipalities. The following is a list of flooding events gathered from the NCDC U.S. Storm Events Database:

DATE	EVENT TYPE	STATE	COUNTY	INJURIES	FATALITIES	PROPERTY DAMAGE
6/11/2001	Flooding	MS	Harrison	0	0	\$750,000.00
3/28/2009	Flooding	MS	Harrison	0	1	\$750,000.00
1/20/1993	Flooding	MS	Harrison	0	0	\$500,000.00
7/01/2003	Flooding	MS	Harrison	0	0	\$250,000.00
4/01/2005	Flooding	MS	Harrison	0	0	\$108,333.33
7/08/1996	Flooding	MS	Harrison	0	0	\$100,000.00
12/03/1994	Flooding	MS	Harrison	0	0	\$50,000.00
4/01/2005	Flooding	MS	Harrison	0	0	\$50,000.00
5/09/1995	Flooding	MS	Harrison	0	1	\$0.00
<b>Total</b>				<b>0</b>	<b>2</b>	<b>\$2,558,333.33</b>

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The City is subject to flash, coastal, and riverine flooding. With 9 events occurring in the City of Biloxi since 1993, an annualized average of 47% chance of occurrence can be expected with varying degrees of impact in Biloxi. Based on historical data, the probability of a future occurrence of the flooding hazard in City of Biloxi is medium.

### ***Coastal Storms***

Biloxi is vulnerable to flooding from coastal storms. The Atlantic hurricane season extends from June 1 to November 30. However, hurricanes have occurred outside of the designated season. The City of Biloxi is located on the northern coast of the Gulf of Mexico, making it susceptible to hurricanes and tropical storms. These storms threaten the City with high winds, rain, and storm surge. Due to the size of the storms, the entire City can be impacted by these events. A direct or indirect impact from these systems can produce damage from surge and flooding along the coastal areas.

The Mississippi Gulf Coast, including the City of Biloxi, has experienced numerous hurricanes over the past century. Hurricanes that have made landfall along the Mississippi Coast since 1900 include:

DATE*	EVENT	STRENGTH*
August 15, 1901	1901 Louisiana Hurricane	Category 1
September 27, 1906	1906 Mississippi Hurricane	Category 3
July 5, 1916	Hurricane of 1916	Category 3
September 21, 1926	1926 Miami Hurricane	Category 2
August 17, 1969	Hurricane Camille	Category 5
September 12, 1979	Hurricane Frederic	Category 4
September 2, 1985	Hurricane Elena	Category 3
August 29, 2005	Hurricane Katrina	Category 3

*\* Dates and strengths included above reflect the date the storm hit the Mississippi Gulf Coast and the strength of the storm at that time, not the date and strength of the overall storm.*

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In addition, the City of Biloxi has been impacted in some degree by the following tropical systems, beginning in 1995.

Erin – 1995	Bill – 2003
Opal – 1995	Ivan – 2004
Danny – 1997	Arlene – 2005
Georges – 1998	Cindy – 2005
Hermine – 1998	Dennis – 2005
Allison – 2001	Fay – 2008
Bertha – 2002	Gustav – 2008
Hanna – 2002	Lee – 2011
Isidore – 2002	Issac – 2012

Numerous hurricanes and tropical storms have impacted southern Mississippi, including the City of Biloxi. Since 1995, 19 hurricanes or tropical storms have impacted the City of Biloxi. As a result, the City faces a high probability of a future occurrence.

### ***Storm Surge***

In the City of Biloxi, properties located adjacent to areas affected by tides are the most susceptible to damage from storm surge. Storm surges are caused primarily by high winds pushing on the ocean's surface. The wind causes the water to pile up higher than ordinary tidal levels. Historically, storm surge from hurricanes causes significant damages. In extreme cases such as Hurricanes Camille and Katrina, the incoming wall of water could destroy well-built buildings along the immediate coastline.

The City of Biloxi is susceptible to flooding from storm surge, particularly in areas south of U.S. Highway 90. Since 2002, Biloxi has experienced 5 storm surge events related to hurricanes and tropical storms. Biloxi has a high likelihood of experiencing flooding from storm surge during a future storm event.

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## FLOOD INSURANCE DATA

The City of Biloxi has a total of 5,474 flood insurance properties. Of those properties, 1,331 are in the Special Flood Hazard Area Zone, 924 are in the B, C, & X Zones, and 3,219 are preferred risk policies.

