

# CITY OF BILOXI MISSISSIPPI

**PROGRAM FOR PUBLIC INFORMATION: 2021 Annual Evaluation  
Report**



## **PPI COMMITTEE MEMBERS**

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

Kristin Greger, CRS Coordinator  
Richard Stickler, Floodplain Manager  
Vincent Creel, Public Affairs Officer  
Danny Nguyen, Engineering  
Nicholas Geiser, Emergency Management

### ***Community Representatives***

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

## **BACKGROUND**

The City of Biloxi, MS is located in Harrison County along the Mississippi Sound, which is separated from the Gulf of Mexico by a series of barrier islands. Biloxi's coastal location and waterways, including Biloxi Bay, the Back Bay of Biloxi, and the rivers and streams that flow into them, shape the culture and heritage of the region. The City is about 46.5 square miles, of which 82% is land and 18% is water. Municipalities and jurisdictions adjacent to Biloxi include the City of Gulfport to the west, unincorporated Harrison County to the north, and the City of D'Iberville to the northeast. It is part of the larger Gulfport-Biloxi Metropolitan Area, which includes three counties: Hancock, Harrison, and Stone.

With a prior history of hurricanes and a high average annual rainfall ranging between 55 and 64 inches, the city of Biloxi can regularly experience flood events. To address this concern, city leaders and staff have taken a number of steps over the years to plan and prepare for flooding. In 1970, the city of Biloxi enrolled in the National Flood Insurance Program and in 2002 the city became a member in the Community Rating System. Currently, the city maintains a class 5 CRS rating, which means that Biloxi flood insurance policy holders in the Special Flood Hazard Area receive a 25% discount on their premiums. The city of Biloxi is also a member of the Coastal Hazard Outreach Strategy Team (CHOST), a CRS Users Group founded in 2008 to foster regional cooperation on flood communication and messaging along the Mississippi Gulf Coast.

## **PROJECTS REVIEW**

Through the process of developing the PPI, the Committee developed projects aligned with the six required CRS messages, as well as two additional messages outlined in the document. Over the course of the PPI development process, the committee identified 12 target audiences to whom the outreach messages should be delivered. The first six messages are a requirement of the CRS program. By developing a PPI program, the city of Biloxi is able to develop additional outreach messages which are shown in this document as seven through eight.

1. *Know your flood hazard*
2. *Insure your property for your flood hazard*
3. *Protect people from the flood hazard*
4. *Protect property from the flood hazard*
5. *Build responsibly*
6. *Protect natural floodplain functions*
7. *Prepare for hurricanes.*
8. *Be prepared for emergency events common in this region, including flooding.*

## ADDITIONAL PROJECTS INFORMATION

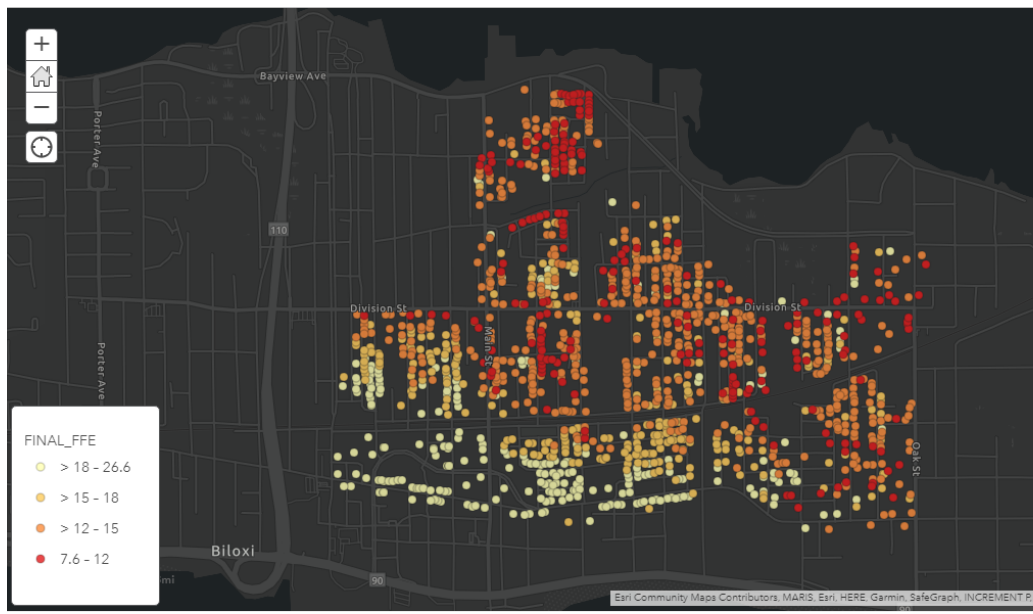
With concerns regarding the COVID-19 Pandemic still high this year, it has been difficult to resume normal flood outreach events and activities. For example, in lieu of the usual R U Ready in-person event, city staff created an R U Ready Youtube video for the 2021 hurricane season detailing different flood concerns residents need to be mindful. In addition to this, Biloxi staff also participated in a Severe Weather Awareness Expo organized by MS-AL Sea Grant on June 26<sup>th</sup>. In 2021, the PPI Committee added the following outreach projects to the project inventory.

