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District 5

**LYNN SEALS**  
County Administrator

Hinds County, Mississippi

## **Flood Information**

Hinds County is located in central part of Mississippi and is has areas that is prone to flooding. The flood hazard areas are subject to periodic inundations, which result in loss of life and property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base, all of which adversely affect the public health, safety and general welfare.

The flood losses are caused by the cumulative effect of obstructions in floodplains causing increases in flood heights and velocities, and by the occupancy in flood hazard areas by uses vulnerable to floods or hazardous to other lands which are inadequately elevated, flood-proofed, or otherwise unprotected from flood damages.

The following pages are designed to share information and resources you can use to prepare and recover from flood:

[National Flood Insurance Program \(NFIP\)](#)

[Repetitive Loss Properties](#)

[Mandatory Purchase Requirement](#)

[How MPR Works](#)

[FEMA Information](#)

### **ELEVATION CERTIFICATES:**

The County of Hinds has Elevation Certificates on file for many of the properties in our County. Copies may be obtained from the Permit & Zoning Department office located at 125 W. Main Street, Raymond, Mississippi. Our office is open Monday- Friday from 8:00 a.m. – 4:30 p.m. Feel free to call us with any questions you may have. Our phone number is 601-355-5424.

**National Flood Insurance Program (NFIP)**

The County of Hinds participates in National Flood Insurance Program (NFIP). The NFIP make federally backed flooded insurance available for all building, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding including the Big Black River and Pearl River flowing over its banks, a lake or creeks and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

### **Mandatory Purchase Requirement**

The mandatory requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings. Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan association, savings banks, and credit unions that are regulated, supervised by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision.

### **How MPR Works**

Before a person can receive a loan or other financial assistance from one for the affected agencies or lenders, there must be a check to see if the building is in a Special Flood Hazard Area (SFHA). The SFHA is base (100 - year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V."

Copies of the FIRM are available for review in the Permit & Zoning Office at the Courthouse Annex in Raymond, Mississippi.

Many lenders and insurance agents also have copies. It is the agency or lender's responsibility to check the FIRM to determine if the building is in an SFHA, although the County of Hinds provides assistance.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) Or the

maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a Flood Insurance Rat Map.

### **Repetitive Loss Properties**

A repetitive loss property is one for which two or more claims of at least \$1,000.00 have been paid by the NFIP for flood loss since 1978.

Hinds County provides public information to assist residents with flood protection. The Permit & Zoning Department offers the following services:

Information determining if a property is flood prone, including flood elevation or depths; and data on the history of flooding where available.

Site visits to advise property owners on appropriate flood protection measures.

The reviewing and critique of retrofitting plans for flood prone buildings.

As an owner of a repetitive loss property you will also receive information and brochures as they are made available to us to further assist you on flood proofing your property.

For any help with the above mentioned services or information, contact the Hinds County Permit & Zoning Department Monday through Friday, 8:00 A.M. to 5:00 P.M. at 601-355-5424.

### **FEMA Information**

Flood Maps, Insurance and Information go to:

[www.fema.gov/hazard/flood/Info.shtm](http://www.fema.gov/hazard/flood/Info.shtm)

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