## REPETITIVE FLOODING

FEMA defines repetitive loss properties as those that have received repetitive flooding, in which the NFIP paid two or more claims of more than \$1,000 in flood insurance within a ten year period. FEMA defines severe repetitive loss properties as those that have received over \$20,000 in flood insurance from 4 or more claims that were greater than \$5,000 each, or properties that have flooded more than once, and in which the flood claim payments are greater than the value of the property. The City of Biloxi contains both repetitive loss and severe repetitive loss properties.

The majority of properties with repetitive flood insurance claims over the past two decades made at least one of those claims due to rainfall not associated with a hurricane. The flooding of structures occurred because of localized drainage problems which Biloxi has been addressing over the past years. With the vast amount of waterfront property within the City, portions of many properties are within the floodplain. The flooding of homes has generally occurred because of obstructed drainage channels causing water to backup onto property. As of March 2017, Biloxi has 122 repetitive loss properties. There are 97 repetitive loss properties in the A and V zones of the community and 25 repetitive loss properties in the B, C, and X zones.

## TARGET AREAS

Due to its close proximity to the coastline, the City of Biloxi targets flood outreach and education to the entire community rather than single out specific target areas. As discussed below, messages vary based on target audiences. However, the entire community receives flood education and awareness information, including information about the NFIP and the importance of flood insurance policies.



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## TARGET AUDIENCES

In selecting the target audiences, the PPI committee considered the needs of Biloxi businesses and residents. The committee also took into consideration the practical experience, day-to-day knowledge, and expertise of the Biloxi C-HOST representatives who have on-going experience in this field. The following audiences were selected as potential targets of outreach and education projects identified in this PPI (listed in alphabetical order):

*Biloxi Residents*

*Business Owners*

*Coastal and Floodplain Residents*

*Contractors, Builders, & Developers*

*Elderly and Special Needs*

*Insurance Agents*

*Lenders*

*Property Owners in the Special Flood Hazard Area*

*Realtors*

*Repetitive Loss Property Owners*

*Riverine Residents & Business Owners*

*School Children*

*Spanish Speakers*

*Vietnamese Speakers*

## MESSAGES

The following messages were selected and will be the focus of the outreach and education efforts identified in this PPI. The first six messages are the priority messages of the CRS. Additional messages were added based on Committee discussions related to the needs of the various targeted audiences.

Priority Messages:

*Know your flood hazard.*

*Insure your property for your flood hazard.*

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*Protect people from the flood hazard.*  
*Protect property from the flood hazard.*  
*Build responsibly.*  
*Protect natural floodplain functions.*

Additional Outreach Messages:

*Prepare for hurricanes.*  
*Be prepared for emergency events common in this region, including flooding.*

## PROJECTS AND INITIATIVES

The City of Biloxi's current outreach projects included in the PPI are listed in Appendix A. These projects are presented in spreadsheet format and include project name, subject matter, target messages, target audiences, and other detailed information.

## FLOOD RESPONSE PREPARATIONS

In addition to the ongoing outreach on flood risks described in Appendix A, the City of Biloxi has also undertaken a Flood Response Preparations Plan (FRP). The FRP outlines operating procedures the City will undertake when the risk of flooding becomes imminent. The FRP also includes key messages and outreach activities that will take place following a flooding event. A copy of the FRP is attached as Appendix B.

## DRAFT REVIEW

The draft of this document was first presented to the PPI Committee for review and comment on March 14, 2016. The draft was also submitted to FEMA contractor Dave Arkens, ISO/CRS Technical Coordinator, for a courtesy review on May 9, 2016. The draft was presented to Biloxi City Council members on May 24, 2016 for review and comment.

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## EVALUATION

The Biloxi PPI Committee will meet at least twice a year (once before hurricane season and once after) to evaluate the Plan and incorporate any needed revisions.

The evaluation will include:

- A review of the projects that were completed,
- Progress toward the desired outcomes,
- Recommendations regarding projects not completed,
- Review of target areas, and
- Review of target audiences.

A summary report of the evaluation will be prepared and submitted to the City of Biloxi.

## PLAN ADOPTION

The City of Biloxi City Council, the official governing body for the City, officially adopted this document on [DATE] through this process... [will be written when it has been officially presented and adopted by City Council].

