



CITY OF BEAUMONT, TEXAS

801 MAIN STREET



BEAUMONT, TEXAS

Message From The Mayor To Floodplain Property Owners

The City of Beaumont has submitted an application to the National Flood Insurance Program's Community Rating System (CRS). Under the CRS, flood insurance premium rates are reduced because Beaumont is working to reduce flood risk and to meet the goals of the CRS: reduce flood losses; facilitate accurate flood insurance rating; and promote the awareness of flood insurance. In support of these goals, we have developed the following information about flood risks and flood insurance in the City.



**NATIONAL
FLOOD
INSURANCE
PROGRAM**

Using our flood maps and property maps, we have determined that at least a portion of your property may be in the floodplain of one of the many drainage ditches throughout the City. Read the following notes and call us if you have questions.

Beaumont's Floodplains

You can learn more about the flood risk at your property by reviewing flood maps. Stop by the Planning and Zoning Division at 801 Main Street. Everyone who wants to look at the flood maps will be helped. The floodplain map was prepared by the Federal Emergency Management Agency. The map on the next page shows the places where several homes clustered together have experienced repetitive flooding. However, these are not the only areas that flood regularly.

Some of our flood-prone areas are not shown on the flood map because they are due to local storm drainage problems. During heavy rain storms, drainage problems may cause flooded roads, local ponding, and/or overflowing ditches. The last major flood in October 2002 damaged hundreds of homes. A look back at our history of flooding indicates that the most likely period for flooding is during hurricane season, from April to October, but it can happen at any time.

Be Flood Safe!

Floodwaters can be dangerous. Keep children out of floodwater, especially where they can be sucked into culverts and storm drains. Just 18" of water can float a car and most people who die in floods are trapped in flooded cars. The water doesn't have to be moving fast to wash a car off the road. Learn more at <http://tadd.weather.gov/>.

If your home or business is in the floodplain, you need to think ahead about what to do the next time a big flood is predicted. For safety's sake, you may be advised to evacuate. Learn now how to turn off your electricity safely and which flood-prone roads to avoid. Local flood warnings are carried by local television stations 4, 6, and 12, and the National Weather Service.



Help Protect Our Drainage

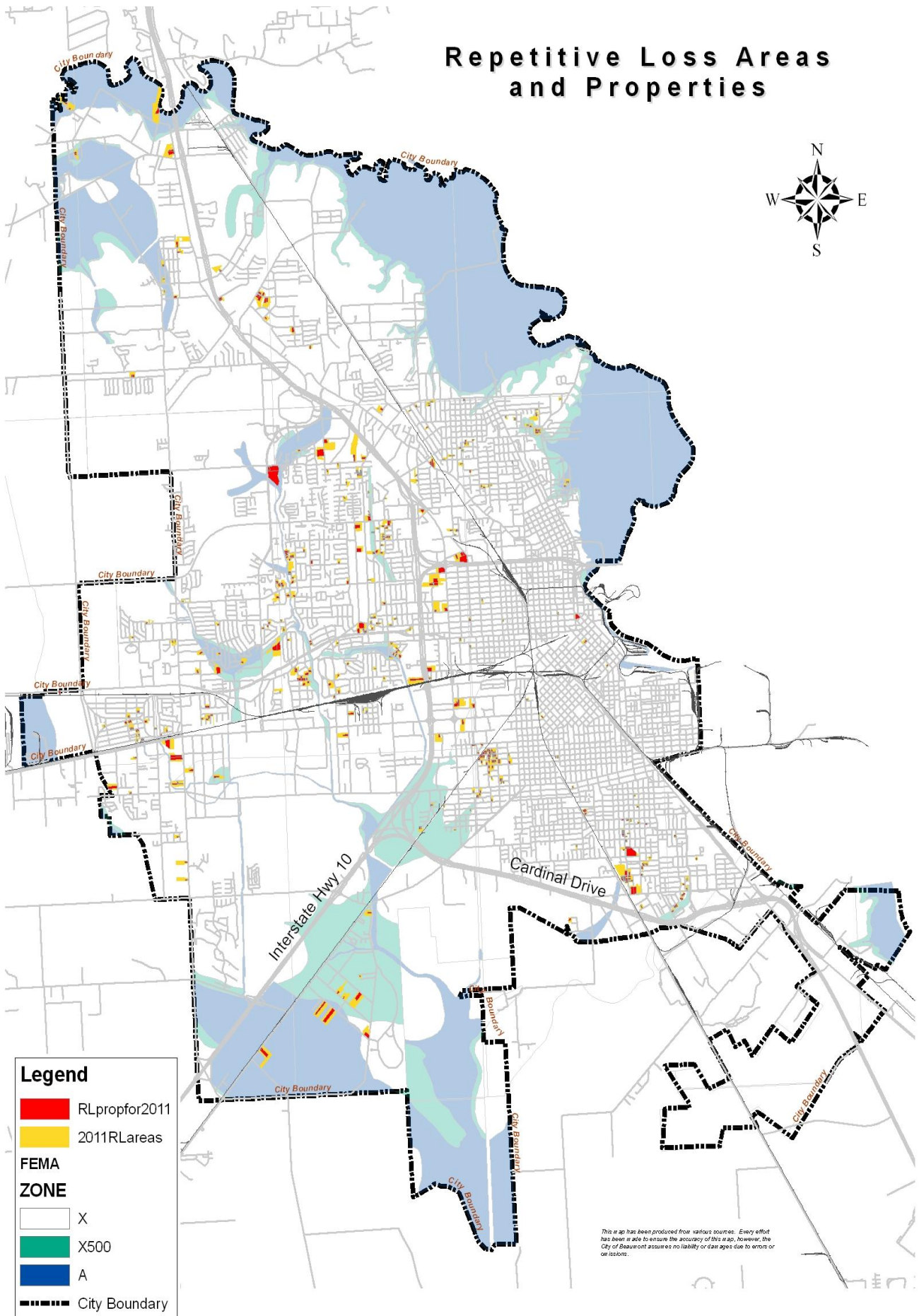
Our creeks, ditches, gutters, and stormwater ponds must be clean and open so that water can move downstream. Do not dump or throw anything into them, including grass clippings, leaves, tree branches, or trash. Dumping is a violation of State Law and should be reported to the Public Works Department by calling (409) 880-3719.

