

Houston Public Works
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Flood Risk in the Greater Houston Area. FLOOD RISK IN THE GREATER HOUSTON AREA
Due to the proximity to the coast and the flat terrain, all the greater Houston area is susceptible to risk from flash flooding at any time of the year, especially during hurricane season. With hurricane season upon us, now is the time to make sure you are knowledgeable on how to protect yourself and your property from flood risk and the next major storm.

FLOOD HAZARD:

Houston's unique in that its flat terrain, large amounts of impervious cover (concrete), slowly-absorbing soil, and potential for thunderstorms, tropical storms, and hurricanes all combine to form ideal conditions for flooding. Due to its humid-subtropical climate and proximity to the coast, Houston is susceptible to large amount of rainfall that are often too great for its infrastructure and bayous to handle. Once the City's ditch and storm sewer networks are inundated with storm water runoff, streets become secondary drainage facilities.

BUILD RESPONSIBLY:

All development within the floodplain is required to obtain a development permit by City ordinance. In addition to a development permit, Elevation Certificates (EC) may be required. An EC is an official document that provides specific elevation and flood zone information for structures located in the 1% annual chance floodplain (the area has a 1% chance of occurring in any given year, not every 100 years) and 0.2% annual chance floodplain (the area has a 0.2% chance of occurring in any given year, not every 500 years). This area is also known as a high-risk flood zone and Special Flood Hazard Area (SFHA) on FEMA flood maps. Contact the FMO at 832.394.8854 for copies of available Elevation Certificates and visit the City's website at <https://www.publicworks.houstontx.gov/floodplain.html> to determine development requirements associated with your property before you decide to build or fill.

PROTECT NATURAL DRAINAGE SYSTEMS AND FLOODPLAIN AREAS:

Although the City has a storm sewer and drainage maintenance program, it is impossible to keep all drainage systems clear at all times. As a citizen, you can assist by keeping the banks of ditches, streams, and bayous clear of brush and debris, and not allowing grass clippings, oil, or other contaminants in storm sewer inlets. Dumping of debris into ditches, streams, or bayous is a major cause of local drainage problems, and is a violation of the Houston Code of Ordinances Section 28-1. To report a violation or a maintenance problem, please call the City's Service Helpline by dialing 3-1-1.

FLOOD HISTORY:

Houston has experienced flooding since its founding. Though Houston has had its share of devastating flood events, your property may never have flooded or may be shown on the FEMA flood maps to be outside the mapped limits of flooding. However, this is no guarantee your property will never flood.

Most areas of the City have yet to see the record 1% annual chance flood.

INSURE YOUR PROPERTY FOR FLOOD:

For those living outside the 1% annual chance flood area, or high-risk flood zone, flooding is still possible. Approximately 25% of all flood claims occur outside the SFHA in areas considered minimal to moderate flooding. What does that mean for City of Houston residents? It means that everyone in the City can, and should, have flood insurance, which is not covered under a standard homeowner policy. You can determine your property's flood zone at <https://msc.fema.gov/portal> or call the City's FMO office at 832.394.8854. You can get information on flood insurance at www.floodsmart.gov. The City of Houston participates in the National Flood Insurance Program (NFIP). Insurance rates are based on the flood zone of your property and the risk of being flooded. Purchasing flood insurance

through the National Flood Insurance Program (NFIP) is one of the best ways to protect your home and belongings. Standard homeowner insurance policies do not cover damage from floods.

- There is normally a 30-day waiting period when purchasing a new policy. Flood insurance is sold through private insurance companies and agents and is backed by the federal government.
- Homeowners in Special Flood Hazard Areas (high risk flood zones) must buy flood insurance if they have a mortgage from a federally regulated lender.
- Flood insurance is available for all properties located in the City of Houston.
- If you're renting a home or apartment, flood insurance contents coverage is available from the NFIP to protect your valuables and belongings.
- Houston participates in the Community Rating System (CRS) program, so flood insurance premiums may be offered at a discount to residents.

PROPERTY PROTECTION:

In the event of a flood warning, and if time is sufficient, relocate your furniture and belongings to a higher elevation in your home. Place important documents in a dry location and preserve as much drinking water and non-perishable food as possible. To protect your property from future floods, other forms of protection can come in the form of permanent retrofitting of your structure such as elevating your home's foundation or wet or dry flood proofing your basement. Information about these and other property protection measures is available at all public libraries throughout the City of Houston. You can also call 832.394.8854 to request assistance from a City staff member who can visit you on-site, provide additional guidance on methods of solving your flooding problems, and funding options for mitigating flood risk to your property.

FLOOD SAFETY:

The City's Emergency Management Department office provides flood safety tips for residents such as how to prepare a flood safety kit, driving in flooded areas, and "do's and don'ts" if your property is affected by floodwaters. This information may be accessed by calling the City's Office of Emergency Management at 713.884.4500 or visiting www.houstonoem.org.

FLOOD WARNING AND DISASTER PREPAREDNESS:

The City of Houston maintains a cadre of warning systems in the event of a disaster. The City of Houston is able to send "Reverse 911" calls to localized areas which may be utilized if specific neighborhoods are threatened by an imminent or occurring flood. Important warning information may be obtained directly by calling the City's Office of Emergency Management at 713.884.4500 or visiting

www.houstonoem.org. NOAA Weather Radio broadcasts current local weather information, watches, warnings, and forecasts 24 hours a day, and can be monitored on 162.400 mhz.

PUBLIC INFORMATION AND FLOOD INFORMATION ASSISTANCE:

The City's FMO provides a comprehensive flood information program to the public. Residents may view FEMA flood maps, access flood zone and conveyance zone information, and determine localized areas with known flooding and drainage problems not shown on FEMA flood maps. Residents can also be provided with the approximate depth of potential flooding and past flooding at or near their property, as well as information on natural and beneficial areas within the city. Information may be obtained by visiting the City's Floodplain Management Office (FMO) at 1002 Washington Avenue and meeting with a department representative in person, by phone at 832.394.8854, or by accessing the City's website online at <https://www.publicworks.houstontx.gov/floodplain.html>.