

**CITY OF BILOXI  
AGENDA ITEM  
FACT SHEET**

Item No.: 5 D

Council Meeting Date: October 22, 2024

**ITEM TITLE:** RESOLUTION

**INTRODUCED BY:** Mayor Andrew "FoFo" Gilich

**CONTACT PERSON:** E. Michael Leonard, CAO *EL*

Jerry Creel, Director of Community Development

**SUMMARY EXPLANATION:**

Resolution amending Resolution No. 561-24 authorizing the formal approval and implementation of the City of Biloxi Program for Public Information(PPI)

Resolution  Ordinance \_\_\_\_\_ Public Hearing \_\_\_\_\_ Routine Agenda \_\_\_\_\_

Exhibits for Review

Contract \_\_\_\_\_ Minutes \_\_\_\_\_ Plans/Maps \_\_\_\_\_ Deed \_\_\_\_\_ Lease \_\_\_\_\_

Other (Specify): Exhibit "A" PPI Document (Program for Public Education)

Submittal Authorization: Council President \_\_\_\_\_ Mayor

**STAFF RECOMMENDATION:** Staff recommends approval

**COUNCIL ACTION:** Motion By: \_\_\_\_\_ Second By: \_\_\_\_\_

<u>Vote:</u>	<u>Councilmember</u>	<u>Yes</u>	<u>No</u>	<u>AFR</u>	<u>ABST</u>	<u>Councilmember</u>	<u>Yes</u>	<u>No</u>	<u>AFR</u>	<u>ABST</u>
	Lawrence	___	___	___	___	Tisdale	___	___	___	___
	Gines	___	___	___	___	Glavan	___	___	___	___
	Newman	___	___	___	___	Shoemaker	___	___	___	___
	McGilvary	___	___	___	___					

**ACTION TAKEN:**

Resolution No.

RESOLUTION AMENDING RESOLUTION NO. 561-24 AUTHORIZING THE FORMAL APPROVAL AND IMPLEMENTATION OF THE CITY OF BILOXI PROGRAM FOR PUBLIC INFORMATION (PPI)

WHEREAS, on August 20, 2024, the Resolution No. 561-24 authorized the formal approval and implementation of the City's Program for Public Information (PPI); and

WHEREAS, FEMA has extended the annual submission requirement of the City's Program for Public Information to every five years; and

WHEREAS, the City of Biloxi's Community Development Department has updated the program for the Program for Public Information (PPI) to meet the requirements of FEMA for the implementation of this program; and

WHEREAS, Director Jerry Creel recommends amending Resolution 561-24 authorizing establishment of a five-year program and substitute the City's PPI attached as Exhibit "A"; and

NOW THEREFORE BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF BILOXI, MISSISSIPPI, THAT:

SECTION 1: The findings, conclusions and statements of fact contained in the foregoing preambles are hereby adopted, ratified and incorporated herein.

SECTION 2: Resolution No. 561-24 is hereby amended to establish the City's Program for Public Information (PPI) for a period of five years and substitute Exhibit "A" and incorporated herein by reference.

SECTION 3: This resolution shall take effect immediately upon its adoption.

# CITY OF BILOXI MISSISSIPPI

**PROGRAM FOR PUBLIC INFORMATION (2024 Update)**



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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 Wenzelburg

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CITY OF BILOXI PROGRAM FOR PUBLIC INFORMATION

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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 Class 6 community, Biloxi flood insurance policy holders in the Special Flood Hazard Area receive a 20% discount on their premiums.

First conceived in the *2013 CRS Coordinator's Manual*, the Program for Public Information (PPI) was a major overhaul to the delivery of public outreach and information (Activity 330) within the program. Though the prior outreach approach is still considered valid, communities who opt for this approach do not receive as many points as they did prior to this change. In response, Biloxi officials undertook steps to adopt and ratify a PPI in order to maintain the city's standing within the CRS program. A PPI refers to a committee-based localized approach to 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> Since it was formally ratified by the Biloxi City Council in 2018, the Program for Public Information has been updated to

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

maximize point opportunities and comply with the most recent and up to date CRS Coordinator's Manual.

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 identified appropriate city employees to serve on the PPI committee and recruited strategic community representatives that brought an interest in local flood outreach and education.

In 2024, the Biloxi PPI Committee includes the following members:

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

Kristin Greger, CRS Coordinator  
Richard Stickler, Floodplain Manager  
John Majure, Public Affairs Coordinator  
Danny Nguyen, Engineering  
Nicholas Geiser, Emergency Management

### ***Community Representatives***

Ross Maxwell, Maxwell Insurance Group (Insurance Agent)  
Charlie Dellenger (Lender)  
Erin Germyn (Realtor)  
Patrick Thompson, Non-Flood Hazard Area Resident  
Tommy Luke, Special Flood Hazard Area Resident

The PPI Committee continues to convene twice a year. Though there are no set times for committee meetings, one of the city's goals is to have the committee meet before hurricane season and after hurricane season. Through this approach the city can better assess the efficacy of city publications and outreach events. As of this writing, one meeting was held on August 6, 2024, with a subsequent meeting planned for mid-November.





*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.

