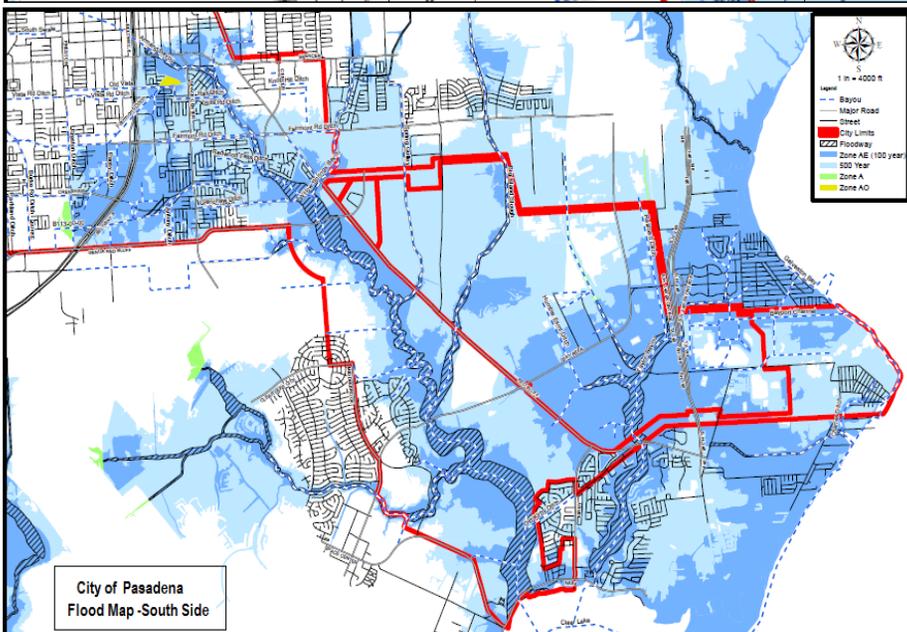
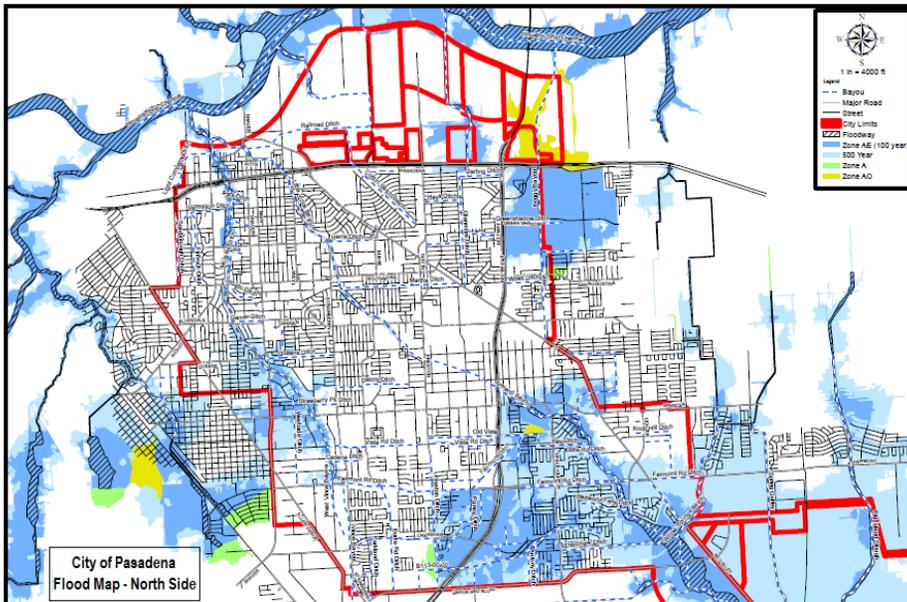


Floodplain Maps

(To locate your home on the flood map go to: <http://riskmap6.com>)



September 20, 2015



Dear Resident,

You are receiving this letter, because you are living in a home that is either in/near a floodplain area (an area subject to flooding) or away from a floodplain area. As a resident of Pasadena, you are probably well aware our area is susceptible to flood events, with all the damage that may follow. That's why it is important for you to review the information in this letter.

Within these pages, you will find comprehensive information on how you can protect your most valuable investments, your home and possessions, from preventable loss. Please take a few minutes to look over it; it may save you from unnecessary worry, or catastrophic financial impact, should your home suffer from flooding. Please, locate your property in the Floodplain maps and identify your proximity to dangers of floods. If you need help in locating your property in the maps, please contact City's Engineering Department at (713) 475-7835.