## APPENDIX A

Topic	Audience	Project	Outcome	Schedule	Assignment
1. Know your flood Hazard	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	City Wide Mailout	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Annually.	Public Affairs Officer
	Coastal and Floodplain residents	Floodplain Resident Mailout	Fewer insurance losses. The purchase of more flood policies in a city. More resilient community. Awareness of flood hazard.	Annually.	Public Affairs Officer
	Biloxi Residents; SFHA residents; Contractors Builders & Developers	"Manufactured Home Installation in Flood Hazard Areas" NFIP Brochure	Encourage retrofitting and compliant new construction. Fewer flood insurance losses. More resilient community. Awareness of flood hazard	Ongoing.	Floodplain Manager
	Contractors, Builders, & Developers	"Reducing Flood Losses Through the International Code" NFIP Brochure	Encourage retrofitting and compliant new construction. Fewer flood insurance losses.	Ongoing.	Floodplain Manager
	Biloxi Residents; Contractors, Builders, & Developers	"Protecting Your Home from Flood Damage: Mitigation Ideas for Reducing Flood Loss" NFIP Brochure	Increase retrofitting. Increase purchase of flood insurance policies. Increase flood proofing of homes.	Ongoing.	Floodplain Manager
	Biloxi Residents	Mail Outreach	Fewer insurance losses. The purchase of more flood policies in the city. Stronger buildings. More resilient community	Annually.	Floodplain Manager
	Insurance Agents	Flood Verification Letters	Increase in flood insurance policies. Know your flood hazard.	Ongoing.	Floodplain Manager
	Repetitive Loss Property Owners	Repetitive Loss Mailout	Fewer repetitive loss properties. Fewer flood insurance losses.	Annually.	Floodplain Manager
	Biloxi Residents	Library Outreach	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents	City Hall Outreach	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents	"A Citizen's Guide: Flood Protection Measures" MEMA Brochure	Increase in flood insurance policies. More resilient community.	Ongoing.	Floodplain Manager
	Biloxi Residents	"Repairing Your Flooded Home" American Red Cross Brochure	Fewer flood insurance losses. More resilient community. Awareness of flood hazard.	Ongoing.	Floodplain Manager
	Biloxi Residents	Electric Bill Insert - Coastal Electric Power	Increase in flood insurance policies.	Annually.	Coastal Electric Power
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Website Online Outreach	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	Residents, Business Owners	FEMA Link - Website	To get more residents to purchase flood insurance and to build a more resilient and educated community.	Ongoing.	Public Affairs Officer
	Residents, Business Owners	GIS - Mapping Information (on website)	To educate community about whether or not they are in a flood zone	Ongoing.	Public Affairs Officer
	Riverine Residents & Businesses	River Gauges (on website)	To prepare for flooding along the river	Ongoing.	Public Affairs Officer
2. Insure your property for your flood hazard	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	City Wide Mailout	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Annually.	Public Affairs Officer
	Coastal and Floodplain residents	Floodplain Resident Mailout	Fewer insurance losses. The purchase of more flood policies in a city. More resilient community. Awareness of flood hazard.	Annually.	Public Affairs Officer
	Biloxi Residents, Business Owners	Flood Insurance Postcard	The purchase of flood insurance policies.	Annually.	Public Affairs Officer
	Insurance Agents, Lenders, SFHA Residents, Repetitive Loss Properties	"Mandatory Purchase of Flood Insurance Guidelines" FEMA Brochure	The purchase of flood insurance policies. Education of flood insurance guidelines.	Ongoing.	Floodplain Manager
	Biloxi Residents	"Disaster Assistance: A Guide to Recovery Programs" FEMA Brochure	Education of alternatives to FEMA assistance.	Ongoing.	Floodplain Manager
	Biloxi Residents, Business Owners, & Insurance Agents	"Answers to Questions about NFIP" FEMA Brochure	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents; Contractors, Builders, & Developers	"Protecting Your Home from Flood Damage: Mitigation Ideas for Reducing Flood Loss" NFIP Brochure	Increase retrofitting. Increase purchase of flood insurance policies. Increase flood proofing of homes.	Ongoing.	Floodplain Manager
	Biloxi Residents	Mail Outreach	Fewer insurance losses. The purchase of more flood policies in the city. Stronger buildings. More resilient community	Annually.	Floodplain Manager
	Realtors	Realtors Convention	Increase in flood insurance policies.	Annually.	Floodplain Manager
	Insurance Agents	Flood Verification Letters	Increase in flood insurance policies. Know your flood hazard.	Ongoing.	Floodplain Manager
	Biloxi Residents	Library Outreach	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents	City Hall Outreach	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents	"A Citizen's Guide: Flood Protection Measures" MEMA Brochure	Increase in flood insurance policies. More resilient community.	Ongoing.	Floodplain Manager
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Online Outreach	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	Residents, Business Owners	FEMA Link - Website	To get more residents to purchase flood insurance and to build a more resilient and educated community.	Ongoing.	Public Affairs Officer
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Storm and Flood web link (on website)	More resilient community and more purchases of flood insurance policies.	Ongoing.	Public Affairs Officer
	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	City Wide Mailout	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Annually.	Public Affairs Officer
	Coastal and Floodplain residents	Flood Plain Resident Mailout	Fewer insurance losses. The purchase of more flood policies in a city. More resilient community. Awareness of flood hazard.	Annually.	Public Affairs Officer
	Biloxi Residents, Business Owners	Stormwater Management Lawn Care Mailout	Reduce the amount of grass clipping in city drainage. Prevent street flooding. Fewer flood insurance losses.	Annually.	Public Affairs Officer
	Biloxi Residents	"Disaster Assistance: A Guide to Recovery Programs" FEMA Brochure	Education of alternatives to FEMA assistance.	Ongoing.	Floodplain Manager



