

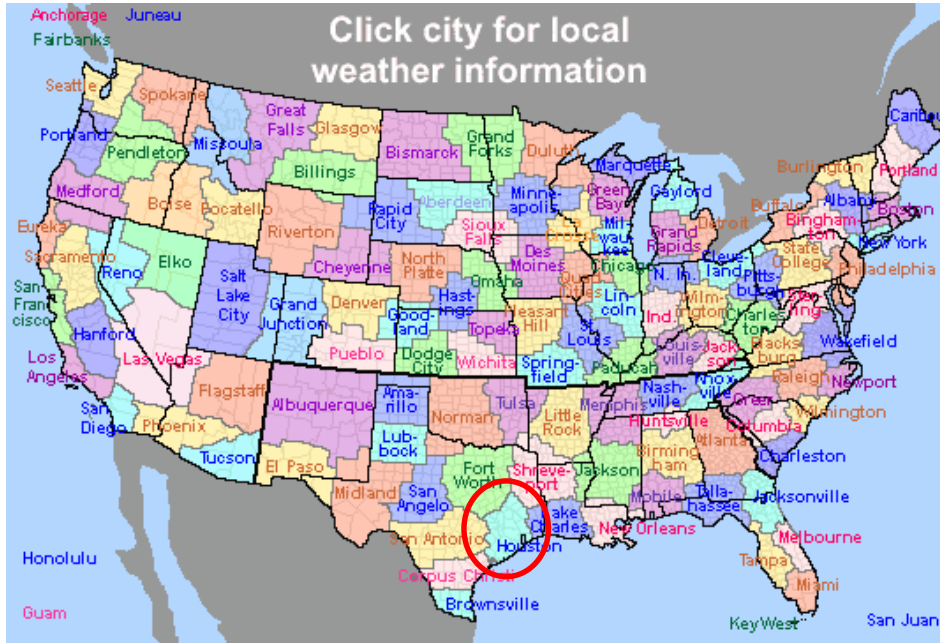


# 2019 FloodAware Training

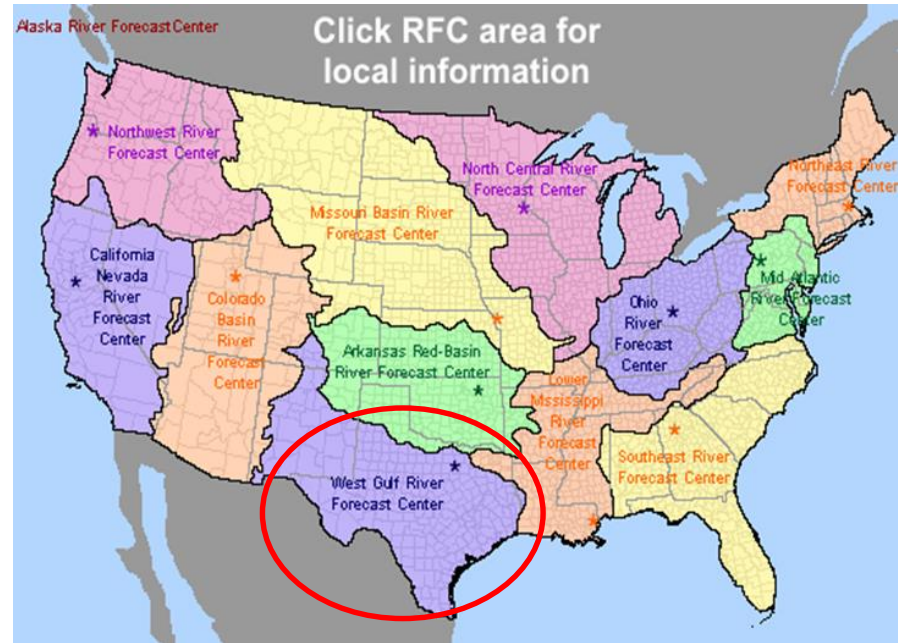
Katie Landry-Guyton  
Senior Service Hydrologist/Meteorologist  
National Weather Service- Houston/Galveston, TX

# National Weather Service

## Weather Forecast Offices



## River Forecast Centers



# Outline

Flooding Importance

Flooding Types and Causes

Flood Products

River Flooding

Partners

Flood Safety

Reporting Flooding

Flood Risk



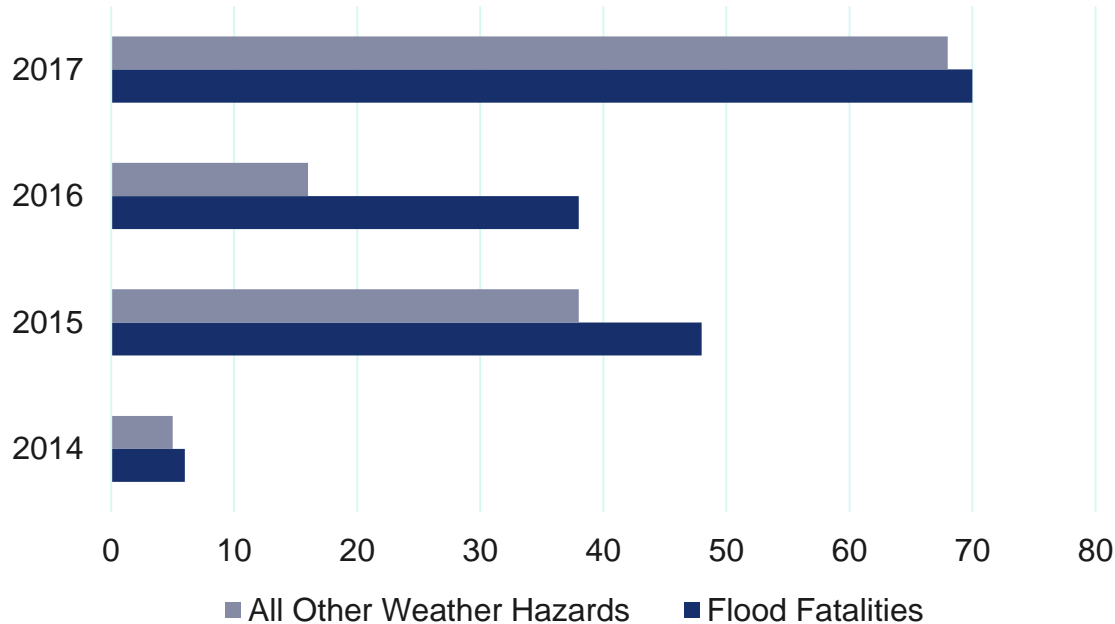


# **Flooding Importance**



# Flooding is Deadly!

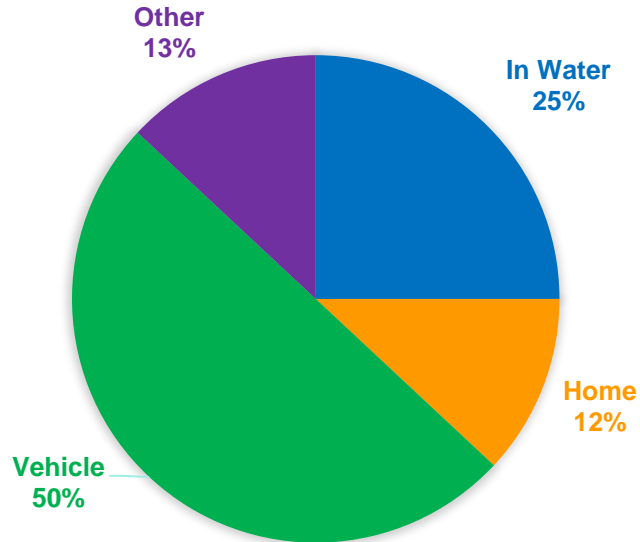
## Weather-Related Deaths in Texas



In the 4 year period from 2014 to 2017, **more** people have died in Texas from flooding than ***all other weather hazards combined.***

# Flood Fatalities

## TEXAS FLOOD FATALITIES BY SHELTER FROM 2014-2016



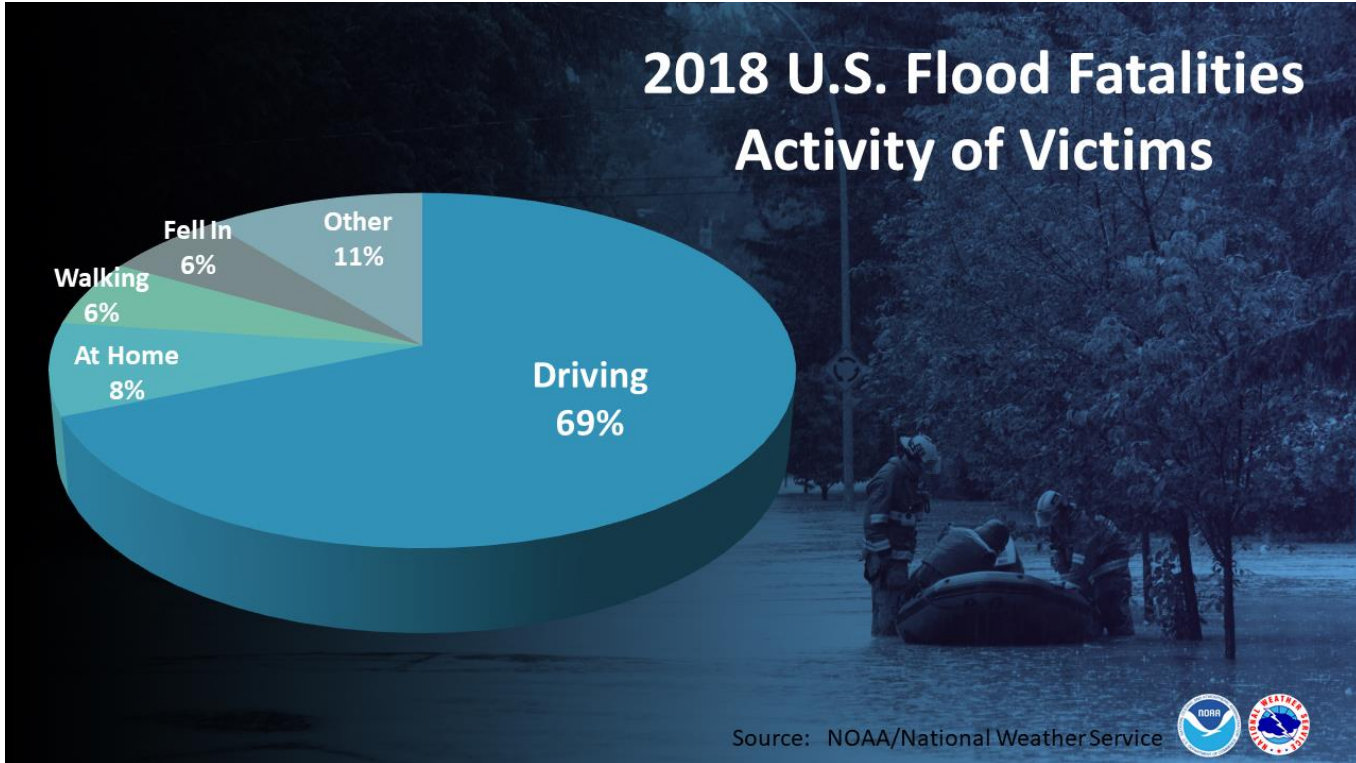
Half of the flood fatalities in Texas occurred while people were in their car.

2017 was skewed due to Hurricane Harvey. In 2017, there were 33 flood fatalities in the water and 19 in vehicles.

# Houston Floods: April 18, 2016



# Flood Fatalities



Source: NOAA/National Weather Service



# Recent Big Floods...

Memorial Day 2015

Tax Day 2016

Brenham 2016

Harvey 2017



## And other historic floods...

Tropical Storm Allison

1994 Flood

Tropical Storm Claudette



# **Flooding Types and Causes**



# What Causes Flooding?

- Intense rainfall
- Rain over several days
- Dam/levee failures
- High tides or storm surge
- Snowmelt
- Ice or debris jams





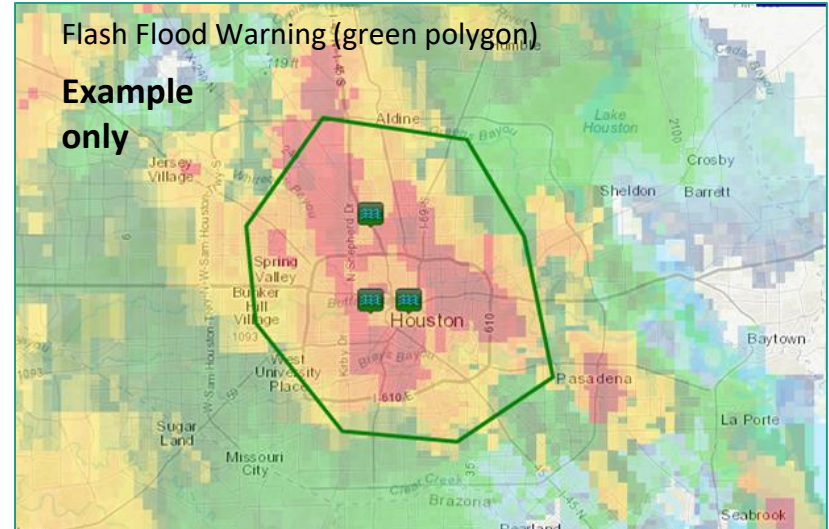
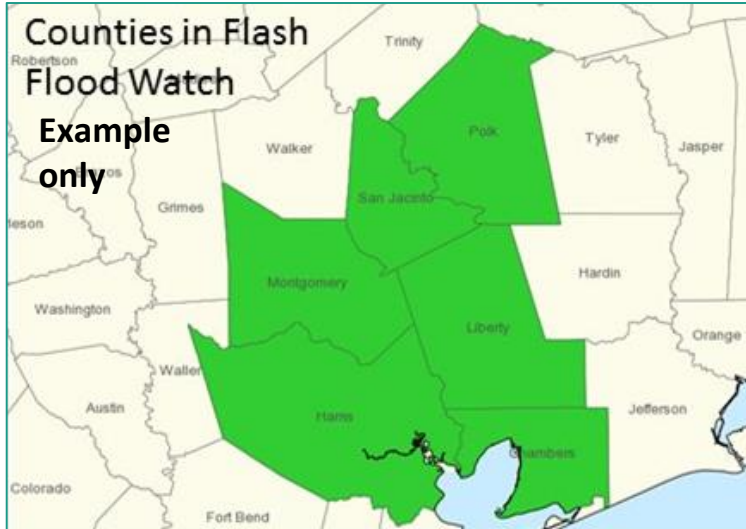


# Flood Products

# Watch vs Warning

A **Watch** is issued when conditions are favorable to occur.

A **Warning** is issued when the threat is *occurring or imminent*, threatening life or property.



# Flood vs. Flash Flood

---

A **Flood** is an overflow of water onto normally dry land likely caused by rising water in a river/bayou, poor drainage, or high tides/surge. Flooding is a longer term event than flash flooding. It may last days or weeks.

