



FLOOD SAFETY

The City of Garland is dedicated to minimizing the loss of life and property associated with flooding events. Education and prevention are valuable and proven tools that help communities become resistant to these natural disasters. The City of Garland recognizes that its entire community is susceptible to flooding, not just those structures located within Special Flood Hazard Areas (SFHA). The following information has been provided to help inform property owners located within the SFHA flood-prone areas and other areas within Garland.

FLOOD HAZARD

Most flooding events occur during the spring and summer months; however, severe flooding may be produced by rainfall events at any time. Garland has experienced numerous flooding events during the past century, most recently on May 29, 2015. After large floods in 1990 and 1991, the City partnered with the U.S. Army Corps of Engineers to complete a channel improvement project to Duck Creek. This channel improvement project proved its value to the city during the 2015 flood, which was much less damaging than would have otherwise been the case.

Large floods also have occurred on Rowlett and Spring creeks; however, these floods have not been as damaging as those along Duck Creek due in part to the strict land use controls in place for area development.

FLOOD INSURANCE

Federal flood insurance is highly recommended. Basic homeowner's insurance policies do not cover damage from floods. The City of Garland participates in the National Flood Insurance Program (NFIP), which means that federally subsidized flood insurance is available to everyone in Garland. There is a 30-day waiting period before a policy becomes effective. Some home owners have purchased flood insurance because it was required by the bank or loan company when they obtained a mortgage or home improvement loan. Usually these policies cover the building's structure and not the contents within. Remember that a flood insurance policy must be renewed each year.

The mandatory purchase requirement of flood insurance applies to all forms of federal or federally related financial assistance for buildings located in an Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair or improvement of any publicly or privately owned buildings in an SFHA, including machinery, equipment, fixtures and furnishings contained in such buildings. If a building is located in an SFHA, the agency or lender is required by law to have the recipient purchase a flood insurance policy on the building.

For more information about flood insurance, visit or contact GarlandTX.gov, FEMA.gov/nfip, the Nicholson Memorial Library System, an insurance agent or the City of Garland Engineering Department. Do not wait for a flood to occur. Act now to protect property from flood damage.

PROPERTY PROTECTION

Various alternatives to flood insurance are available to help minimize flooding. If the floor level of a property or structure is lower than the Base Flood Elevation (BFE) located on the City's Flood Insurance Rate Map (FIRM), consider ways to prevent flooding by retrofitting the building. Retrofitting measures include:

- elevating the building so that flood waters do not enter or reach any damageable portion of it;
- "dry floodproofing" to make the building walls and floor watertight so water does not enter;
- "wet floodproofing" to modify the structure and locate the contents so that when flood waters enter the building there is little or no damage; or
- preventing basement flooding from sewer backup or sump pump failure.

Information on retrofitting is available through the Nicholson Memorial Library System, as well as on the internet. Note that retrofitting may require a permit from the Building Inspection Department.

FLOOD PROTECTION ASSISTANCE

For information on flood protection assistance, contact the Engineering Department at 972-205-2170. Services provided include:

- names of contractors/consultants who are knowledgeable or experienced in retrofitting techniques and construction;
- information on how to select a qualified contractor and what recourse residents have if they are dissatisfied with a contractor's performance; and
- site visits to review flooding, drainage and sewer problems and advice to property owners.

Advice and assistance are available on retrofitting techniques such as elevating buildings above flood levels or the Base Flood Elevation (BFE), dry floodproofing, wet floodproofing and protecting basements from sewer backup. Also, information on the installation of barriers, levees and floodwalls around individual buildings or structures is available.

NATURAL AND BENEFICIAL FUNCTIONS

Garland's undisturbed floodplain areas and wetlands provide a variety of benefits to the human and natural ecological systems. They provide flood storage and conveyance, and reduce flood velocities and peak levels. Water quality is improved through the wetlands' ability to filter nutrients and impurities from runoff and process organic wastes. Local streams and wetlands provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitat, and protect habitats for rare and endangered species. Garland's floodplains also provide open space for various recreational uses. Some protected areas in the city are protected because of their natural floodplain funding. Areas within the city that are mapped in the National Wetlands Investment or as critical habitat by the U.S. Fish and Wildlife Service can be viewed at fws.gov/wetlands/data/mapofr.html and criticalhabitat.fws.gov/crithub.