## APPENDIX A

Topic	Audience	Project	Outcome	Schedule	Assignment
3. Protect people from the flood hazard	Biloxi Residents; Contractors, Builders, & Developers	"Repairing Your Flooded Home" FEMA Brochure - flood response?	Fewer flood insurance losses. More resilient community. Awareness of flood hazard.	Ongoing.	Floodplain Manager
	Biloxi Residents; SFHA residents; Contractors Builders & Developers	"Manufactured Home Installation in Flood Hazard Areas" NFIP Brochure	Encourage retrofitting and compliant new construction. Fewer flood insurance losses. More resilient community. Awareness of flood hazard	Ongoing.	Floodplain Manager
	Contractors, Builders, & Developers	"Reducing Flood Losses Through the International Code" NFIP Brochure	Encourage retrofitting and compliant new construction. Fewer flood insurance losses.	Ongoing.	Floodplain Manager
	Biloxi Residents; Contractors, Builders, & Developers	"Protecting Your Home from Flood Damage: Mitigation Ideas for Reducing Flood Loss" NFIP Brochure	Increase retrofitting. Increase purchase of flood insurance policies. Increase flood proofing of homes.	Ongoing.	Floodplain Manager
	Biloxi Residents	Mail Outreach	Fewer insurance losses. The purchase of more flood policies in the city. Stronger buildings. More resilient community	Annually.	Floodplain Manager
	Biloxi Residents	Library Outreach	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents	City Hall Outreach	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents	Mississippi Homeowners Handbook to Prepare for Natural Disasters MASGC Publication	To get more residents to purchase flood insurance and retrofit their homes for flooding.	Ongoing.	MS-AL Sea Grant
	Biloxi Residents	Electric Bill Insert	Increase in flood insurance policies.	Annually.	Coastal Electric Power
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Online Outreach (city website)	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	School Children	Hurricane Education Coloring Book for Children	To educate school children about flooding.	Annually.	Floodplain Manager
	Residents, Business Owners	FEMA Link - Website	To get more residents to purchase flood insurance and to build a more resilient and educated community.	Ongoing.	Public Affairs Officer
	Riverine Residents & Businesses	River Gauges (on website)	To prepare for flooding along the river	Ongoing.	Public Affairs Officer
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Storm and Flood web link (on website)	More resilient community and more purchases of flood insurance policies.	Ongoing.	Public Affairs Officer
	Elderly & Special Needs	Nursing Home Outreach	Increased awareness of hazards, evacuation routes, and general preparedness.	Ongoing.	Floodplain Manager
4. Protect property from the flood hazard	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	City Wide Mailout	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Annually.	Public Affairs Officer
	Coastal and Floodplain residents	Flood Plain Resident Mailout	Fewer insurance losses. The purchase of more flood policies in a city. More resilient community. Awareness of flood hazard.	Annually.	Public Affairs Officer
	Biloxi Residents, Business Owners	Stormwater Management Lawn Care Mailout	Reduce the amount of grass clipping in city drainage. Prevent street flooding. Fewer flood insurance losses.	Annually.	Floodplain Manager
	Biloxi Residents	"Disaster Assistance: A Guide to Recovery Programs" FEMA Brochure	Education of alternatives to FEMA assistance.	Ongoing.	Floodplain Manager
	Biloxi Residents; Contractors, Builders, & Developers	"Repairing Your Flooded Home" FEMA Brochure - flood response?	Fewer flood insurance losses. More resilient community. Awareness of flood hazard.	Ongoing.	Floodplain Manager
