# 2018 FloodWarn Training

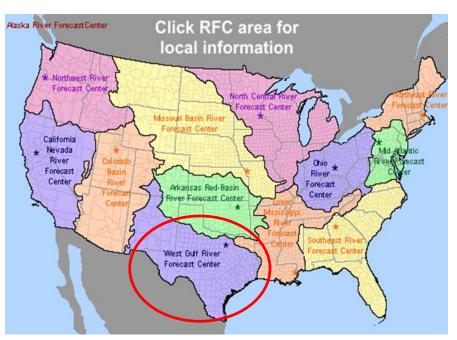
Katie Landry-Guyton Senior Service Hydrologist/Meteorologist National Weather Service- Houston/Galveston, TX

### **National Weather Service**

#### **Weather Forecast Offices**

### Click city for local Fairbanks weather information Falls Glasgo Billings Fran cisco Albuquerque leston Melbourne Honolulu Guam San Juan

#### **River Forecast Centers**



## **Outline**

Flooding Importance

Flooding Types and Causes

Flood Products

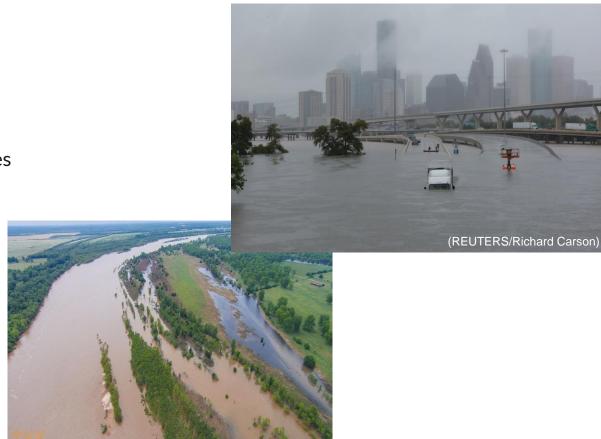
**Coastal Flooding** 

**River Flooding** 

**Partners** 

Flood Preparedness

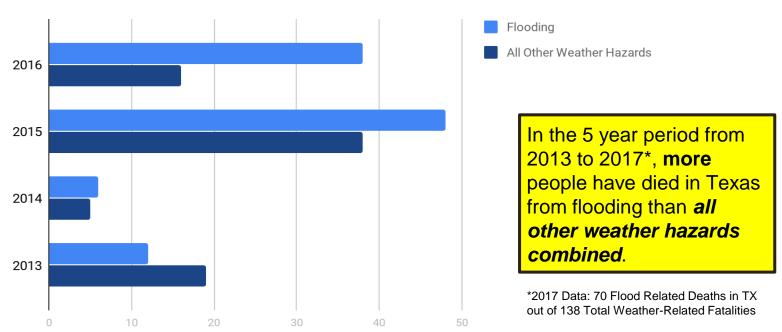
Reporting Flooding



# Flooding Importance

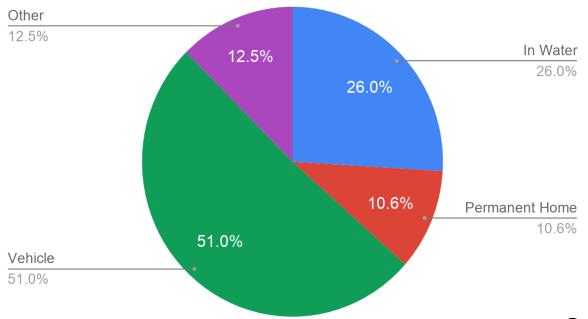
## Flooding is Deadly!

#### Weather-Related Deaths in Texas



### Flood Fatalities

#### Texas Flood Fatalities by Shelter from 2013-2016



Over half of the flood fatalities in Texas occurred while people were in their car.

# Houston Floods: April 18, 2016



# Recent Big Floods...

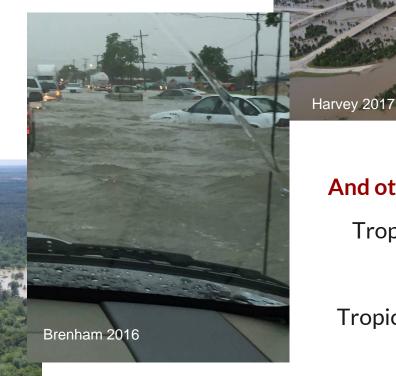
Memorial Day 2015

Tax Day 2016

Brenham 2016

Harvey 2017

Tax Day 2016





Tropical Storm Allison

1994 Flood

**Tropical Storm Claudette** 

# Flooding Types and Causes



- Intense rainfall
- Rain over several days
- Dam/levee failures
- High tides or storm surge
- Snowmelt
- Ice or debris jams

# Types of Flooding

#### **Ponding & Sheet Flow Flooding**

Flooding that occurs gradually over time, usually 6 hours after the rain begins or longer (longer duration)

#### **Flash Flooding**

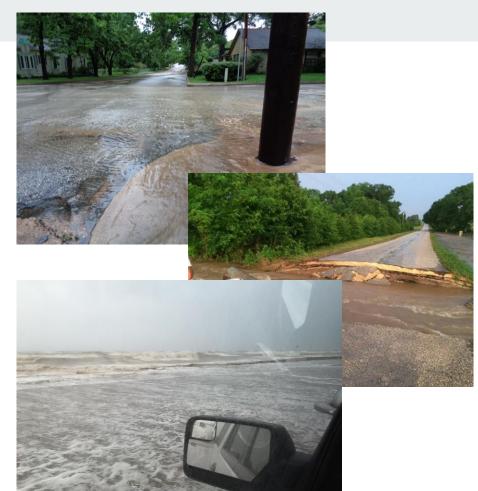
Flooding that develops quickly (typically 6 hours or less) either from heavy rainfall or dam/levee failure (shorter duration).

#### **River Flooding**

Flooding that occurs from water escaping river banks.

#### **Coastal Flooding**

Flooding along a coastline either from high tides or storm surge during a tropical storm or hurricane



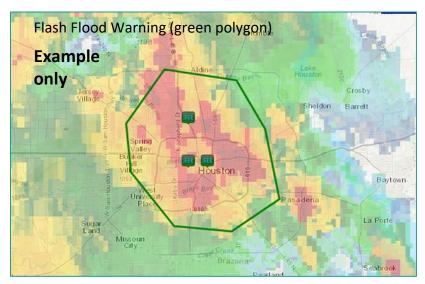
# **Flood Products**

### Watch vs Warning

A Watch is issued when conditions are favorable to occur.

A Warning is issued when the threat is occurring or imminent, threatening life or property.





### Flood vs. Flash Flood

A Flood is an overflow of water onto normally dry land likely caused by rising water in a river/bayou or poor drainage. Flooding is a longer term event than flash flooding. It may last days or weeks.

A Flash Flood is a flood caused by heavy or excessive rainfall in a short period of time, typically 6 hours or less. Flash floods are defined as:

- ≥ 3 feet of standing water (less if threatening life or property), and/or
- ≥ 6 inches of fast flowing water across a road or bridge, or
- Water in a stream or bayou flowing rapidly out of its banks, or
- A dam break (even on a sunny day)

## **Understanding Flooding**

Urban / Small Stream Advisory

#### WHAT IS IT?

Flooding of small streams, streets and low-lying areas.

#### WHAT TO DO?

Stay away from areas that are prone to flooding and stay clear of rapidly moving water

#### Flood Watch

#### WHAT IS IT?

Flooding is
possible – typically
within a 6 to 48
hours before rain
is expected to
reach the area.

#### WHAT TO DO?

Stay tuned to local river forecasts; prepare for areas near rivers to spread towards nearby roads and buildings

#### Flash Flood Watch

#### WHAT IS IT?

Flash flooding is possible -typically 6 to 48 hours before rain is expected to reach the area.

#### WHAT TO DO?

Have a way to receive local warnings, expect hazardous travel conditions and have alternate routes available

#### Flood Warning

#### WHAT IS IT?

Flooding impacts are occurring or imminent.

#### WHAT TO DO?

Stay *alert* for inundated roadways and follow all local signage!
Additional impacts include homes and structures could become flooded and need to be evacuated

#### Flash Flood Warning

#### WHAT IS IT?

Flash flooding impacts are occurring or imminent.

