

Flood Protection Assistance

You can obtain information on flood protection, flood safety, general flood information, warnings, site-specific flood and related data and financial assistance advice from the City of Benbrook's Public Services Department. Contact a department representative at **817-249-6063** to assist you in:

- ◆ Determining the flood zone and flood risk for your property.
- ◆ Historical flood occurrences in your neighborhood.
- ◆ Availability of flood insurance and where to purchase a policy.
- ◆ Lender requirements associated with the 'Mandatory Purchase of Flood Insurance' guidelines.
- ◆ Site visits to review flooding, drainage and stormwater problems, and one-on-one suggestions to property owners.
- ◆ Building requirements and copies of as-built Elevation Certificates, when available.
- ◆ Guidance on flood mitigation techniques such as elevating, relocating, or removing repetitive flood loss structures.
- ◆ Information on retrofitting techniques such as installation of barriers, levees and floodwalls to reduce potential flooding of structures and basements.

Floodplain Permitting

The City's ordinances and building codes guide and regulate construction in floodplains. Without these provisions, flood insurance through the National Flood Insurance Program (NFIP) would not be available. Any development in the floodplain without a permit is illegal and should be reported to the Public Services Dept at **817-249-6063**.

Obtaining Flood Insurance

Purchasing flood insurance through the NFIP is one of the best ways to protect your home and belongings. Standard homeowner policies do not cover damage from floods.

- ◆ There is normally a 30-day waiting period when purchasing a new policy. Flood insurance is sold through private insurance companies and agents and is backed by the federal government.
- ◆ Homeowners in Special Flood Hazard Areas (high risk flood zone) must buy flood insurance if they have a mortgage from a federally regulated lender.
- ◆ Homes located outside the high-risk flood zone areas need flood insurance too. Nationally, 25% of structures that flood each year belong to policyholders whose properties are outside a high risk flood zone.
- ◆ Flood insurance is available for all properties located in the City of Benbrook.
- ◆ If you are renting a home or apartment, contents coverage is available from the NFIP to protect your valuables and belongings.

For more information about flood insurance, contact a Property and Casualty Insurance Agent or the City Public Services Department. You can also visit: www.floodsmart.gov



For more information contact:

Public Services Department

911 Winscott Road

817-249-6063

Benbrook Floodplain Information

For real-time river gauge information:

- www.usgs.gov

Other useful website information:

- www.fema.gov
- www.floods.org
- www.noaa.gov
- www.tfma.org
- www.weather.gov
- www.floodsmart.gov



You are receiving this brochure because your property is in or near a floodplain, or 'Special Flood Hazard Area' (SFHA) mapped by the Federal Emergency Management Agency (FEMA). This does not mean that your property has flooded or will flood in the future. However, mortgage lenders must require the purchase of flood insurance for any loan secured by real property located in a SFHA. If you are renting property in a SFHA, flood insurance is available to help protect your belongings and valuables in the event of a flood.

Be flood wise - know your flood hazard!

Property Protection

Act now to protect your property from flood damage. If the first floor level of your structure is lower than the Base Flood Elevation (BFE) on the FEMA's Flood Insurance Rate Map (FIRM), consider ways to reduce the risk of flooding such as retrofitting or renovating to protect your structure.

Retrofitting measures include:

- ◆ Elevating the building so that floodwaters do not enter or reach the lowest floor above flood level.
- ◆ Constructing barriers out of compacted soil or concrete between the building and flood waters.
- ◆ "Dry floodproofing" to make the building walls and floor watertight.
- ◆ "Wet floodproofing" to protect a building by allowing floodwaters to enter uninhabited areas of the property such as parking and storage areas.
- ◆ Preventing basement flooding from stormwaters or sump pump failure.

Reference materials on retrofitting can be found in the Benbrook Public Library or online at <https://www.fema.gov>.

Flood Hazard

The City of Benbrook has 10 major watersheds, each of which has areas that are subject to flooding from rising streams or localized street and yard flooding. Most stream flooding areas have been mapped by the Federal Emergency Management Agency (FEMA); however, not all flood-prone areas, areas with poor drainage, or localized street flooding have been mapped. Your property may have never been flooded or may be shown on the FEMA maps to be outside the mapped limits of flooding.

Most areas of the City have yet to see the record 1% annual chance flood event. There is no guarantee your property will never flood. Statistics show that the 1% annual chance flood event has approximately a 30% chance of occurring over a 30-year mortgage period.

Mapped flood-prone areas and historical flooding information is available by visiting the City's Public Services Department.

Floods are among the most frequent and costly natural disasters. Conditions that cause floods include heavy or steady rain for several hours or days that saturates the ground. Flash floods occur suddenly due to rapidly rising water along a stream or low-lying area.

Flood Safety

- ◆ Stay away from floodwaters. If you come upon a flowing stream where water is above your ankles, stop, turn around and go another way. Six inches of swiftly moving water can sweep you off your feet.
- ◆ If you come upon a flooded road while driving, "Turn Around Don't Drown." Do not drive into flooded roadways or around barricades. If you are caught on a flooded road and waters are rising rapidly around you, get out of the car quickly and move to higher ground. Most cars can be swept away by less than one foot of moving water.
- ◆ Keep children out of the water. Flood waters are dangerous and may also be contaminated with hazardous materials and poisonous snakes.
- ◆ If power lines are down, do not step in puddles or standing water. Turn off all utilities, gas and electricity, and be alert for gas leaks.
- ◆ During cleanup, wear protective clothing, including rubber gloves and boots.

Natural Resources and Flooding

Benbrook's local marshes and wetlands provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitat, and protect habitats for rare and endangered species. The floodplains are an important asset. They provide open space, aesthetic pleasure and areas for active and passive uses. The Benbrook Water Authority has implemented a number of programs and ordinances to encourage residents to conserve water year-round and avoid contaminating the soil and waterways.

The City's Public Services Department works to educate residents regarding "Don't Clog the Drain." A Code Enforcement Officer help monitor activities associated with protecting the City's floodplains and waterways. The City offers residents a household waste recycling program in an effort to eliminate junk, litter, and debris left in yards which clog storm drains and block natural waterways. Removing these items along with tree trimmings and brush debris aides in preventing overbank flooding in low-lying areas and waterways.

Flood Warnings

The ability to safely evacuate residents during a disaster depends on strong disaster preparedness planning and requires the cooperation of all affected citizens. Evacuations require the establishment of emergency shelters during disasters for evacuees. Significant coordination among City departments during disasters is critical in order to maintain essential City services.

The City's Fire and Emergency Medical Services Department provides information on the City's outdoor warning siren system, instructions on responding to the alerts, how to prepare and plan for possible hazards, and evacuation and shelter information. Call **817-249-1727** or visit the website at <http://www.ci.benbrook.tx.us/127/Fire-and-Emergency-Medical-Services>