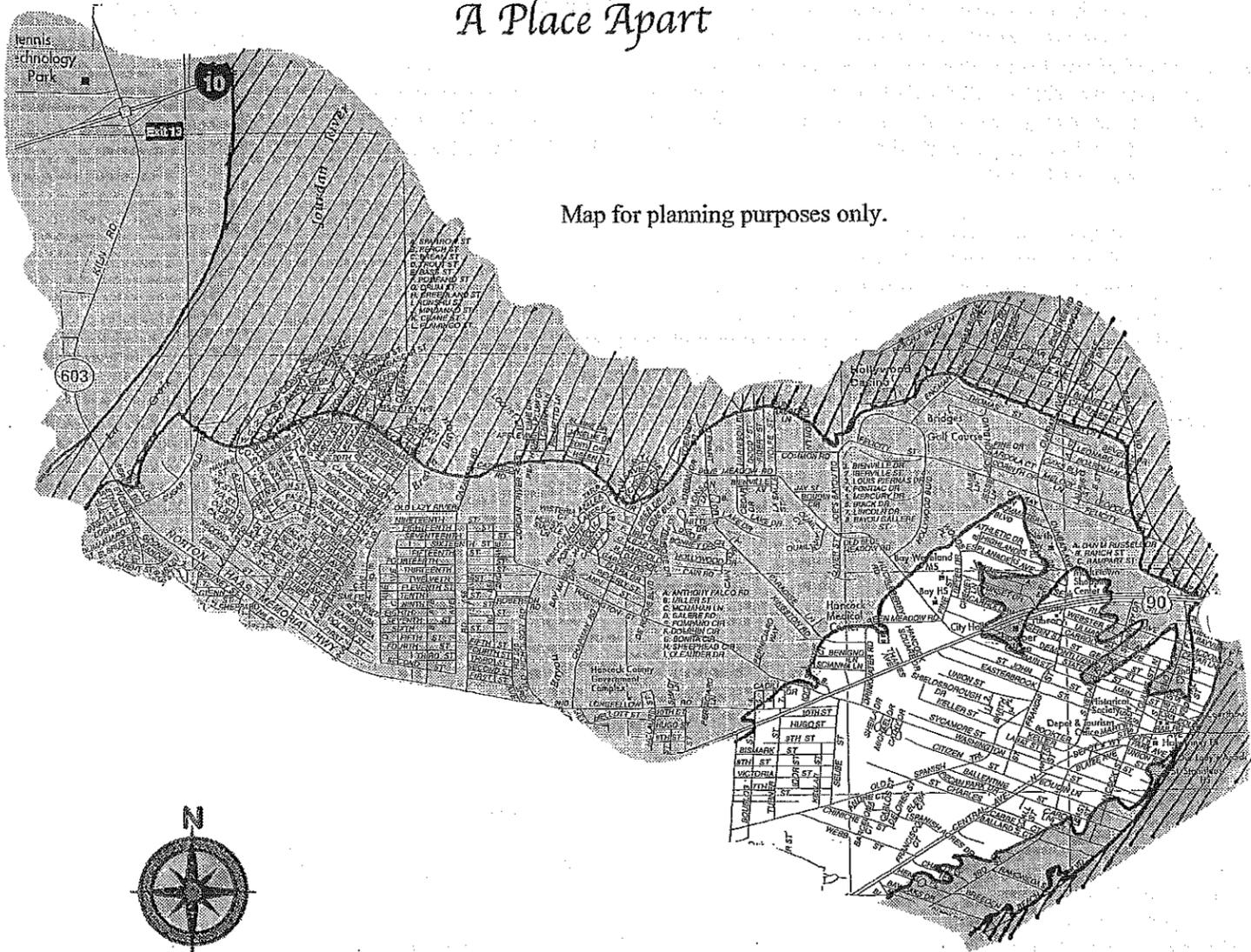


BAY SAINT LOUIS

A Place Apart



Postal Patron

Bay St Louis, MS 39520
 688 US Hwy 90
 Building Department

BAY SAINT LOUIS
 The City of

CR Presort
 Std Rate
 BSL 39520
 Permit # 54

Attention!