#### WHAT TO DO?

Conditions will rapidly become hazardous! Do not cross flooded roadways or approach inundated areas as water may still be rising

#### Flash Flood Emergency

#### WHAT IS IT?

Flash flood situation that presents a clear threat to human life due to extremely dangerous flooding conditions

#### WHAT TO DO?

Immediately reach higher ground by any means possible

Urban /
Small
Stream
Flood
Advisory



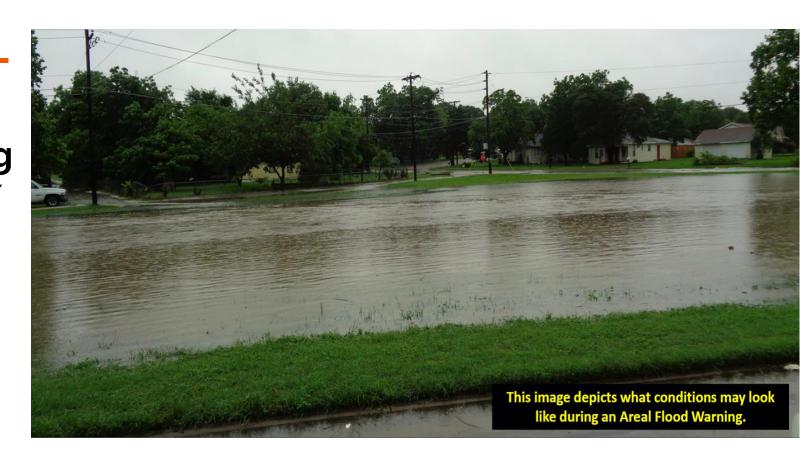
# Flash Flood Warning

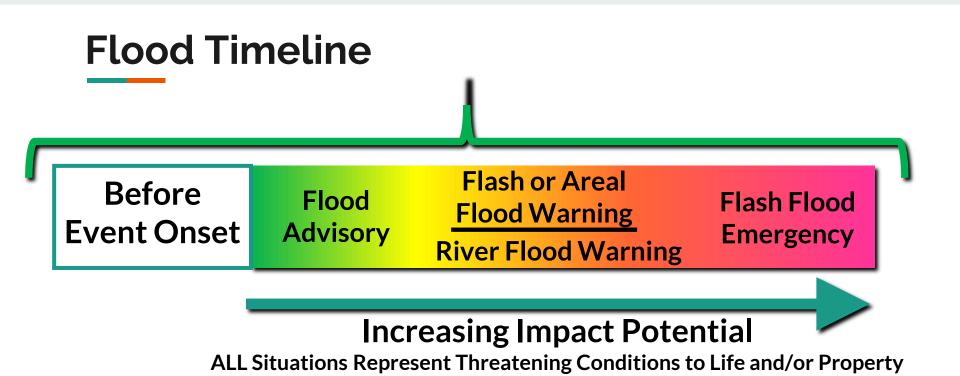


# Flash Flood Emergency



Flood Warning (Areal/ River/ Bayou)





Note: Flooding can (and does) occur without a Flash Flood Watch!

## Ways to Receive a Warning

#### **NOAA** Weather Radio



Wireless
Emergency Alerts
and Weather Apps



TV and Radio



Social Media

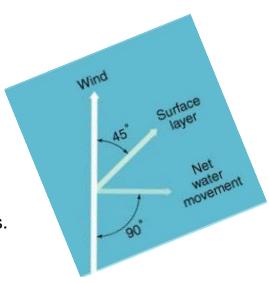


NWS Website: <a href="https://www.weather.gov/hgx/">https://www.weather.gov/hgx/</a>

# **Coastal Flooding**

# What impacts water levels locally?

- **Ekman Transport:** Water is deflected/transported 45° (at the surface) to 90° (330-500 feet) to the right of the wind.
- Wind direction: An easterly wind component will typically produce higher water levels. Opposite is true about northwesterly directions.
- Wind speed: Higher speeds have a more significant impact than lower speeds.
- Duration: The longer elevated winds persist, the more significant the impacts.
- ☐ **Fetch:** The longer the distance the elevated winds, the more significant the impacts.
- **Miscellaneous:** Astronomical tides, seas, shelf slope, shape of the coast, etc.



# You make the call...





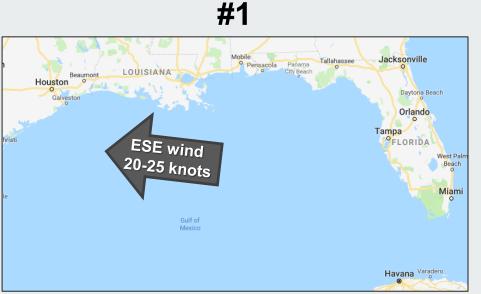


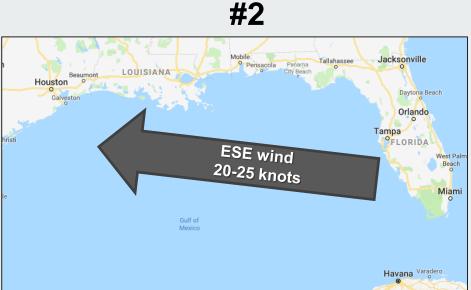
















### **Coastal Flood Timeline**

Before Event Onset

Coastal Flood Watch

Coastal Flood Advisory

Coastal Flood Warning

### **Increasing Impact Potential**

**ALL Situations Represent Threatening Conditions to Life and/or Property** 

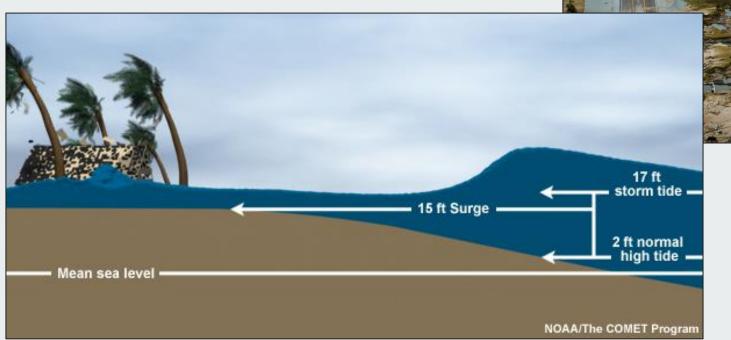
## Storm surge



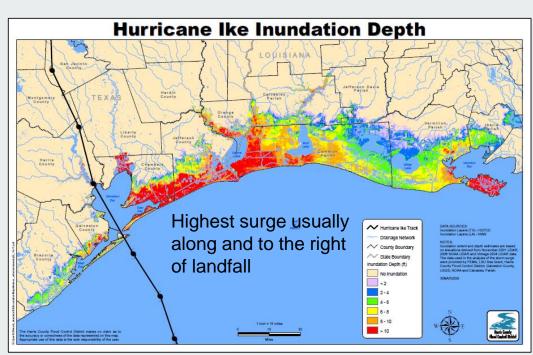
- Storm surge is an abnormal rise of water generated by a storm, over and above the predicted astronomical tides.
- Storm surge is produced by water being pushed toward the shore by the force of the winds moving counter-clockwise around the storm.
- □ Storm surge is often the greatest threat to life and property from a hurricane.

# **Storm Surge**

Waves on top of surge are highly destructive. Water weighs approximately 1,700 pounds per cubic yard.



# **Storm Surge**



Storm surge values many times do not correspond well to the hurricane wind categories (on the Saffir-Simpson Hurricane Wind Scale) that range from 1 to 5. These categories are based only on winds and do not account for storm surge. Ike was a category 2 storm that produced a 15-20 foot storm surge.

Sensitive to the slightest changes in	Sensitive t	to the	slightest	changes	in:
---------------------------------------	-------------	--------	-----------	---------	-----

- □ Storm track.
- Storm intensity.
- Forward speed.
- ☐ Size (radius of maximum winds).
- Angle of approach to the coast.
- ☐ Shape and characteristics of coastal features such as bays and estuaries.
- ☐ Width and slope of the continental shelf. A shallow slope will potentially produce a greater storm surge than a steep shelf.

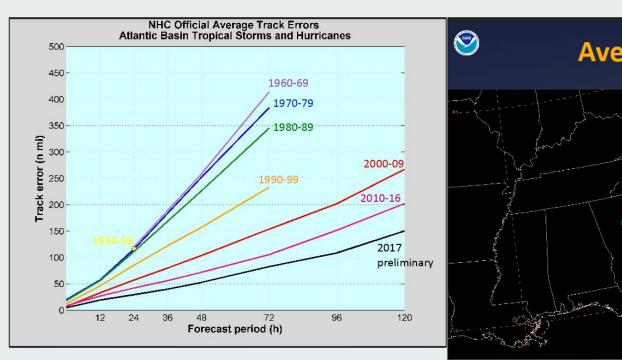
# **Storm Surge**

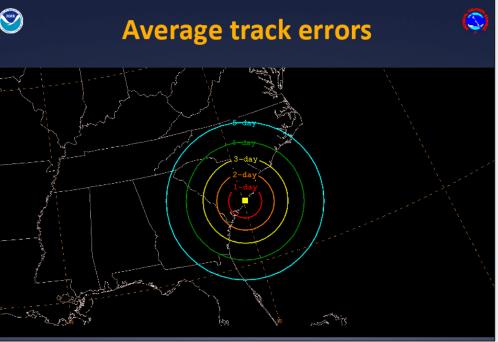
Sometimes high water levels cut off communities well before (sometimes days) bad weather arrives. First responders need to be prepared for this and also ensure your personal family members have a plan in place.