A **Flash Flood** is a flood caused by heavy or excessive rainfall in a short period of time, typically 6 hours or less. Flash floods are defined as:

- ≥ 3 feet of standing water (less if threatening life or property), and/or

- ≥ 6 inches of fast flowing water across a road or bridge, or

- Water in a stream or bayou flowing rapidly out of its banks, or

- A dam break (even on a sunny day)

# Understanding Flooding

## **Urban / Small Stream Advisory**

### **WHAT IS IT?**

Flooding of small streams, streets and low-lying areas.

### **WHAT TO DO?**

Stay away from areas that are prone to flooding and stay clear of rapidly moving water

## **Flood Watch**

### **WHAT IS IT?**

Flooding is possible – typically within a 6 to 48 hours before rain is expected to reach the area.

### **WHAT TO DO?**

Stay tuned to local river forecasts; prepare for areas near rivers to spread towards nearby roads and buildings

## **Flash Flood Watch**

### **WHAT IS IT?**

Flash flooding is possible – typically 6 to 48 hours before rain is expected to reach the area.

### **WHAT TO DO?**

Have a way to receive local warnings, expect hazardous travel conditions and have alternate routes available

## **Flood Warning**

### **WHAT IS IT?**

Flooding impacts are occurring or imminent.

### **WHAT TO DO?**

Stay *alert* for inundated roadways and follow all local signage! Additional impacts include homes and structures could become flooded and need to be evacuated

## **Flash Flood Warning**

### **WHAT IS IT?**

Flash flooding impacts are occurring or imminent.

### **WHAT TO DO?**

Conditions will *rapidly* become hazardous! Do not cross flooded roadways or approach inundated areas as water may still be rising

## **Flash Flood Emergency**

### **WHAT IS IT?**

Flash flood situation that presents a clear threat to human life due to extremely dangerous flooding conditions

**WHAT TO DO?**  
*Immediately* reach higher ground by any means possible



**You make the call...**

Urban /  
Small  
Stream  
Flood  
Advisory



This image depicts what conditions may look like during a flood advisory.



Flash  
Flood  
Warning



This image depicts what conditions may look like during a Flash Flood Warning.



---

# Flash Flood Emergency

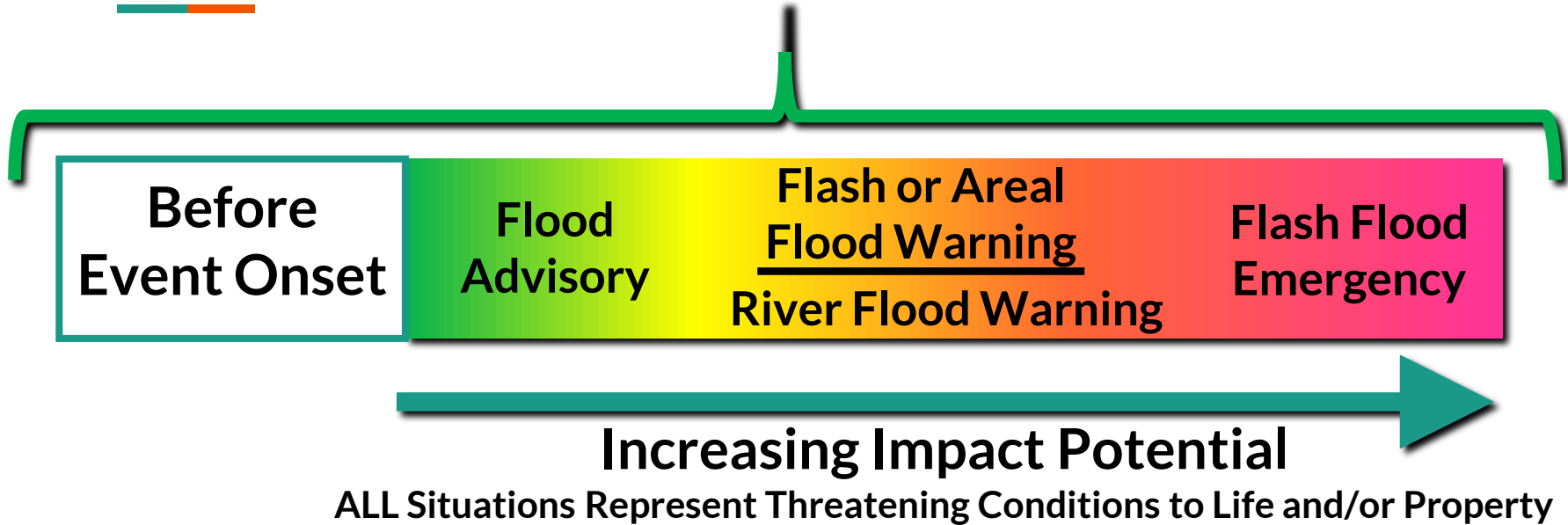


**This image depicts what impacts may result from a Flash Flood Emergency. A rapidly moving flood wave resulted in this roadway being completely washed out.**

  
**Flood  
Warning  
(Areal/  
River/  
Bayou)**



# Flood Timeline



***Note: Flooding can (and does) occur without a Flash Flood Watch!***

Be sure to have multiple ways to receive warnings.

# Ways to Receive a Warning

## NOAA Weather Radio



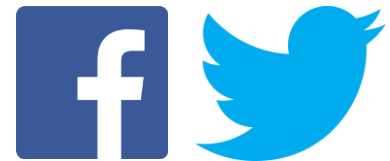
## Wireless Emergency Alerts and Weather Apps



## TV and Radio



## Social Media



NWS Website: <https://www.weather.gov/hgx/>



# River Flooding



# River Flooding

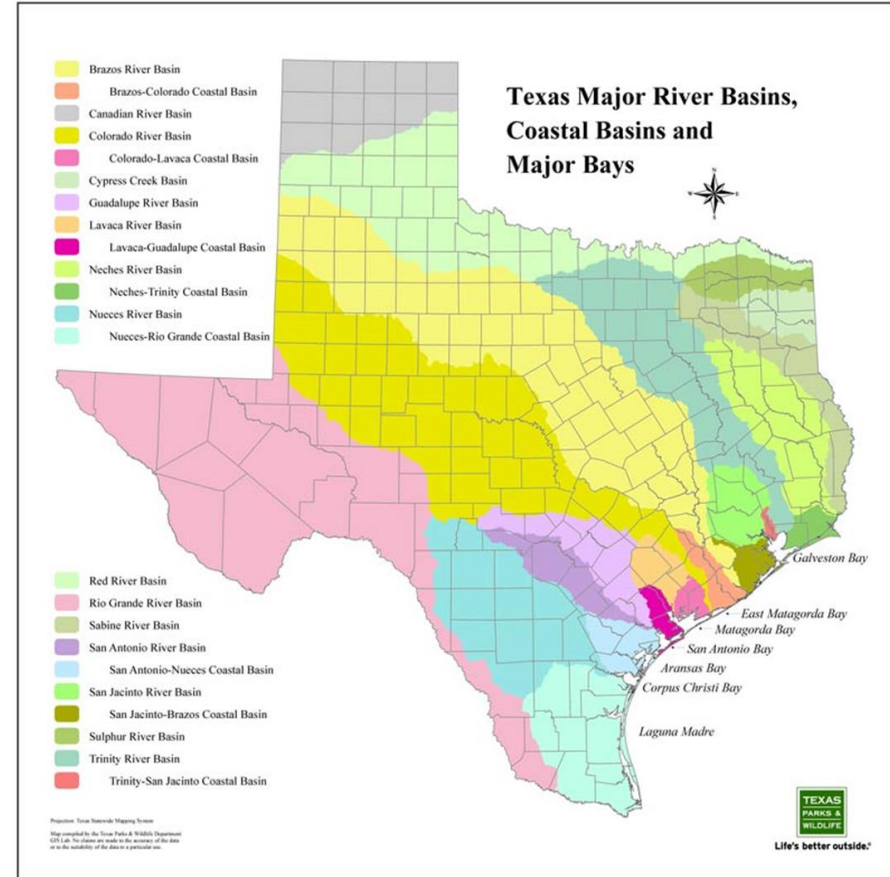
---



River flooding occurs when water escapes the river banks. There are different thresholds for river flooding: action, minor, moderate, major and record flooding. This image depicts what a river flooding looks like.

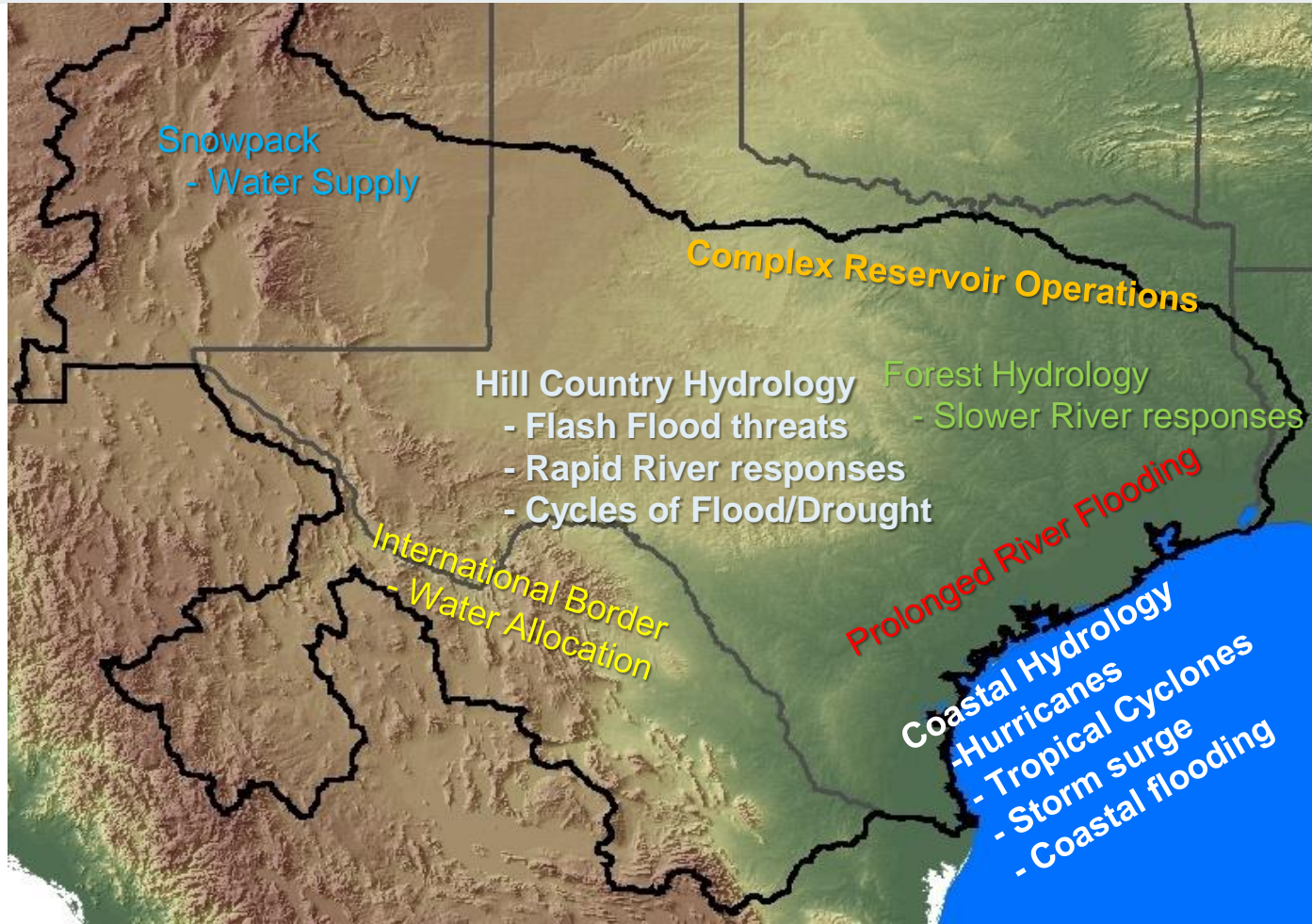
# Watershed

- A watershed, or basin, is an area of land that drains runoff from rainfall (stormwater) to a body of water, either a river, bayou, creek, or lake.
- Topography plays a big role in how watershed boundaries are defined.
- Watersheds vary in shape and size which ultimately lead to unique challenges.
- A watershed can flow into another watershed.



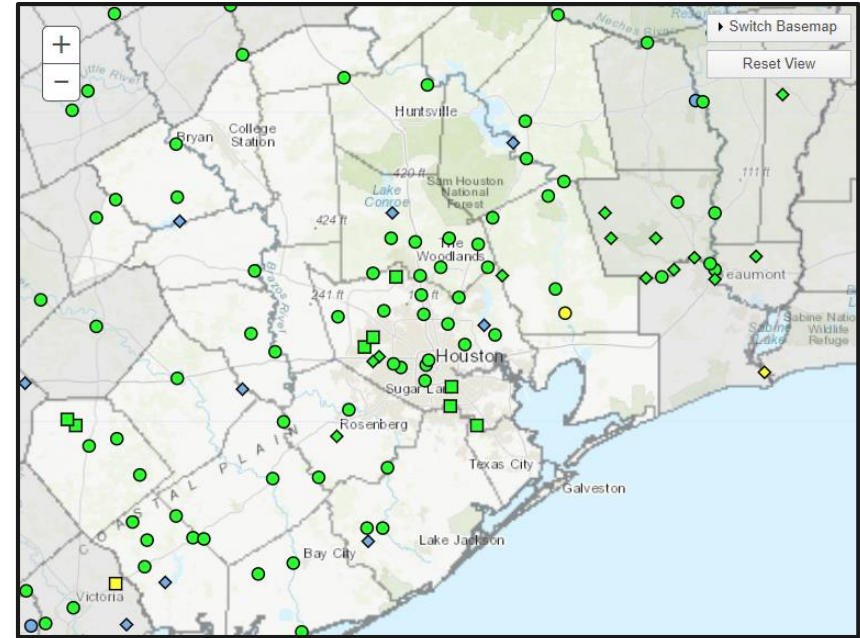


# Diverse Watershed Characteristics in Texas



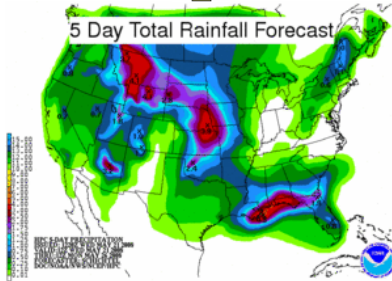
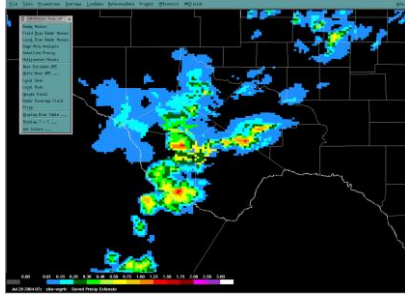
# Watershed

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- Topography plays a big role in how watershed boundaries are defined.
- Watersheds vary in shape and size which ultimately lead to unique challenges.
- A watershed can flow into another watershed.
- Harris County has 21 forecast points.



