

Flood Safety



Education and prevention are valuable and proven tools that help communities become resistant to these natural disasters. The City of Garland recognizes that the entire community is susceptible to flooding, not just those structures located within the Federal Emergency Management Agency (FEMA) Special Flood Hazard Areas (SFHA). The following information has been provided to help inform property owners located within the SFHA flood-prone areas and other areas within Garland.

The City of Garland is dedicated to minimizing the loss of life and property associated with flooding events.

Flood Hazard

Most flooding events occur during the spring and summer months. However, severe flooding may be produced by rainfall events at any time. Garland has experienced numerous flooding events during the past century, most recently on May 29, 2015. After large floods in 1990 and 1991, the City partnered with the U.S. Army Corps of Engineers to complete a channel improvement project to Duck Creek. This channel improvement project proved its value to the city during the 2015 flood, which was much less damaging than would have otherwise been the case.

Large floods also have occurred on Rowlett and Spring creeks; however, these floods have not been as damaging as those along Duck Creek due in part to the strict land use controls in place for area development.

Flood Insurance

Federal flood insurance is highly recommended. Basic homeowners insurance policies do not cover damage from floods. The City of Garland participates in the FEMA National Flood Insurance Program, which means that federally subsidized flood insurance is available to everyone in Garland (rates and requirements are regulated by FEMA). There is a 30-day waiting period before a policy becomes effective. Some homeowners 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 cover the building's structure and not the contents within. Remember that a flood insurance policy must be renewed each year.

The mandatory purchase requirement of flood insurance applies to all forms of federal or federally related financial assistance for buildings located in an SFHA. This requirement affects loans and grants for the purchase, construction, repair or improvement of any publicly or privately owned buildings in an SFHA, including machinery, equipment, fixtures and furnishings contained in such buildings. If a building is located in an SFHA, the agency or lender is required by law to have the recipient purchase a flood insurance policy on the building. Because the City is a participant in FEMA's Community Rating System (CRS), you are eligible for a CRS discount on your flood insurance policy. Be sure to verify with your insurance agent that the discount is being applied.

On Oct. 1, 2021, FEMA began implementing National Flood Insurance Risk Rating 2.0 which may affect flood insurance rates in the coming years. For more information about flood insurance, visit the Engineering Department's Floodplain & Drainage webpage at GarlandTX.gov or FEMA.gov/nfip, the Nicholson Memorial Library System, an insurance agent or the City of Garland Engineering Department. Do not wait for a flood to occur. Act now to protect your property from flood damage.

Property Protection

Various alternatives to flood insurance are available to help minimize flooding. If the floor level of a property or structure is lower than the Base Flood Elevation (BFE), located on the FEMA Flood Insurance Rate Map, consider ways to prevent flooding by retrofitting the building. Retrofitting measures include:

- elevating the building so that flood waters do not enter or reach any damageable portion of it;
- "dry floodproofing" to make the building walls and floor watertight so water does not enter;
- "wet floodproofing" to modify the structure and locate the contents so that when flood waters enter the building there is little or no damage; or
- preventing basement flooding from sewer backup or sump pump failure.

Information on retrofitting is available through the Nicholson Memorial Library System, as well as on the internet. Note that retrofitting may require a permit from the Building Inspection Department.

Natural and Beneficial Functions

Garland's undisturbed floodplain areas and wetlands provide a variety of benefits to the human and natural ecological systems. They provide flood storage and conveyance, and reduce flood velocities and peak levels. Water quality is improved through the wetlands' ability to filter nutrients and impurities from runoff and process organic wastes. Local streams and wetlands provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitat, and protect habitats for rare and endangered species.

Garland's floodplains also provide open space for various recreational uses. Some protected areas in the city are protected because of their natural floodplain funding. Areas within the city that are mapped in the National Wetlands Investment or as critical habitat by the U.S. Fish and Wildlife Service can be viewed at fws.gov/wetlands/data/mapper.html and ecos.fws.gov/ecp/report/critical-habitat.

Drainage System Maintenance

It is illegal in Garland to dump any type of debris into a stream, creek or drainage ditch. Debris may become entangled in culverts, shallow streambeds or drainage ditches, causing the flow of water to back up. Residents and property owners also should keep drainage channels and ditches on their property free of debris, foliage and vegetation that would impede the flow of water.

Report debris dumping to the Engineering or Stormwater departments by calling **972-205-2170** or **972-205-2180**.

Flood Protection Assistance

For information on flood protection assistance, contact the Engineering Department at **972-205-2170**. Services provided include:

- names of contractors/consultants who are knowledgeable or experienced in retrofitting techniques and construction;
- information on how to select a qualified contractor and what recourse residents have if they are dissatisfied with a contractor's performance; and
- site visits to review flooding, drainage and sewer problems and advice to property owners.