- BNews monthly newsletter:
  - The city's monthly newsletter will become the primary outreach method for notifying all Biloxi residents of flood concerns and upcoming flood outreach events. Flood messaging within the newsletter will generally occur in the months of May and/or June to coincide with the start of the Gulf hurricane season.
- R U Ready Youtube Video:
  - The [42-minute Youtube video](#) goes over basic flood precautions and measures city residents need to take as hurricane season begins.

In addition to this activity, another outreach venture was added in 2019. To promote the use of living shorelines as a natural flood mitigation alternative, a brochure was produced by Mississippi-Alabama Sea Grant. The brochure describes the benefit of natural systems to flood protection and mitigation and draws attention to living shorelines installed within the Biloxi area.

- Living Shorelines Brochure:
  - This short brochure is publicly available at the front entrance to the city's Community Development Building and includes important information on natural options available for flood protection and the value of natural systems to city flood protection.
- Living Shorelines Interpretive Signs:
  - As part of an EPA Grant Project, Biloxi staff worked with MS-AL Sea Grant and other coastal agencies to develop interpretive signs highlighting living shorelines projects. Two of these projects are located within the city and can be accessed by the general public. These signs enhance city flood outreach by highlighting coastal restoration practices and how natural systems can be enhanced to provide protection from coastal erosion and flooding.

## BILOXI FIRST FLOOR FLOOD ELEVATION DATABASE



*Map of first floor elevations for buildings in Biloxi, Mississippi. This map depicts the elevations of 1250 buildings.*

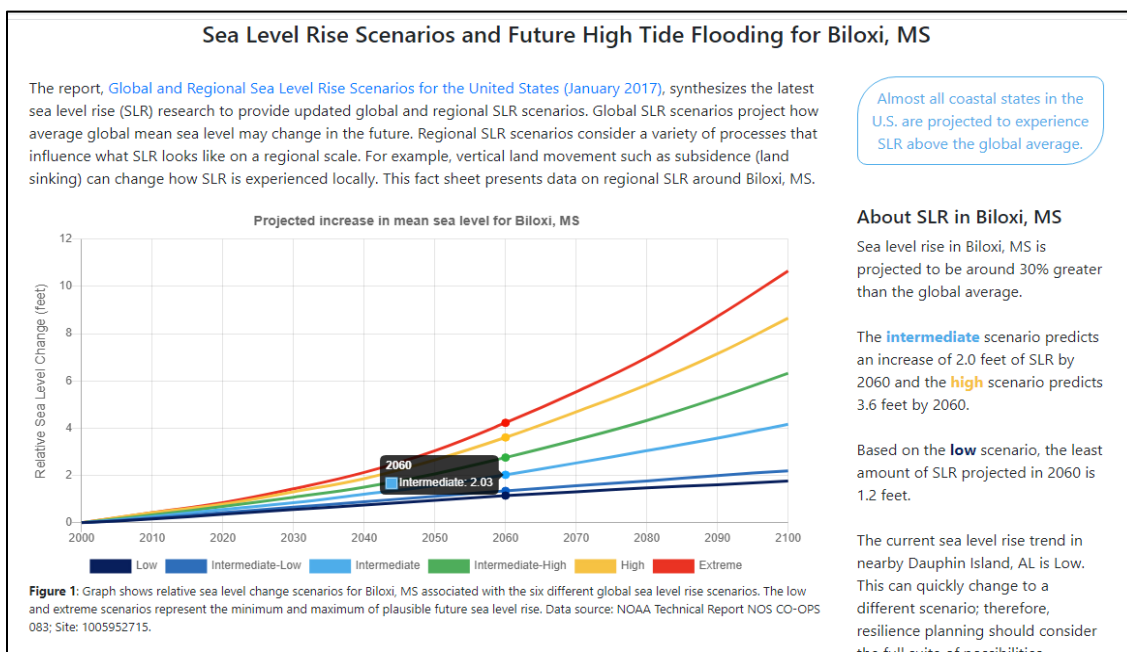
In order to improve the city’s flood outreach, the Community Development Department has engaged with a wide variety of stakeholders to secure grant funds and participate in research that will help the city in understanding its flood risk to the fullest extent possible. In 2019, the city received grant funding from PLACE:SLR to conduct a flood study that would use Google Streetview 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’s Biloxi’s Economic Development District. Additional information obtained through this study includes high water mark data from 35 storms and flood frequencies under different future sea level rise scenarios.