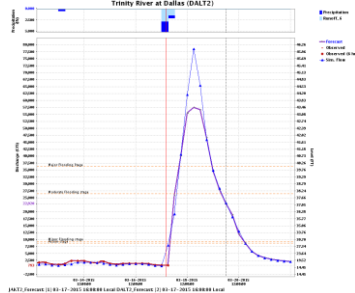
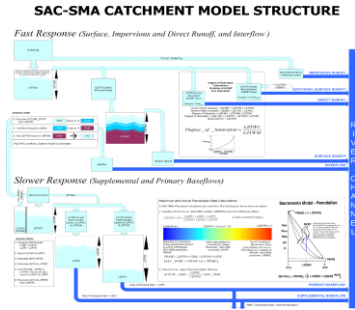
# River Forecast Process

## Rainfall Analysis



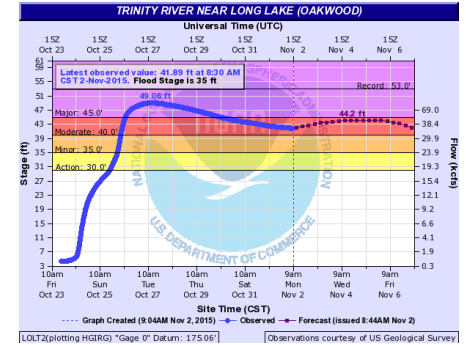
Rainfall estimates and forecasts merged into continuous dataset

## Hydrologic Modeling



Rainfall ingested into hydrologic model. Forecasters adjust model parameters in real time

## Forecast



## Warning

FLOOD WARNING  
 NATIONAL WEATHER SERVICE HOUSTON/GALVESTON, TX  
 926 PM CDT THU MAY 26 2016

...The National Weather Service in Houston/Galveston has issued a flood warning for the following rivers...

Brazos River In Richmond affecting the following counties in Texas...Austin and Fort Bend

TXC015-039-157-473-271425-  
 /O.NEU.KHGX.FL.W.0149.160529T0730Z-000000T0000Z/  
 /RMOT2.1.ER.160529T0730Z.160531T0600Z.000000T0000Z.NO/  
 126 PM CDT THU MAY 26 2016

The National Weather Service in Houston/Galveston has issued a

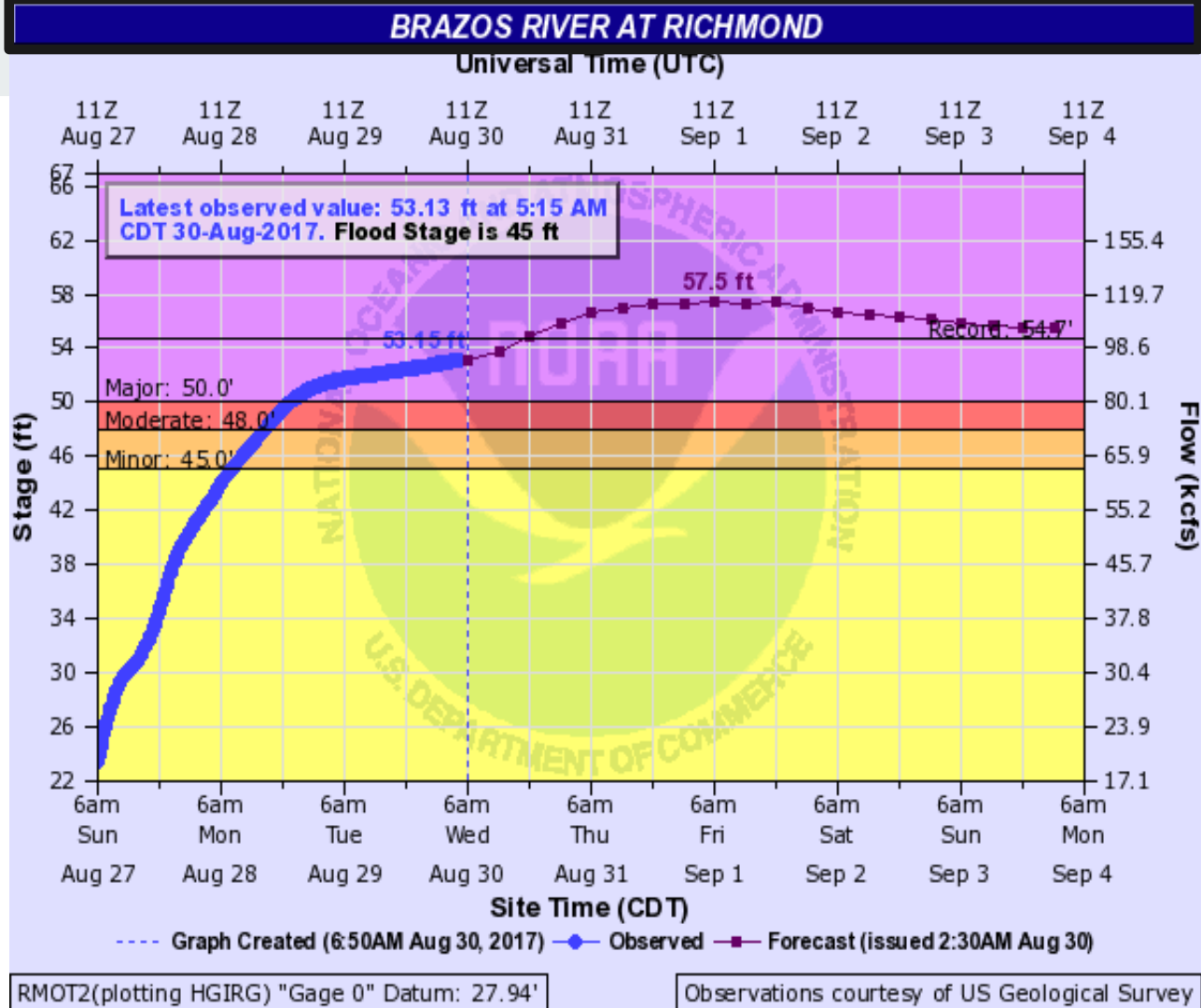
Flood Warning for  
 The Brazos River In Richmond.  
 from late Saturday night until further notice...or until the warning is canceled.

# Hydrograph Basics



## LOCATION:

Of the gage the forecast is made, AT means the gage is in the limits of the town/city, NEAR or NR means that town/city has the closest post office

