

City of Bellaire

DEVELOPMENT SERVICES

October 1, 2025

****FOR INFORMATION PURPOSES ONLY****

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. In the City of Bellaire, all areas are in the floodplain, as it includes not solely the 100-yr. / Zone AE / SFHA (Special Flood Hazard Area), but also the 500-yr. / Zone X / MFHA (Medium Flood Hazard Area) and X-unshaded. These higher regulatory standards are derived from the possibility that your property could be damaged by flooding.

As our community is concerned about repetitive flooding, we have 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, flood profiles and flood protection references are available on the city’s website or online at FEMA.gov, and at city hall. The city is prepared to provide you more information, as well, such as past flooding 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 areas floodplains and wetlands and the importance of supporting laws, ordinances, programs 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

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flooding, be it general litter, insufficiently secured materials and other items. A blocked system cannot convey water and, when it rains, water has to 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.
- If you see debris in tributaries and bayous outside of the City of Bellaire but in another regional city or Harris County, contact the Harris County Flood Control District Hotline at 346.286.4197 or complete a service request form at <https://www.hfcfd.org/Community/Contact-Us/Service-Request>.

Permits Required

- Always check with the Development Services Department before you build, alter, regrade, or place fill on your property. A permit is required to ensure that projects do not cause problems on other properties.
- If you see construction activity and/ or filling without the requisite building permits posted, contact the Development Services Department at inspections@bellairetx.gov.
- All development activities require a Floodplain Development Permit (FDP). *Development* means any man-made change in improved and unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials.
 - Staff needs to track Site work, save for reasonable landscaping installations, for the FEMA / NFIP and the CRS (Community Rating System), and
 - In relation to Substantial Damage (SD) and / or Substantial Improvement (SI) determinations. Essentially, ensuring that building alterations, improvements, repairs, and replacement of equipment servicing the building do not equal or exceed 50% of the value of the existing building. If they do, then the building and service equipment must meet the same construction requirements as a new building. See [Job Aid Understanding Substantial Damage in the International Building Code, International Existing Building Code, or International Residential Code \(fema.gov\)](#). These structures must be raised to the appropriate elevation where the scope of work exceeds the 50% threshold over any given 365 day period, and all work over the period of two flood losses within a 10 year period. See also [Answers to Questions About Substantially Improved/Substantially Damaged Buildings FEMA 213](#). Replacement service equipment must meet the appropriate elevation. That elevation is the 500-yr. + 1 foot, and is referred to as the City of Bellaire’s Design Flood elevation (DFE), also known as the “freeboard” height.

Prepare for flooding:

- Make a list of emergency numbers and identify a safe place to go.
- Keep chemicals, pesticides and fuel containers tightly capped and stored and secured above the DFE.
- Make a household inventory.

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- Develop a checklist for when you may need to move items upstairs or to the attic. 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 you may not get much warning, so a checklist, prepared in advance, will help ensure that you don't forget anything.
- 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.
- Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
- 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."
- Know how to safely deactivate your standby generator.
- Have backflow prevention installed for your sanitary sewer.
- More information can be found at FEMA's website, www.ready.gov/floods, and [Emergency Management | Bellaire, TX - Official Website \(bellairetx.gov\)](http://EmergencyManagement.BellaireTX.gov).
- The Fire Department can maintain medications in need of refrigeration for you.

Property Protection: There are several different ways to protect an existing building and service equipment from flood damage. One way is to elevate the building above the FEMA Base Flood Elevation to the level of the 500-year + 1' flood elevation, again the DFE. The Development Services Department can provide this information.

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 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.

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.

- 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.

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- 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 you can safely navigate terrain.
- 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 CenterPoint at 713-207-2222, and the City's 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 branch 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.

Regards,

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