Though some of the data will be used for internal purposes only, the impact this information will have on Biloxi flood outreach is significant. With first floor elevation data in hand, Biloxi staff will have the ability to employ a more targeted approach to flood outreach as they will be able to identify small pockets of properties where elevations are low and out of compliance. The city can also identify properties where minor retrofits may be highly advantageous and bring a property into full compliance with BFE requirements. This will be advantageous should the city pursue disaster mitigation funds in the future. Additionally, Hal Needham will produce some outreach products to promote the use of the data and its value to Biloxi homeowners. A longer video to promote project data to elected officials will also be completed.

## CURRENT VS. FUTURE FLOOD RISK

Many factors influence flood risk. The type of flood, the timeframe being considered, development patterns, sea level rise, and natural cycles can all influence flood risk. It is important to note that flood risk maps are often looking at a snapshot in time. Being located adjacent to a floodplain or building to the base flood elevation of a floodplain does not mean that the property is not at risk to flooding. Flood risk can change on the order of years to decades, depending on what is occurring in the area.

In order to have a robust flood communication process, the city of Biloxi continues to reach out to regional partners and stakeholders in order to better understand how the city’s flood risk may evolve over time. Regional stakeholders such as PLACE: SLR, MS-AL Sea Grant, the Mississippi Chapter of The Nature Conservancy and the Grand Bay National Estuarine Research Reserve are valuable local partners in helping assess future flood risk. In the past, Biloxi has used regional tools, such as the NOAA Sea Level Rise Viewer, at various expos and public outreach events to inform city residents that flood risk is not static and may fluctuate over time due to factors such as sea level rise and coastal erosion.



*Sea Level rise data provided by the Northern Gulf of Mexico Sentinel Site Cooperative indicates that the city of Biloxi may see between 2.0 to 3.6 feet of sea level rise by 2060.*

## OUTREACH PROJECTS

In 2021, a significant change was made to the city's outreach approach to improve message delivery and flood communication. The major change to Biloxi's flood outreach has been the incorporation of BNews into the city's overall flood outreach plan. In the past, city flood communication was accomplished primarily through mailers to city residents. Though some mailers to specific audiences are still delivered, the use of mailers has been curbed in favor of regular flood messaging in BNews. For example, Biloxi's City-Wide Flood Mailout and Floodplain Resident Mailout were discontinued in favor of regular updates and notifications in BNews. BNews is a monthly newsletter produced by the city, which goes out to all Biloxi residents. The advantages of this process are that flood messaging is better integrated into the city's regular communication process and, furthermore, because BNews is monthly, flood outreach can be targeted during times of the year where flood concerns are high, such as the start of hurricane season.

**BNews Monthly**  
JULY 2020  
A compendium of what's happening in Biloxi  
Biloxi  
MISSISSIPPI

### Now's not the time to let your guard – or mask – down

The average number of new cases of the coronavirus continued to increase in Harrison County in June, and Mayor Andrew "ToFo" Gilich is reminding residents and business owners that it's now more important than ever to be vigilant in following safety guidelines. "I realize that as a community and as a nation we have been dealing with this for three months now," Gilich said, "but the fact is, since more and more businesses are expanding their hours, we're seeing the numbers increase. "People cannot become complacent. We need to remember that this virus is out there, it's a threat, and it spreads from person to person," Gilich declared. "Take steps to reduce your risk: Wash your hands frequently. Avoid crowds. Social distance. Wear a mask for your own protection and for the protection of others." The Mississippi State Department of Health in June labeled Harrison County as a hot spot in the state as cases climbed. "We watch the numbers closely," Gilich said. "We've seen the average number of cases climb from 2.56 to 8.86 in mid-June, and what we want to avoid seeing is new cases turn into hospitalizations. "Our frontline health care workers have not become overwhelmed, but they do continue to see new covid cases. They have the capacity, but we must continue to keep the number of new cases down. It's a matter of personal responsibility."