Floodplain Administrator: (409) 880-3764

Public Works: (409) 880-3725

Emergency Management Office: (409) 880-3838 or (409) 880-3865 (24 hours)

Repetitive Loss Areas and Properties



Legend

- RLpropfor2011
- 2011RLareas

FEMA ZONE

- X
- X500
- A
- City Boundary

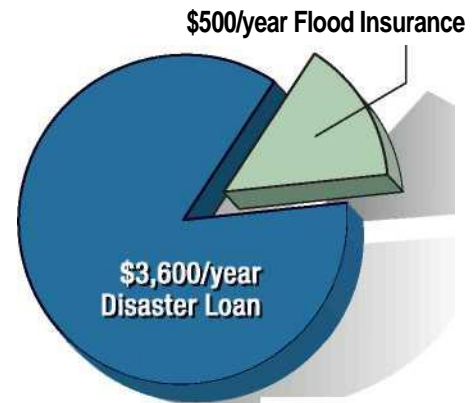
This map has been produced from various sources. Every effort has been made to ensure the accuracy of this map, however, the City of Beaumont assumes no liability or damages due to errors or omissions.

Flood Insurance Protects You Financially

If your home or business is in the floodplain or an area where stormwater collects, flood insurance is recommended. Flood damage is not covered by your standard property insurance policy or your renter's policy. Some mortgages require you to buy flood insurance, but you can buy a policy even if your lender doesn't require it. Most insurance agents can sell you a policy. This important financial protection can pay for clean-up costs and to repair damage to your building. Be sure to ask about coverage to help replace your personal belongings or building contents. Note! There is a 30-day waiting period before coverage takes effect - don't wait for the next storm to protect your family.

Just because you haven't had flood damage in the past doesn't mean you will be safe the next time the water rises. Don't make a big mistake and think that disaster assistance or federal loans will be your best solution. Nationwide, the average flood insurance policy for \$100,000 coverage costs about \$500 each year (\$42 a month). Disaster assistance grants average less than \$6,000, which certainly is not enough to clean up or repair after a big flood. More importantly, repaying the average federal loan costs about \$300 per month ... or about \$3,600 each year for 10 years!