## **Track Errors**



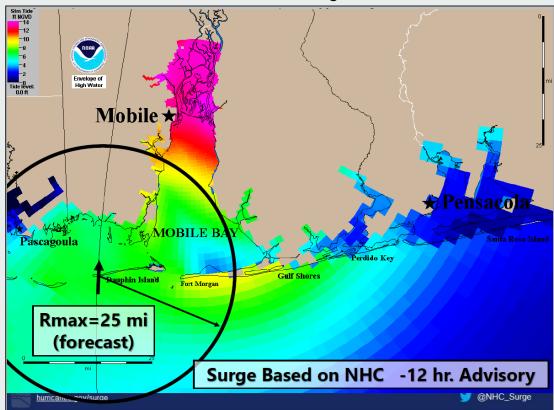


# **Storm Surge**

Real scenario...NHC forecast track



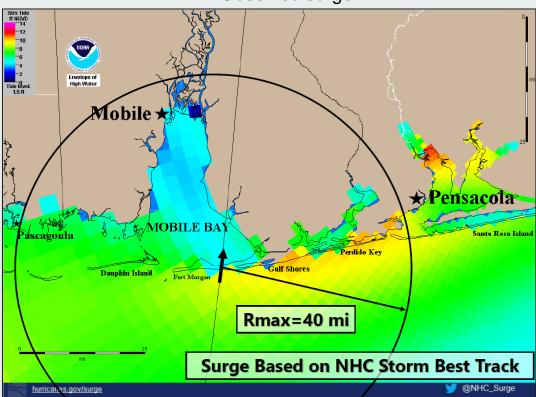
#### Forecast surge



# **Storm Surge**

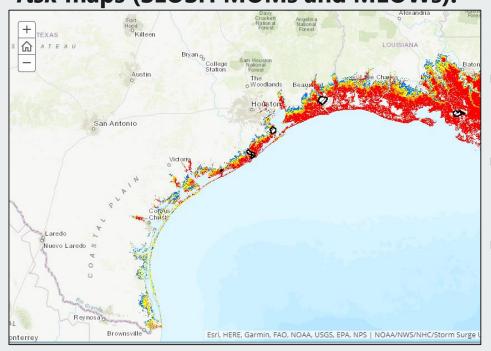
# Actual track **ACTUAL TRACK** TRACK FORECAST 130 mph, 933 mb ▲ Tropical Storm • Tropical Depression Actual Hurricane Track 30 mi. E of -12 hr. Advisory Forecast Track

#### Observed surge



# Storm Surge - Readiness, Planning & Mitigation

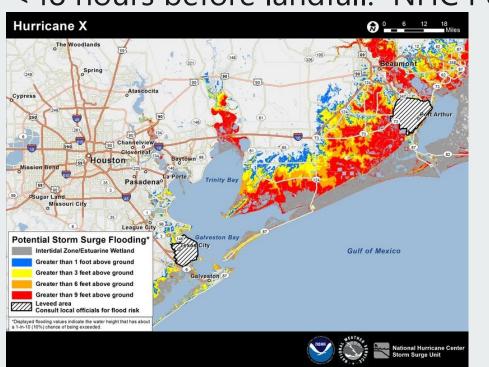
Landfall 48+ hours out: pre-computed *risk* maps (SLOSH MOMs and MEOWs).



- Maps made by using up to 100,000 hypothetical storms to compute the maximum storm surge at an individual point.
- Varying forward speed, radius of maximum wind, intensity, landfall location, tide level, and storm direction.
- Ask your local NWS where to find these maps and how to read them.

# **Storm Surge - Response**

<48 hours before landfall: NHC Potential Storm Surge



- ☐ Shows geographical areas where inundation from storm surge could occur and how high above ground the water could reach in those areas.
- Based on the latest forecast track and intensity of the tropical cyclone.
- Takes into account likely forecast errors.
- The shading represents inundation levels that have a 10 percent chance of being exceeded, which can therefore be thought of as representing a reasonable worst-case scenario for any individual location.
- ☐ Updated every six hours or so.

# **Tropical Cyclone Timeline**

Before **Event Onset** 

Tropical Storm/Hurricane
Watch (48 hours)

**Storm Surge Watch** 

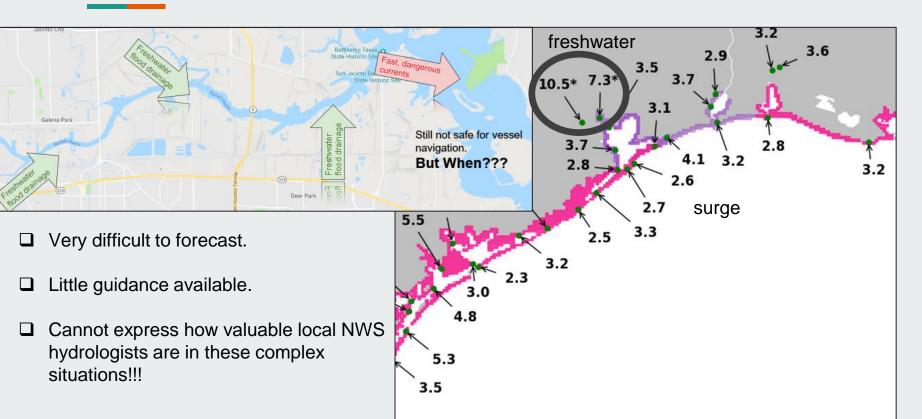
Tropical Storm/Hurricane
Warning (36 hours)

**Storm Surge Warning** 

# **Increasing Impact Potential**

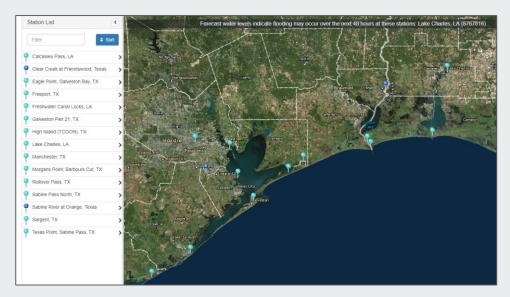
**ALL Situations Represent Threatening Conditions to Life and/or Property** 

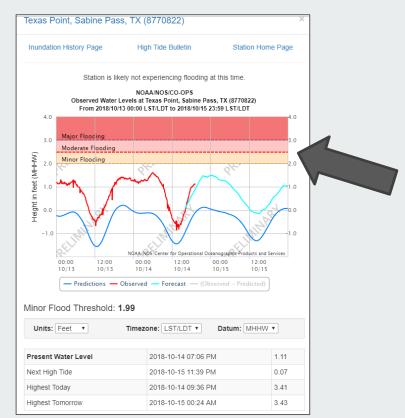
# Storm Surge + Freshwater Flooding (Harvey)



## Real Time Water Level Observations & Forecasts

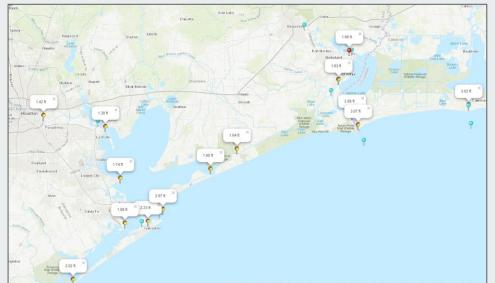
#### https://tidesandcurrents.noaa.gov/inundationdb/