	<b>Total Population</b>	<b>Over 65</b>	<b>Below Poverty Level</b>	<b>ESL</b>
<b>Biloxi</b>	49,449	15.1%	14.4%	8.8%
<b>Mississippi</b>	2,961,279	17.5%	19.1%	4.1%

*\* Data based on 2020 U.S. Census numbers and 2022 American Community Survey Estimates.*

**GEOGRAPHY AND CLIMATE**

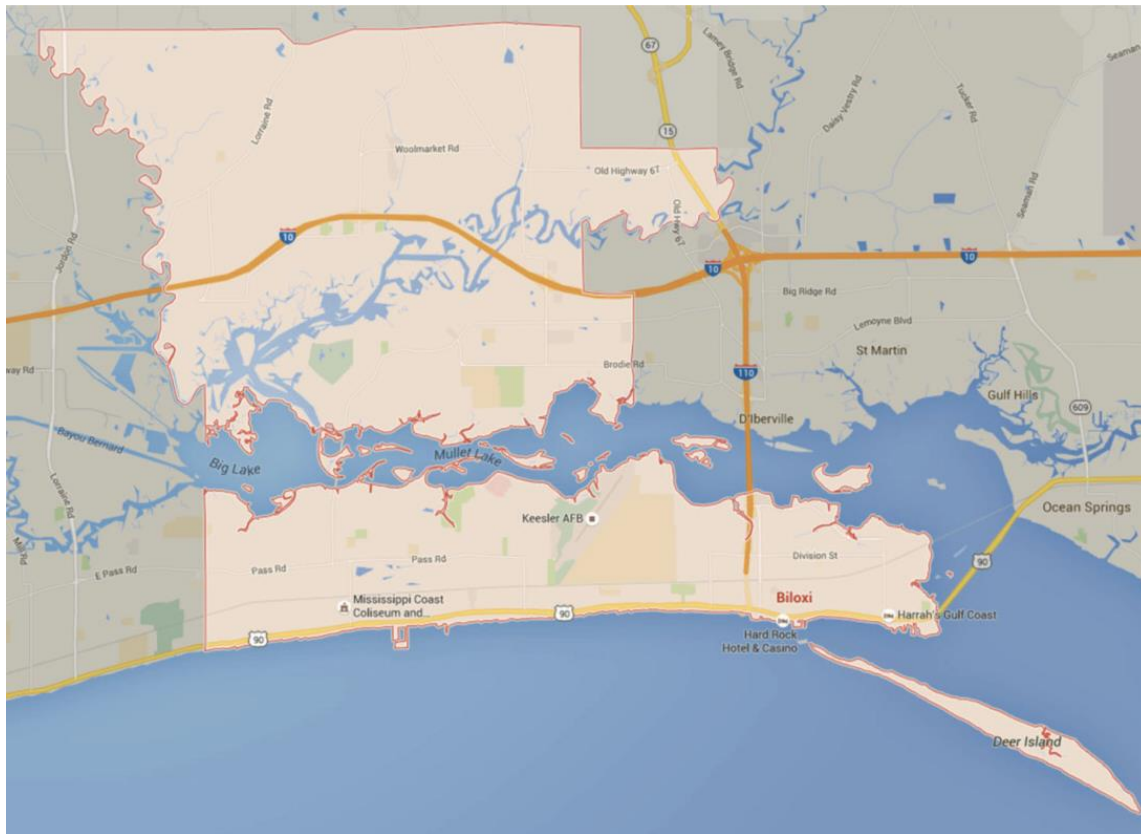
Geographically located in the center of Mississippi’s Gulf Coast, Biloxi is 165 miles southwest of Jackson, Mississippi, the state capital, 75 miles east of New Orleans, Louisiana and 60 miles west of Mobile, Alabama, and is the fourth largest city in the State of Mississippi according to 2020 Census. 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.

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 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.



*Map of Biloxi, MS.*

## **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 flooding sources for the planning area are flash flooding from torrential rains. The costliest 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>

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
October 8, 2017	Hurricane Nate	Category 1
October 28, 2020	Hurricane Zeta	Category 3

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

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 – 2008
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. 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.