► Mayor on the issues, Page 4

### Who remembers the Broadwater?

► See a vision of the future, Page 8

### Storm season makes its presence known

Tropical Storm Cristobal ushered in the 2020 Hurricane Season in June, reminding residents and business owners that even a tropical storm can be an issue. Gusty winds drove water over low-lying roadways and the rising tide and angry waves damaged piers as the storm dumped 7.7 inches of rain on Biloxi, closing many roadways. "It was a little bit more than I thought it would be," Mayor Andrew "ToFo" Gilich said on Monday, June 8, after a weekend of tropical winds and rain closed many of the city's roadways. "I think many people were surprised by the strength of the storm, considering how far away we were from the center," Gilich declared. No deaths, injuries or house flooding were reported in Biloxi, but first responders rescued more than two dozen motorists whose vehicles became stranded after driving into flooded streets, primarily U.S. 90 Sunday afternoon. Said Biloxi Emergency Manager Nick Geiser: "This storm and its impact are vivid reminders for people to be prepared this hurricane season, not just for hurricanes, but for any weather-related events. Have a plan and follow that plan."

► Storm and flood info, Pages 10-12

### About this issue

We're back to 24 pages, with the return of the Community Calendar. Next month, the infrastructure maps return. For now, see them and a progress video online at [biloxi.ms.us/restore-biloxi](http://biloxi.ms.us/restore-biloxi).

### Inside

#### Classroom kudos

A new national report has great things to say about Biloxi High School. Page 4

#### Water Quality report

How safe is your drinking water? See the city's latest report card, Pages 13-16

#### Ever wondered?

Get the story behind the names of Biloxi landmarks, Pages 22-23

#### Even more inside

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*BNews articles and inserts have become a valuable component of the city's flood outreach*

## APPENDIX A: Project List and Recommendations

The current project list was reviewed by the PPI Committee and the recommendations and/or changes for 2021 are noted in red.

## APPENDIX B: Committee Meetings

The quarterly meeting summaries, along with a list of attendees are included in Appendix B. Because of concerns related to the ongoing pandemic and high turnover within the committee membership, only one Committee meeting was able to be convened for the year. The PPI Committee meeting was held through Zoom and notes from the meeting are included below.

# **APPENDIX A**

2021

## **Project List Review and Recommendations**

## APPENDIX A – Project List Review

Topic	Audience	Project	Outcome	Schedule	Assignment	2021 Recommendations (Changes in Red)
<b>1. Know your flood Hazard</b>	Coastal and Floodplain residents, contractors Builders & Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents	City Wide Mailout	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Annually	Public Affairs Officer	City wide flood mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.
	Coastal and Floodplain residents	Floodplain Respondent Mailout	Fewer insurance losses. The purchase of more flood policies in a city. More resilient community. Awareness of flood hazard.	Annually	Public Affairs Officer	Floodplain Respondent mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.
	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	New activity instituted in 2021.
	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	
	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	
	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	
	Biloxi Residents	Mail Outreach	Fewer insurance losses. The purchase of more flood policies in the city. Stronger buildings. More resilient community	Annually	Public Affairs Officer	Mail outreach phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.
	Insurance Agents	Flood Verification Letters	Increase in flood insurance policies. Know your flood hazard.	Ongoing.	Floodplain Manager	
	Repetitive Loss Property Owners	Repetitive Loss Mailout	Fewer repetitive loss properties. Fewer flood insurance losses.	Annually.	Floodplain Manager	

	Biloxi Residents	Brochures in Library	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager	
	Biloxi Residents	Brochures in City Hall	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager	
	Biloxi Residents	"A Citizen's Guide: Flood Protection Measures' MEMA Brochure	Increase in flood insurance policies. More resilient community.	Ongoing.	Floodplain Manager	
	Biloxi Residents	"Repairing Your Flooded Home" American Red Cross Brochure	Fewer flood insurance losses. More resilient community. Awareness of flood hazard.	Ongoing.	Floodplain Manager	
	Biloxi Residents	Electric Bill Insert - Coastal Electric Power	Increase in flood insurance policies.	Annually.	Coastal Electric Power	
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Website Online Outreach	Increase in flood insurance policies.	Ongoing.	Floodplain Manager	
	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	
	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	
	Riverine Residents & Businesses	River Gauges (on website)	To prepare for flooding along the river	Ongoing.	Public Affairs Officer	
	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>2. Insure your property for your flood hazard</b>	<del>Coastal and Floodplain residents, contractors Builders &amp; Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents</del>	<del>City Wide Mailout</del>	<del>Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.</del>	<del>Annually</del>	<del>Public Affairs Officer</del>	<del>City wide flood mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.</del>
	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	New activity instituted in 2021.
	<del>Coastal and Floodplain residents</del>	<del>Floodplain Resident Mailout</del>	<del>Fewer insurance losses. The purchase of more flood policies in a city. More resilient community. Awareness of flood hazard.</del>	<del>Annually.</del>	<del>Public Affairs Officer</del>	<del>Replaced by flood outreach in the BNews monthly newsletter</del>
	Biloxi Residents, Business Owners	Flood Insurance Postcard	The purchase of flood insurance policies.	Annually.	Public Affairs Officer	Postcard is now incorporated into the BNews newsletter. (March Issue)