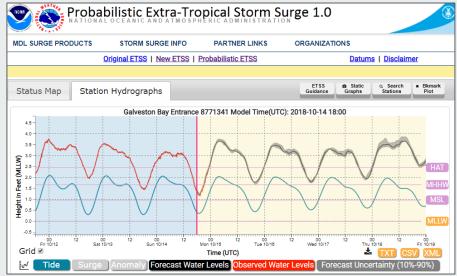


# Real Time Water Level Observations & Forecasts





#### https://slosh.nws.noaa.gov/etsurge2.0



# River Flooding

# Llano River Flooding

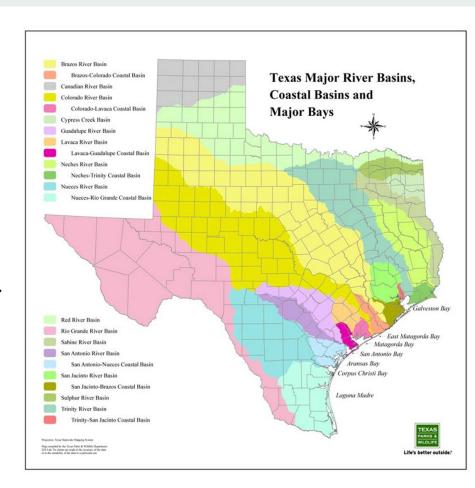


# **River Flooding**

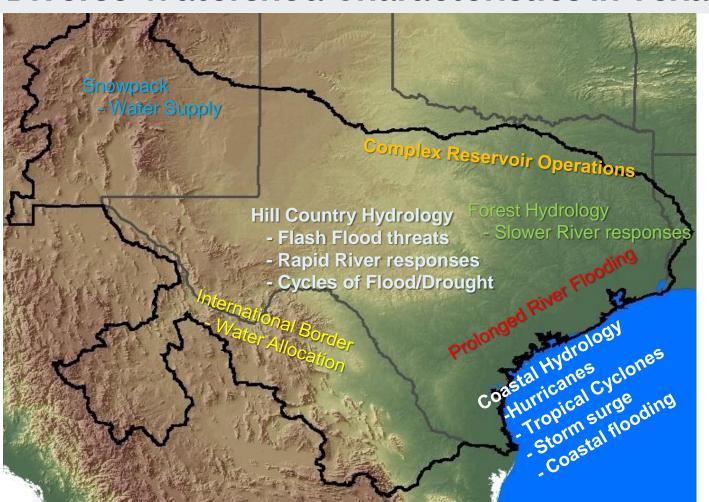


## Watershed

- A watershed, or basin, is an area of land that drains runoff from rainfall (stormwater) to a body of water, either a river, bayou, creek, or lake.
- Topography plays a big role in how watershed boundaries are defined.
- A watershed can flow into another watershed.
- Watersheds vary in shape and size which ultimately lead to unique challenges.

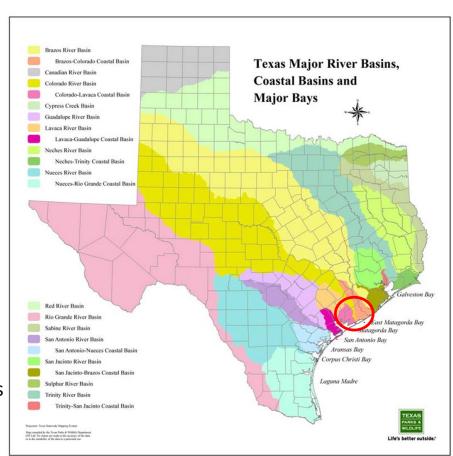


# **Diverse Watershed Characteristics in Texas**



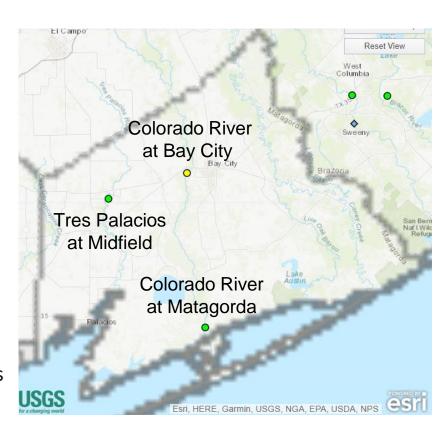
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- Matagorda County has 3 primary watersheds:
   Colorado, San Bernard, and Tres Palacios Rivers



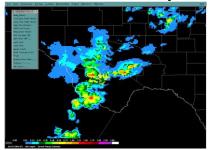
## Watershed

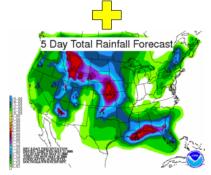
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- Matagorda County has 3 primary watersheds:
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- NWS issues river forecasts for 3 sites in Matagorda County.



# **River Forecast Process**

# Rainfall Analysis

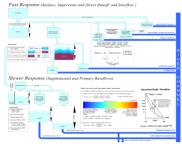


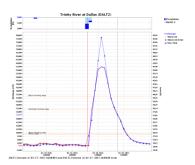


Rainfall estimates and forecasts merged into continuous dataset

# Hydrologic Modeling

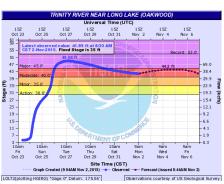




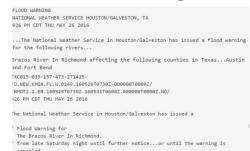


Rainfall ingested into hydrologic model. Forecasters adjust model parameters in real time

## **Forecast**



# Warning

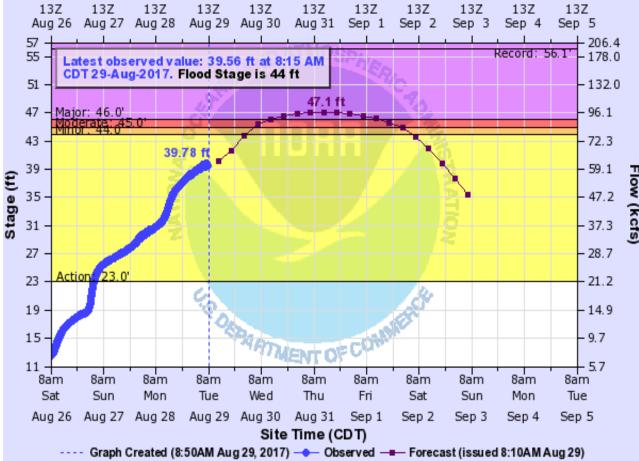


## LOCATION:

Of the gage the forecast is made, AT means the gage is in the limits of the town/city, NEAR or NR means that town/city has the closest post office

#### COLORADO RIVER (TX) NEAR BAY CITY

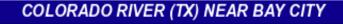
#### Universal Time (UTC)



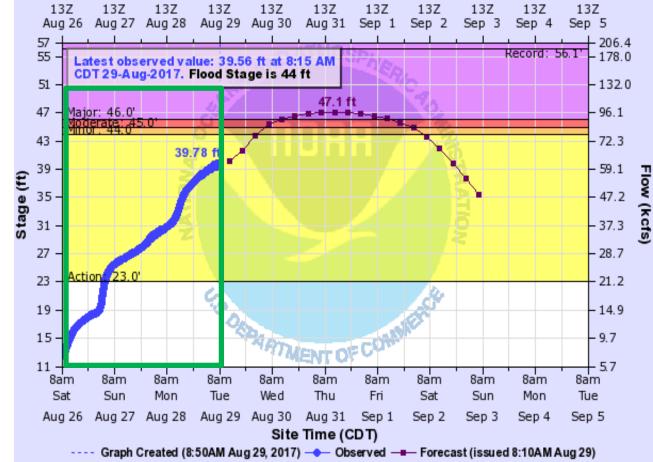
BACT2(plotting HGIRG) "Gage 0" Datum: 0'

# **OBSERVATIONS:**

Past river stages







BACT2(plotting HGIRG) "Gage 0" Datum: 0'

# **FORECAST:**

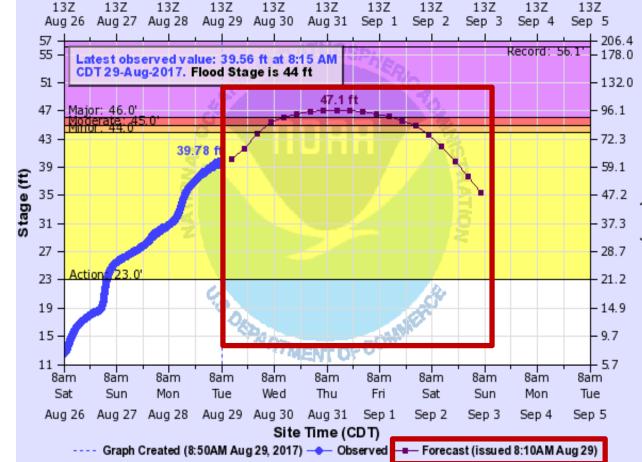
Forecast River Stages

## **CREST:**

Peak Stage



Universal Time (UTC)



BACT2(plotting HGIRG) "Gage 0" Datum: 0'

# STAGE VS FLOW:

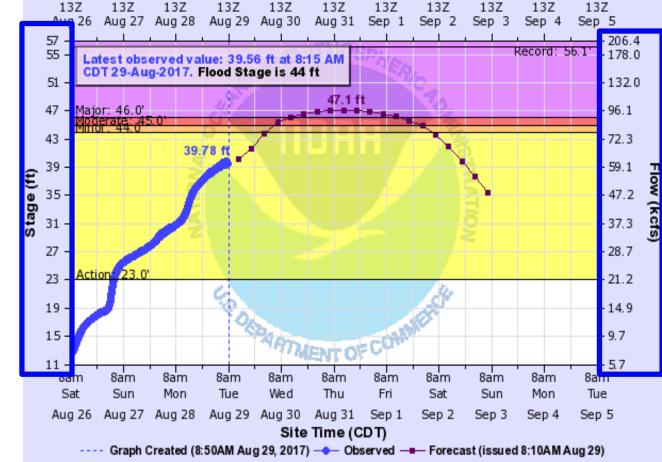
Hydrologists, models, reservoirs work in flow. Emergency managers, media,

general public work in stage.