## FLOOD INSURANCE DATA & ANALYSIS

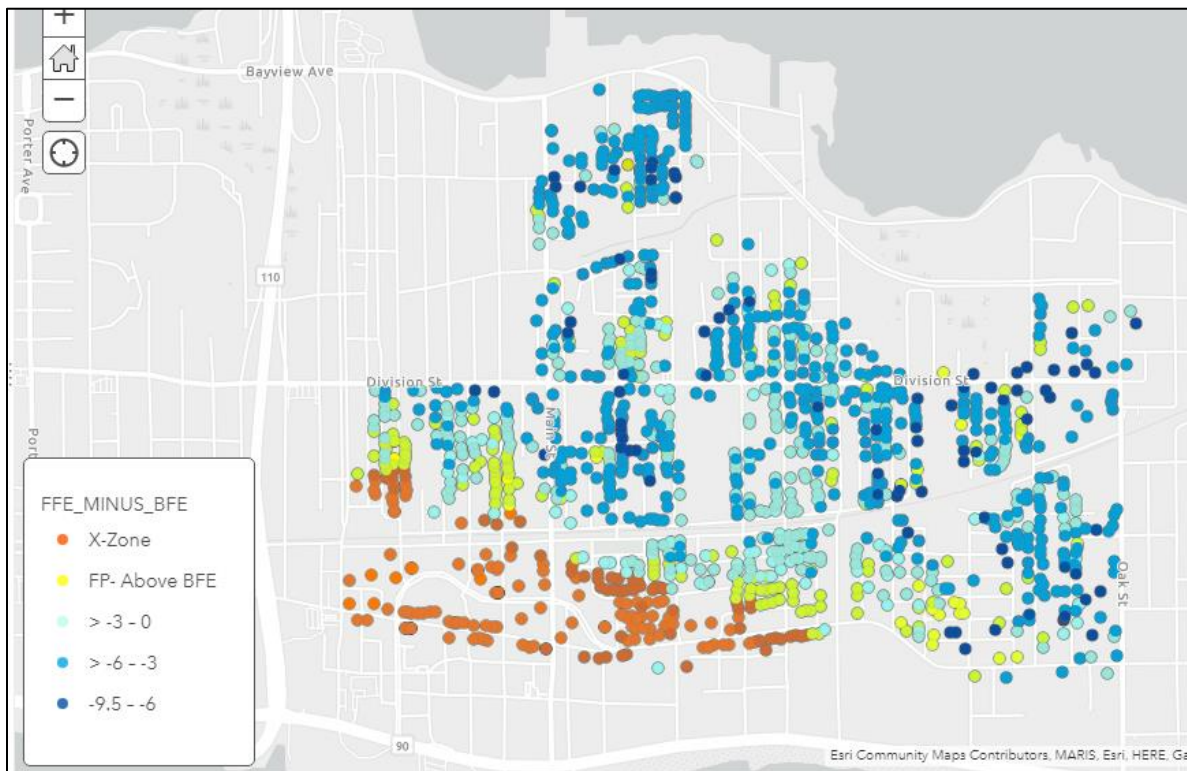
FLOOD ZONES	POLICIES IN FORCE	PREMIUM	INSURANCE IN FORCE	AVERAGE AMOUNT IN INSURANCE PER POLICY	NUMBER OF CLOSED PAID LOSSES	\$ OF CLOSED PAID LOSSES	AVERAGE PAYOUT FOR CLOSED PAID LOSSES	ADJUSTMENT EXPENSE
A01-30 & AE Zones	1,238	\$744,510	\$322,384,100	\$260,407.19	1,387	\$161,939,069.77	\$116,754.92	\$3,930,161.25
A Zone	14	\$15,059	\$3,726,100	\$266,150.00	23	\$760,702.06	\$33,074.00	\$27,945.45
AH Zone	62	\$55,096	\$12,054,100	\$194,420.97	0	\$0.00	\$0.00	\$0.00
V01-30 & VE Zones	97	\$313,145	\$16,333,800	\$168,389.69	41	\$8,202,861.78	\$200,069.80	\$188,685.41
B, C, & X Zones								
Standard	1,536	\$913,161	\$365,662,100	\$238,061.26	348	\$33,396,374.09	\$95,966.59	\$846,687.34
Preferred	2,192	\$936,164	\$666,519,000	\$304,068.89	487	\$46,608,121.59	\$95,704.56	\$1,214,892.61
Total	5,139	\$2,977,135	\$1,386,679,200	\$1,431,498.00	2,286	\$250,907,129.29	\$541,569.87	\$6,208,372.06

OCCUPANCY	POLICIES IN FORCE	PREMIUM	INSURANCE IN FORCE	AVERAGE AMOUNT IN INSURANCE PER POLICY	NUMBER OF CLOSED PAID LOSSES	\$ OF CLOSED PAID LOSSES	AVERAGE PAYOUT FOR CLOSED PAID LOSSES	ADJUSTMENT EXPENSE
Single Family	3,564	\$1,542,330	\$940,952,500	\$264,015.85	1,689	\$142,350,608.26	\$84,280.99	\$3,692,911.81
2-4 Family	226	\$133,616	\$47,073,000	\$208,287.61	71	\$7,294,952.06	\$102,745.80	\$182,016.56
All Other Residential	933	\$290,449	\$181,934,500	\$194,999.46	161	\$30,840,289.16	\$191,554.59	\$711,982.37
Non-Residential	416	\$1,010,740	\$216,719,200	\$520,959.62	372	\$70,497,052.48	\$189,508.21	\$1,624,811.32
Total	5,139	\$2,977,135	\$1,386,679,200	\$1,188,262.54	2,293	\$250,982,901.96	\$568,089.59	\$6,211,722.06

TYPE OF HOME	POLICIES IN FORCE	PREMIUM	INSURANCE IN FORCE	AVERAGE AMOUNT IN INSURANCE PER POLICY	NUMBER OF CLOSED PAID LOSSES	\$ OF CLOSED PAID LOSSES	AVERAGE PAYOUT FOR CLOSED PAID LOSSES	ADJUSTMENT EXPENSE
Condo	843	\$195,056	\$140,990,600	\$167,248.64	66	\$27,485,249.29	\$416,443.17	\$600,747.12
Non-Condo	4,296	\$2,782,079	\$1,245,688,600	\$289,964.76	2,229	\$223,531,943.67	\$100,283.51	\$5,611,874.94
Total	5,139	\$2,977,135	\$1,386,679,200	\$457,213.40	2,295	\$251,017,192.96	\$516,726.68	\$6,212,622.06

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. From this data we can surmise that a sizable majority are residential, with only 416 non-residential properties carrying flood insurance. Within that subset of residential flood policies, over 3,500 of them are single-family properties. These numbers suggest that Biloxi should gear its flood insurance messaging towards single-family homeowners. Understanding the importance of elevating one's property, making sure utilities are elevated above BFE and avoiding building accessory structures and uses that might undermine a homeowner's ability to retain flood insurance are all important issues to focus on if you are a homeowner. Furthermore, changes to the National Flood Insurance Program's pricing approach, also known as Risk Rating 2.0, place further importance on a homeowner's knowledge of flood insurance tools and the data gathering process for securing flood coverage. Homeowners need clear and careful

guidance that if they are in a flood zone, have an active flood insurance policy, or are in need of flood coverage that there are many questions and concerns they must evaluate carefully prior to engaging in new construction or any kind of rehabilitation on the property.