	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	
	Biloxi Residents	"Disaster Assistance: A Guide to Recovery Programs" FEMA Brochure	Education of alternatives to FEMA assistance.	Ongoing.	Floodplain Manager	
	Biloxi Residents, Business Owners, & Insurance Agents	"Answers to Questions about NFIP" FEMA Brochure	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager	
	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	
	Biloxi Residents	Mail Outreach	<del>Fewer insurance losses. The purchase of more flood policies in the city. Stronger buildings. More resilient community.</del>	Annually.	Floodplain Manager	Mail outreach phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.
	Realtors	Realtors Convention	Increase in flood insurance policies.	Annually.	Floodplain Manager	This was canceled due to the pandemic. City will restart these once CDC lifts restrictions.
	Insurance Agents	Flood Verification Letters	Increase in flood insurance policies. Know your flood hazard.	Ongoing.	Floodplain Manager	
	Biloxi Residents	Brochures in Library	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager	
	Biloxi Residents	Brochures in City Hall	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager	
	Biloxi Residents	"A Citizen's Guide: Flood Protection Measures" MEMA Brochure	Increase in flood insurance policies. More resilient community.	Ongoing.	Floodplain Manager	
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Online Outreach	Increase in flood insurance policies.	Ongoing.	Floodplain Manager	
	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	
	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>3. Protect people from the flood hazard</b>	<del>Coastal and Floodplain residents, contractors Builders &amp; Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents</del>	City Wide Mailout	<del>Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.</del>	Annually.	Public Affairs Officer	City wide flood mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.

Coastal and Floodplain residents	Flood Plain Resident Mailout	<del>Fewer insurance losses. The purchase of more flood policies in a city. More resilient community. Awareness of flood hazard.</del>	Annually.	Public Affairs Officer	Floodplain Respondent mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.
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	New activity instituted in 2021.
Biloxi Residents	"Disaster Assistance: A Guide to Recovery Programs" FEMA Brochure	Education of alternatives to FEMA assistance.	Ongoing.	Floodplain Manager	
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	
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	
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	
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	
<del>Biloxi Residents</del>	<del>Mail Outreach</del>	<del>Fewer insurance losses. The purchase of more flood policies in the city. Stronger buildings. More resilient community</del>	<del>Annually.</del>	<del>Floodplain Manager</del>	<del>Mail outreach phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.</del>
Biloxi Residents	Brochures in Library	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager	
Biloxi Residents	Brochures in City Hall	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager	
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	Document updated in 2020. New editions distributed to city offices.
Biloxi Residents	Electric Bill Insert	Increase in flood insurance policies.	Annually.	Coastal Electric Power	
Biloxi Residents, Spanish speakers, Vietnamese	Online Outreach (city website)	Increase in flood insurance policies.	Ongoing.	Floodplain Manager	

	speakers					
	School Children	Hurricane Education Coloring Book for Children	To educate school children about flooding.	Annually.	Floodplain Manager	Document is publicly available through the city Library system.
	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	
	Riverine Residents & Businesses	River Gauges (on website)	To prepare for flooding along the river	Ongoing.	Public Affairs Officer	
	Elderly & Special Needs	Nursing Home Outreach	<del>Increased awareness of hazards, evacuation routes, and general preparedness.</del>	<del>Ongoing.</del>	<del>Floodplain Manager</del>	Activity was phased out
<b>4. Protect property from the flood hazard</b>	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	New activity instituted in 2021.
	<del>Coastal and Floodplain residents, contractors Builders &amp; Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents</del>	<del>City Wide Mailout</del>	<del>Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.</del>	<del>Annually.</del>	<del>Public Affairs Officer</del>	<del>City wide flood mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.</del>
	<del>Coastal and Floodplain residents</del>	<del>Flood Plain Resident Mailout</del>	<del>Fewer insurance losses. The purchase of more flood policies in a city. More resilient community. Awareness of flood hazard.</del>	<del>Annually.</del>	<del>Public Affairs Officer</del>	<del>Floodplain Respondent mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.</del>
	Biloxi Residents	"Disaster Assistance: A Guide to Recovery Programs" FEMA Brochure	Education of alternatives to FEMA assistance.	Ongoing.	Floodplain Manager	
	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	
	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	

