



DEPARTMENT OF COMMUNITY DEVELOPMENT

P. O. Box 1439 · 207 E. Carpenter Street
Cleveland, MS 38732
Phone: 662-843-4601 · Fax: 662-846-5701

December 29, 2023

To: Repetitive Loss Area 1 Resident

From: Billy Trotter, Director of Community Development

Dear Resident:

You have received this letter because you own property that has been designated as a repetitive loss area for flooding in the City of Cleveland. Over the past years city officials have noticed potential flooding issues in or around your property that could impact you from time to time. This repetitive loss area experiences flooding that primarily occurs during heavy periods of very heavy rainfall over a short time.

The City of Cleveland is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. Storm water improvement projects have been completed in past years to help with the flooding in this area but the City is constructing a new project near the 1100 block of University to provide further assistance.

Meanwhile, here are some things you can do:

1. Check with the Department of Community Development (662-843-4601) on the extent of past flooding in your area. Department staff 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. City staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know the flood safety guidance explained in this letter.
 - 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 to.
 - Make a household inventory, especially of contents in areas that could flood.
 - 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 for more information on disaster planning.
 - Get a copy of *Repairing Your Flooded Home*. We have copies at the Department of Community Development or it can be found on the Red Cross' website, too.

Because Cleveland's seven repetitive loss areas have different types of flooding, the City sends different mailings to each. This one includes property protection and financial assistance information appropriate for area #1's shallow flooding.

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 to the basement or crawl space areas can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points. These can be basement windows, crawl space entries, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*. Copies are available at the Department of Community Development, the Public Library, or at www.fema.gov/rebuild/mat/fema312.shtm.
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Department of Community Development.
4. Talk to the Department of Community Development for information on financial assistance.
 - If you are interested in elevating your building above the flood level the City may be able to apply for a Federal grant to cover 75% of the cost.
 - 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. Get a flood insurance policy.
 - Homeowner's insurance policies do not cover damage from floods. However, because Cleveland participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Cleveland participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - Because your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
 - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of 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.
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.





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To: Repetitive Loss Area 2 Resident

From: Billy Trotter, Director of Community Development

Dear Resident:

You have received this letter because you own property that has been designated as a repetitive loss area for flooding in the City of Cleveland. Over the past years city officials have noticed potential flooding issues in or around your property that could impact you from time to time.

The City of Cleveland is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. Flooding at this location usually takes place during long periods of rain when the ground is saturated and storm drain lines are at capacity. Improvement was made to the area several years ago with the upgrade of a new 72-inch storm drain culvert along South Second Avenue; however, some flash flooding can still occur during extremely heavy rains. Sometimes water can accumulate to a depth of a few inches before it can be discharged.

Here are some things you can do:

1. Check with the Department of Community Development (662-843-4601) on the extent of past flooding in your area. Department staff 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. City staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know the flood safety guidance explained in this letter.
 - 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 to.
 - Make a household inventory, especially of contents in areas that could flood.
 - 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 for more information on disaster planning.
 - Get a copy of *Repairing Your Flooded Home*. We have copies at the Department of Community Development or it can be found on the Red Cross' website, too.

Because Cleveland's seven repetitive loss areas have different types of flooding, the City sends different mailings to each. This one includes property protection and financial assistance information appropriate for area #2's shallow flooding.

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 to the basement or crawl space areas can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points. These can be basement windows, crawl space entries, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*. Copies are available at the Department of Community Development, the Public Library, or at www.fema.gov/rebuild/mat/fema312.shtm.
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Department of Community Development.

4. Talk to the Department of Community Development for information on financial assistance.
 - If you are interested in elevating your building above the flood level the City may be able to apply for a Federal grant to cover 75% of the cost.
 - 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. Get a flood insurance policy.
 - Homeowner's insurance policies do not cover damage from floods. However, because Cleveland participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Cleveland participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - Because your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
 - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of 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.
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.





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To: Repetitive Loss Area 3 Resident

From: Billy Trotter, Director of Community Development

Dear Resident:

You have received this letter because you own property that has been designated as a repetitive loss area for flooding in the City of Cleveland. Over the past years city officials have noticed potential flooding issues in or around your property that could impact you from time to time.

The City of Cleveland is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. Flooding in this area primarily occurs during periods of heavy rainfall. Most of this area is developed and the existing storm drainage system cannot handle the loading during heavy rains. Water usually runs off shortly after the rain stops or slows enough for the drainage system to catch up. Some of this area drains across Highway 8 and eventually to the Fayette Davis Storm Water Pumping Station. Water in this area can sometimes reach nearly one foot especially during heavy rains at the low points on each street.

The City is currently constructing a new piping project west of Fayette-Davis Pumping Station with plans to upgrade the pumping station in the near future to alleviate flooding issues.