Important Information Concerning Special Flood Hazard Areas In the City of Bay St Louis

City of Bay St. Louis

Property Owners, Be Aware! This brochure is to inform YOU of the flood hazard in YOUR area and to suggest actions that may be taken to protect YOURSELF and YOUR property. To implement the required Special Flood Hazard Area (SFHA) regulations we are serving all members of our community to work toward flood loss reduction, facilitating an accurate insurance rating, and to promote the awareness of flood hazards and insurance.

History of Flooding

The benefits of being close to the water have a price: risks to property and life caused by flooding. The following are major flood producing storms that affected our city: 1909-tides of 8 to 12 ft; 1915-high water of 11.8 ft; 1965-Hurricane Betsy, high water of about 12 ft; 1969-tides 18 + ft above sea level; 1979-Hurricane Bob, tides 6.25 ft above sea level; 1985-Hurricane Juan, flash flooding of 7 inches rainfall and coastal flooding; 2005-Hurricane Katrina, (declared an Emergency Disaster) storm surge of 20 to 30 + ft.

Flood Safety

Safety is a MUST! Know WHERE you will go BEFORE the emergency arises. Be Aware! Heavy rain, gale force winds and rising tides can be experienced hours BEFORE a storm actually makes landfall. Driving through a flooded area may be a death trap, more people drown in their cars than anywhere else. Currents can be deceptive; 6 inches of moving water can knock you off your feet. Stay away from power lines and electrical wires. Electric currents can travel through water. PLAN to LEAVE if your property is located on the waterfront or in a SFHA. Delaying departure can result in being cutoff from evacuation routes due to rising water. Roads or bridges may be washed out, DO NOT drive around barriers. If possible, evacuation to an inland location north of the coast is a far better option. Before leaving, have your electricity turned off by the power company and shut off gas and water valves. Learn evacuation routes and leave when advised to do so.

Flood Insurance

STANDARD property insurance DOES NOT cover flood damage BUT flood insurance with a 30-day waiting period BEFORE coverage goes into effect IS available in our community that covers structural and personal loss caused by flooding. The 26% chance of experiencing a flood during the life of a 30-yr mortgage tells you that flood insurance is IMPORTANT!

The Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program (NFIP). Since 1968 the NFIP has been successful in assisting flood victims to get back on their feet. The NFIP provides federally backed flood insurance that encourages communities to enact and enforce Floodplain Management Requirements. The NFIP offers reasonably priced flood insurance in communities that COMPLY with minimum standards for Floodplain Management. Also, the NFIP's Community Rating System (CRS) recognizes and rewards community efforts BEYOND those minimum standards by reducing flood insurance premiums. For more information visit www.fema.gov/nfip

The City of Bay St Louis participates in the NFIP's CRS program by enacting and enforcing BEYOND minimum standards for Floodplain Management Requirements, stated in our Flood Damage Prevention Ordinance which is accessible in the Building Dept. Our community is currently at a CRS Classification 7. Therefore, ALL flood insurance policies written within the Special Flood Hazard Area (SFHA) including our city's annexed area are ENTITLED to receive a 15% discount. In order for our city's annexed area to receive the 15% discount with the Insurance Companies, the NFIP Community Name: Hancock County & the NFIP Community Number: 285254 MUST BE CHANGED to the NFIP Community Name: Bay St Louis & the NFIP Community Number: 285251. This does not occur automatically by the City of Bay St. Louis, FEMA, or by the Insurance Companies. If you have or will apply for an insurance policy, it is YOUR responsibility to inform the Insurance Companies of the change. If you have questions, please contact the Building Dept: 228.469.0531.

Property Protection Measures

Floods are a hazard in our community. Measures to protect from flood damage and to prevent entrance of flood waters include: Elevation of structures, electrical panel boxes, furnaces, A/C units, and water heaters. Grading a yard, correcting drainage problems (installation of a one-way check valve in the sewer line to prevent sewer backup), moving furniture and sandbagging, and temporary and permanent retrofitting. Also, water proof the walls and place watertight closures over doorways. Measures to protect against high winds include: installing storm shutters and reinforcing garage doors. Keeping protective supplies (plywood, plastic sheeting, lumber, nails, and fasteners) on hand can eliminate loss of valuable time in an emergency.

