

FLOOD SAFETY TIPS

FLOOD SAFETY

The City of Garland is dedicated to minimizing loss of life and property due to flooding events.

Education and prevention are valuable and help communities become resistant to flooding. Garland recognizes structures located within Special Flood Hazard Areas (SFHAs) as well as the entire community are susceptible to flooding. The following information is provided to help inform property owners located within the SFHA flood-prone areas and all property owners within Garland.

FLOOD HAZARD

Most flooding events occur in the spring and summer months, but severe flooding can occur at any time. The City has experienced numerous flooding events during the last century. Damaging flood events occurred along Duck Creek most recently in May 2015. After the large floods of 1990 and 1991, the City partnered with the U.S. Army Corps of Engineers to construct a channel improvement project in Duck Creek. This channel improvement project proved its value to the City during the 2015 event by reducing flood damages to many properties.

FLOOD INSURANCE

The purchase of federal flood insurance is recommended. Basic homeowners insurance policies do not cover flood damage. Garland participates in the National Flood Insurance Program (NFIP), which means federally subsidized flood insurance is available to everyone in the city. Remember there is a 30-day waiting period before a policy becomes effective. Usually these policies just cover the building's structure but not the contents within. These flood insurance policies must be renewed each year.

If a building is located in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. This requirement affects loans and grants for the purchase, construction, repair or improvement of any publicly or privately owned buildings in a SFHA, including machinery, equipment, fixtures and furnishings contained in such buildings.

PROPERTY PROTECTION

Rather than wait for a flood to occur, you can act now to protect your property from flood damage. Various alternatives are available to help minimize flooding. If the floor level of your 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 from occurring such as retrofitting your building. There are several good references on retrofitting in the Nicholson Memorial Library System and on the internet. Please note that retrofitting may require a permit from the City of Garland's Building Inspection Department. Some retrofitting measures may 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 to reduce damages when flood waters enter a building
- Preventing basement flooding from sewer backup or sump pump failure

NATURAL AND BENEFICIAL FUNCTIONS

The City has protected areas where development is prohibited because of their natural floodplain functions. The undisturbed floodplain areas and wetlands provide benefits to the human and natural ecological systems in the area. They provide flood storage and conveyance and reduce flood velocities and peak levels. Water quality is improved through the wetlands' ability to filter nutrients, filter impurities and process organic wastes. The 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. Floodplains are an important asset as they provide open space, aesthetic pleasure, and areas for active and passive recreational uses. Some floodplain areas in the city are protected because of their natural floodplain functions. Areas within the city mapped in the National Wetlands Inventory can be viewed at

[fws.gov/wetlands/Data/Mapper.html](https://www.fws.gov/wetlands/Data/Mapper.html). Areas mapped as critical habitat by the U.S. Fish and Wildlife Service can be viewed at criticalhabitat.fws.gov/crithab/.



FLOOD WARNING SYSTEM

If flooding is imminent and evacuation of any part of the city is advised, the Garland Emergency Management Office will notify residents via telephone using a 24-hour automated system called CodeRED. This pre-recorded message will inform affected residents of any flooding hazards or other emergency situations, including the action necessary. 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.

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

All development in Garland must be permitted and conform to all City requirements and any other applicable public agencies. Contact the City of Garland Planning Department at **972-205-2445** or Engineering Department at **972-205-2170** for advice before you build, fill or otherwise develop. The flood damage prevention ordinance (Code of Ordinances, Chapter 31, Article VII) regulates construction and other development within floodplains. Without these provisions, flood insurance through the National Flood Insurance Program (NFIP) would not be available to property owners in Garland. Any development in the floodplain without a permit is illegal and should 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 the cost of any reconstruction, rehabilitation, addition or other improvement of a structure that equals or exceeds 50% of the market value of the structure, before the start of the construction of the improvement, must meet the same construction requirements as a new building and be constructed above the minimum Base Flood Elevation (BFE) listed on the City of Garland'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. Permit information can be obtained at the Building Inspection Department located at 800 Main St. or by calling **972-205-2300**.

DRAINAGE SYSTEM MAINTENANCE

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

FLOOD INFORMATION

Information concerning flooding, Federal Flood Insurance Rate Maps (FIRMs), and flood zone determinations can be obtained from the Engineering Department located at 800 Main St. or by calling **972-205-2170**. The Engineering Department can also provide information regarding flooding risks and hazards not shown on the FIRMs, such as local drainage problems, erosion problems along stream banks, and flooding areas that are not shown on the FIRMs. Engineering can provide information on approximate depths of flooding using flood elevation profiles and topographic base maps, as well as existing Elevation Certificates. Real-time river gauge information is available at **USGS.gov**.

FLOOD PROTECTION ASSISTANCE

For information on flood protection assistance, contact the Engineering Department by calling **972-205-2170**. Engineering can provide a list of names and how to select contractors/consultants with experience in retrofitting techniques and construction. Engineering can also make site visits to review flooding and drainage problems and give advice on solutions.

FLOOD SAFETY TIPS

- Learn the safest route from your location to higher ground and stay tuned to reports of changing flood conditions.
- If emergency officials tell you to evacuate 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 electrical lines. Be alert for gas leaks.
- Do not walk through flowing water. Just 6 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.



For more information about flood insurance, contact:

GarlandTX.gov | Fema.gov/nfip
Fema.gov | NOAA.gov | Weather.gov



GARLAND
ENGINEERING
972-205-2170