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FLOOD HAZARD AWARENESS

You are receiving this notice because the property listed above is located in or near a flood hazard area (100 year floodplain) OR, this property has been subject to more than one flood related loss according to available records. The City of Bryan believes that having increased knowledge and awareness of possible flooding in Bryan better prepares citizens for possible emergencies.

Bryan's local flood hazard

Bryan is similar to other cities located in the eastern part of Texas with mostly flat terrain and some rolling hills, significant amounts of urban impervious cover (concrete, asphalt, and homes), slow-absorbing soil, and potential for heavy rainfall from thunderstorms, tropical storms, and hurricanes all combine to form ideal conditions for flooding. Due to its humid-subtropical climate and general proximity to the Texas coast, Bryan is susceptible to large amounts of rainfall that are often too great for its infrastructure and creeks to handle. The city's streets and thoroughfares drain into the following creek systems: Carters, Burton, Briar, Hudson, Thompson, Still, Cottonwood Branch and Turkey. These creeks then drain into either the Brazos River or the Navasota River.

Importance of flood insurance

Future flooding in the Bryan area will undoubtedly occur. Predicting when and where the next flood will take place is virtually impossible. Even though a property may not be located in the floodplain, it is still possible for the property to incur damage caused by a rain event. Homeowners insurance does not cover flood damage; however, flood insurance backed by the National Flood Insurance Program (NFIP) is unconditionally available to all residents in Bryan. Flood insurance can be purchased from the NFIP or through your local insurance agent. Contact your property insurance agent or visit <http://www.floodsmart.gov/floodsmart/> for more information.

Community Rating System

Bryan is currently a participant of the National Flood Insurance Program's (NFIP) Community Rating System (CRS). CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities to exceed the minimum NFIP requirements. Bryan currently has a Class 7 rating (with Class 1 being best), which provides our citizens with a 15% reduction in their flood insurance rates. The City is continuing to strive for a better CRS rating through working on three key goals: reduce flood losses, facilitate accurate insurance rating and promote the awareness of flood insurance.

Floodplain development and substantial improvement/damage requirements

All development within the floodplain is required, by City ordinance, to have development permits. All new or substantially improved structures are required to elevate the lowest finished floor to a minimum of one foot above the 100-year floodplain. As part of the development permit process, the owner must submit an elevation certificate prepared by a Licensed Professional Engineer or a Registered Professional Land Surveyor which provides specific elevation and flood zone information for structures located in or near the 100-year floodplain. Elevation certificates and development permits are kept on file and available at the City of Bryan Engineering Offices in the Municipal Building, 300 South Texas Avenue. If a structure in or near the 100-year floodplain is substantially damaged or is to be improved, special permits and documents are required for such work. Storm water management-related information on development and building standards under the City of Bryan's Code of Ordinances may be referenced at the following link: <http://www.municode.com>. Navigate through the Online Library to the City of Bryan Code of Ordinances and select Chapter 10, "Flood Prevention and Protection". Additional information can be found on the City of Bryan Engineering Services web page at <http://www.bryantx.gov/departments/?name=engineering>.

Property protection

In the event of a flood warning, and if time is sufficient, relocate your furniture and belongings to a higher elevation in your home. Place important documents in a dry location and preserve as much water and non-perishable food as possible. To protect property from future floods, permanent retrofitting structures, such as elevating foundations and floodproofing basements, should be considered. Floodproofing also is an acceptable structural method for protecting a non-residential structure from flooding. Information about these and other floodproofing measures is available at the Bryan Public Library or you may search their catalog online at <http://www.bcslibrary.org/>. Contact the City's Engineering or Building Services Staff for information on available funding options through one of many financial assistance programs, or to schedule a meeting with a City Staff Engineer to discuss any site-specific drainage issues, concerns or questions you may have.

Helping to reduce flooding in the city

A floodplain is normally a dry area, usually low land, adjacent to a stream, river, lake, watercourse, or bayou. This area can become inundated with flood waters during certain rain events. Floodplains are natural features which can serve to keep back some stormwater from invading developed areas. Keeping the floodplains clear of adverse encroachments helps retain this beneficial function. While the City does have a storm sewer and maintenance program, keeping all drainage systems clear at all times is a daunting task. As a citizen, you can assist by keeping the banks of ditches, streams, and creeks clear of brush and debris, and not allowing grass clippings, refuse, oil, or other contaminants into our storm sewer inlets and creeks. Dumping of debris into ditches, streams, or creeks can be attributed to some of our local drainage problems, and is a violation of the Bryan Code of Ordinances. To report a violation or a maintenance problem, please contact the City's Municipal Services Center at 979-209-5900.

How to protect yourself and your family during a flood

- Take your family and yourself to a safe location. Don't forget your pets; remember, they depend on you too.
- Do not use electrical appliances that may have become wet. Stay away from power lines and electrical wires.
- Do not walk through flowing water or drive through a flooded area. Ten inches of water on the roadway where water is flowing rapidly will carry away most cars and small trucks. Depth of water is hard to determine so when in doubt, play it safe and find an alternate route.
- Listen for information by tuning to local radio and TV stations. Also, be aware of the Emergency Alert System and familiarize yourself with different warning signals. The National Oceanic and Atmospheric Administration (NOAA) Weather Radio broadcasts current local weather information, watches, warnings, and forecasts 24 hours a day, and can be monitored on 162.400 mhz.

The map below illustrates the City of Bryan limits with relation to the FEMA special flood hazard areas. For more specific information regarding the proximity of your structure to these areas, please consult the most current Flood Insurance Rate Maps (FIRMs) at <http://www.bcsunited/fema>. FIRMs also are located at the Bryan Public Library and at the Engineering Department located on the 1st floor of the Municipal Building, 300 S. Texas Ave. Another resource is the Bryan Geographic Information System, <http://ims.bryantx.gov/fema/viewer.htm>.

