In Harris County flooding can occur at any time! You have received this newsletter from Harris County as outreach and an awareness effort. Harris County is concerned about flooding and has Floodplain Management Regulations to help protect you and your property from future flood damage.

Check with the Harris County Permits Office at (713) 274-3900 for information about the extent of past flooding in your area. Department staff can discuss with you possible causes of flooding, proactive measures the County is taking, and flood preparedness measures you could take to protect your family and property.

PREPARE FOR FLOODING

Knowing what to do, what to have and when to take action is your best protection.

- Know how to shut off the electricity and gas to your house if water is rising near your property.
- List emergency numbers, identify a safe place to go and make a household inventory.
- Secure important documents, valuables, insurance policies, medicine, etc.
- Collect and put cleaning supplies, a camera, waterproof boots, and other useful tools in a handy place.
- Develop a disaster response plan. For a copy of checklists, forms, and additional information please visit the FEMA website: www.ready.gov/financial-preparedness.

PERMANENT FLOOD PROTECTION

To further prepare your family and property, consider some permanent flood protection measures.

- Mark your breaker box to show circuits to areas of your home at risk of flooding.
- Consider elevating your house above the base flood elevation (BFE).
- Check your building for water entry points.
- Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup during flooding.
- Note that a development permit may be required and some flood protection measures may not be safe for your building type. For more information please visit Harris County Permits’ website: http://eng.hctx.net/permits.

Harris County Resources:
* http://www.eng.hctx.net/Consultants/Floodplain-Management
* HarrisCountyFWS.org
* http://www.TheHurricaneTracker.org

Harris County wants you to be ready.

Updated: July 2018
GET A FLOOD INSURANCE POLICY

Flood insurance is highly recommended for your protection.

- Homeowner’s insurance policies do not cover damage from floods. However, because Harris County participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the federal government and is available to everyone, even properties that have flooded in the past. Because Harris County participates in the Community Rating System, you may receive a reduction in the flood insurance premium.
- If your property is located outside a mapped Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
- Some homeowners are required to purchase flood insurance when acquiring a mortgage or home improvement loan. Typically, these policies cover the building’s structure but not the contents. Floodwaters usually cause more damage to the contents of a home, so be sure you have content coverage.
- Don’t wait for the next flood to purchase a flood insurance policy. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.

FOR MORE INFORMATION

Contact your insurance agent for more information about purchasing flood insurance. If you don’t have an agent, or your agent does not write flood insurance, the NFIP has a toll-free number for agent referrals at 1(888) 379-9531.

For more information about flood insurance visit https://www.floodsmart.gov/floodsmart/.

Mitigation funds may also be available for you. To inquire about your eligibility for a voluntary home buyout or information regarding flood damage reduction in Harris County, please contact the Harris County Flood Control District at (713) 684-4000.