What is flow or a cubic foot per second?

## COLORADO RIVER (TX) NEAR BAY CITY

Universal Time (UTC)



BACT2(plotting HGIRG) "Gage 0" Datum: 0'

A basketball is roughly a cubic foot, so 20,000cfs is 20,000 basketballs of water passing the gage every second.



#### COLORADO RIVER (TX) NEAR BAY CITY Universal Time (UTC) 13Z 13Z 13Z 13Z 13Z 13Z Aug 28 Aug 29 Aug 30 Aug 31 Sep 2 Sep 5 Sep 1 Sep 3 57 206.4 Record: 56.1' 55 - 178.0 atest observed value: 39.56 ft at 8:15 AM CDT 29-Aug-2017. Flood Stage is 44 ft 51 132.0 47.1 ft 96.1 47 - Major: 46.0' 43 72.3 39.78 ft 59.1 39 Stage (ft) - 47.2 35 -- 37.3 27 28.7 21.2 23 19 -- 14.9 15 -- 9.7 8am Thu Fri Sat Tue Sat Sun Mon Tue Wed Sun Mon Sep 2 Aug 27 Aug 28 Aug 29 Aug 30 Aug 31 Sep 1 Sep 3 Sep 4 Sep 5 Site Time (CDT) Graph Created (8:50AM Aug 29, 2017) - Observed - Forecast (issued 8:10AM Aug 29)

BACT2(plotting HGIRG) "Gage 0" Datum: 0'

# **Understanding River Criteria Levels**



#### **BELOW CRITERIA**

**Impact:** Water is within the banks of the river with no impacts to the surrounding area. Flow speeds may still be high during rainfall or releases which could impact recreational activities

#### **ACTION**

**Impact**: Water is over the banks and into the flood plain, but not a threat to structures or roadways. Some action may be required such as moving farm equipment or increasing awareness

#### **MINOR**

**Impact**: Typically water is impacting areas inside of floodplain which can vary by location. Some low water crossings covered by water, agricultural flooding, water approaching public areas (parks, sidewalks etc.). Areas frequently flooded can expect to be impacted

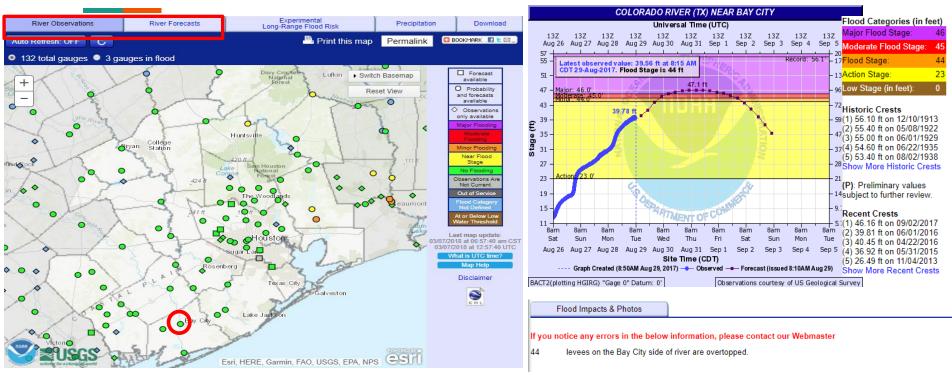
#### **MODERATE**

**Impact**: Water now reaching areas only impacted by significant rain events. Structures can be inundated, several roads covered with water, water may cut off certain areas, widespread agricultural flooding.

#### **MAJOR**

Impact: Water is near the highest it's ever been representing rare flooding and significant widespread impacts. Most roads will be covered by water in the area cutting off if not completely flooding subdivisions, rivers can be several miles wide in areas. Homes and structures underwater, bridges inundated and in danger of being hit by debris. Impacts may be greater than ever experienced.

# **Advanced Hydrologic Prediction System**



http://water.weather.gov/ahps2/index.php?wfo=hgx

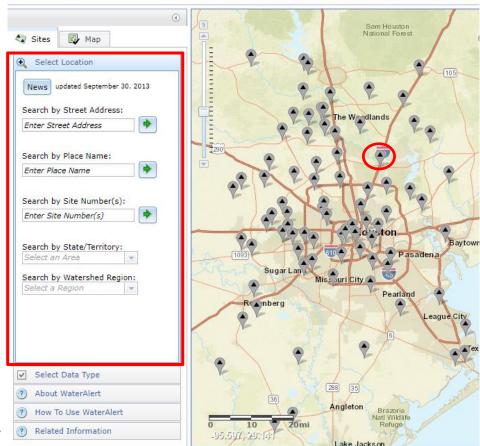
## **USGS Water Alerts**

- Set alerts when a gauge reaches certain water surface elevations.
- Identify the gauge nearest you
- Click on the gauge

#### **USGS Water Alerts:**

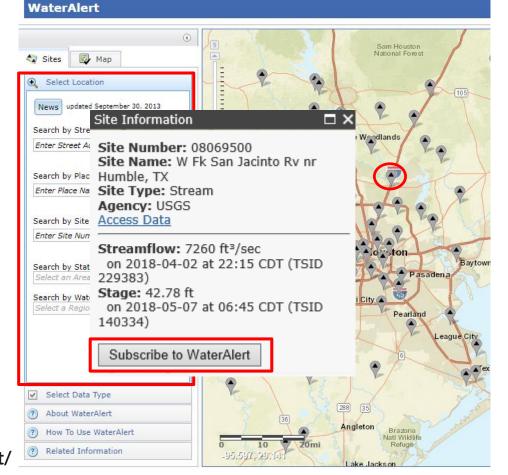
https://maps.waterdata.usgs.gov/mapper/wateralert/





## **USGS Water Alerts**

- Set alerts when a gauge reaches certain water surface elevations.
- Identify the gauge nearest you
- Click on the gauge and select "Subscribe to WaterAlert"



#### **USGS Water Alerts:**

https://maps.waterdata.usgs.gov/mapper/wateralert/



? Related Information

## **USGS Water Alerts**

- Set alerts when a gauge reaches certain water surface elevations.
- Identify the gauge nearest you
- Click on the gauge and select "Subscribe to WaterAlert"
- Define how you want to receive the information:
  - Email or phone
  - Frequency
  - Stage or Discharge
  - Stream Elevation(s)
- Note: Use Internet Explorer

#### **Subscription Form**

The U.S. Geological Survey WaterAlert service sends e-mail or text (SMS) messages when <u>certain parameters</u>, as measured by a USGS real-time data-collection station, exceed user-definable thresholds. The development and maintenance of the WaterAlert system is supported by the USGS and its partners, including numerous federal, state, and local agencies.

Real-time data from USGS gages are transmitted via satellite or other telemetry to USGS offices at various intervals; in most cases, 1 to 4 times per hour. Emergency transmissions, such as during floods, may be more frequent. Notifications will be based on the data received at these site-dependent intervals.

