

As bad as Tropical Storm Allison was for the Cypress Creek watershed, it only struck us a glancing blow.

Less than 5 inches of rain fell in our critical upper watershed while 38 inches fell northeast of downtown.



Funding for this publication was generously provided by:



**Don't think for a minute
it can't happen again...
Are you prepared?**



**Cypress Creek Flood
Control Coalition
www.cctcc.org**



**Here's some information that could make
a difference to every homeowner
in Harris County...**

Pass it on!

HOMES IN YOUR NEIGHBORHOOD MAY NOW BE IN THE FLOODPLAIN!

**Here's some critical information about the
revised National Flood Insurance Program
that will be effective June 18, 2007**

FEMA and Harris County Flood Control District have completed an extensive remapping of the Harris County floodplains after Tropical Storm Allison in June of 2001. These maps are called Flood Insurance Rate Maps or FIRMs. They assist land developers in their building programs and are used to establish flood insurance premiums. This remapping was undertaken to make the FIRMs more accurate, but they are still only estimates.

Many homeowners incorrectly believe that if their property lies outside of FEMA's new 100-year floodplain area maps, they are not at risk of flooding. Not so! Our storm sewers are designed to handle rains of one-two inches per hour. During heavy and sustained rains, yards and homes may be flooded miles from a creek or drainage structure. Consider these facts: during TS Allison, 65 percent of the flooded areas and 80 percent of the damage were outside of the floodplain.

Homeowners' insurance policies do not cover flood losses and, unfortunately, repairing flood damage and replacing furnishings can easily reach \$50,000 or more. Losses *not covered* by flood insurance include out-of-home living expenses, damage to automobiles, and damage to contents below the lowest elevated floor of your property (be sure to discuss the differences in flood versus homeowners insurance coverage with your agent).

Obtaining a Flood Policy: With flood insurance, one size does not fit all. Be sure to discuss the particulars of your specific property with a qualified insurance agent. There are some important new details about the National Flood Insurance Program, including the fact that flood coverage effective after June 18, 2007 may be at higher rates. Flood coverage effective before that date will be at the existing lower rates.

Remember, there's a 30-day waiting period for coverage to become effective...beginning on the date a flood policy is purchased. Don't wait for hurricane season to arrive. Apply NOW!

There's a lot to learn about NFIP, and your help is needed to alert residents within your Utility District or HOA. We urge you and/or your residents to visit our website and download a copy of an important Flood Insurance **FACT SHEET**. You can also access comprehensive Flood Insurance website links through our site. (*The Fact Sheet makes an ideal billing insert!*)

This information is provided as a public service by the
Cypress Creek Flood Control Coalition.

www.ccfcc.org/floodinsurance

**Did you
know...**

**Except for a
single Louisiana
parish, Harris
County has the
most repetitive
stormwater
flooding of
any county in
the U.S.**

Help inform others...

Download a 'Fact Sheet' at: www.ccfcc.org/floodinsurance

To access more information, please visit these websites:

www.FloodSmart.gov www.tsarp.org www.hcfcd.org