	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	
	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	
	Contractors, Builders, & Developers	"Recommended Residential Construction for Coastal Areas" FEMA Brochure	To promote smart and safe construction in the coastal area.	Ongoing.	Floodplain Manager	
	Contractors, Builders, & Developers	"Design and Construction Guidance for Breakaway Walls" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager	
	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>	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	New activity instituted in 2021.
	<del>Coastal and Floodplain residents, contractors Builders &amp; Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents</del>	<del>City Wide Mailout</del>	<del>Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.</del>	<del>Annually.</del>	<del>Public Affairs Officer</del>	<del>City wide flood mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.</del>
	<del>Coastal and Floodplain residents</del>	<del>Flood Plain Resident Mailout</del>	<del>Fewer insurance losses. The purchase of more flood policies in a city. More resilient community. Awareness of flood hazard.</del>	<del>Annually.</del>	<del>Public Affairs Officer</del>	<del>Floodplain Respondent mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.</del>
	Biloxi Residents; Contractors, Builders, & Developers	"Repairing Your Flooded Home" FEMA Brochure	Increase in retrofitting, more resilient community.	Ongoing.	Floodplain Manager	
	Business Owners; Contractors, Builders, & Developers	"Floodproofing Non-Residential Structures" FEMA Brochure	Encourage retrofitting.	Ongoing.	Floodplain Manager	
	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	

	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	
	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	
	Biloxi Residents; Contractors, Builders, & Developers	"Answers to Questions about Substantially Damaged Buildings" FEMA Brochure	More resilient community. Fewer flood insurance losses.	Ongoing.	Floodplain Manager	
	Contractors, Builders, & Developers	"Recommended Residential Construction for Coastal Areas" FEMA Brochure	To promote smart and safe construction in the coastal area.	Ongoing.	Floodplain Manager	
	Contractors, Builders, & Developers	"Substantial Improvement/Substantial Damage Desk Reference" FEMA Brochure	Increased retrofitting.	Ongoing.	Floodplain Manager	
	Contractors, Builders, & Developers	"Design and Construction Guidance for Breakaway Walls" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager	
	Contractors, Builders, & Developers; SFHA Residents	"Openings in Foundation Walls and Walls of Enclosure" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager	
	Contractors, Builders, & Developers; SFHA Residents	"Elevator Installation in the Special Flood Hazard Area" FEMA Brochure	Encourage retrofitting and compliant new construction.	Ongoing.	Floodplain Manager	
	Contractors, Builders, & Developers	"Below-Grade Parking Requirements for Special Flood Hazard Areas" FEMA Brochure	More resilient community. Awareness of flood hazard.	Ongoing.	Floodplain Manager	
	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	
	Biloxi Residents	Mail Outreach	Fewer insurance losses. The purchase of more flood policies in the city. Stronger buildings. More resilient community	Annually.	Floodplain Manager	Mail outreach phased out in favor of BNews article entries.
	Contractors, Builders, & Developers	Home Builders Association Show	Increase in retrofitting and increase in building permits.	Annually.	Floodplain Manager	This was canceled due to the pandemic. We will restart these once CDC lifts restrictions.
Contractors, Builders, & Developers	Surveyors Conference	increase in elevation certificates.	Annually.	Floodplain Manager	This was canceled due to the pandemic. We will restart these once CDC lifts	

						restrictions.
	Biloxi Residents	Brochures in Library	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager	
	Biloxi Residents	Brochures in City Hall	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager	
	Biloxi Residents	"Repairing Your Flooded Home" FEMA Brochure	Increase in retrofitting, more resilient community.	Ongoing.	Floodplain Manager	
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Online Outreach (city website)	Increase in flood insurance policies.	Ongoing.	Floodplain Manager	
	Biloxi Residents; Contractors, Builders, & Developers	Land Use Plan/Zoning	To stop harmful development in the floodplains.	Ongoing.	Planning/Zoning Department	
	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	
	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	
Biloxi Residents	Infrastructure Improvements	More resilient community and less flooding.	Monthly.	Public Affairs Officer		
<b>6. Protect Natural Floodplain Functions</b>	Biloxi Residents	Living Shorelines Brochure	Increase conservation of natural resource, reduce flooding	Ongoing	MS/AL Sea Grant	New Outreach Activity instituted in 2019
	Biloxi Residents	Mail Outreach	Fewer insurance losses. The purchase of more flood policies in the city. Stronger buildings. More resilient community	Annually.	Floodplain manager	City wide flood mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.
	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	
	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	
	Biloxi Residents	Living Shorelines Interpretive Signs (Old Brick House and Camp Wilkes)	Increase conservation of natural resource, reduce flooding	Ongoing	MS/AL Sea Grant	New outreach activity instituted in 2019
	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	