Site Info:		
Number:	08069500	
Name:	W Fk San Jacinto Rv nr Humble, TX	
Agency:	USGS	
Transaction ID:	stsCN	
Send Notification To:	about this	
O My mobile phone		
O My email address		
Notification Frequency:	about this	
Hourly	0	
Daily	•	
Streamflow Parameter(s):	about this	Recent value:
Discharge, in ft3/s	•	7260 [peak chart]
Gage height, in ft	0	42.78 [peak chart]
Alert Threshold Condition:	about this	
Greater than (>)		
O Less than (<)	Real-time value is greater than: ft3/s	
Outside a range (< or >)		
O Inside a range (> and <)		

Cancel

**USGS Water Alerts:** 

https://maps.waterdata.usgs.gov/mapper/wateralert/

# **Partners**

## **Partners**

### **Roles of Primary River Forecast Partners**



- Operate Flood Control Reservoirs
- Manage Other WR Projects



US Army Corps of Engineers

#### **Shared Data and Resources**

- Assist w/Gage Maintenance
- Assist w/Stream Measurements
- Assist w/Funding Data Networks



- U.S. Stream Gage Network
- Water Science Studies



- Gage Maintenance
- Stream Measurements
- Focus Stream Gage Network



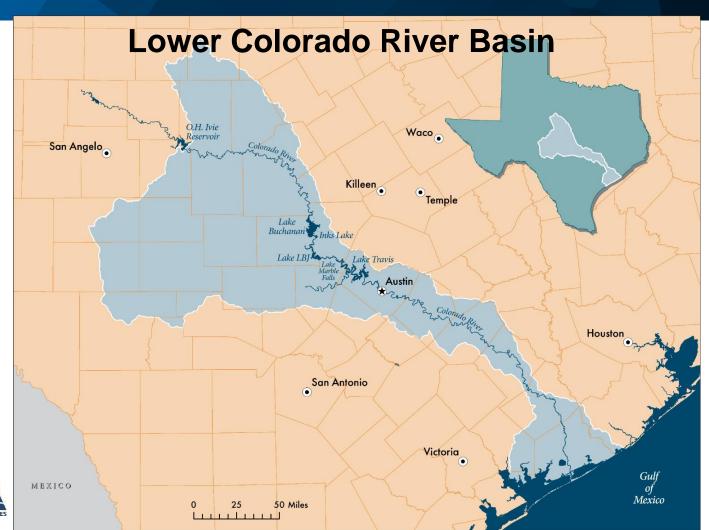
- Issue Weather & Water Forecasts, Watches, Warnings & Data



- Cooperative Data Network
- NOAA/NWS Satellite Transmission
- Forecasts/Data for Operations

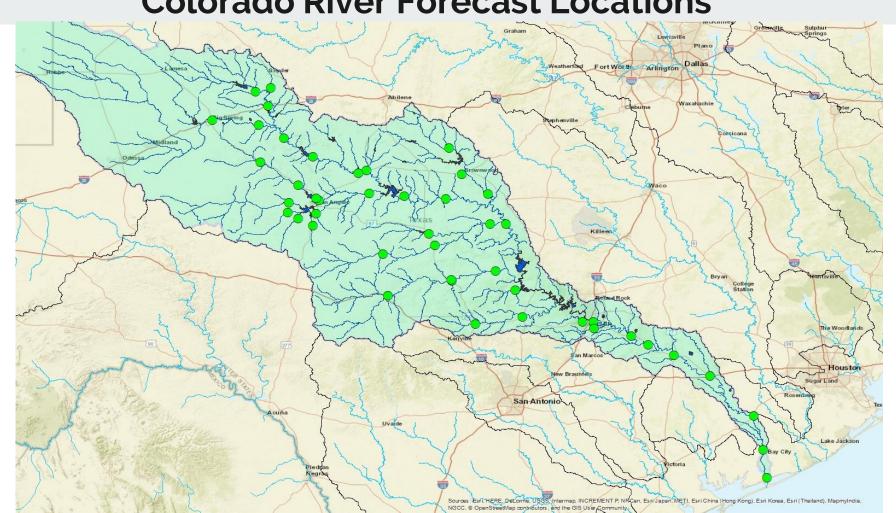
# LCRA FLOOD OPERATIONS AND HYDROMET SYSTEM



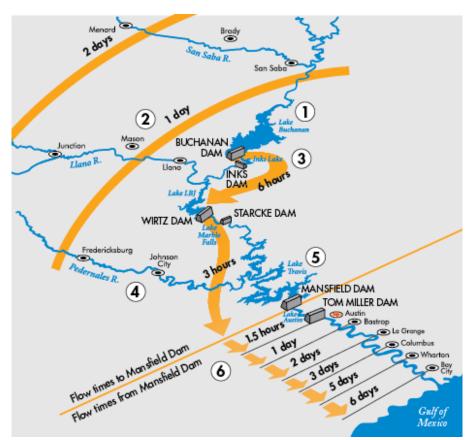




# **Colorado River Forecast Locations**

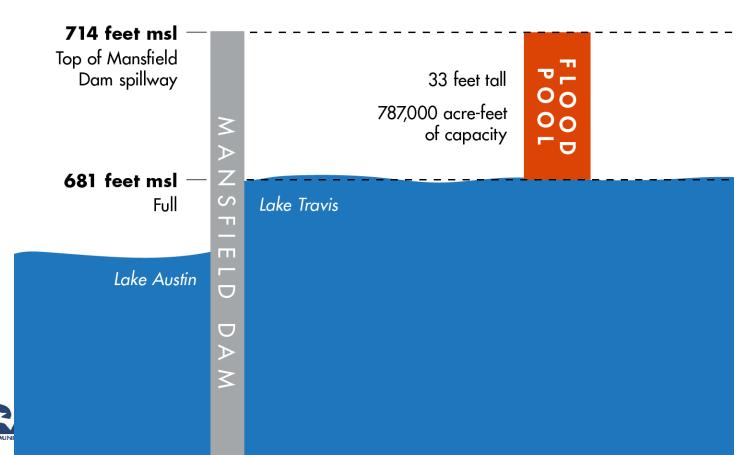


# Flood Operations on the Highland Lakes

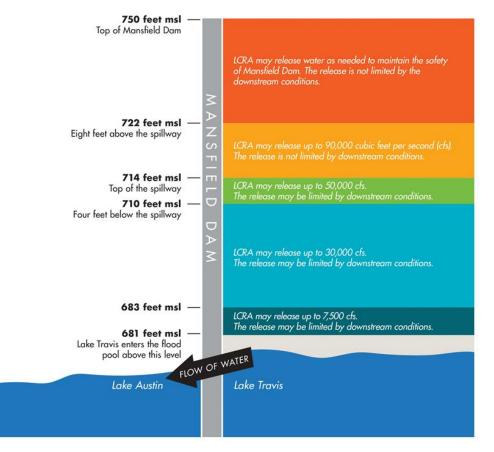




## **Lake Travis Elevation**



# **Key Elevations for Mansfield Dam**





## Flood Releases and Downstream Controls

- Maximum flood release when Lake Travis forecast is 681-683 feet msl: 7,500 cfs
- Downstream controls:
  - 30,000 cfs at Austin
  - 45,000 cfs at Bastrop
  - 50,000 cfs at Columbus



## Flood Releases and Downstream Controls

- Maximum flood release when Lake Travis forecast is 683-710 feet msl: 30,000 cfs
- Downstream controls:
  - 30,000 cfs at Austin
  - 45,000 cfs at Bastrop
  - 50,000 cfs at Columbus



### Flood Releases and Downstream Controls

- Maximum flood release when Lake Travis forecast is 710-714 feet msl: 50,000 cfs
- Downstream controls:
  - 50,000 cfs at Austin
  - 50,000 cfs at Bastrop
  - 50,000 cfs at Columbus



### Flood Releases and Downstream Controls

- Maximum flood release when Lake Travis forecast is 714-722 feet msl: 90,000 cfs
- Releases are not limited by conditions at Austin, Bastrop or Columbus.



### Flood Releases and Downstream Controls

- Maximum flood release when Lake Travis forecast is higher than 722 feet msl: inflow into the lake
- Releases are not limited by conditions at Austin, Bastrop or Columbus.