	Biloxi Residents; SFHA residents; Contractors Builders & Developers	"Manufactured Home Installation in Flood Hazard Areas" NFIP Brochure	Encourage retrofitting and compliant new construction. Fewer flood insurance losses. More resilient community. Awareness of flood hazard	Ongoing.	Floodplain Manager
	Contractors, Builders, & Developers	"Reducing Flood Losses Through the International Code" NFIP Brochure	Encourage retrofitting and compliant new construction. Fewer flood insurance losses.	Ongoing.	Floodplain Manager
	Biloxi Residents; Contractors, Builders, & Developers	"Protecting Your Home from Flood Damage: Mitigation Ideas for Reducing Flood Loss" NFIP Brochure	Increase retrofitting. Increase purchase of flood insurance policies. Increase flood proofing of homes.	Ongoing.	Floodplain Manager
	Contractors, Builders, & Developers	"Recommended Residential Construction for Coastal Areas" FEMA Brochure	To promote smart and safe construction in the coastal area.	Ongoing.	Floodplain Manager
	Contractors, Builders, & Developers	"Design and Construction Guidance for Breakway Walls" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager
	Contractors, Builders, & Developers; SFHA Residents	"Openings in Foundation Walls and Walls of Enclosure" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager
	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	City Wide Mailout	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Annually.	Public Affairs Officer
	Coastal and Floodplain residents	Flood Plain Resident Mailout	Fewer insurance losses. The purchase of more flood policies in a city. More resilient community. Awareness of flood hazard.	Annually.	Public Affairs Officer
	Biloxi Residents; Contractors, Builders, & Developers	"Repairing Your Flooded Home" FEMA Brochure	Increase in retrofitting, more resilient community.	Ongoing.	Floodplain Manager
	Business Owners; Contractors, Builders, & Developers	"Floodproofing Non-Residential Structures" FEMA Brochure	Encourage retrofitting.	Ongoing.	Floodplain Manager
	Biloxi Residents; SFHA residents; Contractors Builders & Developers	"Manufactured Home Installation in Flood Hazard Areas" NFIP Brochure	Encourage retrofitting and compliant new construction. Fewer flood insurance losses. More resilient community. Awareness of flood hazard	Ongoing.	Floodplain Manager
	Contractors, Builders, & Developers	"Reducing Flood Losses Through the International Code" NFIP Brochure	Encourage retrofitting and compliant new construction. Fewer flood insurance losses.	Ongoing.	Floodplain Manager
	Biloxi Residents; Contractors, Builders, & Developers	"Protecting Your Home from Flood Damage: Mitigation Ideas for Reducing Flood Loss" NFIP Brochure	Increase retrofitting. Increase purchase of flood insurance policies. Increase flood proofing of homes.	Ongoing.	Floodplain Manager
	Biloxi Residents; Contractors, Builders, & Developers	"Answers to Questions about Substantially Damaged Buildings" FEMA Brochure	More resilient community. Fewer flood insurance losses.	Ongoing.	Floodplain Manager
	Contractors, Builders, & Developers	"Recommended Residential Construction for Coastal Areas" FEMA Brochure	To promote smart and safe construction in the coastal area.	Ongoing.	Floodplain Manager
	Contractors, Builders, & Developers	"Substantial Improvement/Substantial Damage Desk Reference" FEMA Brochure	Increased retrofitting.	Ongoing.	Floodplain Manager
	Contractors, Builders, & Developers	"Design and Construction Guidance for Breakway Walls" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager
	Contractors, Builders, & Developers; SFHA Residents	"Openings in Foundation Walls and Walls of Enclosure" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager

