

# Major repairs to flood-zone homes may trigger code issues

Homeowners with significantly damaged property in a flood zone will be required to make sure their homes fully comply with flood regulations before the city can issue a building permit for repairs, according to FEMA regulations.

Community Development Director Jerry Creel said some property owners may find that their homes had been constructed before standards were in place to govern construction in flood zones.

“Those who are looking to repair heavily damaged homes in a flood zone need to be aware of a few things,” Creel said. “If the damage amounts to more than 50 percent of the fair market value of the home, it’s considered ‘substantially damaged’ by FEMA. This means that in order for a building permit to be issued, the home must be brought into full compliance with the flood ordinance and FEMA regulations.”

A number of homes, particularly older ones in east Biloxi, were built decades ago, before flood-zone regulations existed.

“They had been grandfathered in, but those grandfather clauses will not carry over into major new construction,” Creel said. “One of the biggest issues that property owners will face is that regulations now call for structures in flood zones to be elevated four foot above the base flood elevation, which could range from 12 to 17 feet above the mean sea level, depending on the location of the property.”

The city cannot allow property owners to re-build in a manner that violates flood plain management regulations, Creel said, noting that the city has waived permit fees for property owners making repairs or rebuilding their homes.

“Failure to comply with the codes will result in significantly higher flood insurance rates for everyone,”

Creel said, “and, frankly, insurance rates will end up increasing for all property owners.”

Biloxi residents have seen flood insurance rates drop by 15 percent in the past several years, thanks to the city’s enforcement of flood-zone regulations and its continuing efforts to educate the public about how to minimize the threat of storms and flooding.

You can see an online map showing flood zones in Biloxi at [biloxi.ms.us](http://biloxi.ms.us). You may also contact floodplain manager Scott Underwood at [sunderwood@biloxi.ms.us](mailto:sunderwood@biloxi.ms.us) or at 435-6280.

The flood zone map is also available at the Community Development Department on Dr. Martin Luther King Jr. Boulevard or at the Woolmarket Fire Station on Woolmarket Road.

## Be sure to get a building permit before construction

When you or a licensed contractor make repairs or alterations to your property, those repairs should be in compliance with established building codes. This ensures that work is up to code and will be able to withstand most weather conditions.

To make sure that your plans are within code, a building permit must be obtained from the City of Biloxi Building Division before you build, alter, regrade or fill on your property.

For work under \$500, there is no fee for the permit.

New buildings in the flood plain must be protected from flood damage. Biloxi’s building code requires that new buildings must be elevated four foot above the base or 100-year flood level. (See the enclosed map for a view of the 100-year floodplain.)

The code also requires all “substantial” improvements or repairs from damage to a building be treated as new construction.

A substantial improvement or repair is one in which the value of an addition, alteration, repair or reconstruction projects exceeds 50 percent of the total value of the existing building.

Before you begin a project, contact the Building Division at 435-6270 or online at [building@biloxi.ms.us](mailto:building@biloxi.ms.us). Qualified staff can help make sure that your project complies with building codes.

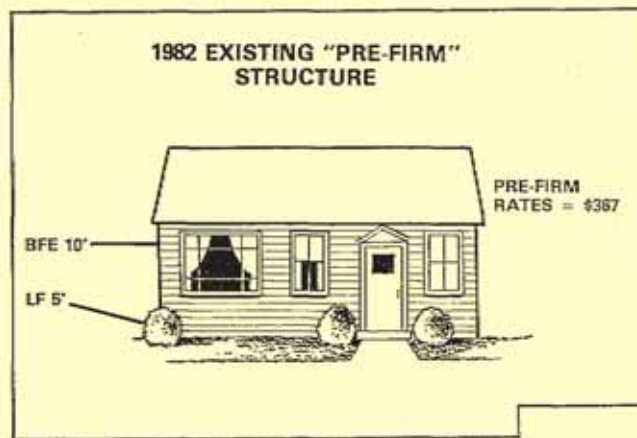
### Contractors must have city license

Property owners are warned to beware of transient contractors who typically set up shop in the wake of disasters such as Hurricane Katrina.