*Map depicting the difference between building elevations and FEMA's Base Flood Elevation (BFE). Buildings that are in the X-zone are shaded orange; these buildings are not in the 100-year flood plain. Yellow buildings are in the floodplain, but elevated above FEMA's BFE, while various shades of blue depict buildings in FEMA's floodplain that are elevated below BFE.*

Flood Insurance premium data, while valuable, is not the only dataset Biloxi uses to assess the city's risk profile and flood insurance needs. In order to improve the city's flood outreach, the Community Development Department engaged with a wide variety of stakeholders to secure grant funds and participate in research that will help the city in understanding its flood risk to the fullest extent possible. In 2019, the city received grant funding from PLACE:SLR to conduct a flood study that would use Google Street View data to determine the finished first floor elevations of properties within Biloxi's economic development district. Hal Needham, with CNC Catastrophe & National Claims, produced a comprehensive elevation database of 1,250 buildings in and around Biloxi's Economic Development District. Though this list is by no means exhaustive, this study provides critical insight into a portion of the city that is highly vulnerable to impacts from tropical storms and hurricanes. Below is a summary of a few of the key findings that offer the greatest insight into the city's flood policy going forward.



Base Flood Elevation (BFE) in Biloxi is generally 17 or 18 feet, depending on the location. The study compared building elevations to BFE levels and found some buildings located in the X-zone, outside BFE requirements, some buildings elevated above BFE, and many buildings elevated below BFE. Here is a break down of these categories:

**X-Zone Buildings: 175 (14%)**  
**Elevated Above BFE: 167 (13.4%)**  
**Elevated < 3 Ft Below BFE: 317 (25.4%)**  
**Elevated 3-6 Ft Below BFE: 511 (40.9%)**  
**Elevated 6 Ft + Below BFE: 80 (6.4%)**

This means that 27.4% of the homes in the project area are either located outside of FEMA's 100-year flood plain or in FEMA's 100-year flood plain but elevated above BFE. The remaining 72.6% are located in FEMA's 100-year flood plain and elevated lower than BFE. Of the total properties in the study area, 66.3% are either 3 feet or less below the BFE or between 3 and 6 feet below the BFE. These numbers suggest that there are a number of properties that might be made compliant with BFE regulations through modest retrofits and building mitigation. In light of this data, the city could greatly enhance its number of flood premiums by pursuing mitigation grant and programs and target properties that could achieve full compliance with only slight changes to the building's overall elevation.

## 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 having 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 back up 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.

## 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 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*  
*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

In addition to the core topics of the document, the PPI committee also developed a series of outreach messages. Unlike the topics, PPI messages are action oriented. The messages specify what type of actions an outreach project should prompt the general public to take. Some of the PPI topics may include more than one message and these messages have been crafted to better refine the outreach and communication approach the city engages in. The messages for the city of Biloxi are as follows:

- A. *Find out about your flood hazard*
- B. *Your property is subject to flooding*
- C. *Insure your flood prone property with flood insurance*
- D. *You need flood insurance*
- E. *Turn around, don't drown*
- F. *Get a permit from the city of Biloxi before you build*
- G. *Check with the floodplain official before planning a project*
- H. *Build responsibly and elevate your property*
- I. *Don't encroach upon natural floodplain*
- J. *Don't dump in storm drains; they drain to the Gulf*

## 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. The outreach inventory is current as of 2024. Flood outreach will continue to be assessed periodically and may evolve as new opportunities arise and other local stakeholders become involved in flood communication.

## OTHER ONGOING PUBLIC INFORMATION EFFORTS

A key component of the PPI process is chronicling other flood outreach and public information activities taking place in addition to those provided by the city. The information in the table below lists the different regional partners and institutions that help inform the public about flood risk. City of Biloxi staff and PPI Committee members continue to assess and analyze the flood communication process in and around the city to determine whether there are additional organizations that may become involved in public information efforts in the future. By implementing a PPI and recording these other public information activities, the city of Biloxi will be able to better coordinate its outreach efforts with other local agencies who are trusted sources of flood hazard information.

