

# Do you have flood insurance?

Some homeowners may have been required to buy flood insurance when they obtained a mortgage or home-improvement loan.

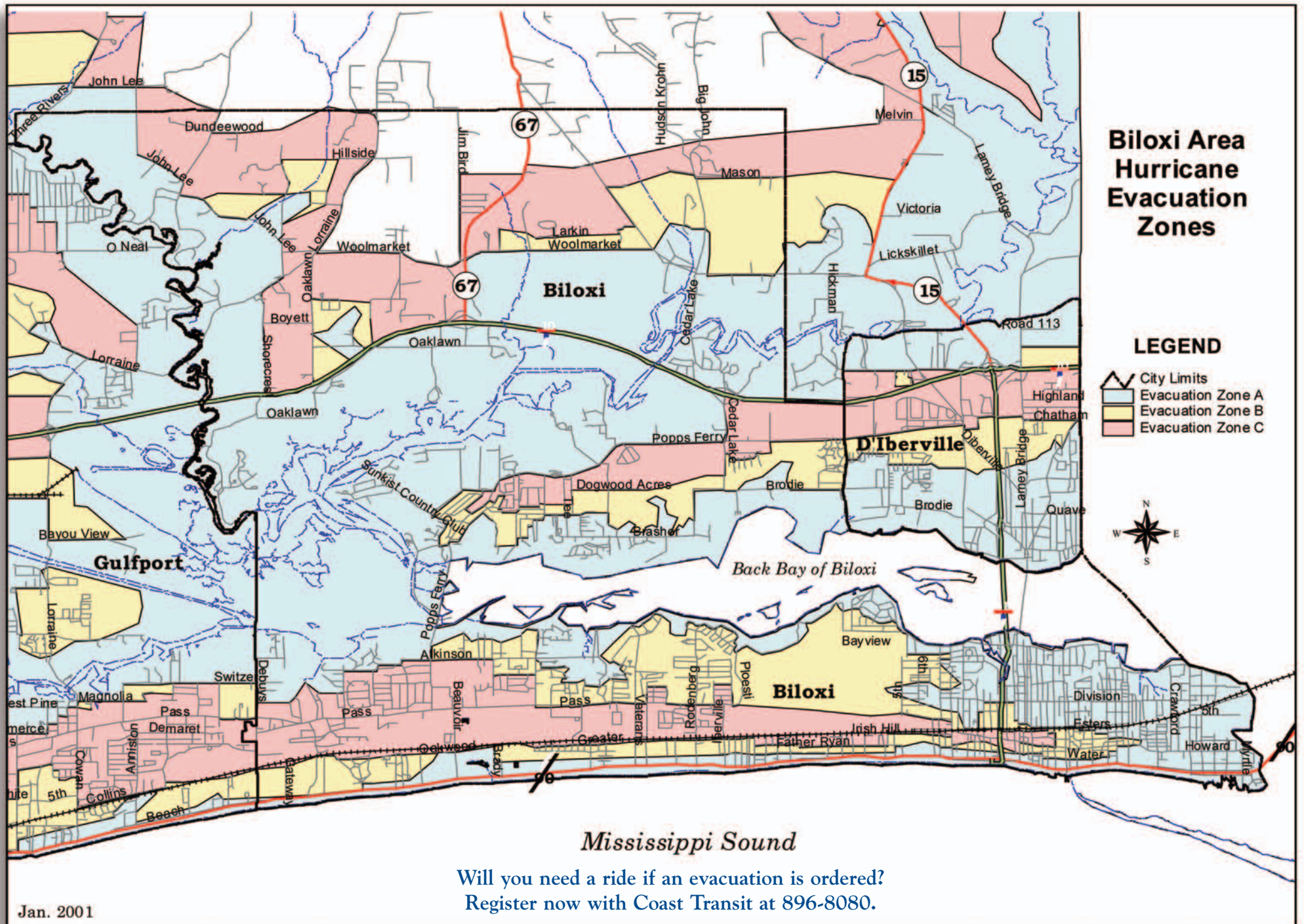
However, in many cases, these policies cover only the structure and not your possessions. You can protect your home and contents through the National Flood Insurance Program, in which the City of Biloxi participates.

Local insurance agents can sell a flood-insurance policy separate from your homeowners or windstorm policy.

These policies are regulated by the federal government. Any agent can sell a policy and all agents must charge the same rates, which are set nationally. Your rates will not change even if you file a claim.

There is a 30-day waiting period before the policy becomes effective.

Contact your insurance agent to determine what type of coverage you have.



# Think ahead on evacuations, storm shelters

One of the toughest decisions that residents may have to make on when a storm approaches is whether they should evacuate their property and possessions for either a local shelter or out-of-town accommodations.

Depending on the severity of the storm, that decision can be made for those in low-lying areas: local authorities may order a mandatory evacuation.

In Biloxi, as many as six hurricane shelters can be activated in times of peril, but residents need to be aware of several factors if they are considering seeking refuge in a shelter.

The decision to open a shelter is usually based on the intensity of a storm and where it is expected to make landfall. Local Emergency Management leaders make the decision to open shelters in coordination with the American Red Cross, and the public is notified through

the media. In many cases, elementary schools are used for shelters, which are manned by Red Cross workers and public safety officers.

And the shelter sites can vary for year to year and storm to storm.

“The category of storms and the direction they are coming from are just a couple of the considerations when determining which shelters will be used,” Biloxi Emergency Management coordinator Linda Atterberry says. “Things like tides are also a consideration, so the locations of shelters and when they are activated are made on a case-by-case basis.”

If you think you may seek refuge in a shelter, some points to consider:

- Bring enough food and water for at least the first day. Bring your own blankets and other personal

needs. Cots cannot be guaranteed. No pets, firearms, alcohol or tobacco products are allowed.

- Public transit systems – buses and taxis – will stop operating when sustained winds reach 35 mph.
- If you have an infant, bring an adequate supply of diapers and formula.
- If you or a member of your family is on a special diet, bring the necessary food.
- If you are on prescription medication, try to have a two-week supply of medication.

If you’re thinking about evacuating, be familiar with evacuation routes. Traffic may be delayed by bridges opening to marine traffic. Bridges, by the way, will not open for marine traffic when sustained winds reach 35 mph.

# Bag those leaves and trimmings after yard work

Chances are, you’ve seen it done or even done it yourself: You cut your lawn, rake up the trimmings and pile them near the curb in front of your home. Or, you’ll sweep the trimmings into the street, where you hope they’ll be carried away by the wind.

These two scenarios result in one of the biggest causes of flooding in the city – blocked storm drains. These careless or unthinking actions negate the millions of dollars in improvements that the city is making citywide to drainage systems.

Piling leaves at the curb or sweeping trimmings into the street means that they will eventually find their way into the city’s storm drains. Either bag the leaves for pickup,

take them to a neighborhood dumpster or compost them. A stopped-up storm drain or ditch cannot carry run-off water as it is intended to do. When it rains, that water can flood streets, your property or your neighbor’s property.

It’s actually a violation of city ordinance to dump any material into storm drains, ditches, culverts, streams or waterways. (Sec. 9-1-15, Code of Ordinances, 1992). If you see anyone dumping debris into storm drains, ditches, culverts or streams, please contact the Public Works Department at 435-6271 or online at [rullivan@biloxi.ms.us](mailto:rullivan@biloxi.ms.us), or the Code Enforcement staff in the Community Development Department, 435-6270 or online at [dking@biloxi.ms.us](mailto:dking@biloxi.ms.us).