



Learn Your Property's Flood Risk

Floods can – and do – occur throughout the City of Tomball and flooding not only occurs in high-risk areas but in low- to moderate-risk areas, as well. Twenty to 25 percent of all flood insurance claims come from areas designated as low- to moderate-risk areas.

Tropical Storm Allison Recovery Project (TSARP) new digital flood maps show flood risks property-by-property. Learn your risk. Go to <http://www.tsarp.org> to view and find information on how to use the maps. You can pull up the map that shows your property. Just enter your address.

From Release To Final Adoption

The new flood maps will be adopted June 18, 2007. At that time, the new insurance requirements will take effect. The map adoption process includes a round of community meetings, and a review of citizen concerns. Some property owners may feel that even though part of the property is in a high-risk area, the house or commercial structure itself sits high enough to warrant a lower flood insurance rate. Owners who wish to challenge the new designation will need to prove that the structure is sufficiently above the base flood elevation. For further information, please call (713) 722-7227.

THE MAP ADOPTION PROCESS

June 18, 2007– Maps adopted; new insurance requirements take effect

Visit <http://www.tsarp.org> to see the preliminary maps and learn when map changes take effect

For general information call
City of Tomball, Public Works Department at (281) 290-1400. Open 7:45 a.m. - 5:00 p.m.

** Date subject to change pending completion of review process*

The map modernization project is a joint effort between The City of Tomball and the Federal Emergency Management Agency, in cooperation with association and private sector partners.



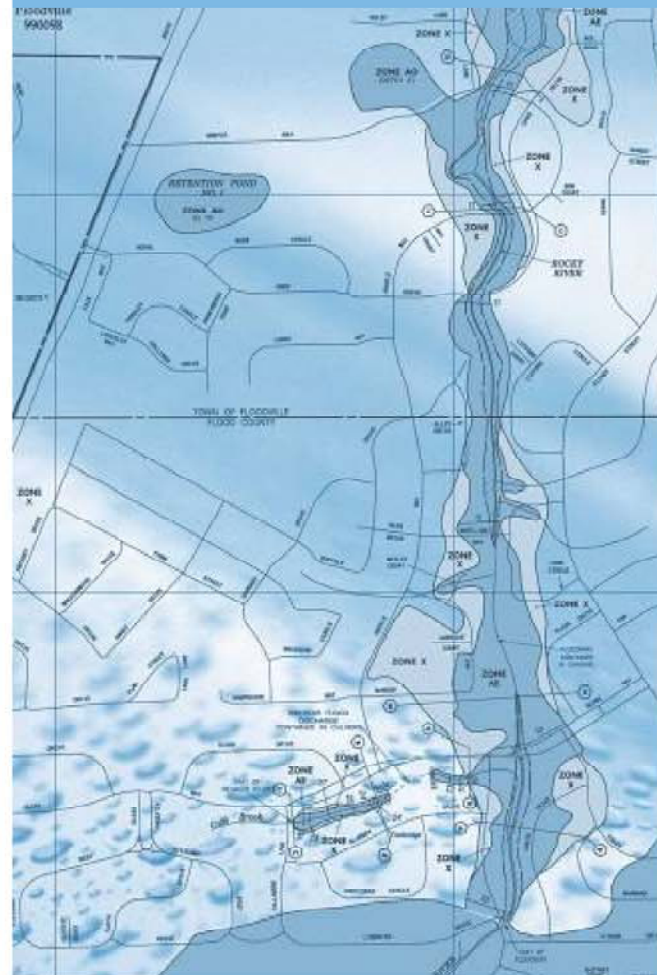
Flooding occurs in all 50 states and is the nation's most costly natural disaster. Everyone in City of Tomball is at some risk.

MAPPING THE RISK

FLOOD MAP MODERNIZATION

New Flood Hazard Maps

What Property Owners Should Know



Mapping The Risk

Flooding is a frequent and costly hazard in City of Tomball and the first step in flood protection is knowing your flood risk.

Flood risks vary from property to property, even in the same neighborhood. And risks can change over time due to erosion, land use and other factors. The City of Tomball has now completed a major effort to develop detailed, digital flood hazard maps that reflect current flood risks and areas of recent growth. The new maps replace maps that are up to 7 years old. Planners, local officials, engineers and builders can use the maps to make important determinations about where and how to build new structures and developments. Residents and businesses can use the maps to learn their risk, and decide the financial steps they need to take to protect against damage and loss.

Flood Maps And Flood Insurance

With the release of the new maps, some property owners will learn that their risk is higher, or lower, than they thought. If you receive a letter from local officials announcing a change in your flood risk status, the change may affect what you pay for flood insurance. Flood insurance is a federally underwritten program that can help you repair or replace your structure and belongings after a flood.

The federal government requires mortgage holders in high-risk areas (known as Special Flood Hazard Areas) to carry flood insurance. However, if you are mapped into a high-risk area, and already have flood insurance when the maps are officially adopted June 18, 2007, your premium will stay at the current lower risk level when your policy renews.

IF THE MAP SHOWS	THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY
Change from low or moderate flood risk to high risk	<p>Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the true (high) risk.</p> <p>Grandfathering offers savings. The National Flood Insurance Program (NFIP) has “grandfather” rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. Talk with your insurance agent about the ways you can save.</p>
Change from high flood risk to low or moderate risk	<p>Flood insurance is optional, but recommended. The risk is reduced, not removed. Flood insurance can still be obtained, and at lower rates. Twenty to 25 percent of all flood insurance claims come from low- to moderate-risk areas.</p> <p>Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy for those properties that qualify.</p>
No change in risk level	<p>No change in insurance rates. Most homeowner insurance policies do not cover damages due to flooding. Talk to your insurance agent to learn your specific risk and the steps you can take to protect your property and assets.</p>

Questions about maps? Visit <http://www.tsarp.org>, call FEMA at (713) 722-7227, or call the City of Tomball at (281) 290-1407.

Questions about flood insurance? Visit www.FloodSmart.gov, or speak with your insurance agent.