<b>Other Public Information Efforts</b>			
<b>Coastal Electric</b>	Electric Bill Insert	Flood hazard information	Year-round
<b>City of Biloxi Comm. Development Department</b>	Land use plan/zoning	City zoning deters harmful development within the floodplain	Year-round
<b>Mississippi-Alabama Sea Grant</b>	Coastal Mississippi Homeowners Handbook (MASGC Publication)	Be prepared for floods and other natural disasters	Year-round
<b>Mississippi-Alabama Sea Grant</b>	Living Shorelines Brochure	Increase conservation of natural resource, reduce flooding	Year-round
<b>Mississippi-Alabama Sea Grant</b>	Living Shorelines Interpretive Signs	Increase conservation of natural resource, reduce flooding	Year-round
<b>Keesler Federal Credit Union</b>	Mail Insert	Be prepared for floods and other natural disasters	Annually
<b>PLACE:SLR</b>	Community Connection Dialogues, Resilient East Biloxi	More resilient community and increase knowledge concerning current and future flood risk hazards.	Annually

<b>Coastal Hazard Outreach Strategy Team (CHOST)</b>	Meetings of Coastal Hazard Outreach Strategy Team (CHOST)	More resilient community and increase knowledge concerning current and future flood risk hazards.	Quarterly
<b>MS-AL Sea Grant</b>	Sea Grant Workshops & Community Outreach	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Annually

### OUTREACH ACTIVITIES SUBJECT TO CRS

The PPI Committee has agreed to include the following activities in the Program for Public Information and to review annually projects associated with these activities:

**Activity 320 Map Information Service** – A flood zone map for Biloxi is available at the city’s website, along with information on Hurricane evacuation zones.

**Activity 330 Outreach Projects** - In addition to Outreach Projects, this activity includes Flood Response Preparations. A pre-flood plan for public information projects will be implemented during and after a flood.

**Activity 350 Flood Protection Information** - Important flood protection information is available for download at the city’s Floodplain Management page. Hard copies are also available at the city’s permitting office.

**Activity 360 Flood Protection Assistance** – The city of Biloxi sends out mailers annually to insurance agents, lenders and repetitive loss properties. The city also conducts direct mail outreach related to hurricanes by sending residents a hurricane preparedness sheet. In addition to mailers, city Floodplain Manager Rick Stickler and CRS Coordinator Kristin Greger give regular presentations to update residents on threat from flooding and hurricanes.

**Activity 360 Financial Assistance Advice** - The Coastal Mississippi Homeowners Handbook includes information on federal and state grant programs for disaster assistance. The city also offers guidance on how to accrue additional savings when purchasing flood insurance.

**Activity 540 Drainage System Maintenance** - Publicizing regulations prohibiting dumping in storm drains and natural waterways. Information on this would be included in outreach projects tied to Message L: “Don’t dump in storm drains; they drain to the Gulf”, which is under the topic “Protect Natural Floodplain Functions”.

**Activity 610 Flood Warning and Response** - Information on the city’s Flood Warning Response system may be found in the Flood Response Plan, located in Appendix B of this document. Additional information is also on the city’s Storm and Flood Preparedness webpage.

## **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.

## **EVALUATION**

The Biloxi PPI Committee meets 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 July 3rd, 2018 through the consent agenda. The text of Resolution No. 345-18 is attached as Appendix C.

**APPENDIX A**

<b>Topic</b>	<b>Message</b>	<b>Audience</b>	<b>Project</b>	<b>Outcome</b>	<b>Schedule</b>	<b>Assignment</b>
<b>1. Know your flood Hazard</b>	Find out about your flood hazard, Your property is subject to flooding	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	BNews Monthly	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Monthly	Public Affairs Officer
	Find out about your flood hazard, Your property is subject to flooding	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
	Your property is subject to flooding, Build responsibly and elevate your property	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
	Your property is subject to flooding, Build responsibly and elevate your property	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
	Your property is subject to flooding, You need flood insurance	Insurance Agents	Flood Verification Letters	Increase in flood insurance policies. Know your flood hazard.	Ongoing	Floodplain Manager
	Your property is subject to flooding, Build responsibly and elevate your property, You need flood insurance	Repetitive Loss Property Owners	Repetitive Loss Mailout	Fewer repetitive loss properties. Fewer flood insurance losses.	Annually	Floodplain Manager
	You need flood insurance	Biloxi Residents	Library Outreach	Increase purchase of flood insurance policies.	Ongoing	Floodplain Manager
	You need flood insurance	Biloxi Residents	City Hall Outreach	Increase purchase of flood insurance policies.	Ongoing	Floodplain Manager
	Find out about your flood hazard	Biloxi Residents	"A Citizen's Guide: Flood Protection Measures' MEMA Brochure	Increase in flood insurance policies. More resilient community.	Ongoing	Floodplain Manager
	Find out about your flood hazard, Build responsibly and elevate your property	Biloxi Residents	"Repairing Your Flooded Home" American Red Cross Brochure	Fewer flood insurance losses. More resilient community. Awareness of flood hazard.	Ongoing	Floodplain Manager
	Find out about your flood hazard	Biloxi Residents	Electric Bill Insert - Coastal Electric Power	Increase in flood insurance policies.	Annually.	Coastal Electric Power

