

YOUR HOME MAY NOW BE IN THE FLOODPLAIN!

Re: Revised National Flood Insurance Program (NFIP) rates effective 6-18-07.

Some History: Federal Emergency Management Agency (FEMA) and the Harris County Flood Control District (HCFCD) have completed an extensive remapping of Harris County's floodplains after Tropical Storm Allison in June 2001. These maps are called Flood Insurance Rate Maps or FIRMs. They are primarily used to establish flood insurance premiums but are also used to regulate land development. This remapping was undertaken to make the FIRMs more accurate, but they are still only estimates of where flooding might occur.

Except for a single Louisiana parish, Harris County has the most repetitive stormwater flooding of any county in the U.S. Homeowners' insurance policies do not cover flood losses, yet flood repair costs, including contents, often reach \$50,000 or more. Many homeowners incorrectly believe that if their property lies outside of FEMA's new 100-year floodplain boundaries, they aren't at risk of flooding. Not so! Our storm sewers are designed to handle rains of one-two inches per hour. Higher rainfall amounts begin to "pond" in the streets. During heavy and sustained rains, yards and homes located miles from a creek or drainage structure may flood. During TS Allison, 65% of the flooded area and 80% of the damage were outside the floodplain!

As bad as TS Allison was for the Cypress Creek Watershed, it only struck us a glancing blow. In June 2006, significant street flooding from sheet flow, or water trying to reach a bayou, occurred outside of Harris County's mapped floodplains (principally in the Sims Bayou area). HCFCD estimated that of the 3,370 affected homes, ninety to ninety-five percent were flooded because of poor street drainage or from channel flooding by small tributaries. The 2006 event was the county's second largest flood based on the number of flooded homes. NFIP indicated that approximately 50% of these homes did not have flood insurance coverage. If reflecting on these two events doesn't convince you to buy flood insurance, nothing will.

Regarding insurance rates, please be aware that NFIP allows most property owners who purchase flood insurance before the new maps become official (June 18, 2007) to "grandfather" their existing floodplain status and save on flood insurance costs. Buying flood insurance now will not only reduce flood insurance



costs, but grandfathered policies can be passed on to future owners of a property provided coverage doesn't lapse. The same holds true for property owners who already have flood insurance. Those who wait until after June 18 to act may pay (probably higher) premiums that correspond with their actual floodplain status according to the new maps (Source: HCFCD).

Obtaining a Flood Policy: With flood insurance, one size does not fit all! Please discuss the particulars of your specific property with a qualified insurance agent. If your home is located outside the 100-year floodplain, it might qualify for a "Preferred Risk Policy". Preferred Risk Policies are available for homes located in Zones B, C, and X, as shown on the FIRMs. If your home is in a higher risk flood zone, you most likely will pay more for flood insurance unless you can show that your home is outside the floodplain with an elevation certificate. 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 (discuss the differences in flood versus homeowners insurance coverage with your agent).

There's a thirty-day waiting period for coverage to become effective beginning on the date a flood policy is purchased. **Don't wait for the hurricane season to arrive. Apply now!**

This notice is provided by the Cypress Creek Flood Control Coalition as a public service to residents and members throughout the Cypress Creek Watershed (www.cfcc.org).



For More Information visit:
www.FloodSmart.gov;
www.hcfcd.org; and
www.tsarp.org.