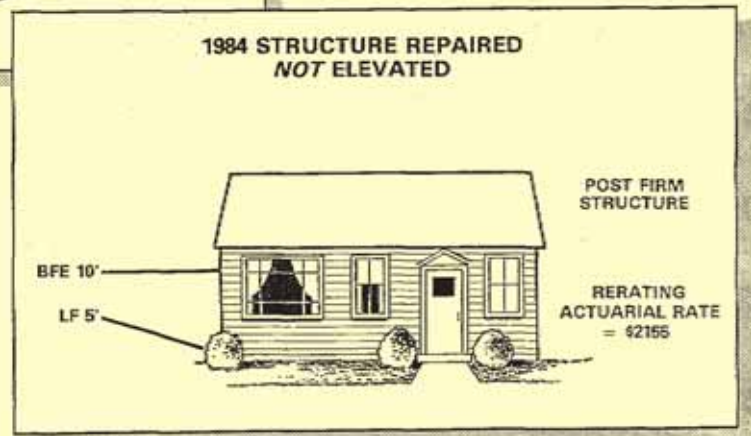
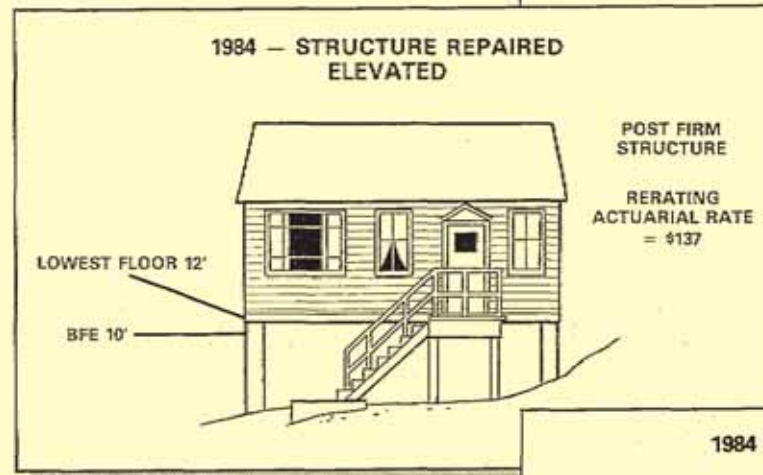
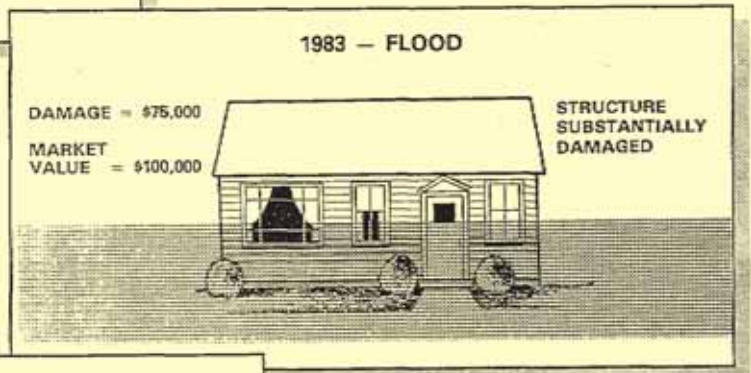
Ask to see the person’s City of Biloxi license card, which is required to do business in this city. Do not pay any money in advance. Do not sign any contracts. And do not pay any money until the work has been inspected and approved by a city inspector.

If you have any questions or concerns, call the Community Development Department at 435-6280.

## How elevations impact your insurance rates



This FEMA graphic, which was originally distributed to Biloxi residents in December, illustrates the implications that homeowners face when making repairs to homes that pre-date the Flood Insurance Rate Map. In short, if your home is in a flood-prone area of the city and if your repairs did not include steps to minimize the risk of damage from flooding, you face significant increases in the cost of your flood insurance. You can see the flood-prone areas of the city in the map on Pages 6 and 7 of this mailout. A larger version can be viewed online at [biloxi.ms.us](http://biloxi.ms.us) or at any city facility.



## You can take steps now to protect your property against flooding

There are some steps that you can take now to prepare your property against flooding.

One option may be “retrofitting,” which is altering your home to eliminate or reduce flood damage.

### A few things to consider:

- Elevate your building so that flood waters do not enter or reach any susceptible portions.
- Construct barriers out of fill or concrete between your building and flood waters.
- “Dry flood proof” your building, which entails making walls and flooring watertight so water cannot enter.
- “Wet flood proof” your building, which entails modifying the structure and relocating contents to

lessen the damage caused by any flood waters that enter your structure.

- Sandbagging is a short-term measure that can also be helpful.

The City of Biloxi is home to many reputable, licensed building contractors who are qualified to make repairs for you. However, after each storm, a number of transient contractors sets up temporary shop in our community. Before signing any contract or paying any money for repair work, you should ask to see the person’s City of Biloxi license.

If you have any doubts or questions, contact the Building Division at 435-6270 or online at [building@biloxi.ms.us](mailto:building@biloxi.ms.us) to ensure that this individual is licensed to operate in the City of Biloxi.

## Need More Info?

- To read FEMA’s answers to frequently asked questions about repairing significantly damaged properties in flood zones, visit [biloxi.ms.us](http://biloxi.ms.us).
- To read FEMA’s “Homebuilder’s Guide to Coastal Construction,” which provides technical guidance and recommendations concerning the construction of coastal residential, visit [biloxi.ms.us](http://biloxi.ms.us).
- Those with other questions can call the Community Development Department at 435-6280 or e-mail [building@biloxi.ms.us](mailto:building@biloxi.ms.us).