

City of Bellaire

DEVELOPMENT SERVICES

Dear Resident:

You have received this letter because your property is in an “area” which has flooded several times in the past. We are sending you the following information concerning flood protection, insurance, options, and best practices in the hope it is of some value to you toward mitigating damage – or outright preventing – future flooding.

Flooding in our city and region is caused by tropical systems, thunderstorms and/or stormwater runoff. Floodwaters can cover a significant portion of our city, blocking streets, flooding vehicles, damaging mechanical and electrical equipment, and inundating yards, residences, businesses, sanitary sewer, and potable water systems. Your property may not have flooded in years past, however, future flooding is likely to occur. If you are in the floodplain, it is possible your property could be damaged.

Our community is concerned about repetitive flooding and has active programs to help you protect yourself and your property from future flooding. This letter gives you some ideas of what actions you can take to protect yourself.

City Flood Services: The first thing you should do is check your level of flood hazard. Flood maps and flood protection references are available at the City Offices or online at FEMA.gov. The city is prepared to provide you more information, such as past flood problems in the area. They also have informational handouts such as grant opportunities to consider for flood protection during normal business hours.

Floodplain Preservation: Floodplains and wetlands form a complex, dynamic, physical, and biological system that support a variety of natural resources and societal functions. They provide fish, wildlife, and plant resources and habitat; they provide for groundwater recharge; and they provide for water quality maintenance by acting as natural filters for runoff. All of the above highlight the importance of protecting the Town’s floodplains and wetlands and the importance of supporting ordinances and policies that provide for their protection.

What You Can Do: Several of the City’s efforts depend on residents’ cooperation and assistance.

Here is how you can help:

Drainage Maintenance

- Do not dump or throw anything into tributaries, ditches, or storm water inlets – it is a violation of the law. This includes organic waste, such as grass clippings and leaves, which can accumulate and clog ditches, storm water system piping, tributaries, and channels. Every piece of debris contributes to flooding, be it general litter and the myriad of insufficiently secured materials and items. A blocked system cannot convey water and, when it rains, water must go somewhere.
- If your property is next to a ditch or inlet, please do your part and keep the area free of debris, including at street curbs.
- If you see dumping, contact the Police Department at (713) 668-0487.
- If you see debris in the “street gutter” (along curbs) or in ditches, contact the Public Works Department at (713) 662-8170.
- If you see debris in channels in the City of Bellaire, or tributaries and bayous outside of the City of Bellaire in another regional city, and/or unincorporated Harris County, contact the Harris County Flood Control District to report the problem and request servicing @ [Request Service or Report a Problem \(hcfd.org\)](https://www.hcfc.org).

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Permits Required

- Always check with the Development Services Department before you build any building or structure, alter any building or structure, modify topography (regrade), or place fill on your property. A permit is required to ensure that projects do not cause problems for other properties.
- If you see building or filling without a permit sign posted, contact the Development Services Department at 713.662.8230.
- Building alterations, improvements, and repairs in the floodplain require a Floodplain Development Permit. Substantial Damage and or Improvements are those that equal or exceed 50% of the value of the existing building and must meet the same construction requirements as a new building. These structures must be raised to appropriate elevation.

Prepare for flooding:

- Make a list of emergency numbers and identify a safe place to go.
- Make a household inventory.
- Develop a checklist for when you may need to move items upstairs or to the attic.
- Develop a disaster response plan. See the Red Cross's website at www.redcross.org for information about preparing your home and family for a disaster.
- Get a copy of Repairing Your Flooded Home. It can be found on the Red Cross' website, too.
- Know how to shut off the gas and electricity.
- Ensure your electrical panel has those circuits identified which control electrical equipment in "floodable areas."
- Have a backflow prevention device installed at your sanitary sewer.
- Keep chemicals, pesticides, and fuel containers tightly capped and secured.
- More information can be found at FEMA's website, www.ready.gov/floods.

Property Protection: There are several different ways to protect a building from flood damage. One way is to elevate the building above the FEMA Base Flood Elevation to the level of the 500-year flood, approximately 1.5' – 3.25' above the BFE. This level is referred to as "Freeboard" and is this community's Design Flood Elevation (DFE).. The Development Services Department can provide this information.

- If you know a flood is coming, move valuable contents, insurance policies and other valuable documents, and medicines upstairs or to the attic and shut off the power. Sometimes it is unlikely that you will get much warning so the checklist prepared in advance would help ensure that you don't forget anything.
- Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.

Flood Insurance: If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods.

- However, because the City of Bellaire participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to

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. Contact your insurance agent for more information on rates and coverage. It will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.

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everyone, even for properties that have been flooded. Because our community participates in the Community Rating System, you receive a reduction in the insurance premium.

- Some people have purchased flood insurance because their lender required it when they got a mortgage or home improvement loan.
- If you are covered, check out the amount and make sure you have contents coverage. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure.
- Remember: Even if the last flood missed you or you have done some floodproofing, the next flood could be worse. Flood insurance covers all surface floods.

Flood Safety

- 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.
- 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 Power Company or Town emergency management office.
- Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried. Some appliances, such as television sets, keep electrical charges even after they have been 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.
- Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
- 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.

Thank you and regards,

Christian

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Development Services

City of Bellaire

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