Here are some things you can do:

1. Check with the Department of Community Development (662-843-4601) on the extent of past flooding in your area. Department staff 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. City staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know the flood safety guidance explained in this letter.
 - 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 to.
 - Make a household inventory, especially of contents in areas that could flood.
 - 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 for more information on disaster planning.
 - Get a copy of *Repairing Your Flooded Home*. We have copies at the Department of Community Development or it can be found on the Red Cross' website, too.

Because Cleveland's seven repetitive loss areas have different types of flooding, the City sends different mailings to each. This one includes property protection and financial assistance information appropriate for area #3's shallow flooding.

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 to the basement or crawl space areas can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points. These can be basement windows, crawl space entries, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*. Copies are available at the Department of Community Development, the Public Library, or at www.fema.gov/rebuild/mat/fema312.shtm.
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Department of Community Development.
4. Talk to the Department of Community Development for information on financial assistance.
 - If you are interested in elevating your building above the flood level the City may be able to apply for a Federal grant to cover 75% of the cost.
 - 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. Get a flood insurance policy.
 - Homeowner's insurance policies do not cover damage from floods. However, because Cleveland participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Cleveland participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - Because your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
 - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of 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.
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.





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To: Repetitive Loss Area 4 Resident

From: Billy Trotter, Director of Community Development

Dear Resident:

You have received this letter because you own property that has been designated as a repetitive loss area for flooding in the City of Cleveland. Over the past years city officials have noticed potential flooding issues in or around your property that could impact you from time to time.

The City of Cleveland is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. Flooding in this area is due to heavy rains falling faster than the Fayette Davis storm water pumping station can handle. All of this area drains into the large ditch between Johnson Drive and Robinson Drive and is funneled into the pumping station on Fayette Davis and eventually into Jones Bayou. Most storm water is handled by the main ditch and pumping station, however during extremely heavy downpours, water can back up to several inches in the street areas.

The City of Cleveland is currently under construction on ditch improvements and has plans in the near future to upgrade the Fayette-Davis pumping station to provide flood assistance to area residents.

Here are some things you can do:

1. Check with the Department of Community Development (662-843-4601) on the extent of past flooding in your area. Department staff 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. City staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know the flood safety guidance explained in this letter.
 - 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 to.
 - Make a household inventory, especially of contents in areas that could flood.
 - 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 for more information on disaster planning.
 - Get a copy of *Repairing Your Flooded Home*. We have copies at the Department of Community Development or it can be found on the Red Cross' website, too.

Because Cleveland's seven repetitive loss areas have different types of flooding, the City sends different mailings to each. This one includes property protection and financial assistance information appropriate for area #4's shallow flooding.

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 to the basement or crawl space areas can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points. These can be basement windows, crawl space entries, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*. Copies are available at the Department of Community Development, the Public Library, or at www.fema.gov/rebuild/mat/fema312.shtm.
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Department of Community Development.

4. Talk to the Department of Community Development for information on financial assistance.
 - If you are interested in elevating your building above the flood level the City may be able to apply for a Federal grant to cover 75% of the cost.
 - 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. Get a flood insurance policy.
 - Homeowner's insurance policies do not cover damage from floods. However, because Cleveland participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Cleveland participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of 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.
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.





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To: Repetitive Loss Area 5 Resident

From: Billy Trotter, Director of Community Development

Dear Resident:

You have received this letter because you own property that has been designated as a repetitive loss area for flooding in the City of Cleveland. Over the past years city officials have noticed potential flooding issues in or around your property that could impact you from time to time. This repetitive loss area experiences flooding that primarily occurs during heavy periods of very heavy rainfall over a short time.

The City of Cleveland is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. Flooding in this area occurs during periods of heavy rainfall and can accumulate to depths over one foot in streets. The problem is compounded by loss of business during these types of rain events because North Chrisman Avenue can become impassible by smaller vehicles and the City often has to close the street to prevent wave action damage to area businesses. This area drains south and crosses Highway 61 at a box culvert near Third Street.

The City completed a project to construct new storm drain inlets along this section of North Chrisman to help alleviate this flooding condition a few years ago. This project has drastically reduced flooding problems for the area however during very heavy rains some flooding can still occur. Future plans include upgrading the downstream culvert crossing under Highway 61 at Third Street.

Meanwhile, here are some things you can do:

1. Check with the Department of Community Development (662-843-4601) on the extent of past flooding in your area. Department staff 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. City staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know the flood safety guidance explained in this letter.
 - Know how to shut off the electricity and gas to your building when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go to.
 - Make an inventory, especially of contents in areas that could flood.
 - Put insurance policies and valuable papers 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 for more information on disaster planning.

Because Cleveland's seven repetitive loss areas have different types of flooding, the City sends different mailings to each. This one includes property protection and financial assistance information appropriate for area #5's shallow flooding.