	Biloxi Residents	Storm draining Stenciling	Increase awareness of natural drainage patterns.	Ongoing.	Floodplain Manager	
	Biloxi Residents; Contractors, Builders, & Developers	Land Use Plan/Zoning	To stop harmful development in the floodplains.	Ongoing.	Planning/Zoning Department	
	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	
	Biloxi Residents	Infrastructure Improvements	More resilient community and less flooding.	Monthly.	Public Affairs Officer	
<b>7. Prepare for Hurricanes</b>	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	New activity instituted in 2021.
	<del>Coastal and Floodplain residents, contractors Builders &amp; Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents</del>	<del>Mailing</del>	<del>Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.</del>	<del>Annually.</del>	<del>Public Affairs Officer</del>	City wide mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.
	<del>Coastal and Floodplain residents</del>	<del>Mailing</del>	<del>Fewer insurance losses. The purchase of more flood policies in a city. More resilient community. Awareness of flood hazard.</del>	<del>Annually.</del>	<del>Public Affairs Officer</del>	City wide mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.
	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	
	Biloxi Residents	RU Ready	Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.	Annually.	Floodplain Manager	A video was produced in 2021 in lieu of a formal meeting. Will resume in-person event once it is safe to do so. Link: <a href="https://www.youtube.com/watch?v=Mzg1R4c5ZSA">https://www.youtube.com/watch?v=Mzg1R4c5ZSA</a>
	Biloxi Residents	Brochures in library	Increase in flood insurance policies.	Ongoing.	Floodplain Manager	
	Biloxi Residents	Brochures in city hall	Increase in flood insurance policies.	Ongoing.	Floodplain Manager	
	Biloxi Residents	American Red Cross brochure at Permit Office	Increase in retrofitting, more resilient community.	Ongoing.	Floodplain Manager	
	Biloxi Residents	Coastal Electric Power	Increase in flood insurance policies.	Annually.	Coastal Electric Power	
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Website	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager	

	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	
	Elderly & Special Needs	Speaking engagements	<del>Increased awareness of hazards, evacuation routes, and general preparedness.</del>	Annually.	Floodplain Manager	Activity was phased out
	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>	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	New activity instituted in 2021.
	<del>Coastal and Floodplain residents, contractors Builders &amp; Developers, Vietnamese Speakers, Biloxi Residents, Insurance Agents</del>	Mailing	<del>Fewer insurance losses. The Purchase of more flood policies in a city. Stronger Buildings. More Resilient community.</del>	Annually.	Public Affairs Officer	City wide mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.
	Coastal and Floodplain residents	Mailing	<del>Fewer insurance losses. The Purchase of more flood policies in city. Stronger Buildings. More Resilient community.</del>	Annually.	Public Affairs Officer	City wide mailouts were phased out in favor of flood outreach and messaging in the BNews Monthly, the city's monthly newsletter.
	Biloxi Residents	FEMA NFIP Brochure at Permit Office	Education of alternatives to FEMA assistance.	Ongoing.	Floodplain Manager	
	Biloxi Residents, Business Owners, & Insurance Agents	FEMA & MEMA Brochure at Permit Office	Increase purchase of flood insurance policies.	Ongoing.	Floodplain Manager	
	Biloxi Residents	<del>Week long public outreach at local mall</del>	<del>Fewer insurance losses. The Purchase of more flood policies in city. Stronger Buildings. More Resilient community.</del>	Annually.	Floodplain Manager	Activity was phased out in favor of R U Ready outreach event.
	Biloxi Residents	RU Ready	Fewer insurance losses. The Purchase of more flood policies in city. Stronger Buildings. More Resilient community.	Annually.	Floodplain Manager	A video was produced in 2021 in lieu of a formal meeting. Will resume in-person event once it is safe to do so. Link: <a href="https://www.youtube.com/watch?v=Mzg1R4c5ZSA">https://www.youtube.com/watch?v=Mzg1R4c5ZSA</a>
	Biloxi Residents	Public high water marker at Biloxi Visitors Center	Increase in flood insurance policies.	Ongoing.	Floodplain Manager	
	Biloxi Residents	Brochures in library	Increase in flood insurance policies.	Ongoing.	Floodplain Manager	



