



The City of Ocean Springs Flood Information

The City of Ocean Springs Participates in the Community Rating Service. Ocean Springs Current Rating in the program is 7. By participating in the Community Rating Service (CRS), we can reduce the damage caused by floods and the cost of protecting our property from flood hazard. This rating entitles residents in a Special Flood Hazard Area (SFHA) to a 15% discount on their flood insurance. Please contact your insurance agent to insure that you are getting this discount. The purpose of this brochure is to provide the citizens of Ocean Springs with information on floods, and ways you can protect yourself and your property from flood hazard. By participating in the Community Rating Service (CRS), we can reduce the damage caused by floods and the cost of protecting our property from flood hazard.

Floods: Flooding is the nation's most common natural disaster. Floods can happen anywhere especially after heavy rain. It is important to be prepared.

Flood Terms: Flood Watch means flooding is possible, Flood Warning means flooding is occurring or will occur soon, Flash Flood Watch means flash flooding is possible, Flash Flood Warning means flash flooding is occurring, Storm Surge means water is pushed toward the shore by the force of the winds swirling around the storm

Flood Hazard Areas: There are four areas of the community that receive high impact flooding. Front Beach is along the shore of Biloxi Bay and is impacted by tidal surge influences. Old Fort Bayou is the northern edge of the city and provides drainage for an area of 48 square miles and can be impacted by rainfall and storm surge. Weeks Bayou is a natural drainage system that can be impacted by storm surge. Davis Bayou which is part of the National Park Service's Gulf Islands National Seashore is a natural system that not only drains water from residential neighborhoods, but also provides vital wildlife habitat The 100 year floodplain is the area that will be flooded on the average of once every 100 years. It has a 1% chance of being flooded in any given year. Put another way, it has about a 25% chance of being flooded over the life of a 30-year mortgage. As a public service, the City of Ocean Springs will provide you with information regarding whether your property is located in a special flood hazard area. Please contact the Ocean Springs Building Department at 228-875-6712, the Building Official's Office at 228-872-4940, or request assistance by emailing the Building Official at rblackman@oceansprings-ms.gov. These offices are located in City Hall at 1018 Porter Avenue.

Understanding Flood Areas: To help communities understand their risk, flood maps (Flood Insurance Rate Maps, FIRMs) have been created to show the locations of high-risk, moderate-to-low risk, and undetermined-risk areas. Here are the definitions for each:

A Zone is the Area of Special Flood Hazard without water surface elevations determined.

A1-A30 and AE Zone is the Area of Special Flood Hazard with base flood elevations determined.

AH Zone is an Area of 100 year shallow flooding where depths are between 1 and 3 feet (usually shallow pond flooding); with base flood elevations are shown.

AO Zone is an Area of 100 year shallow flooding where depths are between 1 and 3 feet (usually sheet flow on sloping terrain), flood depths is shown.

C & X Zone (un-shaded) areas determined to be outside the 500 year floodplain

Coastal AE Zone is an area subject to wave effects, velocity flows, erosion, scour or combination of forces that are treated as V Zones

D Zone is an area in which flood hazard is undetermined

Shaded B & X Zone are area of 500 year flood, areas subject to the 100 year flood with average depths of less than 1 foot or with contributing drainage area less than 1 sq mile, and areas protected by levees from the base flood

Coastal High Hazard is an area of special flood hazard extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action. These areas are designated as **Zone V1-V30, VE or V**

Flood Warning System: The City of Ocean Springs 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 Counties 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 www.co.jackson.ms.us/departments/public-safety/emsignup.php. If you do not have computer access you can call 228-769-3111 and someone will help you register. Ocean Springs 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 Safety: There are several actions you can take to mitigate the flood hazard, including:

- 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.

Flood Insurance: Your standard homeowner's insurance policy will not cover losses due to flood. However, because Ocean Springs 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 would cost. 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 (SFHA). Federally regulated or insured lending institutions must require flood insurance on:

- Conventional home mortgage loans
- FHA and VA loans
- Second mortgages
- Home equity loans
- 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 Ocean Springs, 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. For many people, their 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 Ocean Springs, including the floodplain. Permits may be obtained from the Ocean Springs Building Department in 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 228-875-6712

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 Ocean Springs Public Works Department at 228-875-3955 if you have hired a contractor to do this work for you they are required to remove all debris.

Flood Information: The Ocean Springs Library has several reference materials on flooding, flood protection and safety. The library is located at 525 Dewey Avenue, south of City Hall. For more information on flooding and flood protection, contact the following agencies:

Federal Emergency Management Agency,
Region IV
770-220-5200
www.fema.gov

Mississippi Emergency Management Agency
601-352-9100 or 1-800-222-MEMA (6362)
www.msmema.org

National Flood Insurance Program
www.floodsmart.gov

Associations of State Floodplain Managers
www.floods.org

City Website
www.oceansprings-ms.gov

Ocean Springs Civil Defense Director
228-875-1017
nwilson@oceansprings-ms.gov

Ocean Springs Building Official
228-872-4940
rblackman@oceansprings-ms.gov