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Topic	Audience	Project	Outcome	Schedule	Assignment
5. Build Responsibly	Contractors, Builders, & Developers; SFHA Residents	"Elevator Installation in the Special Flood Hazard Area" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager
	Contractors, Builders, & Developers	"Below-Grade Parking Requirements for Special Flood Hazard Areas" FEMA Brochure	More resilient community. Awareness of flood hazard.	Ongoing.	Floodplain Manager
	Biloxi Residents; Contractors, Builders, & Developers	"Procedures for 'No-Rise' Certification for Proposed Developments in Regulatory Floodways" FEMA Brochure	More resilient community. Awareness of flood hazard.	Ongoing.	Floodplain Manager
	Biloxi Residents	Mail Outreach	Fewer insurance losses. The purchase of more flood policies in the city. Stronger buildings. More resilient community	Annually.	Floodplain Manager
	Contractors, Builders, & Developers	Home Builders Association Show	Increase in retrofitting and increase in building permits.	Annually.	Floodplain Manager
	Contractors, Builders, & Developers	Surveyors Conference	increase in elevation certificates.	Annually.	Floodplain Manager
	Biloxi Residents	Library Outreach	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents	City Hall Outreach	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents	Repairing Your Flooded Home	Increase in retrofitting, more resilient community.	Ongoing.	Floodplain Manager
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Online Outreach (city website)	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents; Contractors, Builders, & Developers	Land Use Plan/Zoning	To stop harmful development in the floodplains.	Ongoing.	Planning/Zoning Department
	Biloxi Residents, Spanish speakers, Vietnamese speakers	FEMA Link - Website	To get more residents to purchase flood insurance and to build a more resilient and educated community.	Ongoing.	Public Affairs Officer
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Storm and Flood web link (on website)	More resilient community and more purchases of flood insurance policies.	Ongoing.	Public Affairs Officer
	Biloxi Residents	Infrastructure Improvements	More resilient community and less flooding.	Monthly.	Public Affairs Officer
6. Protect natural floodplain functions	Biloxi Residents, Business Owners	Stormwater Management Lawn Care Mailout	Reduce the amount of grass clipping in city drainage. Prevent street flooding. Fewer flood insurance losses.	Annually.	Public Affairs Officer
	Biloxi Residents; Contractors, Builders, & Developers	"Protecting Your Home from Flood Damage: Mitigation Ideas for Reducing Flood Loss" NFIP Brochure	Increase retrofitting. Increase purchase of flood insurance policies. Increase flood proofing of homes.	Ongoing.	Floodplain Manager
	Biloxi Residents; Contractors, Builders, & Developers	"Procedures for 'No-Rise' Certification for Proposed Developments in Regulatory Floodways" FEMA Brochure	More resilient community. Awareness of flood hazard.	Ongoing.	Floodplain Manager
	Biloxi Residents	Mail Outreach	Fewer insurance losses. The purchase of more flood policies in the city. Stronger buildings. More resilient community	Annually.	Floodplain manager
	Biloxi Residents	Storm draining Stenciling		Ongoing.	Floodplain Manager
	Biloxi Residents; Contractors, Builders, & Developers	Land Use Plan/Zoning	To stop harmful development in the floodplains.	Ongoing.	Planning/Zoning Department
	Residents, Business Owners	GIS - Mapping Information (on website)	To educate community about whether or not they are in a flood zone	Ongoing.	Public Affairs Officer
	Biloxi Residents	Infrastructure Improvements	More resilient community and less flooding.	Monthly.	Public Affairs Officer
7. Hurricane Preparedness	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	Mailing	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Annually.	Public Affairs Officer
	Coastal and Floodplain residents	Mailing	Fewer insurance losses. The purchase of more flood policies in a city. More resilient community. Awareness of flood hazard.	Annually.	Public Affairs Officer
	Biloxi Residents; SFHA residents; Contractors Builders & Developers	FEMA & MEMA Brochure at Permit Office	Increase retrofitting. Increase purchase of flood insurance policies. Increase flood proofing of homes.	Ongoing.	Floodplain Manager
	Biloxi Residents	Week long public outreach at local mall	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Annually.	Floodplain Manager
	Biloxi Residents	Brochures in library	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents	Brochures in city hall	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents	American Red Cross brochure at Permit Office	Increase in retrofitting, more resilient community.	Ongoing.	Floodplain Manager
	Biloxi Residents	Coastal Electric Power	Increase in flood insurance policies.	Annually.	Coastal Electric Power
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Website	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Residents, Business Owners	City of Biloxi Website	To get more residents to purchase flood insurance and to build a more resilient and educated community.	Ongoing.	Public Affairs Officer
	Biloxi Residents, Spanish speakers, Vietnamese speakers	City of Biloxi Website	More resilient community, purchase of more flood insurance policies.	Ongoing.	Public Affairs Officer
	Elderly & Special Needs	Speaking engagements	Increased awareness of hazards, evacuation routes, and general preparedness.	Annually.	Floodplain Manager
8. General Preparedness	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	Mailing	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Annually.	Public Affairs Officer
	Coastal and Floodplain residents	Mailing	Fewer insurance losses. The Purchase of more flood policies in city. Stronger Buildings. More Resilient community.	Annually.	Public Affairs Officer
	Biloxi Residents	FEMA NFIP Brochure at Permit Office	Education of alternatives to FEMA assistance.	Ongoing.	Floodplain Manager
	Biloxi Residents, Business Owners, & Insurance Agents	FEMA & MEMA Brochure at Permit Office	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents	Week long public outreach at local mall	Fewer insurance losses. The Purchase of more flood policies in city. Stronger Buildings. More Resilient community.	Annually.	Floodplain Manager
	Biloxi Residents	Public marker at Biloxi Visitors Center	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents	Brochures in library	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	Biloxi Residents	Brochures in city hall	Increase in flood insurance policies.	Ongoing.	Floodplain Manager