	Biloxi Residents	Brochures in city hall	Increase in flood insurance policies.	Ongoing.	Floodplain Manager	
	Biloxi Residents	Coastal Electric Power	Increase in flood insurance policies.	Annually.	Coastal Electric Power	
	Biloxi Residents, Spanish speakers, Vietnamese speakers	Website	Increase in flood insurance policies.	Ongoing.	Floodplain Manager	
	School Children	Hurricane Education Coloring Book for Children	To educate school children about flooding.	Annually.	Floodplain Manager	
	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	
	<del>Elderly &amp; Special Needs</del>	<del>Speaking engagements</del>	<del>Increased awareness of hazards, evacuation routes, and general preparedness.</del>	<del>Annually.</del>	<del>Floodplain Manager</del>	Activity was phased out
	Biloxi Residents, Spanish speakers, Vietnamese speakers	City of Biloxi Website	More resilient community, purchase of more flood insurance policies.	Ongoing	Public Affairs Officer	

# **APPENDIX B**

2021

City PPI Committee  
Meetings

**Program for Public Information Committee Meeting**  
**October 6<sup>th</sup>, 2021**  
**Zoom Meeting Online**

**Individuals in Attendance:**

Tommy Luke  
Ross Maxwell  
Shannon Cavanaugh  
Rick Stickler  
Kristin Greger  
Stephen Deal  
Tracie Sempier  
Pat Thompson  
Charlie Dellenger  
Michelle Crowley

**Went over PPI document:**

- Minor changes made
- New section added

Stephen Deal shared the updated PPI document with the committee through Zoom. A few additions were made to provide additional clarity on the city's flood outreach approach and how the PPI related to other CRS activities implemented by Biloxi staff. One section entitled "Other Ongoing Public Information Efforts" showed flood outreach activities conducted by agencies or organizations besides the city. A separate section entitled "Outreach Activities Subject to CRS" made note of how the Program for Public Information will be used to publicize and manage other CRS activities.

Also, some minor changes had to be made to the PPI project inventory to include new activities and changes to the city's public notification process. These new sections and changes to the project inventory were reviewed by the committee and approved for use within the document.

**Discussion on New Outreach Projects to Consider Incorporating in the Future:**

After the document changes were reviewed and approved, there was some discussion about potential new outreach the city might pursue in the future.

Rick – Might be a good idea to do some outreach venture on Risk Rating 2.0.

Committee members were asked whether they had any ongoing events, such as education courses or flood mitigation outreach, that might be worthy of inclusion in the document. No additional events were brought forward by committee members at the meeting.

## Discussion of Changes Associated with Risk Rating 2.0

### Mr. Ross Maxwell (insurance)

1. Under Risk Rating 2.0 properties are being evaluated on a host of criteria for their specific property rather than just receiving a rate based on their zone. These are the same criteria we learn about on FEMA's webinars (foundation type of the structure; height of the lowest floor of the structure relative to base flood elevation; replacement cost value of the structure; a broader range of flood frequencies and sources (heavy precip, coastal erosion outside V zone); geographical variables - the distance to water, the type and size of nearest bodies of water, and the elevation of the property relative to the flooding source.
2. He gave an example where he quoted two homes, both in the AE zone, with varying premiums (\$625/year for one and \$3,900/year for the other)
3. He is having a lot of luck writing private market flood policies. There is no cap on the coverages. He has seen policies go from \$2,100 in the NFIP to \$700 per year in the private market.
4. Although FEMA is doing away with grandfathering, it is really just now being called statutory discounts.
5. He quoted one person a policy for \$2,800 without an elevation certificate, then with the EC it went to \$900.
6. The client does not have to have an EC, nor do they have to pay for one. FEMA is allowing a homeowner to complete sections (a) and (d) on pages 1 & 2 on their own and sign off on it. They will accept this to quote a new rating. They are looking at the lowest floor vs. lowest adjacent grade (LAG). This helps them to determine the specifics of the structure such as: Is it in an X-zone but has a lot of back-fill? (for example)
7. A "nightmare scenario" is what will happen to those clients who allow their flood insurance to lapse. These policies will be higher.
8. Right now there is a cap on policies that are not at full risk rate of 18% each year. FEMA can change this but he does not see how it could realistically go much higher.
9. The 18% max rate increase premium will build over time for properties at lower elevations until they reach full risk-based rates.
10. So far, Ross has not written any policies with greatly increased rates. In most cases, the amount has gone down and/or he has found a private market policy at a lower rate for his customers.

### Mr. Tommy Luke (resident)

1. Resident has a home on Eagle Point in Biloxi in the V zone. When he built the house he was at a V14 but with the current maps is at a V18. He uses AllState Insurance.
2. His agent put his home in the system without an elevation certificate and it went from \$2,000 to greater than \$5,000. He put it in with the EC and the amount was \$300 less than what he is paying (\$1,700). Once the system saw there were no enclosures or obstructions, the cost went down.

3. Also he has an electrical junction box that is below the BFE. This effected his rate but is an easy and inexpensive thing for him to move.