Natural and Beneficial Functions

Lets protect our WETLANDS! Our wetlands in and around the City of Bay St Louis provide important functions such as filtering pollutants and trapping sediments and toxicants from flood waters. During tropical storms or hurricanes our wetlands protect by reducing the storm surge height. Our wetlands are VITAL for nursing shrimp, blue crab, oysters, redfish, speckled trout and various other finfish species. Wetlands also provide excellent educational opportunities for observing nature and scientific research. Many species of wildlife including migratory birds do inhabit both coastal and inland wetlands. Approximately 35% of all rare and endangered plant species are partially or entirely dependant upon wetland habitats for survival. Please join us in our efforts to protect our WETLANDS, since they DO play a vital role in our future.

Flood Warning System

The National Weather Service along with the Hancock County Emergency Management Agency (EMA) and the City of Bay St Louis provide FLOOD WARNING and EVACUATION DATA to Local (WLOX), Regional (WDSU, WWL, WVUE), and National (the Weather Channel) television stations as well as radio stations (WBSL, WQID, WVMI, WGCM, WWL, WQRZ). When a hurricane threatens, evacuation routes are mapped which are north of the coast that include I-59, Highways 43, 53, 603, and 607. Hwy 603 may flood with a coastal hurricane which would cutoff evacuation routes south of I-10, so plan to evacuate early. Emergency shelters designated to house residents displaced in the event of a hurricane flood are announced by the City of Bay St Louis in conjunction with the Hancock County EMA. To obtain additional information about emergency procedures Please Contact the Hancock County EMA or Fire Marshal 228.466.8320; the City of Bay St Louis' Police Dept 228.467.9222; and Fire Dept 228.467.4736.

Floodplain Development Permit / Substantial Improvement-Damage Requirements

The City of Bay St Louis enacts and enforces BEYOND minimum required NFIP standards for Floodplain Management Requirements. Our Flood Damage Prevention Ordinance states those requirements such as: Permits MUST be applied for and issued to begin ANY development including Filling or Excavating. Proposed NEW buildings are to be elevated to the Base Flood Elevation (BFE). An ENTIRE existing building that would have proposed remodeling, repairs, or a proposed addition that EQUALS or EXCEEDS 50% of the building's market value MUST be elevated to the BFE. Buildings that are Substantially damaged 50% or more MUST be elevated to the BFE for improvement. If you know of ANY development taking place WITHOUT the required permits, Please report to our Building Dept located at 688 Hwy 90 in City Hall or phone 228.469.0531

Drainage System Maintenance

Bay St Louis maintains a storm drainage system throughout the City. In order for the drainage system to operate efficiently the ditches, streams, and channels must be kept clean as possible. Debris, even leaves and grass clippings, obstruct the flow of water and cause overflow onto the streets and yards. The City's Drainage Ordinance makes it illegal to take any action that will impede the flow of water in ditches and waterways. Before making any changes to the existing drainage of your property please discuss your plans with the City Public Works Dept. If you know of any action affecting the drainage system that is being done WITHOUT the required permit, any illegal dumping of debris into any ditch, or of a nuisance situation, please report to the Public Works Dept at City Hall located at 688 Hwy 90 or phone 228.467.5505

Special Flood Hazard Areas

Land areas that are at high flood risk are called Special Flood Hazard Areas (SFHAs). The enclosed map will show YOU that YOUR property is located in a SFHA. These SFHAs are indicated on Flood Insurance Rate Maps (FIRMs) which offer more detail. To implement the required SFHA regulations, we are working toward flood loss reduction, facilitating an accurate insurance rating, and to promote awareness of flood hazards and insurance.

To view the FIRMs in our office or to request a copy of our city Flood Damage Prevention Ordinance is available to assist in providing information concerning locations in the SFHAs in our city.

To purchase a FIRM please contact 800.358.9616

For more information visit the following websites: www.fema.gov OR www.floodsmart.gov

Hurricane Katrina

The massive destruction of Hurricane Katrina on August 29, 2005 was declared an Emergency Disaster. Hurricane Katrina is well documented and is in the record books as being the WORST natural disaster in American History.

"We must remember the devastation wrought by Katrina and remove any complacency with regard to preparing ourselves and our loved ones for disasters." — David Paulison, FEMA Director

New Digital Flood Insurance Rate Maps Adopted

The City has adopted a new Flood Damage Prevention Ordinance on Friday, August 8, 2009 with an effective date of October 16, 2009. All building permits issued on and after October 16, 2009 shall comply with the new DFIRM elevations in located in a Special Flood Hazard Area. The City does not require any freeboard with the "new" Flood Damage Prevention Ordinance.

www.baystlouis-ms.gov