Advice and assistance are available on retrofitting techniques such as elevating buildings above flood levels or the BFE, dry floodproofing, wet floodproofing and protecting basements from sewer backup. Also, information on the installation of barriers, levees and floodwalls around individual buildings or structures is available.

Flood Information

Information on flooding, flood maps, BFE, mandatory flood insurance purchase requirements, flood insurance requirements and flood zone determinations is available at the Engineering Department, 800 Main St., on our website at GarlandTX.gov/279/Floodplain-Drainage, or by calling **972-205-2170**. Elevation certificates of properties in the SFHAs are on file at the Engineering Department, and copies are available upon request. If a property does not have an Elevation Certificate on file, or if the existing certificate has been superseded by map changes, a new Elevation Certificate may be prepared by a private surveyor. Fees for the completion of a new certificate may apply; contact the Engineering Department for more details. Real-time river gauge information is available at waterdata.usgs.gov/tx/nwis/rt.

Floodplain Development Permit Requirements

All development in Garland must be permitted and must conform to all requirements of the City and any other applicable public agencies. Contact the City's Planning Department at **972-205-2445** or Engineering Department at **972-205-2170** for advice before building, filling or developing. The flood damage prevention ordinance (Code of Ordinances, Chapter 31, Article VII) has special provisions regulating construction and other developments within floodplains. Without these provisions, flood insurance through the National Flood Insurance Program will not be available to Garland property owners. Development in the floodplain without a permit is illegal; such activity may be reported to the Engineering Department at **972-205-2170**.

Flood-Prone Property Buyout Program (FPBP)

The City established a fund for flood-prone property buyouts through the 2019 Bond Program and adopted the Voluntary Flood-Prone Property Buyout ordinance in November 2022 to allow for the disbursement of the funds. The fund was created to purchase frequently flooding properties located in the floodplain, restore those properties to their natural flood functions, and promote the health, safety and welfare of the residents.

The voluntary FPBP is available to any residential property that meets the following minimum requirements:

1. A residential property shall be defined as single family, single family attached or duplex.
2. Property must be located within the effective FEMA 100-year floodplain or floodway, as identified on the most current Flood Insurance Rate Maps (FIRM) for Dallas and Collin counties.
3. Property must be current on County/City Property Taxes.
4. Property must have a clear title without liens (mortgage liens excluded).
5. Property must have an active flood policy through the National Flood Insurance Program (NFIP).

The City of Garland Engineering Department will accept applications during the months of March through May from potential property owners meeting the established eligibility requirements above. The City will evaluate the applications and select the ones which meet the requirements for federal funding assistance; next, the City will combine the selected applications to submit one citywide application to FEMA. The FPBP will then follow the FEMA Flood Mitigation Assistance (FMA) grant program application, evaluation and selection process.

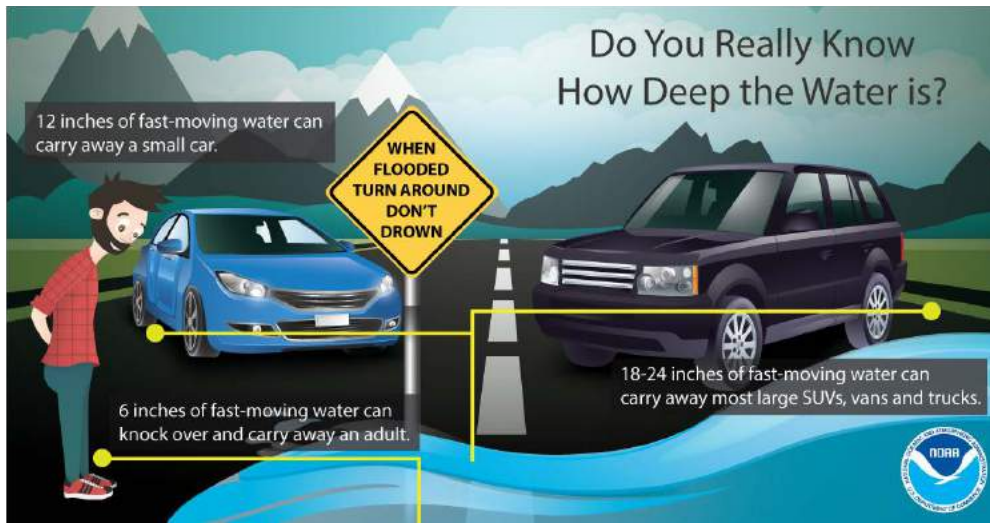
Additional information along with the application process and timeline can be found at the following website: GarlandTX.gov/3957/Flood-Prone-Property-Buyout-Program.

Flood Warning System

If a flood warning is issued by the National Weather Service, the **Garland Alert System** activates and sends 24-hour automated notifications to residents who have registered for flooding alerts. Likewise, if an evacuation is issued, the **Garland Alert System** can be utilized to send neighborhood-specific messaging to those in the evacuation zone if residents are registered in the system.