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Topic	Audience	Project	Outcome	Schedule	Assignment
	Biloxi Residents	Coastal Electric Power	Increase in flood insurance policies.	Annually.	Coastal Electric Power
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Website	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	School Children	Table/Coloring Book	To educate school children about flooding.	Annually.	Floodplain Manager
	Residents, Business Owners	City of Biloxi Website	To get more residents to purchase flood insurance and to build a more resilient and educated community.	Ongoing.	Public Affairs Officer
	Biloxi Residents, Spanish speakers, Vietnamese speakers	City of Biloxi Website	More resilient community, purchase of more flood insurance policies.	Ongoing.	Public Affairs Officer
	Elderly & Special Needs	Speaking engagements	Increased awareness of hazards, evacuation routes, and general preparedness.	Annually.	Floodplain Manager

DRAFT

## I. PURPOSE

The City of Biloxi has participated in the National Flood Insurance Program since 1970. The City of Biloxi has been a member of the Community Rating System since 2002 and a member of the Gulf Coast Coastal Hazard Outreach Strategy Team (C-HOST) user group since 2008.

## II. KEY TERMS/DEPARTMENTS

PPI (Program for Public Information): A plan that coordinates all flood related public information and outreach programs.

FRP (Flood Response Preparation): Defined in 2017 FEMA Community Rating System Coordinators Manual.

Are there agencies or organizations that will assist with flood response?

- MS/AL Sea Grant (extension agents)
- Nonprofits (VOAD, Habitat for Humanity, Back Bay Mission)
- Churches
- Catholic Social and Community Services
- MDOT – road closures
- Salvation Army
- American Red Cross

Are there city departments that will assist with flood response?

- Emergency Management Department
- Police (also give out information)
- Fire Department (also give out information)
- Communications/PIO
- Public Works
- Building, Planning & Zoning Departments

Are there news alert systems that will be used in the flood response?

- City wide phone system
- Social media: Facebook, Twitter



- City website
- Radio
- Public Access TV
- Sirens
- Local newspapers
- FEMA app

### III. SCOPE/APPLICABILITY

In the event that Emergency Manager determines that localized flooding is likely, radio and television news releases and web updates are posted to inform citizens in affected areas. The City's Floodplain Manager will be notified immediately of an impending flood event. Activation of FRP projects will only be used when the public is being asked to take some action during and after a flood event. The following FRP projects have been identified by the City's PPI and are listed below for reference:

PROJECT #	OUTREACH PROJECT DESCRIPTION
FRP1	Door Hanger
FRP2	Permit reminder letter
FRP3	<p>Are there media kits provided to reporters during/after flood events?</p> <ul style="list-style-type: none"> <li>• Press releases (floodsmart examples, maps): "the following streets are closed"; "electricity is out"; "evacuation routes"</li> <li>• Street signs put out by police: "this road is closed due to flooding"</li> <li>• <a href="https://www.floodsmart.gov/floodsmart/pages/partner/preparation_recovery.jsp">https://www.floodsmart.gov/floodsmart/pages/partner/preparation_recovery.jsp</a></li> <li>• <a href="https://www.fema.gov/pdf/rebuild/recover/fema_mold_brochure_english.pdf">https://www.fema.gov/pdf/rebuild/recover/fema_mold_brochure_english.pdf</a></li> </ul>

