# **FLOOD SAFETY**

- Learn the safest route from your home or business to higher, safer ground, but stay tuned to reports of changing flood conditions.
- 2. 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. Drowning is the number one cause of flood related deaths. 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.

6.

## **IMPORTANT USEFUL WEBSITES**

www.fema.gov

www usgs.gov

www<sup>.</sup>nooa.gov

www.nws.nooa.gov

wwwfloods.org

www weather.gov

Bevil Oaks, Texas

Flood Protection

For You And

Your Property

# **Provided by:**



For property owners In Special Flood Hazard Areas and Flood Prone Areas



#### INTRODUCTION

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

### **FLOOD HAZARD**

The City of Bevil Oaks is located in the North western corner of Jefferson County. The north and west City Limit lines are Pine Island Bayou. The area is surrounded by the Big thicket National Forest that forms a lush buffer between the City and other developments and is a natural habitat for wildlife and rare species of plants.

In the early 1960's, the bayou, and the large lots being developed in a country atmosphere, were very attractive to families wanting to get away from the rush of the city and to fish and canoe the bayou. At the time, lots were sold and homes were built in areas that are now classified as Special Flood Hazard Areas (SFHA's). Due to their close proximity to the bayou; their foundation elevations being at or below Base Flood Elevation (BFE); and, poor drainage, some or all have flooded one or more times over the past thirty to forty years. Flooding in Bevil Oaks has occurred when Pine Island Bayou leaves its banks during hurricanes and heavy rainstorms. This occurred in April, 1979, June 1989, October 1994 and June 2001. The flooding occurred primarily along Riverbend Drive in areas designated as "Zone AE" of Flood Insurance Rate Map (FIRM) # 480878 0005C. However, the flood of October 1994 was of such magnitude that properties flooded in areas that were not SFHA's.

Approximately two-thirds (2/3) of properties located within the City Limits are located in "Zone AE" and were more likely to flood in the past due to poor interior drainage. Drainage District 6 (DD6) completed an interior drainage project in 1997 to relieve this type of flooding. The project included a large outfall ditch along the eastern boundary of the city and several large drainage ditches that run both south to north and east to west throughout the city. Annual maintenance of the large outfall ditches by DD6 and routine maintenance of street ditches by Jefferson County Precinct #1 have successfully relieved interior flooding even in areas located in "Zone AE".

Your property may be high enough that it has never flooded or has not flooded recently. However, it could still flood. At any given time, circumstances could occur that would cause more rainfall directly to our area and areas upstream that could cause the bayou to flood worse than ever before. If you are located in a floodplain, odds are that someday your property will be damaged. <a href="Some things you should do to protect yourself and your property">Some things you should do to protect yourself and your property:</a>

#### **FLOOD INSURANCE**

The purchase of federal flood insurance is highly recommended. Basic homeowner's insurance policies don't cover damage from floods. The City of Bevil Oaks participates in the National Flood Insurance Program (NFIP) which means that federally subsidized flood insurance is available to everyone in the City. Remember there is a 30 day waiting period before a policy becomes effective. Some people 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 just cover the building's structure and not the contents. During the kind of flooding that happens in the City of Bevil Oaks, there is usually more damage to furniture and the contents than there is to the structure. Remember that a flood insurance policy must be renewed each year.

Mandatory Purchase Requirement: The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a 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 the SFHA. including machinery, equipment fixtures and furnishings contained in such buildings. 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. For more information about flood insurance contact:

WNW.cityofbeviloaks.com WNW fema.gov/info

Contact your insurance agent Contact the City of Bevil Oaks

#### 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. 'Retrofitting' means altering your building to eliminate or reduce flood damage. **Retrofitting measures include:** 

- 1. Elevating the building so that flood waters do not enter or reach any damageable portion of it.
- 2. Constructing barriers out of fill or concrete between the building and flood waters
- 3. 'Dry flood proofing' to make the building walls and floors water-tight so water does not enter.
- 4. Wet flood proofing' to modify the structure and relocate the contents so that when flood waters enter the building there is little or no damage. And
- 5. Preventing flooding from sewer backup or sump pump failure.

There are several good references on retrofitting in the City of Bevil Oaks Office and the Jefferson County Public Library. Many of these will inform you about retrofitting techniques and help you decide which is best for you.