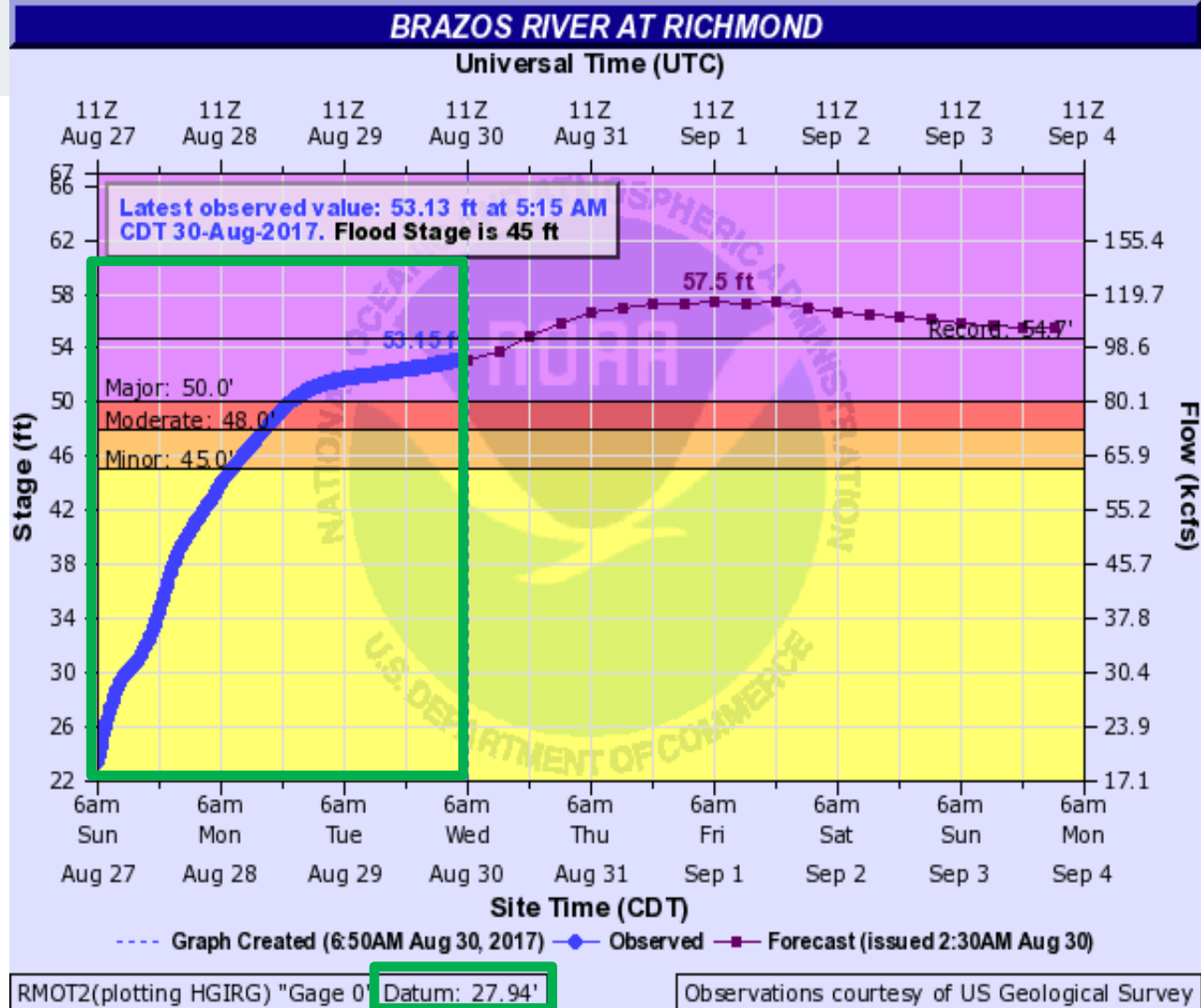


# Hydrograph Basics



**OBSERVATIONS:**  
Past river stages

**DATUM:**  
Adjustment to mean sea level



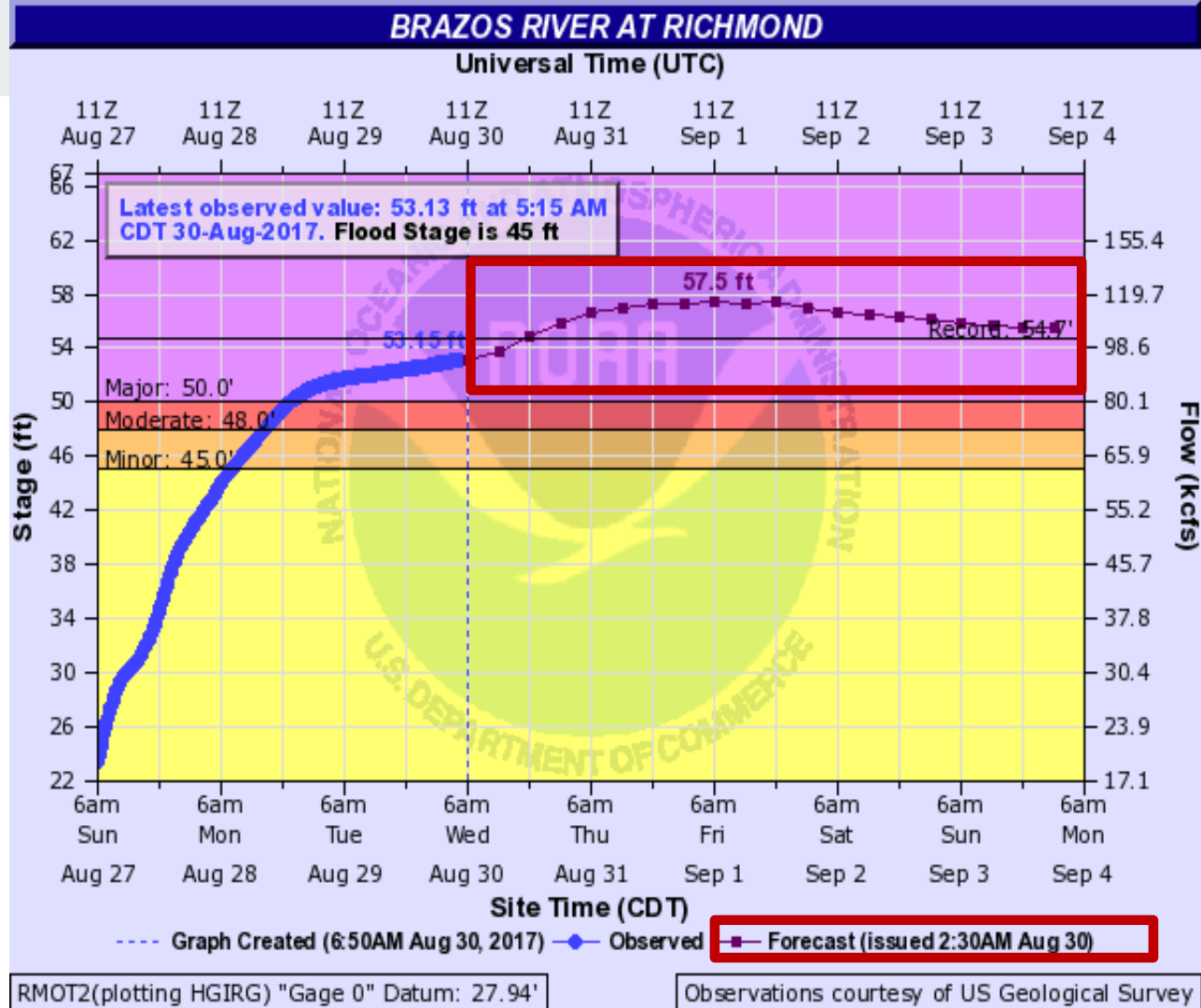


# Hydrograph Basics



**FORECAST:**  
Forecast River  
Stages

**CREST:**  
Peak Stage

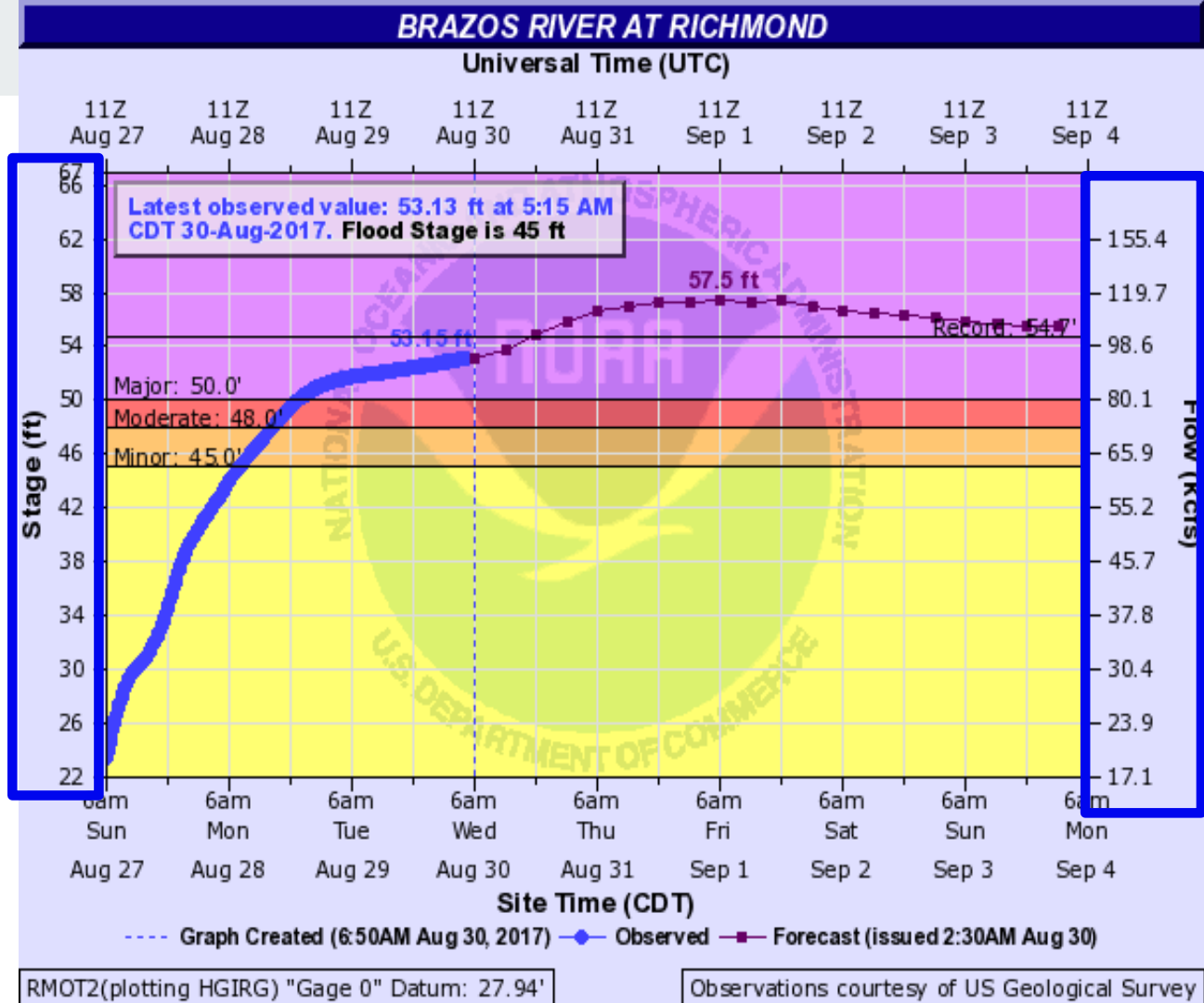


# Hydrograph Basics

## STAGE VS FLOW:

Hydrologists, models, reservoirs work in flow. Emergency managers, media, general public work in stage.

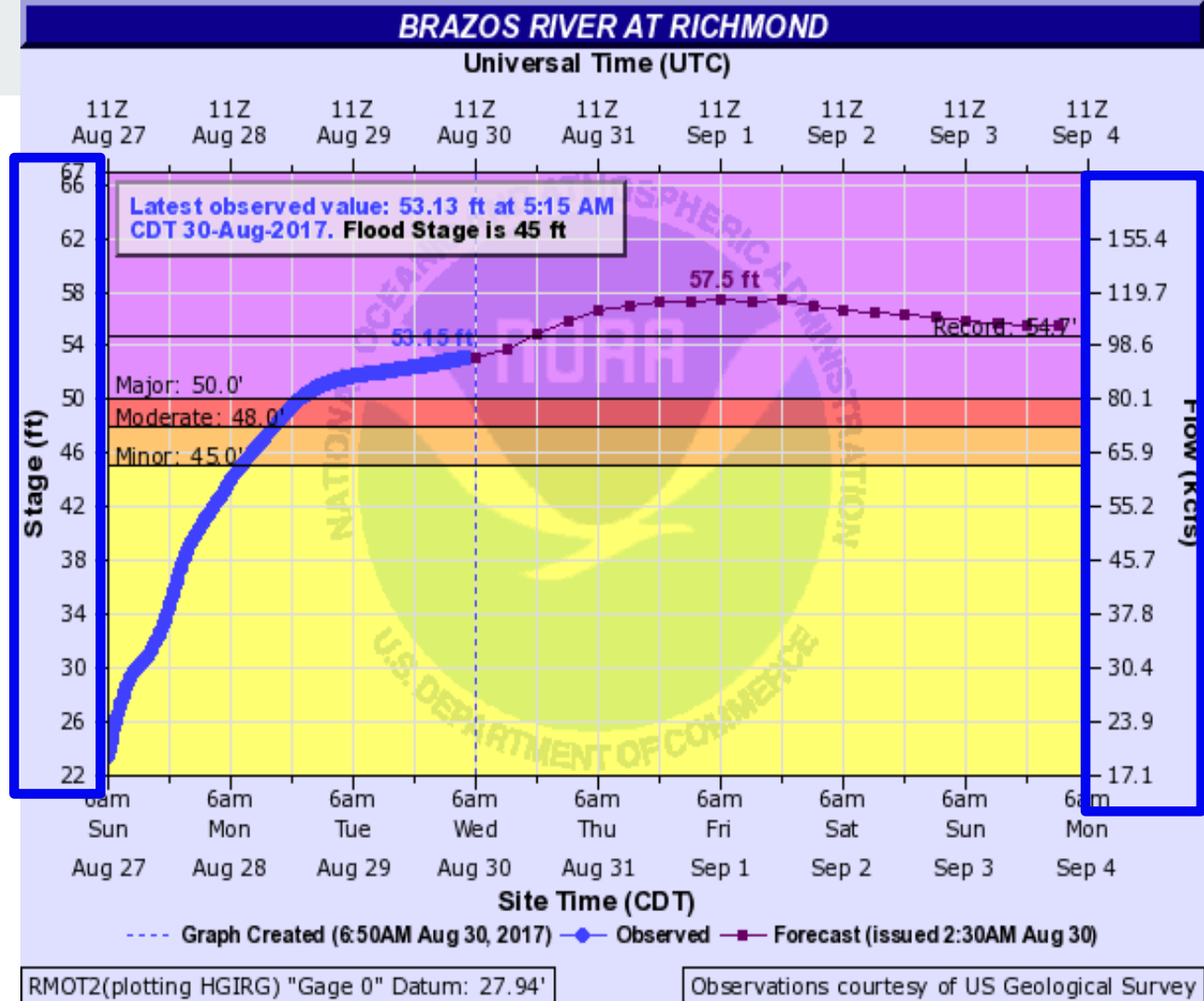
What is flow or a cubic foot per second?





# Hydrograph Basics

A basketball is roughly a cubic foot, so 20,000cfs is 20,000 basketballs of water passing the gage every second.



# Understanding River Criteria Levels



## BELOW CRITERIA

**Impact:** Water is within the banks of the river with no impacts to the surrounding area. Flow speeds may still be high during rainfall or releases which could impact recreational activities

## ACTION

**Impact:** Water is over the banks and into the flood plain, but not a threat to structures or roadways. Some action may be required such as moving farm equipment or increasing awareness

## MINOR

**Impact:** Typically water is impacting areas inside of floodplain which can vary by location. Some low water crossings covered by water, agricultural flooding, water approaching public areas (parks, sidewalks etc.). Areas frequently flooded can expect to be impacted

## MODERATE

**Impact:** Water now reaching areas only impacted by significant rain events. Structures can be inundated, several roads covered with water, water may cut off certain areas, widespread agricultural flooding.

## MAJOR

**Impact:** Water is near the highest it's ever been representing rare flooding and significant widespread impacts. Most roads will be covered by water in the area cutting off if not completely flooding subdivisions, rivers can be several miles wide in areas. Homes and structures underwater, bridges inundated and in danger of being hit by debris. Impacts may be greater than ever experienced.

# Advanced Hydrologic Prediction System

Flood Categories (in feet)	
Major Flood Stage:	50
Moderate Flood Stage:	48
Flood Stage:	45
Action Stage:	20
Low Stage (in feet):	0

**Historic Crests**

- (1) 55.19 ft on 09/01/2017
- (2) 54.74 ft on 06/02/2016
- (3) 50.30 ft on 10/21/1994
- (4) 50.01 ft on 06/03/2015
- (5) 49.68 ft on 01/01/1992

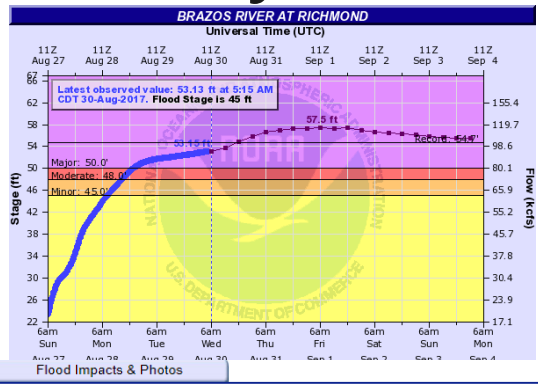
[Show More Historic Crests](#)

(P): Preliminary values subject to further review.

**Recent Crests**

- (1) 55.19 ft on 09/01/2017
- (2) 54.74 ft on 06/02/2016

[Collapse](#)



If you notice any errors in the below information, please contact our Webmaster

- 54.74 Major flooding continues with significant home flooding in the following areas: Valley Lodge near Simonton, Bar Rd, Baker Rd/Cummings Rd/Rio Brazos area north of Rosenberg, Edgewood/Baudet Rd in Richmond, and FM 2759 near Thompsons. Low lying homes in Grand River, Rivers Edge, Pecan Estates in Thompson, and Pecan Bend flood as well.
- 54 Major flooding continues with US90A eastbound lanes inundated and impassible between Harlem Rd and New Territory. Pitts Rd is impassible between US90A and Savannah Dr.
- 53 Major lowland flooding continues with FM 359 impassible between US90A and the Pecan Grove levee near Southern Place Dr. The intersection of FM 359 and Mason Rd is impassible. FM 2759 is completely inundated east of Agnes Rd. Street flooding occurs along Sienna Parkway between McKeever Rd and Steep Bank Trace. Street flooding occurs along McKeever Rd between Sienna Parkway and SH6. Miller Rd near Arcola is inundated.
- 52 Major lowland flooding continues with homes near intersection of Sixth St. and Avenue B in Rosenberg beginning to take on water. FM 1489 is inundated south of Simonton to Johnson Rd. FM 723 is inundated north of Rosenberg to FM 359, making the Kingdom Heights and Riverside ranch subdivisions inaccessible. FM 359 between US90A and Pecan Grove begins taking on water. Thompson Ferry Rd south of LJ Parkway is inundated outside of the leveed area.
- 51 Major lowland flooding continues with homes flooding along Cummings/Baker Roads and in Rio Brazos north of Rosenberg. FM 1093 is inundated to Stansberry Rd in Simonton. Underpass at intersection of SH36/90A west of Rosenberg is inundated/impassible. Fort Bend County flood fight operations in Simonton are exceeded and cease. Low lying streets on west side of Quail Valley take on water. Feeder roads along SH6 near intersection of FM 521/McKeever Rd are inundated. Low lying areas along Knights Ct take on water.
- 50 Major lowland flooding begins as homes in Richmond begin flooding and many homes in Simonton and Thompsons have water in them. FM 1458 near FM 1093 remains inundated and closed. Homes along Carrol and McKeever Roads near FM 2759 in southeast Fort Bend County are close to taking water. Strange Drive, Greenwood Drive, and Second Street in Richmond and Sixth Street, Avenue B, and River Road in Rosenberg and Pittman Road in Thompsons are inundated with over one foot of water.

River Observations River Forecasts

Experimental Long-Range Flood Risk Precipitation Download

Auto Refresh: Off

Print this map Permalink BOOKMARK

132 total gauges 3 gauges in flood

Forecast available

Probability and forecasts available

Observations only available

Major Flooding

Moderate Flooding

Minor Flooding

Near Flood Stage

No Flooding

Observations Are Not Current

Out of Service

Flood Category Not Defined

At or Below Low Water Threshold

Last map update: 03/07/2018 at 06:57:40 am CST 03/07/2018 at 12:57:40 UTC

What is UTC time? Map Help

Disclaimer

USGS

Esri, HERE, Garmin, FAO, USGS, EPA, NPS

POWERED BY esri

<http://water.weather.gov/ahps2/index.php?wfo=hgx>



# USGS Water Alerts

- Set alerts when a gauge reaches certain water surface elevations.
- Identify the gauge nearest you

USGS Water Alerts:

<https://maps.waterdata.usgs.gov/mapper/wateralert/>

# USGS Water Alerts

- Set alerts when a gauge reaches certain water surface elevations.
- Identify the gauge nearest you
- Click on the gauge and select "Subscribe to WaterAlert"

**USGS**  
science for a changing world

## WaterAlert

Sites Map

Select Location

New

Site Information

Site Number: 08067525

Site Name: Goose Ck at Baytown, TX

Site Type: Stream

Agency: USGS

[Access Data](#)

---

Streamflow: 16.9 ft<sup>3</sup>/sec  
on 2019-04-08 at 11:30 CDT (TSID 140262)

Stage: 5.05 ft  
on 2019-04-08 at 11:30 CDT (TSID 140261)

[Subscribe to WaterAlert](#)