To register for the **Garland Alert System**, visit GarlandTX.gov, click on the **GARLAND ALERT SYSTEM** icon and follow the prompts.





Additionally, residents can purchase a NOAA All-Hazards Weather Radio for immediate indoor weather warnings 24 hours a day. The NOAA radios equipped with Specific Area Message Encoding technology allow residents to program the radio for the specific counties they want to receive warnings for, and those warnings are received directly from the National Weather Service as soon as they are issued.

Substantial Improvement Requirements

The National Flood Insurance Program and the City of Garland require 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 the construction of the improvement) must conform or meet the same construction requirements as a new building and be constructed above the minimum BFE listed on the City's Flood Insurance Rate Map.

The City of Garland requires by ordinance that any substantial improvement or substantial damage improvement must have a building permit. 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. Building permit information is available at the Building Inspection Department, 800 Main St., or by calling **972-205-2300**.

Flood Safety Tips

Learn the safest route from your home or business to higher, safer ground, and stay tuned to reports of changing flood conditions.

- Follow directions provided by emergency officials including immediate evacuation. For your safety, you may not have time to collect belongings.
- Turn off your natural gas at the main valve and electricity at the breaker box, only if you are able to do so safely and without standing in water.
- Stay away from downed power lines. Be alert for gas leaks.
- Do not walk through flowing water. Currents can be deceptive; 6 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.

GarlandTX.gov
FEMA.gov
NOAA.gov
Weather.gov

Lawn Care Assistance

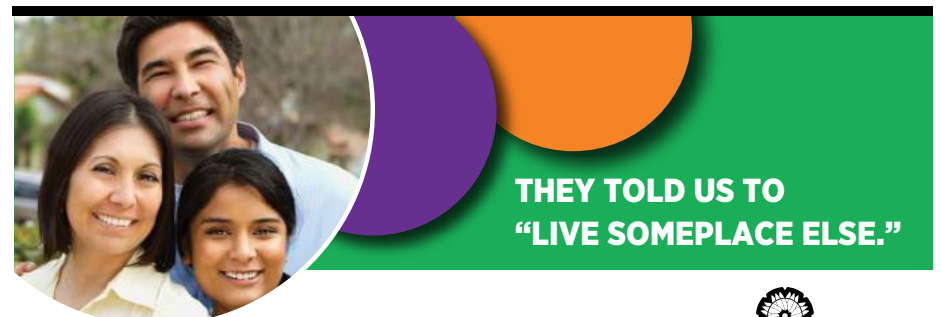
The City of Garland Code Compliance Department is now taking applications for the Lawn Care Assistance Program. This program will provide summer mowing for seniors (60 years of age and older) and disabled Garland homeowners who are physically and/or financially unable to maintain their yards to comply with City codes and have no other assistance available.

Applications are available for print on the City website under Code Compliance department. They can also be picked up at our Code Compliance office, 210 Carver St., Suite 101. Residents who are unable to pick up an application may call **972-485-6400** and request that an application be emailed or mailed.

Submit applications to: Code Compliance-Lawn Care Assistance Program, 210 Carver St., Suite 101, Garland, TX, 75040. Application packets must be filled out completely and returned to Code Compliance along with required documents by Wednesday, March 1.

Applications are accepted on a first-come, first-served basis. Applications must be complete and all documentation required must be provided at time of submission. The list of required documents is in the application packet.

Prior participation in the program does not automatically reinstate assistance; you must resubmit applications annually for consideration. Space is limited based upon available funding and need. These funds are made available through a federal grant program and we are only able to approve the number of residents the fund will allow. For more information, call **972-485-6400**.



We found a three-bedroom apartment we loved in a great neighborhood, with good schools and a beautiful park. But the landlord told us to live someplace else that would be better for our family.

We filed a complaint with the Garland Office of Fair Housing & Human Rights, and now we have a wonderful place to live.





The only way to stop housing discrimination is for you to report it.



GARLAND
OFFICE OF FAIR HOUSING
& HUMAN RIGHTS

**Office of Fair Housing
& Human Rights**
210 Carver St., Suite 102
Garland, TX 75040
972-205-3300
GarlandTX.gov

Make Your Mark in Garland!

-  **1.** Apply today at **Careers.GarlandTX.gov**
-  **2.** Click **"VIEW OUR CURRENT JOB LISTING HERE."**
-  **3.** Select the job of interest.
-  **4.** Click **"Apply for this job online."**
For existing applicants: Enter your email and password.
For new applicants: Enter your email and follow prompts to create an online profile.

Questions?
Connect with the Talent Acquisition team at **Talent@GarlandTX.gov** or **972-205-2475**.

Thank you for your interest in the City of Garland.

We Are Social!