<b>1. Know your flood Hazard</b>	Find out about your flood hazard, You need flood insurance	Biloxi Residents, Spanish speakers, Vietnamese speakers	Website Online Outreach	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	Find out about your flood hazard	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
	Find out about your flood hazard	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
	Find out about your flood hazard	Riverine Residents & Businesses	River Gauges (on website)	To prepare for flooding along the river	Ongoing.	Public Affairs Officer
	Find out about your flood hazard	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
	Find out about your flood hazard, Check with Floodplain official before planning a project	Insurance Agents, Business Owners, Biloxi Residents	Meetings of Coastal Hazard Outreach Strategy Team (CHOST)	More resilient community and increase knowledge concerning current and future flood risk hazards.	Quarterly	MS-AL Sea Grant
	Find out about your flood hazard	Biloxi Residents, Business Owners, SFHA residents, Repetitive Loss Property Owners	Community Connection Dialogues, Resilient East Biloxi	More resilient community and increase knowledge concerning current and future flood risk hazards.	Annually	PLACE:SLR
	Find out about your flood hazard	Biloxi Residents, Business Owners	Mail Insert – Keesler Federal Credit Union	Be prepared for floods and other natural disasters	Annually	Keesler Federal Credit Union
<b>2. Insure your property for your flood hazard</b>	You need flood insurance	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	BNews Monthly	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Monthly	Public Affairs Officer
	You need flood insurance, Insure your flood prone property with flood insurance	Biloxi Residents, Business Owners	Flood Insurance Postcard (Sent in March edition of BNews)	The purchase of flood insurance policies.	Annually	Public Affairs Officer
	You need flood insurance	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
	You need flood insurance, Insure your flood prone property with flood insurance	Biloxi Residents	"Disaster Assistance: A Guide to Recovery Programs" FEMA Brochure	Education of alternatives to FEMA assistance.	Ongoing.	Floodplain Manager



**2. Insure your property for your flood hazard**

You need flood insurance, Build responsibly and elevate your property	Biloxi Residents, Business Owners, & Insurance Agents	"Answers to Questions about NFIP" FEMA Brochure	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
You need flood insurance, Build responsibly and elevate your property	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
You need flood insurance	Insurance Agents	Flood Verification Letters	Increase in flood insurance policies. Know your flood hazard.	Ongoing.	Floodplain Manager
You need flood insurance	Biloxi Residents	Brochures in Library	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
You need flood insurance	Biloxi Residents	Brochures in City Hall	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
You need flood insurance	Biloxi Residents	"A Citizen's Guide: Flood Protection Measures' MEMA Brochure	Increase in flood insurance policies. More resilient community.	Ongoing.	Floodplain Manager
You need flood insurance, Build responsibly and elevate your property	Biloxi Residents, Spanish speakers, Vietnamese speakers	Online Outreach	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
You need flood insurance, Build responsibly and elevate your property	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
You need flood insurance	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
You need flood insurance, Know your hazard	Coastal and Floodplain residents, contractors Builders & Developers, Biloxi Residents, Insurance Agents	Risk Rating 2.0: What You Need to Know (Insert in BNews)	Increase purchase of flood insurance policies.	Annually	Public Affairs Officer, MS-AL Sea Grant
You need flood insurance, Insure your flood prone property with flood insurance	Coastal and Floodplain residents, contractors Builders & Developers, Biloxi Residents, Insurance Agents	What is Risk Rating 2.0 and how will it affect my flood insurance?	Increase purchase of flood insurance policies.	Ongoing	Sea Grant
You need flood insurance, Insure your flood prone property with flood insurance	Coastal and Floodplain residents, contractors Builders & Developers, Biloxi Residents, Insurance Agents	Property Insurance Basics	Increase purchase of flood insurance policies.	Ongoing	Sea Grant

**3. Protect people from the flood hazard**

Turn around, don't drown, Build responsibly and elevate your property	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	BNews Monthly	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Monthly	Public Affairs Officer
Build responsibly and elevate your property	Biloxi Residents	"Disaster Assistance: A Guide to Recovery Programs" FEMA Brochure	Education of alternatives to FEMA assistance.	Ongoing.	Floodplain Manager
Know Your Flood Hazard, Build Responsibly and Elevate Your Property	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
Know Your Flood Hazard, Build Responsibly and Elevate Your Property	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
Build Responsibly and Elevate Your Property	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
Know Your Flood Hazard, Build Responsibly and Elevate Your Property	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
You need flood insurance	Biloxi Residents	Brochures in Library	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
You need flood insurance	Biloxi Residents	Brochures in City Hall	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
Know Your Flood Hazard, Build Responsibly and Elevate Your Property	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
You need flood insurance	Biloxi Residents	Electric Bill Insert	Increase in flood insurance policies.	Annually.	Coastal Electric Power

<b>3. Protect people from the flood hazard</b>	Know Your Flood Hazard, Build Responsibly and Elevate Your Property	Biloxi Residents, Spanish speakers, Vietnamese speakers	Online Outreach (city website)	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	Know Your Flood Hazard, Turn around, don't drown	School Children	Hurricane Education Coloring Book for Children	To educate school children about flooding.	Annually.	Floodplain Manager
	Know Your Flood Hazard	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
	Know Your Flood Hazard	Riverine Residents & Businesses	River Gauges (on website)	To prepare for flooding along the river	Ongoing.	Public Affairs Officer
	Know Your Flood Hazard	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
<b>4. Protect property from the flood hazard</b>	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	BNews Monthly	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Monthly	Public Affairs Officer
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Biloxi Residents	"Disaster Assistance: A Guide to Recovery Programs" FEMA Brochure	Education of alternatives to FEMA assistance.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	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
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	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
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	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
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	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

