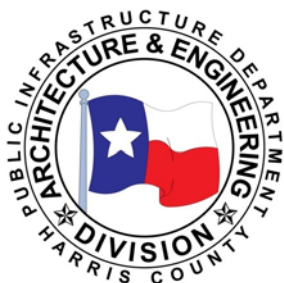


**UNINCORPORATED  
HARRIS COUNTY**

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**MINIMIZING  
FLOOD HAZARDS  
IN YOUR  
COMMUNITY**  
August 2010

**Harris County  
Public Infrastructure Department  
Architecture and Engineering  
Division – Permits Group**

# FLOODING

At one time or another major flooding has taken place on all streams in Harris County. Some of the worst flooding has occurred on Buffalo Bayou, Brays Bayou, White Oak Bayou, and Cypress Creek.

Over 70,000 residences flooded in Harris County during Tropical Storm Allison. If your property did not flood then, it could still flood in the future. If your property is located in the floodplain, this flyer gives you some ideas of what you can do to protect yourself and your property.

## FLOOD MAPS

The Federal Emergency Management Agency (FEMA) released and Harris County adopted revised Flood Insurance Rate Maps (FIRMs) on June 18, 2007. You may check to see if you are located in a special flood hazard area using the current effective maps by logging onto [www.msc.fema.gov](http://www.msc.fema.gov) or by viewing the maps at the Permit Office by calling (713) 956-3000. An additional resource for information can be found at [www.efloodmap.com](http://www.efloodmap.com).



## FLOOD WARNING

In the event of severe weather, local radio and television stations KTRH (740 AM), KHOU (Channel 11), KPRC (Channel 2), and KTRK (Channel 13) interrupt scheduled programming with a severe weather alert. If you have access to a computer, you may also log onto the Office of Homeland Security & Emergency Management website at [www.hcoem.org](http://www.hcoem.org).

## PROTECT YOURSELF and YOUR PROPERTY

Always check with the Permit Office before you build, alter, grade, or place fill on your property. Alterations to your building or land require a floodplain management permit. The placement of fill or major regrading of your property in the floodplain always requires a permit. If you see construction or fill being placed without a County permit posted, contact the Permit Office at (713) 956-3000.

You may also contact the Permit Office to find out if the area you live in is prone to flooding. If it is, some temporary property protection measures such as flood-proofing and retrofitting can be discussed. Emergency measures may include moving belongings to a second level of the house and keeping valuable documents with you in the event of an evacuation.

Dumping debris in our ditches and streams is a violation of County regulations and contributes to flooding problems. Flooding is exacerbated due to the area's flat terrain, impervious soils, heavy rainfall and annual threats of hurricanes and tropical storms. If you see debris in the ditches, contact the Precinct office near you. To report dumping in the streams, creeks and bayous, call the Harris County Flood Control District Citizens Services at (713) 684-4197.

If you don't have flood insurance, talk to your insurance agent. **Homeowners' insurance policies do not cover damage from floods.** However, because Harris County participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.

Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect.

# **SUBSTANTIAL DAMAGE and SUBSTANTIAL IMPROVEMENT**

Every year, flooding causes millions of dollars worth of damage to homes across the country. If a structure is substantially damaged or otherwise substantially improved, it becomes a Post-FIRM building and is actuarially rated based on its risk of flooding. The rate is established based on the elevation of the structure's lowest floor in relation to the base flood elevation. If the lowest floor is elevated to 18" above the base flood elevation in accordance with the County's floodplain management regulations, the resulting premium will generally be lower than a premium calculated based on Pre-FIRM rates.

"Substantial improvement" means any rehabilitation, addition, or other improvement of a structure when the cost of the improvement equals or exceeds 50% of the market value of the structure before the start of construction of the improvement. The term includes structures that have incurred "substantial damage."

"Substantial damage" means damage of any origin sustained by a structure when the cost of restoring the structure to its pre-damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred. Substantial damage is determined regardless of the actual repair work performed. The issuance of permits after a flood is required so that Harris County can assure that all structures remain in compliance with the floodplain management regulations.

For more information concerning substantial damage or substantial improvement, please contact the Permit Office at (713) 956-3000 or the Federal Emergency Management Agency (FEMA) Region VI office at (940) 898-5127.

## FLOOD SAFETY TIPS

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out. Turn Around – Don't Drown.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the local Power Company or the Office of Homeland Security & Emergency Management (OHSEM).

Have electricity turned off by the Power Company. Some appliances, such as television sets, keep electrical charges even after being unplugged.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

## HELPFUL NUMBERS

Harris County Permit Office.....	713-956-3000
Harris County Flood Control District...	713-684-4000
Harris County Precinct 1.....	713-991-6881
Harris County Precinct 2.....	713-455-0062
Harris County Precinct 3.....	281-463-6300
Harris County Precinct 4.....	281-353-8424
OHSEM.....	713-881-3100
National Flood Insurance Program.....	800-427-4661