Select Data Type

About WaterAlert

How To Use WaterAlert

Related Information

Sam Houston National Forest

The Woodlands

Houston

Pasadena

Baytown

Missouri City

Pearland

League City

Angleton

Brazoria Natl Wildlife Refuge

Lake Jackson

0 10 20mi

-95.597, 29.149

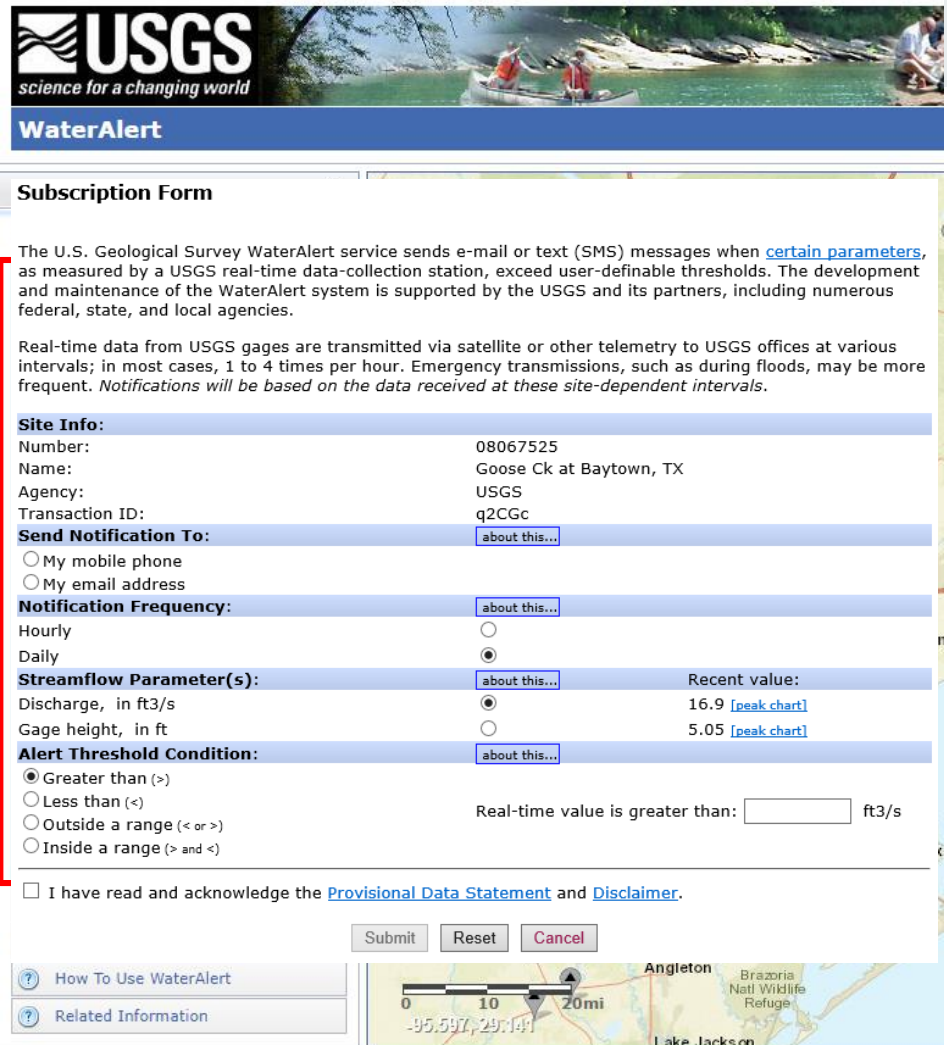
USGS Water Alerts:

<https://maps.waterdata.usgs.gov/mapper/wateralert/>



# USGS Water Alerts

- Set alerts when a gauge reaches certain water surface elevations.
- Identify the gauge nearest you
- Click on the gauge and select "Subscribe to WaterAlert"
- Define how you want to receive the information:
  - Email or phone
  - Frequency
  - Stage or Discharge
  - Stream Elevation(s)
- Note: Use Internet Explorer



**USGS**  
science for a changing world

## WaterAlert

### Subscription Form

The U.S. Geological Survey WaterAlert service sends e-mail or text (SMS) messages when [certain parameters](#), as measured by a USGS real-time data-collection station, exceed user-definable thresholds. The development and maintenance of the WaterAlert system is supported by the USGS and its partners, including numerous federal, state, and local agencies.


Real-time data from USGS gages are transmitted via satellite or other telemetry to USGS offices at various intervals; in most cases, 1 to 4 times per hour. Emergency transmissions, such as during floods, may be more frequent. *Notifications will be based on the data received at these site-dependent intervals.*

<b>Site Info:</b>	
Number:	08067525
Name:	Goose Ck at Baytown, TX
Agency:	USGS
Transaction ID:	q2CGc
<b>Send Notification To:</b> <a href="#">about this...</a>	
<input type="radio"/> My mobile phone	
<input type="radio"/> My email address	
<b>Notification Frequency:</b> <a href="#">about this...</a>	
<input type="radio"/> Hourly	
<input checked="" type="radio"/> Daily	
<b>Streamflow Parameter(s):</b> <a href="#">about this...</a> <span style="float: right;">Recent value:</span>	
Discharge, in ft <sup>3</sup> /s	<input checked="" type="radio"/> 16.9 <a href="#">[peak chart]</a>
Gage height, in ft	<input type="radio"/> 5.05 <a href="#">[peak chart]</a>
<b>Alert Threshold Condition:</b> <a href="#">about this...</a>	
<input checked="" type="radio"/> Greater than (>)	
<input type="radio"/> Less than (<)	
<input type="radio"/> Outside a range (< or >)	
<input type="radio"/> Inside a range (> and <)	
Real-time value is greater than: <input type="text"/> ft <sup>3</sup> /s	

I have read and acknowledge the [Provisional Data Statement](#) and [Disclaimer](#).

[How To Use WaterAlert](#)

[Related Information](#)



USGS Water Alerts:

<https://maps.waterdata.usgs.gov/mapper/wateralert/>



# Partners

# Partners

## Roles of Primary River Forecast Partners



**US Army Corps  
of Engineers®**

- Operate Flood Control Reservoirs
- Manage Other WR Projects



**US Army Corps  
of Engineers®**

- Assist w/Gage Maintenance
- Assist w/Stream Measurements
- Assist w/Funding Data Networks



- U.S. Stream Gage Network
- Water Science Studies



- Gage Maintenance
- Stream Measurements
- Focus Stream Gage Network



- Issue Weather & Water  
Forecasts, Watches, Warnings &  
Data



- Cooperative Data Network
- NOAA/NWS Satellite Transmission
- Forecasts/Data for Operations

# Hydrology in Harris County

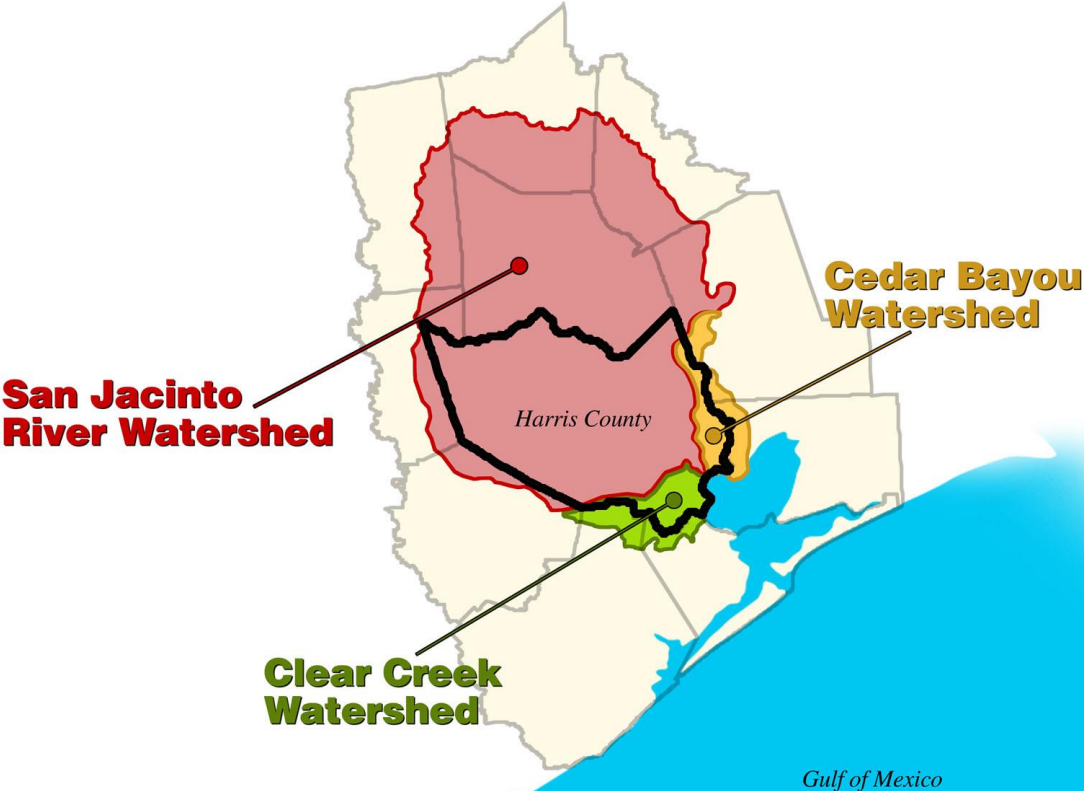
**Mark Moore**  
**Hydrologic Specialist**  
**Harris County Flood Control District**

# Southeast Texas Watersheds





# Harris County Local Watersheds

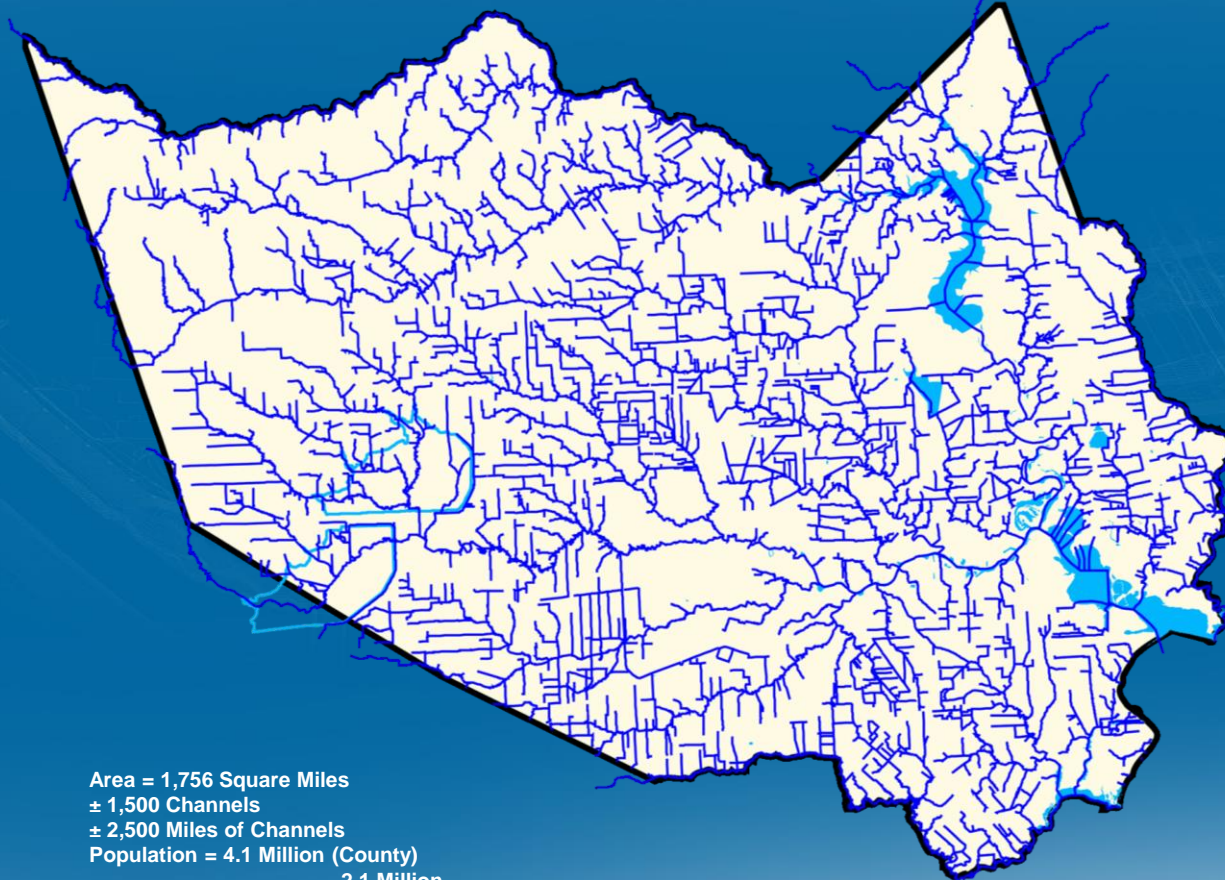


# Harris County Watersheds



# Harris County Open Channel Network

*2,500 Miles of Bayous and Creeks*

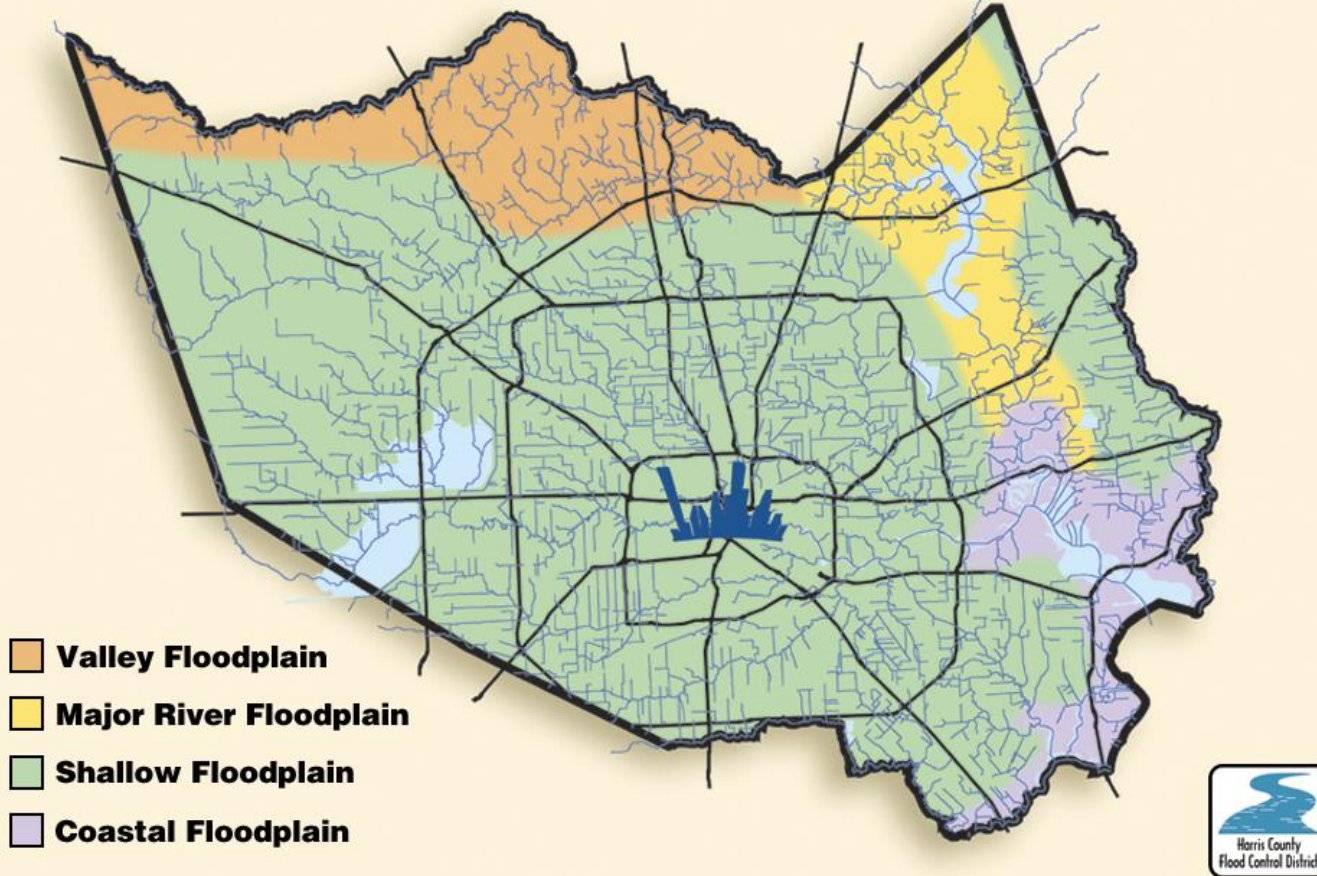


Area = 1,756 Square Miles  
± 1,500 Channels  
± 2,500 Miles of Channels  
Population = 4.1 Million (County)  
2.1 Million  
(Houston)

