

City of Mandeville

"THE HEART OF THE OZONE BELT"

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January 1, 2021

Dear Resident:

The City of Mandeville participates in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS) Program. The CRS Program is developed by FEMA and provides credits to participating communities that go above and beyond the minimum requirements of the NFIP. Part of the CRS Program includes public information with an education and awareness activity credit. This letter is part of the implementation of the Public Information Activity, the purpose is to reach out to citizens about floods and flood protection.

You are receiving this letter because your property is located in or near a Special Flood Hazard Area (SFHA). Much of the City is located in or near a Special Flood Hazard Area (SFHA) and consequently many of these properties are subject to different types of flood events, including tropical storm surge, riverine flooding, and ponding. Additionally, many buildings in this area have experienced repetitive flooding.

Below is some information that can help you protect yourself and your structure from future flooding. Here are some things you can do:

1. **Check with the Department of Planning & Development on the extent of past flooding in your area.** The Floodplain Administrator can tell you about the causes of repetitive flooding, what the City is doing about it, and what would be an appropriate flood protection level. Our staff can visit your property to discuss flood protection alternatives.
2. **Prepare for flooding by doing the following:**
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory, especially of contents.
 - Put insurance policies, valuable papers, medicine, etc. in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
 - Develop a disaster response plan – See the Red Cross' website:
 - www.redcross.org/services/disaster/ for a copy of the brochure "Your Family Disaster Plan." A copy of this brochure can also be found under the City Services/Flood Information section of the City's website, www.cityofmandeville.com.

- Get a copy of “Repairing Your Flooded Home” available within the Department of Planning & Development or under City Departments/Department of Planning & Development/Floodplain Management section of the City’s website www.cityofmandeville.com.

3. Consider some permanent flood protection measures.

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power can reduce property damage and save lives.
- Consider elevating your house above flood levels.
- More information can be found in the “Homeowner’s Guide to Retrofitting: Six Ways to Protect Your House from Flooding” available in the Department of Planning & Development or visit www.fema.gov/media-library/assets/documents/480
- Be aware that some flood protection measures may need a building permit and other flood protection measures may not be safe for your type of structure, so be sure to check with the Department of Planning & Development.

4. Visit the Department of Planning & Development for information on financial assistance in terms of a flood insurance policy.

- Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.

5. Flood Insurance.

- Homeowner’s insurance policies DO NOT cover damage from floods. However, because the City of Mandeville participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This flood insurance is backed by the Federal government and is available to everyone, even properties that have been flooded.
- Any area that is NOT mapped as a Special Flood Hazard Area (SFHA) may qualify for a lower-cost Preferred Risk Policy.
- The City of Mandeville participates in the NFIPs Community Rating System (CRS) and is at a Class 6. **As of October 1, 2018** all locations within a SFHA will receive a flood insurance premium reduction of **20%**.
- Some people have purchased flood insurance because it was required by the bank for a mortgage or home improvement loan. Usually these policies only cover the building’s structure and not the contents. Due to the flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. *Be sure you have contents coverage.*
- Do not wait for the next flood to buy flood insurance protection. In most cases, there is a 30-day waiting period before the NFIP coverage takes effect.
- Contact your *insurance agent* for more information on rates and coverage.

Please contact our office (985) 624-3104 by phone, or by email at gjones@cityofmandeville.com for more information.

Sincerely,



Louissette L. Scott, AICP, CFM, Director
Dept. of Planning & Development