DRAINAGE SYSTEM MAINTENANCE

It is illegal in Garland to dump any type of debris into a stream, creek or drainage ditch. Debris may become entangled in culverts, shallow streambeds or drainage ditches, causing the flow of water to back up. Residents and property owners also should keep drainage channels and ditches on their property free of debris, foliage and vegetation that would impede the flow of water. Debris dumping may be reported to the Engineering or Stormwater departments by calling 972-205-2170 or 972-205-2180.

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

All development in Garland must be permitted and must conform to all requirements of the City and any other applicable public agencies. Contact the City's Planning Department at 972-205-2445 or Engineering Department at 972-205-2170 for advice before building, filling or developing. The flood damage prevention ordinance (Code of Ordinances, Chapter 31, Article VII) has special provisions regulating construction and other developments within floodplains. Without these provisions, flood insurance through the National Flood Insurance Program (NFIP) will not be available to Garland property owners. Development in the floodplain without a permit is illegal; such activity may be reported to the Engineering Department at 972-205-2170.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS

The National Flood Insurance Program (NFIP) and the City of Garland require that any reconstruction, rehabilitation, addition or other improvement of a structure (the cost of which equals or exceeds 50 percent of the market value of the structure before the start of the construction of the improvement) must conform or meet the same construction requirements as a new building and be constructed above the minimum Base Flood Elevation (BFE) listed on the City's Flood Insurance Rate Map (FIRM).

The City of Garland requires by ordinance that any substantial improvement or substantial damage improvement must have a building permit. Substantial damage means damage of any origin sustained by a building or structure when the cost of restoring the building to its pre-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed. Building permit information is available at the Building Inspection Department, 800 W. Main St., or by calling 972-205-2300.

FLOOD SAFETY TIPS

Learn the safest route from your home or business to higher, safer ground, and stay tuned to reports of changing flood conditions.

- **If emergency officials tell you to evacuate or leave your home, go immediately to a safe shelter, hotel or relative's house.**
- **Turn off all utilities, gas and electricity at the main switch.**
- **Stay away from power lines and electrical lines. Be alert for gas leaks.**
- **Do not walk through flowing water.** Currents can be deceptive; six inches of moving water can knock you off your feet.
- **Do not drive through a flooded area.** More people drown in their cars than in any other location. Vehicles also push water into homes and cause additional property damage.

FLOOD WARNING SYSTEM

If flooding is imminent and evacuation of any part of Garland is advised, the Office of Emergency Management will notify residents through CodeRed, a 24-hour automated telephone system. A pre-recorded message will inform affected residents who are signed up for CodeRed of flooding hazards or other emergency situations, including any action necessary such as evacuation. To sign up for CodeRED, visit GarlandTX.gov, click on the CodeRED icon and follow the prompts. Additionally, the City will receive information from NOAA Weather Station Radio broadcasts, weather information at 162.400 MHz, 24 hours a day from the National Weather Service Offices in Fort Worth.

FLOOD INFORMATION

Information on flooding, flood maps, mandatory flood insurance purchase requirements, flood insurance requirements and flood zone determinations is available at the Engineering Department, 800 W. Main St., or by calling 972-205-2170. Elevation certificates of properties in the Special Flood Hazard Areas (SFHAs) are on file at the Engineering Department, and copies are available upon request. If a property does not have an Elevation Certificate on file, or if the existing certificate has been superseded by map changes, a new Elevation Certificate may be obtained from the City or from a private surveyor. Fees for the completion of a new certificate may apply; contact the Engineering Department for more details. Real-time river gauge information is available at USGS.gov.

FEMA.gov | NOAA.gov | Weather.gov