PROJECT #	OUTREACH PROJECT DESCRIPTION
FRP4	<p>Are there social media messages shared during/after flood events?</p> <ul style="list-style-type: none"> <li>Facebook: "the following streets are closed"; "electricity is out"; "evacuation routes"</li> <li>Twitter: "the following streets are closed"; "electricity is out"; "evacuation routes"</li> <li>City website: "the following streets are closed"; "electricity is out"; "evacuation routes"</li> <li><a href="https://www.floodsmart.gov/floodsmart/pages/partner/social_media.jsp">https://www.floodsmart.gov/floodsmart/pages/partner/social_media.jsp</a></li> </ul>
FRP5	<p>Are there web pages updated during/after flood events?</p> <ul style="list-style-type: none"> <li>City website: "the following streets are closed"; "electricity is out"; "evacuation routes"</li> </ul>
FRP6	<p>Are there radio updates during/after flood events?</p> <ul style="list-style-type: none"> <li>Local station (weather radio): "the following streets are closed"; "electricity is out"; "evacuation routes"</li> </ul>
FRP7	<p>Are there television updates during/after flood events?</p> <ul style="list-style-type: none"> <li>Local TV stations (public access): "the following streets are closed"; "electricity is out"; "evacuation routes"</li> </ul>
FRP8	<p>Other? (table at local hardware store, etc.): rebuild using mitigation</p> <p>Grant programs: rebuild responsibly (HMGP)</p>

These projects are based on the following FRP messages determined to be of importance during a flood event:

PPI Topic 1 – Know your hazard

PPI Topic 2 – Protect people from the hazard (Turn around don't drown)

PPI Topic 3 – Protect your property from the hazard (Clean ditches, get sandbags)

PPI Topic 4 – Rebuild responsibility (damage assessments, permit requirements)

PPI Topic 5 – Have a flood plan

PPI Topic 6 – General flood education

#### IV. ROLES AND RESPONSIBILITIES

##### *Examples for Discussion*

- The City's Public Information Officer will consult with the City's Floodplain Manager to determine if the flood event warrants dissemination of FRP projects and what projects should be selected. Typically, activation of the Emergency Operations Center will warrant FRP projects to be implemented. In the event the City's Floodplain Manager is unavailable, the City has multiple Certified Floodplain Managers who will assist.
- The City's Public Information Officers will be responsible for all media contact and inquiries.
- The City's Emergency Manager will be responsible for coordinating with emergency responders and updating the City's Floodplain Manager with current reports OR the floodplain manager will coordinate with the Emergency Manager to make sure the information is shared.
- Emergency Manager and Public Information Officer send out all information.

#### V. MATERIALS

All master templates for handouts, news releases, radio/TV public service announcements and social media releases are located on this website/folder:

- Will information be added to the municipality's website? Yes.
- Will press releases be shared with news organizations? Yes.
- Will social media pages be updated? Yes.
- Will messages be shared with radio stations? Yes.
- Will messages be shared with television stations? Yes.
- Example messages:

*Evacuation routes*

*Flooding updates*

*Turn around don't drown*

*Call for help*

*Shelter availability and transportation to shelters*

*Utility updates*

*School closures*

*Supplies available – sandbags*

*Curfews*

*Road closures and openings*

*Transportation updates*

After a flood event: Within 24 hours from the time flood water starts to recede, the City's Floodplain Manager will begin to prepare materials for dissemination after the flood.

- Will information be added to the municipality's website? Yes.
- Will press releases be shared with news organizations? Yes.
- Will social media pages be updated? Yes.
- Will messages be shared with radio stations? Yes.
- Will messages be shared with television stations? Yes.
- Example messages:

*Damage assessments*

*Permits*

*Rebuild responsibly*

*Debris clean up*

*ICC information*

*Flood insurance info*

*Making a claim*

*Mold*

*Short term and long term housing*

*News updates*

*Recovery services/resources*

*Pets*



## VII. IMPLEMENTATION AND COORDINATION

- Implementation and coordination of this FRP will be coordinated by the City's Floodplain Manager or designee.

*Responsible for sharing information with all departments/agencies listed in this procedure (email).*

- Share information during EOC meeting.

## VIII. ANNUAL EVALUATION

- All FRP projects, materials, and procedures will be reviewed annually to determine if they are still current and appropriate. This review will take place as part of the annual PPI evaluation.
- All revised pages will be provided to departments and personnel, whom are listed on the plan (email). It is the responsibility of the plan holder to keep all copies of the plan current.

## IX. RECORD OF CHANGES

Each revision(s) to this FRP must be recorded in the following table:

DATE	SECTION	DESCRIPTION	CHANGED BY

## X. PARTICIPANTS AND CONTACTS

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