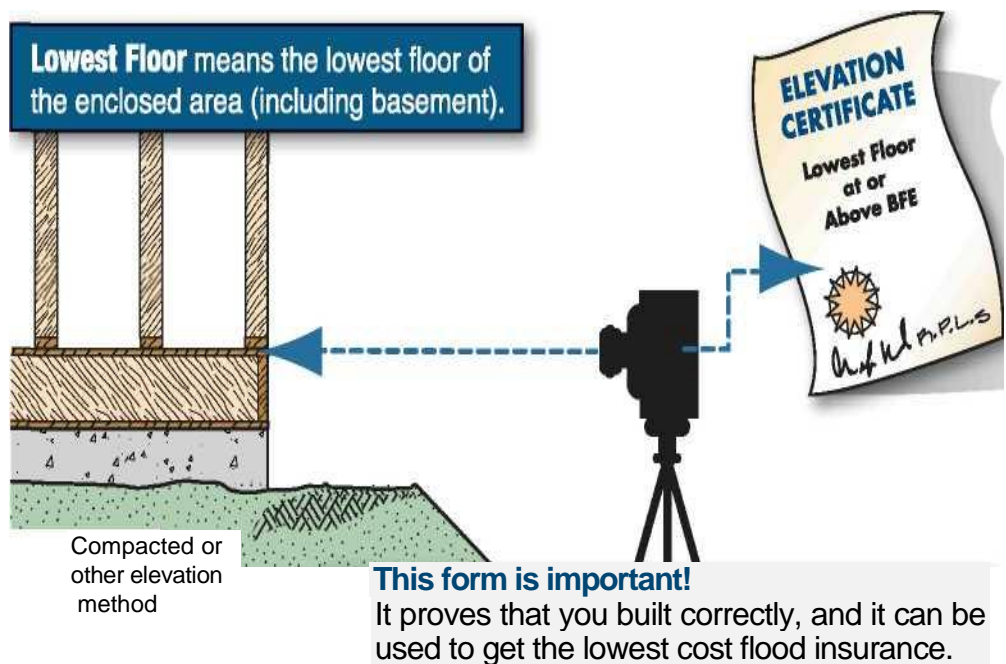
COMPARE TYPICAL YEARLY COSTS



Call Your Insurance Agent to Learn More

Learn About The Elevation Certificate

The Elevation Certificate, prepared by a registered engineer or land surveyor, is an important piece of paper. If your home was built after Beaumont started issuing floodplain permits, your builder should have prepared a certificate. The City has some certificates on file; call Building Codes at (409) 880-3762 to see if one is available for your house. For newer buildings, the certificate is used to show that your building complies with the regulations and it is required to get a flood insurance policy. For older buildings that just happen to be elevated above the predicted flood level, the Elevation Certificate may help.



Act Now To Protect Your Property

It's always good to protect your property before the next flood. Call the City's Floodplain Administrator to ask for a site visit to discuss flood hazards and what you can do to reduce future damage. Depending on the severity of flooding, you might be able to retrofit some aspects of your house or take a simple, permanent step such as raising your air conditioner on an elevated platform or improving yard drainage. At a minimum, know how to turn off the electricity and be ready to move valuable furniture, carpets, and small appliances. Some materials to help you consider flood protection can be found in the Library. Learn more at FEMA's website (www.fema.gov) and order a free copy of "Repairing Your Flooded Home" from the American Red Cross and check for clean-up tips on www.redcross.org.

PRSRT STD
 U S POSTAGE
 PAID
 BEAUMONT TX
 PERMIT NO 55




«NAME»
 OR CURRENT RESIDENT
 «ADDR1»
 «ADDR2»
 «CITYST»

After A Flood

Sometimes the hard lessons are learned after a flood. If your home or business is damaged, you may be required to get a permit. If repairs cost more than 50% of the market value of your building, FEMA regulations require you to bring the building "into compliance" with the floodplain regulations. This could mean elevating the building on a higher foundation or other measures to satisfy the rules.

If you experience major flood damage and are covered by flood insurance, in addition to the regular insurance payment you may be eligible for up to \$30,000 more (called an ICC claim). This money is to pay for property protection and compliance. Be sure to call the City for a damage estimate and remember: to qualify for this money you must get a permit. This money is to pay for property protection and compliance (see box to right).

Use the ICC Claim to:

-  Elevate the house on your lot
-  Demolish and rebuild the house
-  Move the house to high ground

Floodplains Make Good Open Space

Creeks and drainage ditches naturally tend to flood. That's why it makes sense to keep development away from waterways so that floodplains can function as nature intended. Anyone thinking about building in a floodplain should consider locating back from the waterway to leave the floodplain open. Subdivisions can be laid out to leave the floodway as neighborhood open space. Many wetlands are found in floodplains and have many types of plants and wildlife. A permit from the U.S. Army Corps of Engineers is required to alter a wetland. Call the City's Floodplain Administrator to discuss the best way to minimize impacts on our floodplains.

Development Permit Required For Floodplain Activity

A permit is required to do any of the following in a floodplain: build, rebuild, bring in fill dirt, regrade the land, excavate, add on to or improve your home or business, place a manufactured or mobile home unit, install an underground or above-ground tank, subdivide land, and place accessory buildings and temporary structures. New and improved buildings and additions, including manufactured homes, must be elevated above the predicted flood level. Buildings that are damaged such that the cost to repair is 50% or more of their market value - whether the damage is due to flood, fire, wind or other cause - must be made compliant with the City's floodplain management requirements.

Before you start any activity that requires a permit, stop by or call the Floodplain Administrator. Failure to get a permit is a violation and citations, fines, and legal action may be taken against people who do not get a permit before they start building. Check with the City to see if someone who is working in the floodplain has a permit.