<b>4. Protect property from the flood hazard</b>	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Contractors, Builders, & Developers	"Recommended Residential Construction for Coastal Areas" FEMA Brochure	To promote smart and safe construction in the coastal area.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Contractors, Builders, & Developers	"Design and Construction Guidance for Breakaway Walls" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property, Know your flood hazard	Contractors, Builders, & Developers; SFHA Residents	"Openings in Foundation Walls and Walls of Enclosure" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager
<b>5. Build Responsibly</b>	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	BNews Monthly	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Monthly	Public Affairs Officer
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Biloxi Residents; Contractors, Builders, & Developers	"Repairing Your Flooded Home" FEMA Brochure	Increase in retrofitting, more resilient community.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Business Owners; Contractors, Builders, & Developers	"Floodproofing Non-Residential Structures" FEMA Brochure	Encourage retrofitting.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	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
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	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
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	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

<b>5. Build Responsibly</b>	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Biloxi Residents; Contractors, Builders, & Developers	"Answers to Questions about Substantially Damaged Buildings" FEMA Brochure	More resilient community. Fewer flood insurance losses.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Contractors, Builders, & Developers	"Recommended Residential Construction for Coastal Areas" FEMA Brochure	To promote smart and safe construction in the coastal area.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Contractors, Builders, & Developers	"Substantial Improvement/Substantial Damage Desk Reference" FEMA Brochure	Increased retrofitting.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Contractors, Builders, & Developers	"Design and Construction Guidance for Breakaway Walls" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Contractors, Builders, & Developers; SFHA Residents	"Openings in Foundation Walls and Walls of Enclosure" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Contractors, Builders, & Developers; SFHA Residents	"Elevator Installation in the Special Flood Hazard Area" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Contractors, Builders, & Developers	"Below-Grade Parking Requirements for Special Flood Hazard Areas" FEMA Brochure	More resilient community. Awareness of flood hazard.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	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
	Build responsibly and elevate your property	Contractors, Builders, & Developers	Surveyors Conference	increase in elevation certificates.	Annually.	Floodplain Manager

<b>5. Build Responsibly</b>	You need flood insurance	Biloxi Residents	Brochures in Library	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	You need flood insurance	Biloxi Residents	Brochures in City Hall	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Biloxi Residents	Repairing Your Flooded Home	Increase in retrofitting, more resilient community.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Biloxi Residents, Spanish speakers, Vietnamese speakers	Online Outreach (city website)	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	Get a Permit with the city of Biloxi before you Build, Build responsibly and elevate your property	Biloxi Residents; Contractors, Builders, & Developers	Land Use Plan/Zoning	To stop harmful development in the floodplains.	Ongoing.	Planning/Zoning Department
	You need flood insurance, Build responsibly and elevate your property	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
	Find out about your flood hazard	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
	Check with the floodplain official before planning a project	Biloxi Residents	Infrastructure Improvements	More resilient community and less flooding.	Monthly.	Public Affairs Officer
<b>6. Protect Natural Floodplain Functions</b>	Don't encroach upon natural floodplain	Biloxi Residents	Living Shorelines Brochure	Increase conservation of natural resource, reduce flooding	Year-round	MS/AL Sea Grant
	Don't encroach upon natural floodplain	Biloxi Residents	Living Shorelines Interpretive Signs (Camp Wilkes, Old Brick House)	Increase conservation of natural resource, reduce flooding	Year-round	MS/AL Sea Grant
	Don't encroach upon natural floodplain	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



<b>6. Protect Natural Floodplain Functions</b>	Don't dump in storm drains, they drain to the Gulf	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
	Don't encroach upon natural floodplain	Biloxi Residents	BNews Monthly	Fewer insurance losses. The purchase of more flood policies in the city. Stronger buildings. More resilient community	Monthly	Public Affairs Officer
	Don't encroach upon natural floodplain	Biloxi Residents	Storm draining Stenciling	Increase awareness of natural drainage patterns.	Ongoing.	Floodplain Manager
	Don't encroach upon natural floodplain, Don't dump in storm drains, they drain to the Gulf	Biloxi Residents; Contractors, Builders, & Developers	Land Use Plan/Zoning	To stop harmful development in the floodplains.	Ongoing.	Planning/Zoning Department
	Don't encroach upon natural floodplain	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
	Don't encroach upon natural floodplain	Biloxi Residents	Infrastructure Improvements	More resilient community and less flooding.	Monthly.	Public Affairs Officer
<b>7. Prepare for Hurricanes</b>	Your property is subject to flooding, Find out about your flood hazard	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	BNews Monthly	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Monthly	Public Affairs Officer
	Your property is subject to flooding, Find out about your flood hazard, You need flood insurance	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
	You need flood insurance	Biloxi Residents	RU Ready	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Annually.	Floodplain Manager
	You need flood insurance	Biloxi Residents	Brochures in library	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	Your property is subject to flooding, Build responsibly and elevate your property	Biloxi Residents	Brochures in city hall	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	Find out about your flood hazard	Biloxi Residents	American Red Cross brochure at Permit Office	Increase in retrofitting, more resilient community.	Ongoing.	Floodplain Manager
	You need flood insurance	Biloxi Residents	Coastal Electric Power	Increase in flood insurance policies.	Annually.	Coastal Electric Power