## **Hydromet System**

- Critical for flood management
- LCRA's eyes and ears for water
- Data is shared with many others



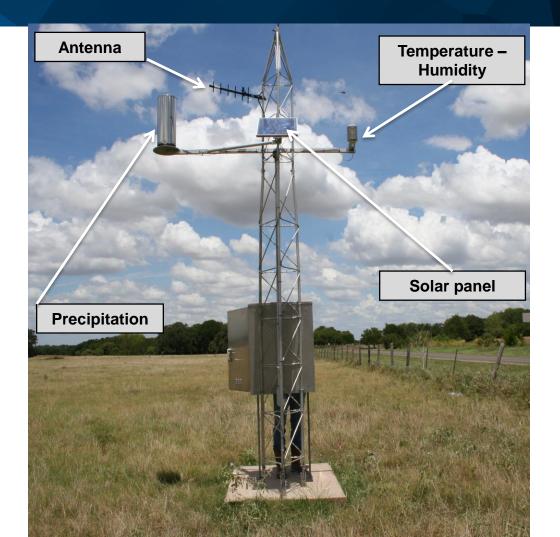


## Typical Hydromet Station

Redundant

\_

Reliable





## Flood Response

### Team work

- U.S. Geological Survey
- National Weather Service
- U.S. Army Corps of Engineers
- Lower Colorado River Authority
- Emergency Management Officials
- Local elected officials

### Communications

- LCRA Flood Operations Notification Service (FONS)
- Internet and social media
- NOAA All Hazard Radios
- LCRA Emergency Hotline
- News media



### Icra.org/water/floods

#### Flood Resources:

- Flood guide
- Fact sheets
- Historic floods on the Colorado River
- Links to floodplain resources

### **Monitor Flooding:**

- Flood Operations Report
- Hydromet
- I CRA on social media.
- Flood Operations Notification Service (FONS)





#### Managing floods in Flash Flood Alley LCRA dams, expertise help reduce flood damages

The Hill Country and Central Texas have a greater risk of flash flooding than most regions of the United States. The region of Texas is called Flash Flood Alley because of the area's steep terrain, shallow soil and unusually high rainfall rates. Heavy rains can quickly transform into walls of fastmoving water with great destructive potential.

During a flood, LCRA operates the Highland Lakes dams to reduce the intensity of flooding downstream by managing the flow of floodwaters through the lakes and river system.

#### The Highland Lakes system

When flooding on the lakes or their tributaries is imminent, LCRA works to manage the floodwaters by holding or moving water as needed through a series of dams along the Highland Lakes. Of the six Highland Lakes, only Lake Travis - formed by Mansfield Dam - is designed to hold back floodwaters that otherwise would flood Austin and downstream communities. See how t Highland Lakes system works.

Lake Travis is considered full at 631 feet above mean sea level (feet msl). At that level, the lake contains 1.1 million acre-feet of water in its conservation pool for water supply. Lake Travis is designed to hold an additional 787,000 acre-feet of water in what is referred to as the flood pool. The flood pool stretches from 681 feet msl up to the Mansfield Dam spillway at 714 feet msl.

Upstream of Lake Travis, Lake Buchanan has no flood pool. It has little additional capacity for floodwaters when it is considered full. The smaller, pass-through lakes - Inks, LBJ, Marble Falls and Austin - have no extra capacity for floodwaters.

#### Managing a flood

The hydrologists and engineers in the LCRA River Operations Control Center (ROCC) monitor the lower Colorado River and Highland Lakes constantly. Crews at the dams are on around-theclock alert whenever floods threaten, and work closely with the experts in the ROCC to open floodgates and move water through hydroelectric generation as needed to manage floodwaters.

LCRA conducts flood operations at Buchanan, Inks, Wirtz and Starcke dams according to a 1990 agreement between LCRA and the Federal Emergency Management Agency (FEMA). Read more about the operation of Buchanan Dam.

LCRA conducts flood operations at Mansfield Dam according to the U.S. Army Corps of Engineers (USACE) Water Control Manual for Mansfield Dam and Lake Travis. The USACE updated its flood regulations for Mansfield Dam and Lake Travis in 2014 to reflect changes since the previous regulations took effect in 1979. The updated Water Control Manual continues to limit flood releases from Mansfield Dam based on key Lake Travis elevations and expected conditions along the Colorado River downstream of Mansfield Dam.

#### Operating Mansfield

- 2014 Letter of Understanding between LCRA and U.S. Army Corps of Engineers
- 2014 Water Control Agreement between LCRA and U.S. Army Corps of Engineers
- Federal flood control regulations for Mansfield Dam and Lake Travis

#### Flood Resource

- Operations
- · Management of Lake Buchanan
- Flood Guide
- LCRA Flood Operations
- LCRA Flood
- Communications
- . How the Highland Lakes Work
- · Major Floods on the Colorado River
- Texas Colorado River Floodplain Coalition
- · FEMA Flood Map Service Center

#### Monitor Flooding

- Hvdromet
- Flood Operations Notification Service (FONS)
- · LCRA on Twitter
- LCRA on Facebook
- NOAA Weather Radio All Hazards rebroadcasts on AM 1610 around the Highland Lakes and AM 1670 along the Colorado River downstream of Austin

### **LCRA Flood Operations Report**



▲Back to Top

#### Flood Operations

- · Current Lake Levels at Dams and Gate Operations
- · Lake Levels Over the Last 14 Days and Forecasts
- · River Levels Current Conditions
- · River Levels Forecast Conditions
- Links
- · Words and Definitions

Last Update: Mar 30 2018 4:23PM

#### Summary

This report provides the latest information when LCRA conducts flood operations, and is updated when conditions warrant. Flood operations are not anticipated at this time.

Unscheduled releases from the Highland Lakes dams may occur suddenly and unexpectedly due to emergency hydroelectric generation or other reasons. The public should exercise caution and avoid being in the water near the dams.

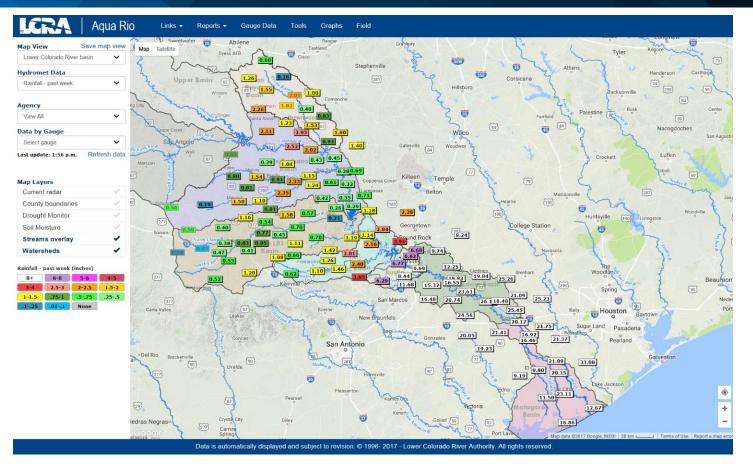
For information about current water supply operations, including long-range forecasts for lakes Buchanan and Travis, see the River Operations Report.

#### Current Lake Levels at Dams and Gate Operations

\*Disclaimer: Data is automatically retrieved and subject to revision.

Lake/Dam	Time	Head Elevation (Above Dam)	Tail Elevation (Below Dam)	Gate Operations/Spillway
Buchanan/Buchanan	Apr 25 2018 10:15AM	1015.82	887.43	Mar 30 2018 4:23PM No gate operations to pass floodwaters are
Duchanan/Duchanan	Apr 25 20 10 10.15AW	1015.62	007.43	expected at Buchanan Dam at this time.
Inks/Inks	Apr 25 2018 10:15AM	887.36	825.01	Mar 30 2018 4:23PM Flow over the spillway of Inks Dam is not expected at this time. (Inks Dam has no floodgates.)
Wirtz/LBJ	Apr 25 2018 10:15AM	824.77	736.75	Mar 30 2018 4:23PM No gate operations to pass floodwaters are expected at Wirtz Dam at this time.
Starcke/Marble Falls	Apr 25 2018 10:15AM	736.42	675.93	Mar 30 2018 4:23PM No gate operations to pass floodwaters are expected at Starcke Dam at this time.
Mansfield/Travis	Apr 25 2018 10:15AM	667.71	491.73	Mar 30 2018 4:23PM No gate operations to pass floodwaters are







# Flood Preparedness

What to do before, during, and after a flood?

## Flood Risk?



"While levees can help reduce flood risk...they do not eliminate the risk."





## Flood Insurance/Group Flood Insurance

### **Everyone** is at risk for flooding

- Brief definition of flooding is any forms of rising water in which 2 properties are affected-one being yours
- Structure Coverage
  - Max coverage \$250,000
- Contents coverage
  - Contents is an optional addition, except for Preferred Risk Policy.
  - Max coverage \$100,000 coverage for Actual Cash Value
- Wait Period
  - Typically 30-days from purchase until effective.
- Average NFIP pay out for Harvey was \$112K (March 2018)

#### Group Flood Insurance

- Available during a Presidential Declared event
- If qualified for a IA grant a GFIP will be purchased in the amount of \$600
- Policy is good for 3 years
- Must maintain insurance on the property forever
- Max amount on the policy is 33,500 this includes structure and dwelling
- Average pay out for Harvey for IA was \$6000



### **Insurance Misconception**

#### • Misconception:

"I'm already covered—my homeowners policy covers flooding."

