

LOOK UPSTREAM

JUNE 2004

Look Upstream. New flood plain maps for Little Cypress released. Big Cypress map to come later. Both are a "preliminary" version which now go through a review and appeals process.

Three years ago, Tropical Storm Allison inundated Harris County. Over 73,000 homes and 95,000 automobiles were flood damaged. The storm dumped up to 38.8 inches during a 5-day period in June 2001. The average was 35 inches in some watersheds in the eastern part of the county. Cypress Creek inhabitants, although over 1,000 homes flooded, were lucky. Very lucky! Rainfall during this period in the western upstream area of Big Cypress and Little Cypress ranged from 5 to 9 inches increasing to 15 inches moving north easterly from near the confluence of Big Cypress and Little Cypress.

In the aftermath of T.S. Allison, FEMA and Harris County Flood Control District began recalculating and mapping the flood plain areas for all 22 watersheds in Harris County. (Cypress Creek is the largest with over 320 square miles; nearly the total of Brays Bayou, Buffalo Bayou and White Oak Bayou combined). According to the new "preliminary" map for Little Cypress, the flood plain area is now calculated as 37 ½ % larger than on the previous maps. The reader should bear in mind that much of this watershed historically has consisted of farmland and forests although isolated development is taking place. Stormwater flood experts are in agreement that the greatest cause of flooding due to mankind is urban development. Thus it is important to keep this in mind as new subdivisions and shopping centers are constructed in northwestern Harris County, one of the fastest growing areas in the country.

What does this mean to the typical homeowner? We believe these are important considerations:

1. If your home is financed under a federally insured loan and is in the flood plain, you must be insured against flood damage.
2. Regardless of whether you are "in" or "outside" the 100-year floodplain, you would be wise to carry flood insurance. Remember, 2 out of every 3 homes damaged by T. S. Allison were not insured. Nationally, 1/3rd of flood claims are for property outside the mapped 100-year flood plain. The average cost to repair a flooded home was over \$27,000 (before Allison is factored in).
3. The homes of some residents living in the Little Cypress watershed are outside the 100-year flood plain on the old map but inside it on the preliminary new map even though they were not flooded during Allison. Others down the street who were flooded have remained outside the designated 100-year flood plain. Investigation is on-going to determine if this is an error or, if not, the reason. You can appeal the mapped designation for your property if you believe it is incorrect.

The appeals process will begin in approximately September, 2004; after all 22 maps are issued. Information on how to do this will be made available to the public at that time and will also be on the HCFCDD web site, www.tsarp.org, and the CCFCC web site, www.ccfcc.org.

4. After the appeal process is completed, the maps will be finalized. If you have purchased flood insurance prior to finalization, the premium will be lower than if you delay until after the final maps are published.

If your home is reclassified on the new maps to a more flood prone zone than indicated on the old map, and you have purchased the NFIP flood insurance, the rate will be "grandfathered" such that you will be charged for the lower rate. The savings could well be worth your effort. For example, coverage of your home/ contents of \$150,000 / \$60,000 on a home inside the 100-year flood plain built before 1974 would cost \$1,257 annually if purchase of the insurance is delayed until after the news maps are finalized; the premium being possible lower depending on the elevation certificate. We understand the rate would be hundreds of dollars less if purchased before the map is finalized. This coverage for the same home if located outside the 100-year flood plain could be approximately \$264 provided there has been no more than one loss because it would qualify for the "Preferred Risk Policy" rating. CCFCC encourages all readers to purchase flood insurance.

This **Look Upstream** article is one in a monthly series written as a public service for publication in the neighborhood news letters of communities served by the Cypress Creek Flood Control Coalition's municipal utility districts and home owner associations. For more information, visit their web site, www.ccfcc.org and e-mail them at floodalliance@ccfcc.org.