<b>7. Prepare for Hurricanes</b>	Your property is subject to flooding, Build responsibly and elevate your property, Get a permit from the city of Biloxi before you build	Biloxi Residents, Spanish speakers, Vietnamese speakers	Website	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Your property is subject to flooding, Build responsibly and elevate your property, Get a permit from the city of Biloxi before you build	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
	Your property is subject to flooding, Build responsibly and elevate your property, Get a permit from the city of Biloxi before you build	Biloxi Residents, Spanish speakers, Vietnamese speakers	City of Biloxi Website	More resilient community, purchase of more flood insurance policies.	Ongoing	Public Affairs Officer
<b>8. Be Prepared for Emergency Events Common in This Region Including Flooding</b>	Build responsibly and elevate your property	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	BNews Monthly	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Monthly	Public Affairs Officer
	You need flood insurance	Biloxi Residents	FEMA NFIP Brochure at Permit Office	Education of alternatives to FEMA assistance.	Ongoing.	Floodplain Manager
	Your property is subject to flooding, Build responsibly and elevate your property, Get a permit from the city of Biloxi before you build	Biloxi Residents, Business Owners, & Insurance Agents	FEMA & MEMA Brochure at Permit Office	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager
	Find out about your flood hazard	Biloxi Residents	RU Ready	Fewer insurance losses. The Purchase of more flood policies in city. Stronger Buildings. More Resilient community.	Annually.	Floodplain Manager
	You need flood insurance	Biloxi Residents	Public marker at Biloxi Visitors Center	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	You need flood insurance	Biloxi Residents	Brochures in library	Increase in flood insurance policies.	Ongoing.	Floodplain Manager

<b>8. Be Prepared for Emergency Events Common in This Region Including Flooding</b>	Find out about your flood hazard	Biloxi Residents	Brochures in city hall	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	You need flood insurance	Biloxi Residents	Coastal Electric Power	Increase in flood insurance policies.	Annually.	Coastal Electric Power
	Find out about your flood hazard, Turn around, don't drown	Biloxi Residents, Spanish speakers, Vietnamese speakers	Website	Increase in flood insurance policies.	Ongoing.	Floodplain Manager
	Your property is subject to flooding, Build responsibly and elevate your property, Get a permit from the city of Biloxi before you build	School Children	Table/Coloring Book	To educate school children about flooding.	Annually.	Floodplain Manager
	Your property is subject to flooding, Build responsibly and elevate your property, Get a permit from the city of Biloxi before you build	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
	Your property is subject to flooding, Build responsibly and elevate your property, Get a permit from the city of Biloxi before you build	Biloxi Residents, Spanish speakers, Vietnamese speakers	City of Biloxi Website	More resilient community, purchase of more flood insurance policies.	Ongoing	Public Affairs Officer
	Your property is subject flooding, You need flood insurance, Build responsibly and elevate your property	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	Sea Grant Workshops & Community Outreach	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Annually	MS-AL Sea Grant

## APPENDIX B

### 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
- 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>• Canal gauges: “the gauge now reads ____”</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>
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	Are there web pages updated during/after flood events?

	<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>Parish 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

**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:

## VI. PROCEDURE

During a flood event: The following procedure applies to events immediately following the first alert of a flood and activation of the Emergency Operations Center.

- 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

### **Floodplain Administer**

*Name:* Richard Stickler  
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*Office:* 228-435-6270  
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### **Certified Floodplain Manager/CRS Coordinator**

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### **Public Information Officer**

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### **Emergency Manager**

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*Cell:* 228-697-7900

## APPENDIX C

Resolution No. 345-18

### RESOLUTION AUTHORIZING THE FORMAL APPROVAL AND IMPLEMENTATION OF THE CITY OF BILOXI PROGRAM FOR PUBLIC INFORMATION (PPI)

WHEREAS, the City of Biloxi's voluntary participation in the National Flood Insurance Program (NFIP) Community Rating System (CRS) provides residents of Biloxi with a discount on a standard NFIP flood insurance policy in the Special Flood Hazard area (SFHA); and

WHEREAS, the city of Biloxi's Community Development Department has formally implemented a Program for Public Information (PPI). The Program for Public Information is a newly created, creditable outreach activity implemented under the 2013 CRS Coordinator's Manual.

WHEREAS, the city of Biloxi organized a PPI committee in 2015 and created a formal document, attached hereto as Exhibit "A", with the purpose of further clarifying the city's flood outreach activities pursued under the CRS program. Final updates and modifications were made to the PPI Document on March 22, 2018, and were approved by the PPI Committee on May 23, 2018.

WHEREAS, the city of Biloxi will receive additional points through their voluntary participation in the Community Rating System (CRS) as a result of having the PPI formally adopted by the city council.

NOW THEREFORE BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF BILOXI, MISSISSIPPI, THAT:

SECTION 1: The findings, conclusions and statements of fact contained in the foregoing preambles are hereby adopted, ratified and incorporated herein.

SECTION 2: The city council hereby adopts and approves the PPI Document, attached hereto as Exhibit "A" and incorporated herein by reference.

Res. No. 345-18

SECTION 3: This resolution shall take effect immediately upon its adoption.

The foregoing Resolution having first been reduced to writing, was read by the Clerk and moved by Councilmember Newman, seconded by Councilmember Tisdale, and was adopted by the following vote:

YEAS:	Lawrence	Tisdale	NAYS:	None
	Gines	Glavan		
	Newman	Barrett		
	Deming			

The President then declared the Resolution adopted this the 3<sup>rd</sup> day of July, 2018.



ATTEST:

APPROVED:

*Karen L. Braushier*  
CLERK OF THE COUNCIL

*Ken Allen*  
PRESIDENT OF THE COUNCIL

Submitted to and approved by the Mayor, this the 10<sup>th</sup> day of July, 2018.

APPROVED:

*C. M. Kelly*  
MAYOR