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 to the building can reduce property damage and save lives.
 - Check your building for water entry points. These can be doors, floor drains, and other openings. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found in *Floodproofing Non-Residential Structures*. Copies are available at the Department of Community Development, the Public Library, or at www.fema.gov/library/viewRecord.do?id=3581.
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Department of Community Development.
4. Talk to the Department of Community Development for information on financial assistance.
 - 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. Get a flood insurance policy.
 - Regular hazard insurance policies do not cover damage from floods. However, because Cleveland participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Cleveland participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - Because your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
 - During the kind of 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.
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.





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December 29, 2023

To: Repetitive Loss Area 6 Resident

From: Billy Trotter, Director of Community Development

Dear Resident:

You have received this letter because you own property that has been designated as a repetitive loss area for flooding in the City of Cleveland. Over the past years city officials have noticed potential flooding issues in or around your property that could impact you from time to time.

The City of Cleveland is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. This area experiences significant accumulation of water during heavy rain events. All of this area drains into the rock gabion ditch at North Street and North Andrews and is funneled into the Hospital storm water pumping station. Most of this area is equipped with storm drainage that is too small to efficiently handle the runoff demands. This area contains large paved or concrete areas for parking that adds to the problem because of fast runoff situations and underdeveloped storm drains. This causes significant problems for business owners in the area because of the frequency of the flooding and the damage it brings. During heavy storms, some businesses have to close and sandbag their doorways to slow rising waters. Even with these efforts several businesses experience water infiltration on a regular basis.

The City completed a drainage project to install newly designed storm drainage along portions of Andrews Avenue to help with some of the area's problems. Future plans include possible detention areas and upgrading storm drainage along portions of North Street between Commerce and Highway 61.

Here are some things you can do:

1. Check with the Department of Community Development (662-843-4601) on the extent of past flooding in your area. Department staff 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. City staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know the flood safety guidance explained in this letter.
 - Know how to shut off the electricity and gas to your business or house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go to.
 - Make a business or household inventory, especially of contents in areas that could flood.
 - 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 for more information on disaster planning.

Because Cleveland's seven repetitive loss areas have different types of flooding, the City sends different mailings to each. This one includes property protection and financial assistance information appropriate for area #6's shallow flooding.

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 to the basement or crawl space areas can reduce property damage and save lives.
 - Consider elevating your house above flood levels or dry-floodproofing your business.
 - Check your building for water entry points. These can be basement windows, crawl space entries, doors, floor drains, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding* or from *Retrofitting Non-Residential Structures*. Copies are available at the Department of Community Development, the Public Library, or at www.fema.gov.
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Department of Community Development.

4. Talk to the Department of Community Development for information on financial assistance.
 - If you are interested in elevating your building above the flood level the City may be able to apply for a Federal grant to cover 75% of the cost.
 - 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. Get a flood insurance policy.
 - Homeowner's insurance policies do not cover damage from floods. However, because Cleveland participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Cleveland participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of 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.
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.





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To: Repetitive Loss Area 7 Resident

From: Billy Trotter, Director of Community Development

Dear Resident:

You have received this letter because you own property that has been designated as a repetitive loss area for flooding in the City of Cleveland. Over the past years city officials have noticed potential flooding issues in or around your property that could impact you from time to time.

The City of Cleveland is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. This area experiences severe flooding problems during heavy rains. Public Works personnel assist the area by barricading the street off during these rains to prevent passing motorists from causing wave action damage to homes. This area is located in the mapped floodplain and is subject to over one foot of water in streets and yards during these events.

The City has completed a project to install a new storm water pumping station on South Pearman Road at the downstream end of this repetitive loss area that provides some much needed relief of flooding issues.

Here are some things you can do:

1. Check with the Department of Community Development (662-843-4601) on the extent of past flooding in your area. Department staff 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. City staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know the flood safety guidance explained in this letter.
 - 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 to.
 - Make a household inventory, especially of contents in areas that could flood.
 - 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 for more information on disaster planning.
 - Get a copy of *Repairing Your Flooded Home*. We have copies at the Department of Community Development or it can be found on the Red Cross' website, too.

Because Cleveland's seven repetitive loss areas have different types of flooding, the City sends different mailings to each. This one includes property protection and financial assistance information appropriate for area #7's shallow flooding.

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 to the basement or crawl space areas can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points. These can be basement windows, crawl space entries, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*. Copies are available at the Department of Community Development, the Public Library, or at www.fema.gov/rebuild/mat/fema312.shtm.
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Department of Community Development.

4. Talk to the Department of Community Development for information on financial assistance.
 - If you are interested in elevating your building above the flood level the City may be able to apply for a Federal grant to cover 75% of the cost.
 - 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. Get a flood insurance policy.
 - Homeowner's insurance policies do not cover damage from floods. However, because Cleveland participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Cleveland participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - Because your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
 - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of 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.
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.