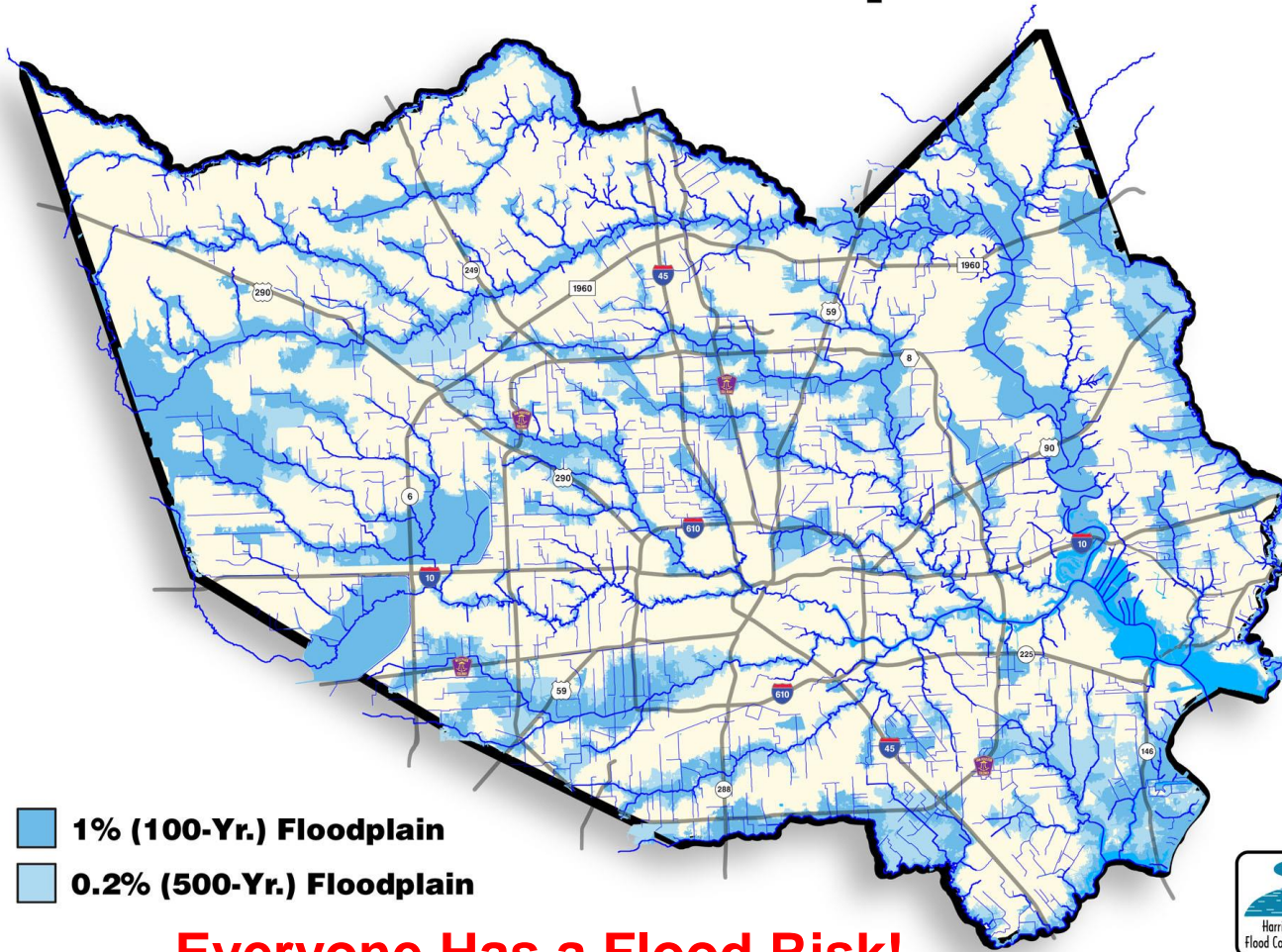


# Understanding Our Flooding

## HARRIS COUNTY'S 4 TYPES OF FLOODPLAINS



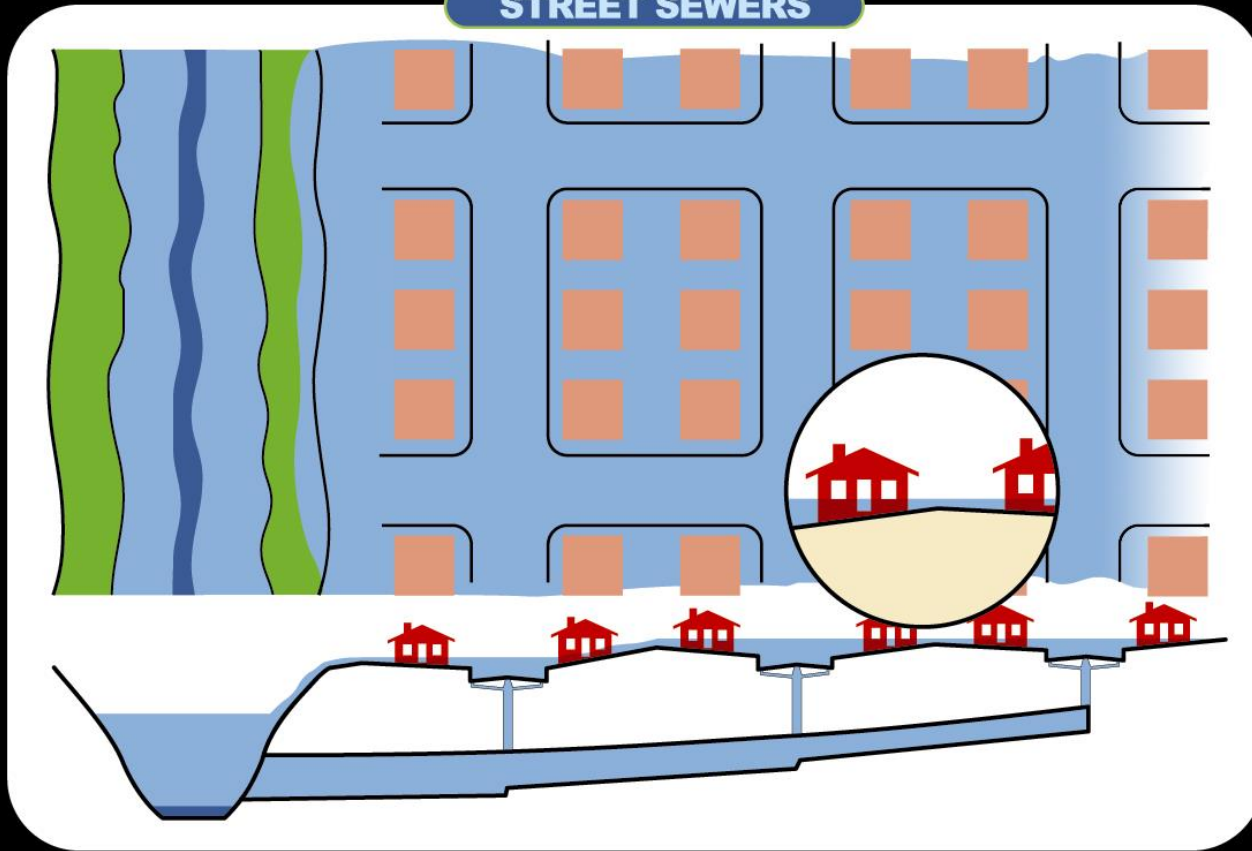
# 2007 FEMA Floodplains





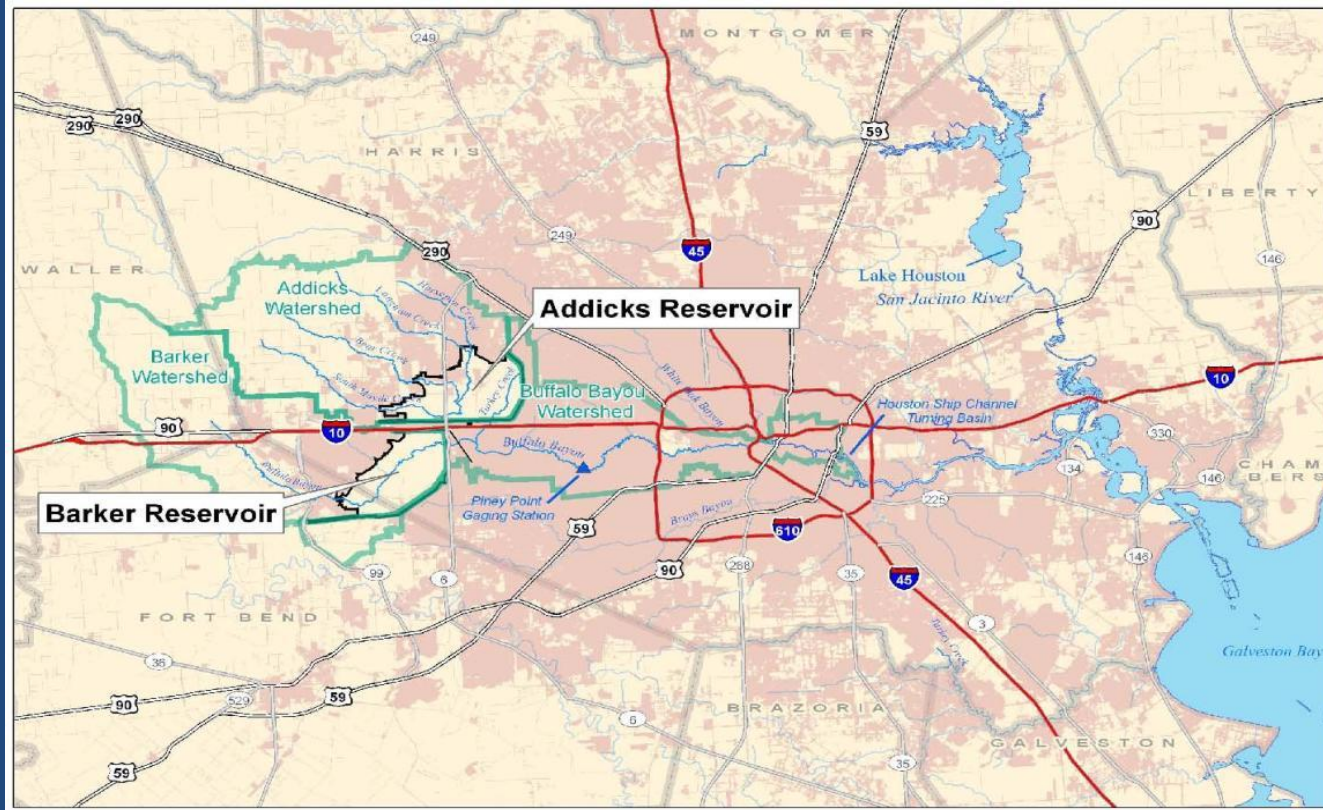
# Ponding & Sheet Flow Flooding

STREET SEWERS



**FLOODING FROM INTENSE LOCAL RAINFALL**  
(Longer Duration)

# Addicks and Barker Watersheds



# Flood Warning System



# Future Enhancements

- Near real time inundation mapping
- Public customizable alarms
  - Rainfall and stage
  - Text or e-mail
- Expansion of FWS gages (regional)
- Add roadway flooding (transtar)



# All FWS Gages



[FWS MAP](#) | [ALERTS](#) | [ABOUT FWS](#) | [DOCUMENT LIBRARY](#) | [GLOSSARY](#) | [FAQs](#) | [HELPFUL RESOURCES](#)

[CONTACT US](#)



Showing rainfall for 30 Days from 2/25/2018 11:27 AM to 3/27/2018 11:27 AM CDT

### MAP VIEW OPTIONS

- Watersheds
- Channels
- 0.00 Rainfall
- Channel Status

Mouse over map label for more information

### RAINFALL DATA

Current    Historical

30    day(s)

before 3/27/2018 11:27 AM

Show Historical

### GAGE SELECTIONS

Gages by Agency

ALL

Gage by Location

(Select Gage)

### ADDRESS SEARCH

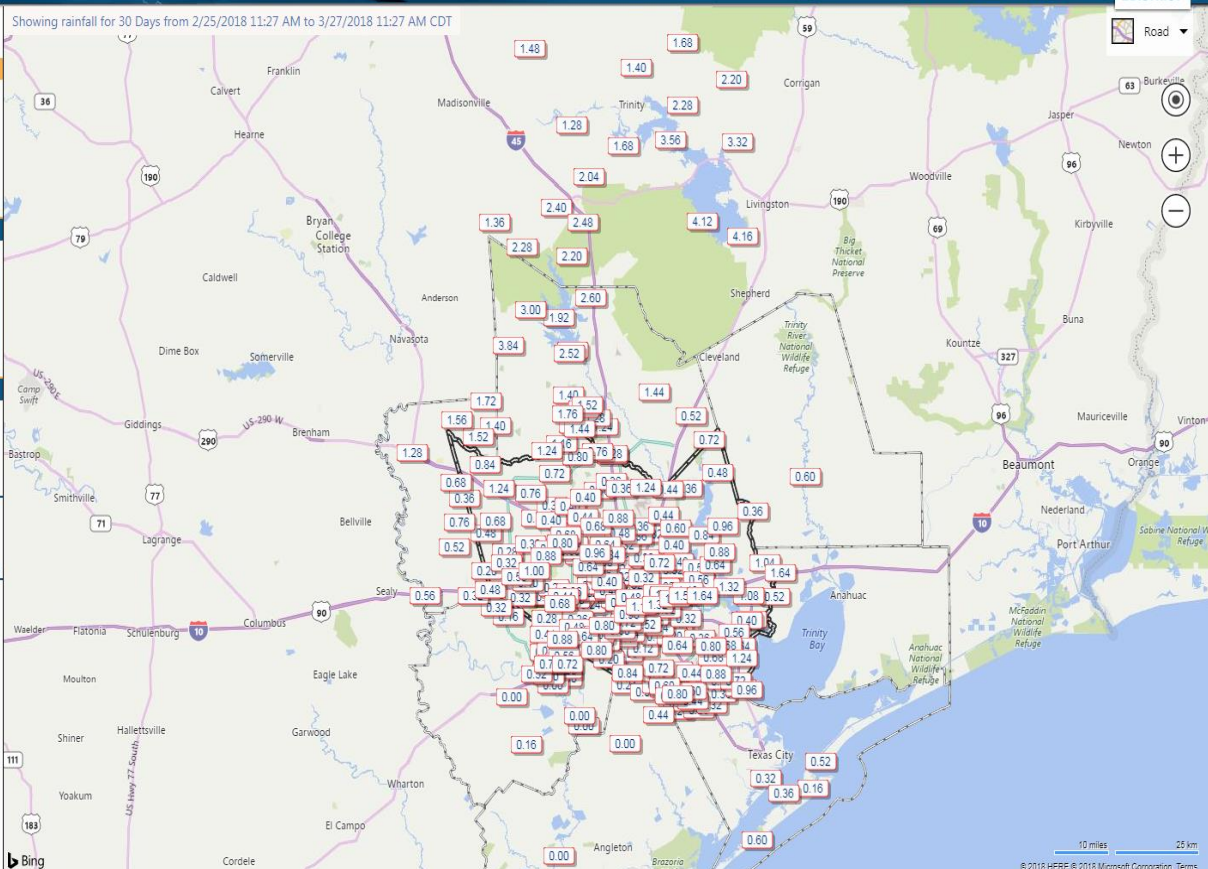
Find

e.g. 8900 Northwest Fwy, Houston 77092

[Clear Search](#)