#### Fact:

Most insurance policies do not cover flooding; only flood insurance covers flood damage.

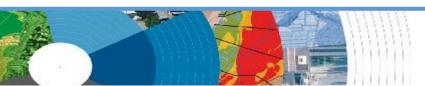
Renters and Business owners should also consider flood insurance for contents.

#### Misconception:

"I don't live in a flood zone."

#### Facts:

- Floods are the #1 natural disaster in the United States.
- If it can rain, it can flood.
- FIRMs do not show localized flooding from drainage ditches/sewers/road ponding.
- To some degree overland flooding...but not property to property drainage problems.





### What is a FIRM?

#### Flood Insurance Rate Map

- Identifies the flood zones
- SFHA (high risk)
  - A, AE, AO, AH, VE, V etc. (Agua)
    - 1% annual chance flood
- Non-SFHA (low to moderate risk)
  - B, C and X (Shaded orange or gray color & non-Shaded)
    - Orange/Gray area outlines areas protected by Levees
    - o Even the non-shaded is a flood zone a minimal risk.
- Used for rating flood insurance policies
- Are subdivided by panels to cover jurisdictional boundary.
- Shows what the BFE within the zones
- FIRM's show Costal and Riverine flood risk



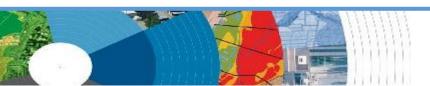




## **Cost of Flood Damage?**

2,500 sqft, one-story home with possessions worth \$50,000

Interior Water Depth (Inches)	Cost to Home	Cost to Personal Property	Combined Loss Potentia
1"	\$23,635	\$3,172	\$26,807
2"	\$23,720	\$3,172	\$26,892
3"	\$24,370	\$4,917	\$29,287
4"	\$31,345	\$7,207	\$38,552
5"	\$31,425	\$13,914	\$45,339
6"	\$37,260	\$14,777	\$52,037
7"	\$37,691	\$17,700	\$55,391
8"	\$38,122	\$20,624	\$58,746
9"	\$38,553	\$23,547	\$62,100
10"	\$38,983	\$26,470	\$65,453
11"	\$39,414	\$29,394	\$68,808
12"	\$39,845	\$32,317	\$72,162
24"	\$44,325	\$43,001	\$87,326
36"	\$47,905	\$46,633	\$94,538
48"	\$53,355	\$50,000	\$103,355





## **Structure Elevation Impact Insurance Rates**



The elevation is just one factor, others include: when was the structure, has it flooded in the past, etc.

### **EVERY Structure has a risk...**

generally the higher the structure the less the risk.

## **Harvey Numbers**

#### **Insurance claims**

- Harris Co (includes cities such as Houston) – all claims 55,570\*\*
- Matagorda County(unincorporated only) 16 (Losses over 125K)
- Bay City (unincorporated only) 1 Loss over 125K

#### **New GFIP's Due to Harvey**

- Matagorda County-34
- Bay City 3

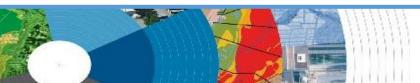
### **Harris County**

### Numbers\*\*

- 154,170 Homes 48,850 in 1% Risk Area (100-yr)
- 34,970 in 0.2% (500-yr) floodplain
- 68% OUTSIDE of the 1% Risk Area.

\*\*Data HCFCD Finale Hurricane Harvey Storm and Flood Information — <a href="https://www.hcfcd.org/media/2678/immediate-flood-report-final-hurricane-harvey-2017.pdf">https://www.hcfcd.org/media/2678/immediate-flood-report-final-hurricane-harvey-2017.pdf</a>





## **Summary**

- Living in Texas means we have a flood risk even with heavy rain.
  - Tax Day 2016 and Memorial Day 2015 not with a tropical system
- Flood Risk is from multiple sources.
- Flood insurance allows individual property owners to manage their risk.
  - Buy policies that cover the structure **AND** contents.



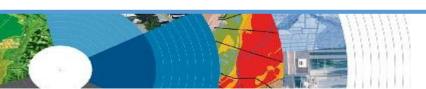
## **Contact Information**

Angela Harrison, Insurance
Cell 470-557-2794 | Angela.Harrison@fema.dhs.gov

Yho-Meka Conway, Insurance Cell 470-572-0803 | Yho-Meka.Conway@fema.dhs.gov

NFIP Hotline 1-800-427-4661 www.fema.gov/nfip Lauren Schmied, PE, Floodplain Management Cell 202-812-6164 | <u>Lauren.Schmied@fema.dhs.gov</u>

Larry Fordham ANFI, CFM, ACA
Acting Senior Regional Insurance Specialist, FEMA Region 6
Phone: 940-383-7253 | Cell: 202-394-4483
|Larry.Fordham@fema.dhs.gov





## Safety Before a Flood





- Prepare a family disaster plan.
- Check if your insurance covers flood damages. If not, get flood insurance.
- Keep insurance and other important documents, such as copies of driver's licenses and credit cards, and other valuable items, in a safe deposit box.
- Assemble a disaster supplies kit. Be sure to include prescription medications, food, and water.
- Find out where you can go if ordered to evacuate.
- Arrange to keep in contact with relatives and friends.
- Know your resources.

Knowing what to do when a flood occurs will increase your family's safety and possibly its survival.

## Safety During a Flash Flood

- Turn around, don't drown when encountering flooded roads.
- Be especially cautious at night when it is harder to recognize the dangers of flooding.
- Stay away or be swept away. River banks and culverts can become unstable and unsafe.
- You should monitor the latest forecasts and be prepared to take action should additional Flash Flood Warnings be issued.
- Have multiple ways to receive weather information (cell phone, NOAA weather radio, television, etc.)

## Turn Around, Don't Drown!

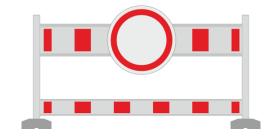
- Most flood deaths occur in vehicles.
- It only takes six inches of water for a vehicle to lose contact with the road surface.
- Most vehicles can be swept away in just 18 to 24 inches of water!
- Don't Rely on Your Big Vehicles
- Flooded roads may have hidden dangers, such as washed out road beds or underwater obstructions.
- If your vehicle is caught in rising water, leave it immediately and seek higher ground.



Minnesota road damaged by flood waters, courtesy of FEMA.

## Safety During a Flood

- Do not sightsee!
- Evacuations are ongoing and first responders are working hard to get people to safety. Do not get in their way!
- Flood waters from creeks, bayous and rivers will be swiftly moving. Do not go near the flood waters! They will sweep you away if you go in the water.
- Stay out of the flood waters!
- Roads may still be closed as they could be damaged or still under water. Barricades are for your protection; do not drive around them!



## Safety After a Flood

- Don't put yourself in danger.
- Return home only when authorities indicate it is safe.
- Use extreme caution when entering buildings
- Cut power to flooded areas of your home
- Only use generators in well-ventilated areas <u>Not</u> in a closed garage!)
- Do not use power tools while standing in water
- If you smell or hear gas, call the Fire Department.



weather.gov/flood

# Reporting/Wrap Up

## What to Report

### Flash Flooding

- Underpasses filling with water
- Impassible roadways
- Any fast-moving water greater than 6 inches in depth

Any River or Bayou Flooding



Flooding, Washington County (2016)

## **Formatting Reports**

Reports should include the following information:

WHO is calling

WHERE the flooding is located

WHAT type of flooding is occurring (flash, river, or bayou)

WHEN the flooding occurred (is it ongoing?)

HOW deep is the water (if you can \*safely\* evaluate this)

### The Good

"I'm a storm spotter located in Sealy at the intersection of Meyer and FM 2187. Water is flowing over curbs; it's at least 6-8 inches deep in some locations on the road."

#### The Bad

"Hey, we got some flooding here a few minutes ago!"

### The Ugly

"My sister-in-law said the bayou got really closer to her house, did you have a warning out for that?"

## **How to Report**

Call us!

Spotter line: 1-800-846-1828

Report via amateur radio

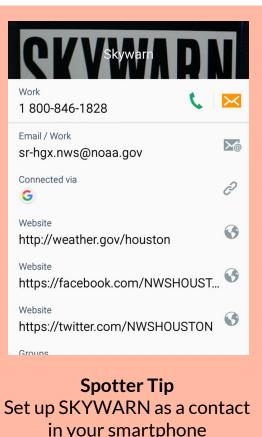
Call sign WX5HGX

**Email** 

sr-hgx.nws@noaa.gov

Social Media

Twitter: @NWSHouston Facebook: NWSHouston



in your smartphone

## Questions

National Weather Service FEMA