#### NATURAL AND BENEFICIAL FUNCTIONS

The City of Bevil Oaks is a beautiful place to live. The undisturbed marshes and wetlands provide a wide range of benefits **to the human and** natural systems. They provide flood storage and conveyance. reduce flood velocities and flood peaks. Water quality is improved through the marshes and wetlands ability to filter nutrients and impurities from runoff and process organic wastes. The 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.

#### **FLOOD WARNING SYSTEM**

If flooding is imminent and evacuation of the City is advised. the City of Bevil Oaks will notify you through local radio and Cable TV. Additionally. the City will be receiving information from NOAA Weather Station Radio broadcasts weather information at 162.550 MHZ\_24 hours a day and from the National Weather Service Offices in Lake Charles, Louisiana. Please call City Hall or go to www.cityofbeviloaks.com in reference to evacuation notices. procedures and shelters.

# FLOODPLAIN DEVELOPENT PERMIT REQUIREMENTS

All development in the City of Bevil Oaks needs local and flood-plain permits. Contact the City of Bevil Oaks at (409) 753·1475 for advice before you build. fill. place a manufactured home or otherwise develop. The flood control ordinance and the International Building Codes have special provisions regulating construction and other developments within floodplains. Without these provisions, flood insurance through the National Flood Insurance Program (NFIP) would not be available to property owners in the City of Bevil Oaks. Any development in the floodplain without a permit is illegal; such activity can be reported to the Marshal(s) at 409-790-0248; 409-790-2257; or, 409-753-1475.

#### SUBSTANTIAL IMPROVEMENT REQUIREMENTS

What is substantial improvement? The National Flood Insurance Program (NFIP) requires that any reconstruction, rehabilitation. addition. or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the start of 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 of Bevil Oaks Flood Insurance Rate Map (FIRM).

What is substantial damage? 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% of the market value of the building before the damage

occurred. Substantial damage is determined regardless of the actual repair work performed. The City of Bevil Oaks requires, by ordinance, that any substantial improvement or substantial damage improvement must have a building permit. Permit information can be obtained at City Hall located at 7390 Sweetgum or by calling (409) 753-1475.

#### DRAINAGE SYSTEM MAINTENANCE

It is illegal in the City of Bevil Oaks to dump any type of debris into the bayou, stream. drainage ditch or street ditch. This debris can become entangled in culverts and shallow streambeds, or drainage ditches and impede drainage causing the flow of water to back up. Citizens of Bevil Oaks should also keep drainage ditches on their property free of debris. Foliage and vegetation that would impede the flow of water. Debris dumping should be reported to the City of Bevil Oaks City Hall by calling (409)753-1475; (409) 790-0248; or, (409) 790-2257.

#### FLOOD INFORMATION

Citizens of the City of Bevil Oaks can obtain flood information concerning flooding, flood maps, mandatory flood insurance purchase requirements. flood insurance requirements and inquiries. and flood zone determinations from the City of Bevil Oaks by calling (409) 753-1475. Elevation Certificates of some properties in the Special Flood Hazard Areas (SFHA's) are available and on file at the Office of Planning and Zoning and copies are available upon request. Real time bayou/river gauge information can be obtained through the following website: <a href="https://www.dd6.org">www.dd6.org</a> (Rainfall and Elevation Information).

#### FLOOD PROTECTION ASSISTANCE

Concerned citizens and the general public can obtain information on flood protection assistance from the City of Bevil Oaks by calling (409) 753-1475 Flood protection assistance provided by the City of Bevil Oaks is site-specific flood and flood related data. data on historical flooding in the neighborhood and similar information so inquirers can relate the flood threat to their problems.

#### List of Services Provided:

- Provide a list of names of contractors and consultants knowledgeable or experienced in retrofitting techniques and construction.
- Provide materials on how to select a qualified contractor and what recourse citizens have if they are dissatisfied with the contractor's performance.
- Make site visits to review flooding, drainage and sewer problems and provide one-on-one advice to property owners.
- 4 Provide advice and assistance on retrofitting techniques such as, elevating buildings above flood levels or the Base Flood Elevation (BFE). dry flood-proofing, wet flood proofing and protecting from sewer backup. Also, information on the installation of barriers, levees, and floodwalls around structures is available.