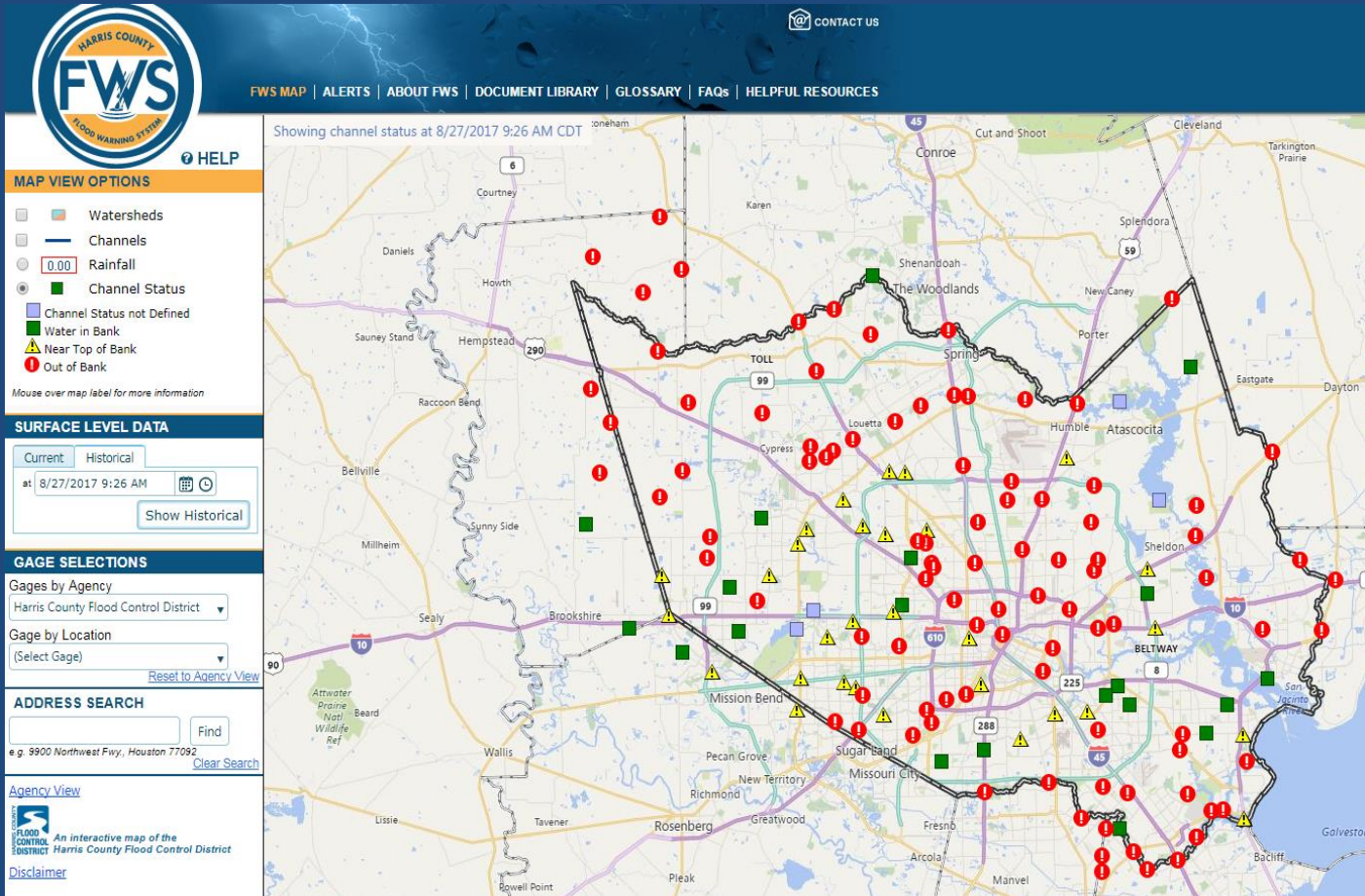
An interactive map of the Harris County Flood Control District

[Disclaimer](#)

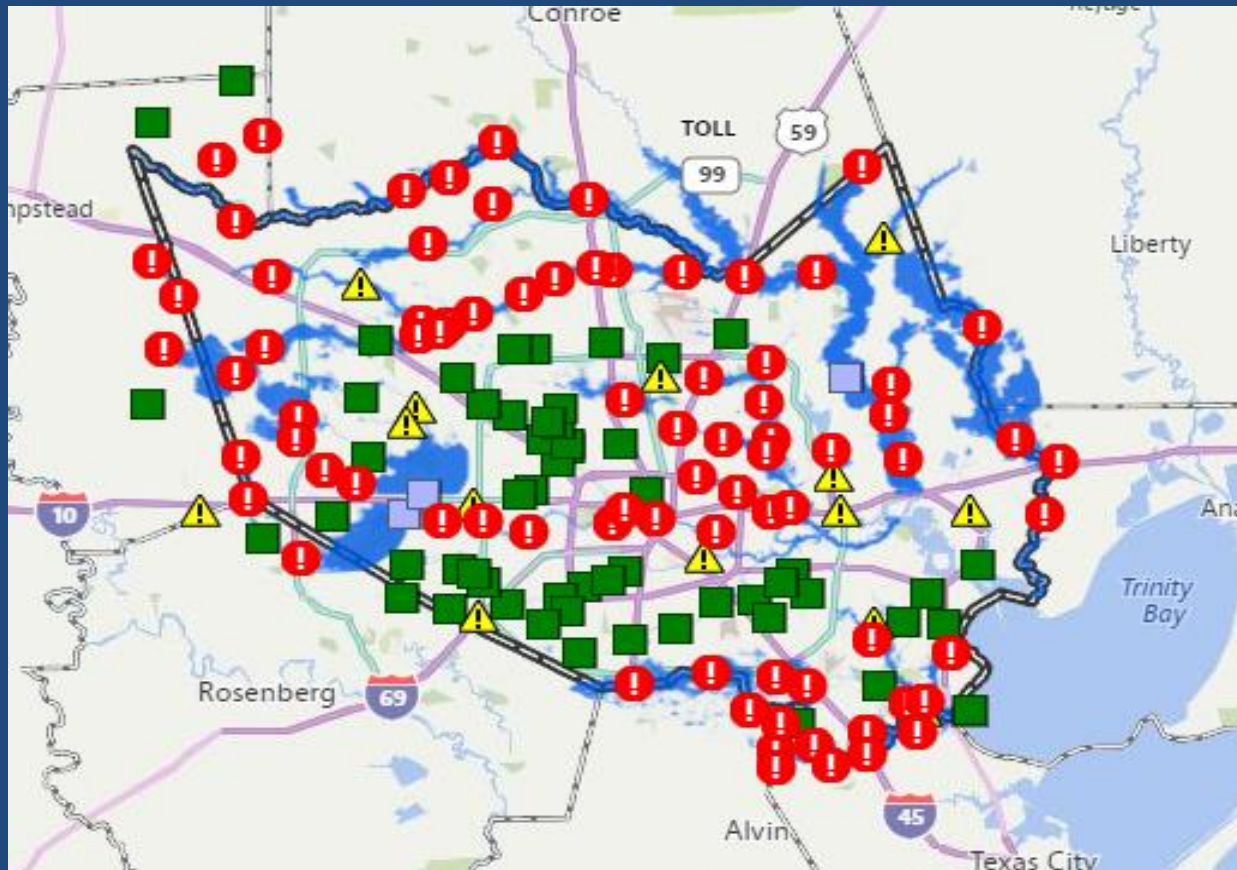




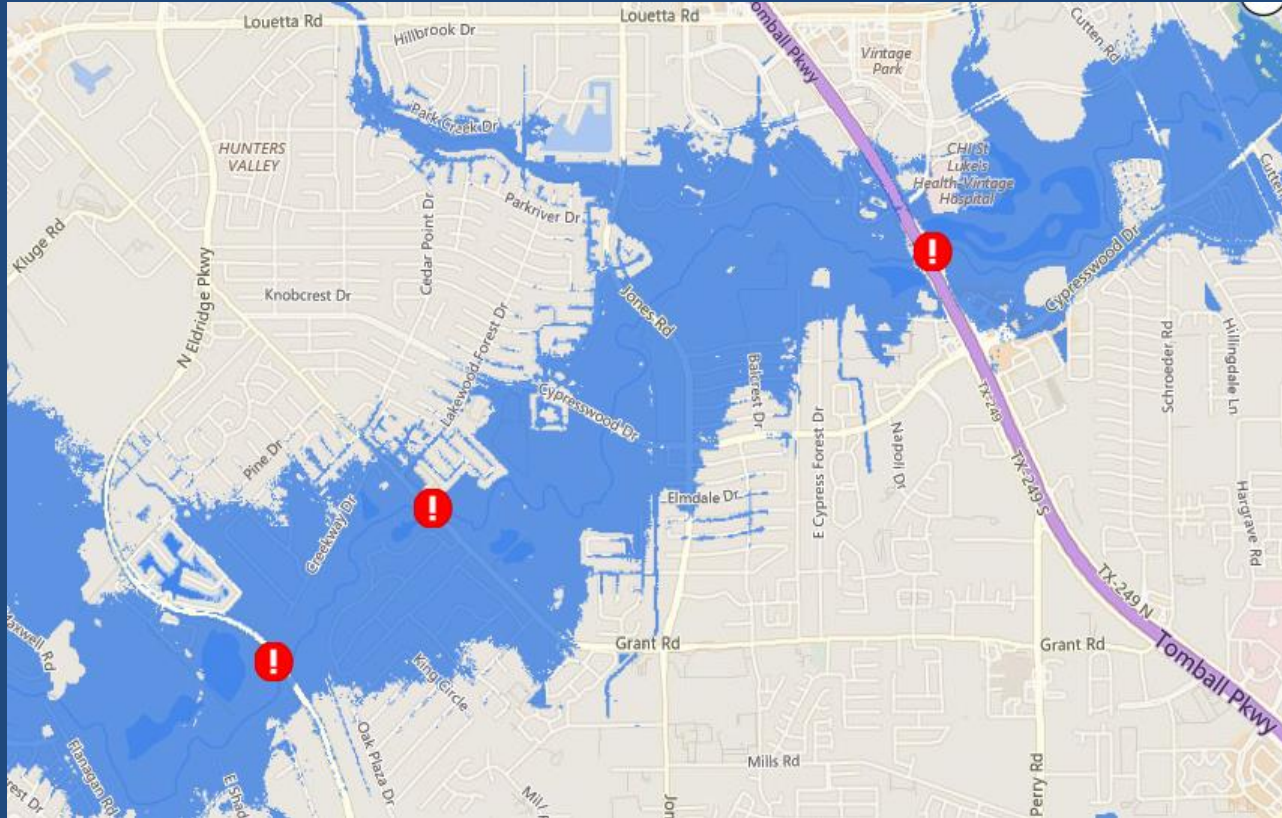
# Public Website – Channel Status



# Near Real-Time Inundation Mapping

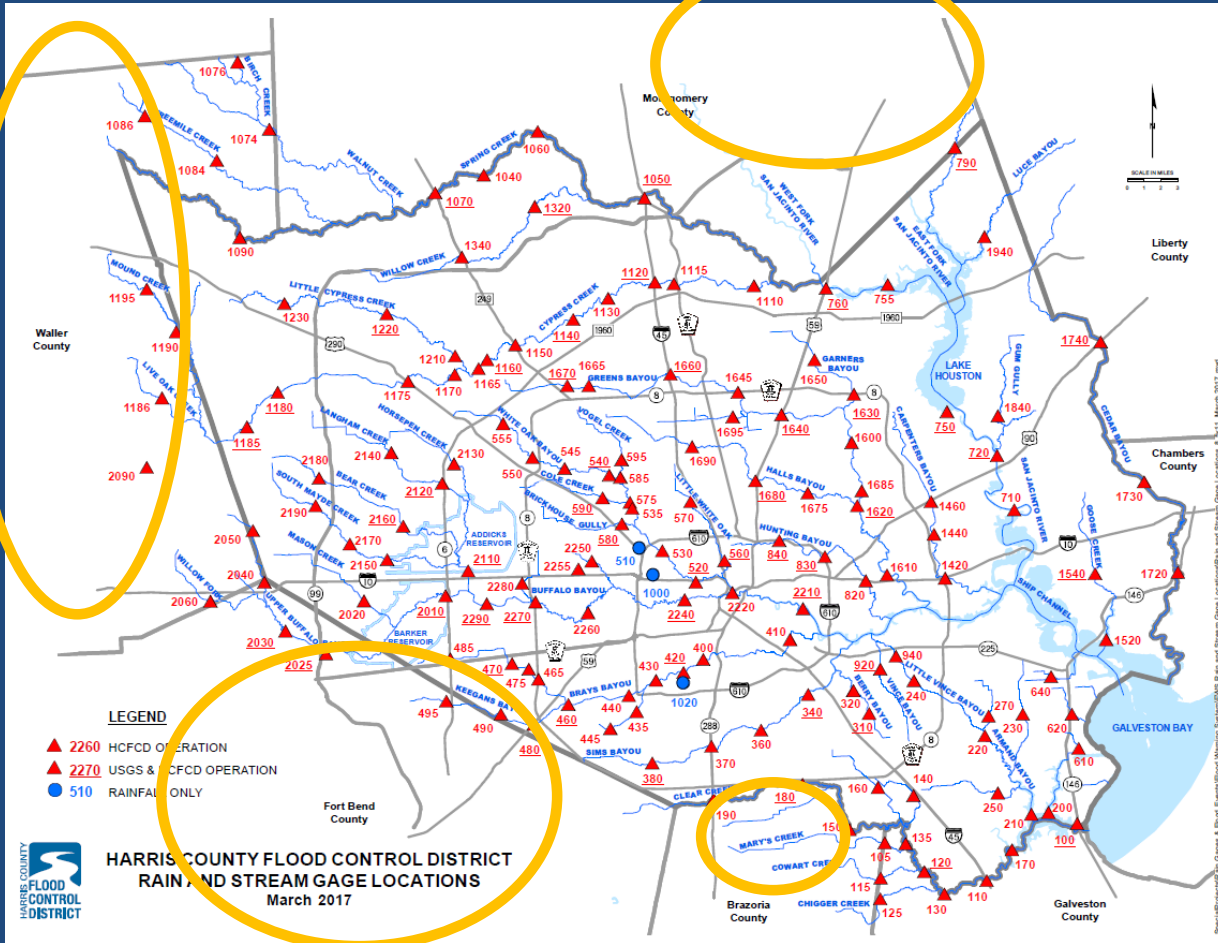


# Near Real-Time Inundation Mapping





# Gage Network Expansion



# Rainfall and Water Level Alerts

## Standard Alarms

- 1 inch of rainfall in 15 minutes
- 4 inches of rainfall in 1 hour
  
- Water level is (XX) Flooding possible (3 ft below bankfull)
- Water level is (XX) Flooding likely (Bankfull)

## Custom Alarms

- Rainfall (TBD)
- Water Level (Bottom of Channel + 2 ft to when sites floods)
  
- Ability to send messages by invalid alarms, ect
  
- Soft launch (Next week)
- Public launch (June/July)



# TDEM Grant

- 1.8 million (75/25 match)
- Rebuild and redesign FWS website and mobile version
- Enhance sign-up alerts capabilities
- Regional approach
- Expected completion 2020

# Important Information Sources

- Harris County Flood Control District
- City of Houston
- Harris County Office of Emergency Management
- National Weather Service
- San Jacinto River Authority

## Important Twitter Handles

@hcfcd

@jefflindner1

@sjra

@readyharris

@houstonOEM

@nwshouston



# Flood Safety

What to do before, during, and after a flood?

