

Floodproofing

Flood Insurance

There are several different ways to protect a building from flood damage.

1) Keep the water away by regrading your lot or building a small floodwall or earthen berm. *These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway.*

2) Make your walls waterproof and place watertight enclosures over the doorways. (Not recommended for houses with basements or if water will get over two feet deep). There are several good references on flood-proofing/retrofitting in the reference section of the Pflugerville Public Library. Such publications include :

- Repairing Your Flooded Home (FEMA-234)
- Homeowners Guide to Retrofitting: Six Ways to Protect Your House from Flooding (FEMA-312).
- Floodproofing: How to Evaluate Your Options

These publications can help you decide what option may be the best for your flooding, building, and financial situation.

Development Services Center

Building Department

201 B. E Pecan Street | P.O. Box 589

Pflugerville, TX 78691

permits@pflugervilletx.gov

Phone: 512-990-6300

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If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because the City of Pflugerville participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy which is backed by the Federal government and available to everyone. Because of the city's community rating system rating, discounts may be available for flood insurance policies. Some people purchase flood insurance

because it is required by the bank when they get a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. There is usually more damage to the furniture and contents of a home than there is to the structure. Check your insurance to be sure you have contents coverage.

Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates.

Remember: even if the last flood missed you, the next flood could be worse. Flood insurance covers all surface floods.

If your flooding problem is caused or aggravated by sewer backup, check out a sewer backup rider to your homeowner's insurance policy.

City of Pflugerville
P.O. Box 589
Pflugerville, TX 78691



Living in the Floodplain



To City of Pflugerville Residents

Your property is located in or near a floodplain as mapped by the Federal Emergency Management Agency. The City of Pflugerville wants to make you aware of the flood hazard to your property, what the city is doing about the potential flood risk and some things you can do in addition to the city's efforts.

Flooding is a real hazard in your part of town. In the Wilbarger and Gilleland creek floodplains and tributaries, floodwaters can move quickly.

Your property may be high enough that it has not yet flooded, however, your property can still flood in the future. The odds are that someday Wilbarger Creek, Gilleland Creek or their tributaries may flood your property.

While the area is currently experiencing an extreme drought, there is an old Texas saying, "All droughts end in a flood."

What Should you Do?

1) Check your level of flood hazard. Flood maps and flood protection references are available at the City of Pflugerville Public Library or visit the Building Department at 201 B. East Pecan to see if you are in a mapped floodplain.

2) Obtain more information to include the depth of flooding over a building's first floor and past flood problems in the area along with copies of Elevation Certificates on some buildings built in the floodplain.

Currents are deceptive; six inches of moving water can knock you off your feet! Drowning is the number one cause of flood deaths. #2 is electrocution. Be careful during floods!

3) Go online at www.pflugervilletx.gov/floodplain to access the interactive floodplain map. Once there, you can search your address or scroll across the city.

4) If requested, the Building Department will visit your property at no charge to review its flood potential and explain ways to stop flooding or prevent flood damage. If you are in a floodplain or have had a flood, drainage or sewer back-up problem, check out these sources of assistance.

Flood Safety

- Do not walk through flowing water. Currents can be deceptive. Use a pole or stick to ensure the ground is still there.
- Do not drive through a flooded area. Don't drive around road barriers; the road or bridge may be washed out or the depth of the water over the bridge is too deep to drive through.
- Stay away from power lines and electrical wires. Electrical current can travel through water. Report downed power lines to the power company or the Pflugerville Police Department.
- Have your electricity turned off by the power company. Some appliances, such as television sets, keep electrical charges even after they are unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.
- Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that are covered with mud can be slippery.

Flood Safety

- Look out for animals, especially snakes. Small animals that have flooded out of their homes make seek shelter in yours. Use a pole or stick to poke, turn things over and scare away animals.
- Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know the gas is turned off and the area has been ventilated.
- Carbon monoxide exhaust kills. Use a generator or other gasoline powered machine outdoors. The same goes for camping stoves. Charcoal fumes are deadly, cook with charcoal outdoors.
- Clean everything that got wet. Floodwaters can pick up sewage and chemicals from roads, farms, factories and storage buildings. Spoiled food, flooded cosmetics and medicine can be health hazards. When in doubt, throw them out.
- Take care of yourself. Recovering from a flood is tough on the body and the spirit. The effects of a disaster can last a long time.

What can you do? Here's how you can help.

- Do not dump or throw anything into the ditches or creeks. It is a violation of Chapter 92 of the City of Pflugerville Code of Ordinances. Grass clippings and branches can plug channels, and when it rains the water has to go somewhere. Each piece of trash contributes to flooding.
- If your property is next to a ditch or creek, please do your part and keep the banks clear of brush and debris.
- If you see dumping or debris in the ditches or creeks, call Code Enforcement at 512-251-4004.
- Always check with the Building Department before you build on, alter, regrade or fill on your property. A permit may be needed to ensure projects don't cause problems on other properties.

If you see building or filling without a permit card posted, call the Building Dept at 512-990-6300.