I. If your property lies within the FEMA identified floodplain areas:

- i. **High risk or Special Flood Hazard Areas (SFHA):** Areas with 1% annual chance of flooding (shown as Zone AE or V in the attached map), which equated 26% chance of flooding over the life of a 30-year mortgage. All homeowners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance.
- ii. **Moderate to Low risk or Non-Special Flood Hazard Areas (NSFHA):** Areas with 0.2% chance of flooding (shown as Zones X shaded, in the attached map), but a flood risk still exists. Flood insurance isn't required, but it is recommended for all property owners and renters.
- iii. **Undetermined risk Areas:** No flood-hazard analysis has been conducted in these areas (shown as Zone X unshaded, in map), but still the flood risk exists. Please note, this does not mean there is no risk of flood loss in these areas.

II. Emergency Preparation to safeguard your possession:

Being prepared for a flood can not only help keep your family safe, it can also help minimize potential flood damage and accelerate recovery efforts:

- **Educate Yourself:** Contact the Engineering and Emergency officials at the City to understand your risks of flooding from the maps in the next page. Contact your insurance agents and understand the coverage of your belongings in case of a flooding event.
- **Prepare your home:** Make sure your sump pump is working, Clear debris from gutters and downspouts, Anchor any fuel tanks, Raise your electrical components (switches, sockets, circuit breakers, and wiring) at least 12 inches above your home's projected flood elevation, Move furniture, valuables, and important documents to a safe place.
- **Safeguard your possession:** Create a personal "flood file" containing information about all your possessions and keep it in a secure place, such as a safe deposit box or waterproof container. This file should have: A copy of your insurance policies with your agent's contact information. room-by-room inventory of your

possessions, including receipts, photos, and videos. Copies of all other critical documents, including finance records or receipts of major purchases.

- Develop a family emergency plan: Create a safety kit with drinking water, canned food, first aid, blankets, a radio, and a flashlight. Post emergency telephone numbers by the phone and teach your children how to dial 911. Plan and practice a flood evacuation route with your family. Know safe routes from home, work, and school that are on higher ground. Ask an out-of-state relative or friend to be your emergency family contact. Have a plan to protect your pets.

III. Safe Steps during a flooding event to protect your home and possession:

If flooding occurs, go to higher ground and avoid areas subject to flooding. Do not attempt to walk across flowing streams or drive through flooded roadways. If water rises in your home before you evacuate, go to the top floor, attic, or roof. Listen to a battery-operated radio for the latest storm information. Turn off all utilities at the main power switch and close the main gas valve if advised to do so. If you've come in contact with floodwaters, wash your hands with soap and disinfected water. As soon as floodwater levels have dropped, it's time to start the recovery process. Here's what you can do to begin restoring your home.

If your home has suffered damage, call your insurance agent to file a claim.

- Check for structural damage before re-entering your home to avoid being trapped in a building collapse.
- Take photos of any floodwater in your home and save any damaged personal property.
- Make a list of damaged or lost items and include their purchase date and value with receipts. Some damaged items may require disposal, so keep photographs of these items.
- Keep power off until an electrician has inspected your system for safety.
- Boil water for drinking and food preparation until authorities tell you that your water supply is safe.
- Prevent mold by removing wet contents immediately.
- Wear gloves and boots to clean and disinfect. Wet items should be cleaned with a pine-oil cleanser and bleach, completely dried, and monitored for several days for any fungal growth and odors.

IV. Dealing with the Aftermath:

STEP ONE: After experiencing a flood, contact your agent or insurance company to file a claim. An adjuster should contact you within a few days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again.

STEP TWO: Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate. Make photographs of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels. Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible. Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.

STEP THREE: Your adjuster will provide you a Proof of Loss form—your official claim for damages. You'll need to file this claim with your insurance company within 60 days of the flood. This document substantiates the insurance claim and is required before the National Flood Insurance Program (NFIP) or insurance company can make payment.

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss form. If major catastrophic flooding occurs, it may take longer to process claims and make payments because of the sheer number of claims submitted.

V. Get Flood Insurance Today:

The National Flood Insurance Program requires that if the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must be brought up to the same standards as a new building, or be elevated above the base flood elevation. Homeowner's insurance policy does not cover from floods. However, because Pasadena participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Pasadena participates in the Community Rating System, you will receive a reduction in the insurance premium.

- Getting flood insurance policy will help to pay for repairs after a flood, and in some cases it may help to pay for the costs of elevating a substantially damaged building.
- If your property is **not** mapped in a Special Flood Hazard area, you may qualify for a lower-cost Preferred Risk Policy.
- Some people have purchased flood insurance because it was required by the bank when they get a mortgage or home improvement loan. Usually these policies just cover the building structure and not the contents. Be sure you have contents coverage.
- Don't wait for the next flood to buy flood insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance program coverage takes effect.

- Contact your insurance agent for more information on rates and coverage.



If you have questions regarding flooding, please call the Engineering Department at 713-475-7835, or the Pasadena ActionLine at 713-475-5555. Maps and information about flood preparedness and mitigation can be found at the Main Library in Pasadena, or in the FEMA's Website: www.fema.gov.