# Safety Before a Flood

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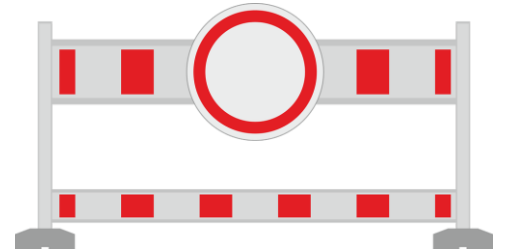
- Prepare a family disaster plan.
- Check if your insurance covers flood damages. If not, get flood insurance.
- Keep insurance and other important documents, such as copies of driver's licenses and credit cards, and other valuable items, in a safe place.
- Assemble a disaster supplies kit. Be sure to include prescription medications, food, and water.
- Find out where you can go if ordered to evacuate.
- Arrange to keep in contact with relatives and friends.
- Know your resources.

Knowing what to do when a flood occurs will increase your family's safety and possibly its survival.

# Safety During a Flood

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- Monitor warnings and be prepared to take action.
- Have multiple ways to receive weather information.
- Turn around, don't drown!
- Stay away or be swept away. Flood waters will be moving swiftly and river banks/culverts can become unstable.
- **Barricades are for your protection; do not drive around them!**
- Do not sightsee!
- If evacuations are ongoing, don't get in the way of first responders.
- Stay out of the flood waters!





# Turn Around, Don't Drown!

- Most flood deaths occur in vehicles.
- It only takes **six inches of water** for a vehicle to lose contact with the road surface.
- Most vehicles can be swept away in just 18 to 24 inches of water!
- Flooded roads may have hidden dangers, such as washed out road beds or underwater obstructions.
- Be especially cautious when traveling at night .
- If your vehicle is caught in rising water, leave it immediately and seek higher ground.



Minnesota road damaged by flood waters, courtesy of FEMA.

# Safety After a Flood

- Stay away from damaged areas unless your assistance has been specifically requested by police, fire, or a relief organization.
- Return home only when authorities indicate it is safe.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.
- Cut power to flooded areas of your home
- Only use generators in well-ventilated areas—never in a closed garage!

## Flooding Resources

Flood Safety

Turn Around Don't Drown

State Flood Information

Flood Hazards

NWS Flood Related Products

Forecasts and Observations

National Water Center

Education and Outreach Materials

Partner Agencies

**[weather.gov/flood](https://www.weather.gov/flood)**



# Reporting/Wrap Up

# What to Report

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## Flash Flooding

- Underpasses filling with water
- Impassible roadways
- Any fast-moving water greater than 6 inches in depth

## Any River or Bayou Flooding

## Any Coastal Flooding



Flooding, Washington County (2016)

# Formatting Reports



Reports should include the following information:

**WHO** is calling

**WHERE** the flooding is located

**WHAT** type of flooding is occurring (flash, river, or bayou)

**WHEN** the flooding occurred (is it ongoing?)

**HOW** deep is the water (if you can \*safely\* evaluate this)





## The Good

“I’m a storm spotter located in Sealy at the intersection of Meyer and FM 2187. Water is flowing over curbs; it’s at least 6-8 inches deep in some locations on the road.”

## The Bad

“Hey, we got some flooding here a few minutes ago!”

## The Ugly

“My sister-in-law said the bayou got really closer to her house, did you have a warning out for that?”

# How to Report

## Call us!

Spotter line: 1-800-846-1828

## Report via amateur radio

Call sign WX5HGX

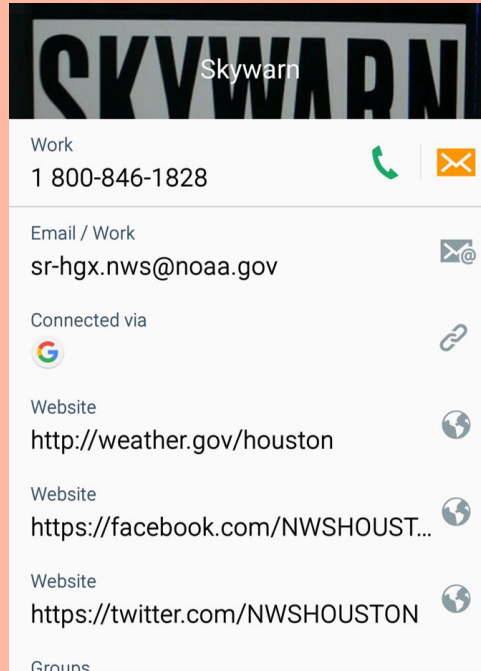
## Email

[sr-hgx.nws@noaa.gov](mailto:sr-hgx.nws@noaa.gov)

## Social Media

Twitter: @NWSHouston

Facebook: NWSHouston



## Spotter Tip

Set up SKYWARN as a contact  
in your smartphone



# Flood Risk

# Flood Risk?

Any situation involving exposure to a flood danger, harm or loss.

**Everyone is at a risk for flooding.**



**FEMA**

# Insurance Misconception

## ▪ Misconception:

*“I’m already covered—my homeowners policy covers flooding.”*

## ▪ Fact:

Most insurance policies do not cover flooding; only flood insurance covers flood damage.

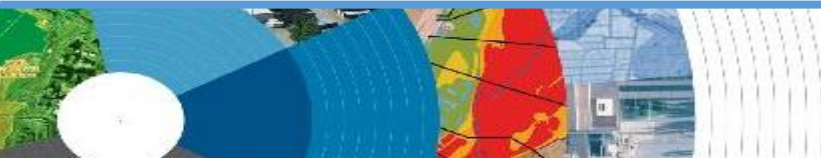
Renters and Business owners should also consider flood insurance for contents.

## ▪ Misconception:

*“I don’t live in a flood zone.”*

## ▪ Facts:

- Floods are the #1 natural disaster in the United States.
- If it can rain, it can flood.
- FIRMs do not show localized flooding from drainage ditches/sewers/road ponding.
- To some degree overland flooding...but not property to property drainage problems.



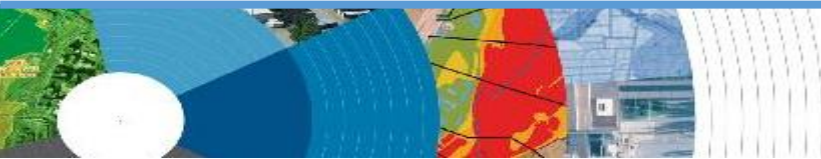
**FEMA**



# Cost of Flood Damage?

2,500 sqft, one-story home with possessions worth \$50,000

Interior Water Depth (Inches)	Cost to Home	Cost to Personal Property	Combined Loss Potential
1"	\$23,635	\$3,172	\$26,807
2"	\$23,720	\$3,172	\$26,892
3"	\$24,370	\$4,917	\$29,287
4"	\$31,345	\$7,207	\$38,552
5"	\$31,425	\$13,914	\$45,339
6"	\$37,260	\$14,777	\$52,037
7"	\$37,691	\$17,700	\$55,391
8"	\$38,122	\$20,624	\$58,746
9"	\$38,553	\$23,547	\$62,100
10"	\$38,983	\$26,470	\$65,453
11"	\$39,414	\$29,394	\$68,808
12"	\$39,845	\$32,317	\$72,162
24"	\$44,325	\$43,001	\$87,326
36"	\$47,905	\$46,633	\$94,538
48"	\$53,355	\$50,000	\$103,355



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# Flood Insurance Basics

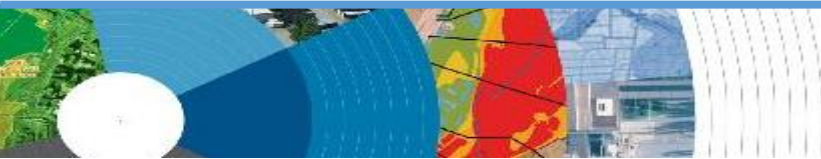
- Brief definition of flooding – Any form of rising water in which 2 properties are affected.
- It doesn't have to be presidential declared event for a flood claim to be filed on a flood policy.

## Individual Flood Insurance

- **Structure Coverage**
  - Max coverage \$250,000
  - Higher limits for commercial risk
- **Contents coverage**
  - Contents is an optional addition (except for Preferred Risk Policy)
  - Max coverage \$100,000 coverage.
  - Renters can purchase flood insurance for contents.
- **Wait Period**
  - Typically - 30-days from purchase until effective.

## Group Flood Insurance

- Available during a Presidential Declared event
- If qualified for a IA grant a GFIP will be purchased in the amount of \$600
- Policy is good for 3 years
- Must maintain insurance on the property forever
- Max amount on the policy is 33,500 this includes structure and dwelling

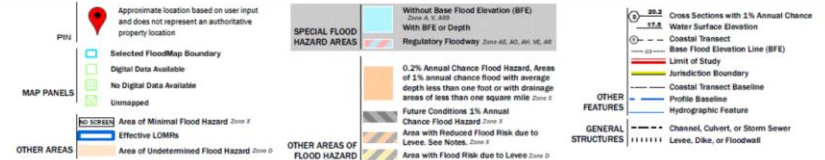
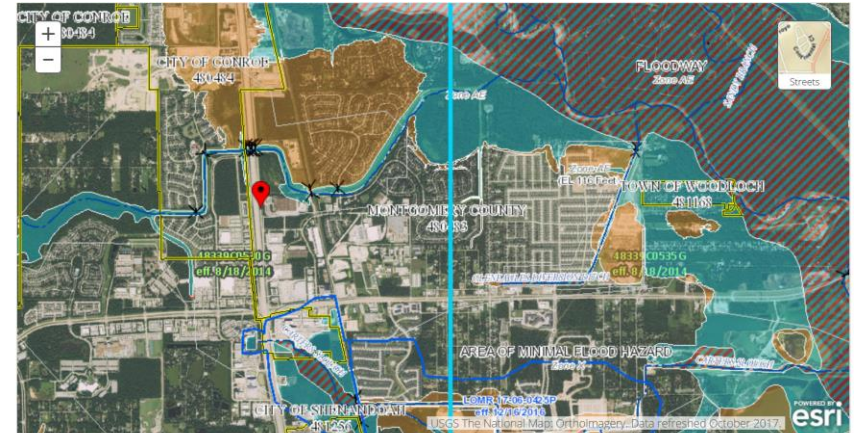


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# What is a FIRM?

## Flood Insurance Rate Map

- Identifies the flood zones
  - SFHA (high risk)
    - A, AE, AO, AH, VE, V etc. (Aqua)
      - 1% annual chance flood
  - Non-SFHA (low to moderate risk)
    - B, C and X (Shaded – orange or gray color & non-Shaded)
      - Orange/Gray area – outlines areas protected by Levees
      - Even the non-shaded is a flood zone – a minimal risk.
- Used for rating flood insurance policies
- Are subdivided by panels to cover jurisdictional boundary.
- Shows what the BFE within the zones
- FIRM's only show Coastal and Riverine flood risk



Find your zone at <https://msc.fema.gov/portal/home>



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# Structure Elevation Impact Insurance Rates



High Risk =  
\$\$\$

Medium Risk =  
\$\$

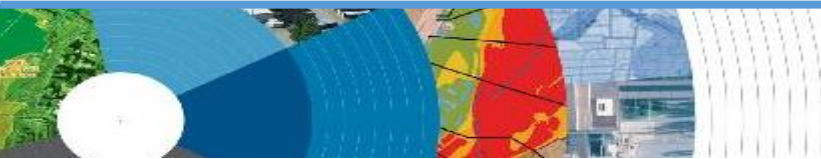
Lower Risk = \$

The elevation is just one factor, others include: when was the structure, has it flooded in the past, etc.

**EVERY Structure has a risk...**  
*generally the higher the structure the less the risk.*

# Summary

- Living in Texas means we have a flood risk even with heavy rain.
  - Tax Day 2016 and Memorial Day 2015 – not with a tropical system
- Flood Risk is from multiple sources.
- Flood insurance allows individual property owners to manage their risk.
  - **Buy policies that cover the structure AND contents.**



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# Contact Information

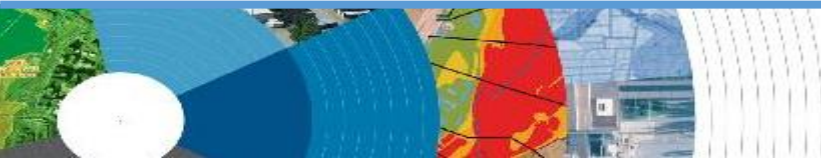
NFIP Hotline  
1-800-427-4661  
[www.fema.gov/nfip](http://www.fema.gov/nfip)

Angela Harrison, Insurance  
Cell 470-557-2794 | [Angela.Harrison@fema.dhs.gov](mailto:Angela.Harrison@fema.dhs.gov)

Yho-Meka Conway, Insurance  
Cell 470-572-0803 | [Yho-Meka.Conway@fema.dhs.gov](mailto:Yho-Meka.Conway@fema.dhs.gov)

Lauren Schmied, PE, Floodplain Management  
Cell 202-812-6164 | [Lauren.Schmied@fema.dhs.gov](mailto:Lauren.Schmied@fema.dhs.gov)

Gilbert Giron, ANFI, CFM, ACA  
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Phone: 940-898-5412 | [Gilberty.giron@fema.dhs.gov](mailto:Gilberty.giron@fema.dhs.gov)



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# Questions

National Weather Service  
Harris County Flood Control District