



GUADALUPE COUNTY, TEXAS

ENVIRONMENTAL HEALTH DEPARTMENT

Flood Awareness Newsletter

December 2015

Halloween Eve Flood & Tornadoes

Severe thunderstorms swept across Texas Hill County early Friday October 30th, bringing heavy rains, flooding and tornadoes to the Guadalupe County area. The first tornado touched down in a field on the southeast corner of Cordova Rd and Huber Rd at approximately 7:15am traveled north up Huber Road passed FM 758 damaging 30 structures in its path. Second tornado hit near Old Zorn Rd and traveled north along Center Point Rd into Hays County at approximately 7:30am damaging structures. Slow moving heavy rain triggered flash flood warnings for areas near the Cibolo Creek, Guadalupe, and San Marcos Rivers with 8 to 14 inch rain totals along the river basins caused significant rise to the rivers. Once the floodwaters started to recede, the flood damage assessments began. It appeared the San Marcos area did not receive flood damage as severe as the past May flood event. Residents along the Guadalupe River did indeed have minor flood damage but managed to quickly get back to normal.



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THIS ISSUE:

- Halloween Eve
- Disaster Assistance
- Flood Insurance Claims
- Prepare & Plan for Pets
- Answers to Common Misconceptions

Disaster Assistance

Guadalupe County has been incorporated into the Presidential Disaster Declaration and federal assistance is now available for our affected citizens. To apply assistance flooded residents call **1-800-621-3362** or at **www.disasterassistance.gov**

Flood Insurance Claims: What to do After a Flood

•Step 1

Contact your agent to report your loss: They will advise you how to file your Notice of Loss.

•Step 2

Separate your property: Separate damaged property from undamaged property. Don't throw anything away before an adjuster has seen it. Take photos.

•Step 3

Make a list of damaged contents: If you've purchased **contents coverage**, make a list of damaged property. List the quantity, description, brand name, receipt, and serial number.

•Step 4

List areas of structural damage: Look over property and make a list of any areas of structural damage you want to point out to insurance adjuster.

Handling Your Claim

•Step 1

Working with your adjuster: The adjuster should contact you within 24-48 hours after receiving your notice of loss. A time will be set for the adjuster to view your property.

•Step 2

Scoping your loss: During the visit, the adjuster will take measurements and photos and note direct flood damage.

•Step 3

Preparing a detailed estimate: The adjuster uses the information gained from the visit to complete a detailed estimate of damages. Use it as a guide for bids for repair work

Prepare & Plan for Pets

Get a pet emergency supply kit for your Four-legged loved ones.

- Keep extra food in airtight container
- Keep a picture handy in case you become separated
- Keep extra supply of medicines
- Keep a used toy to reduce stress
- Keep collar with tags on pet always

Be prepared to make important decisions on your safety and your pets

- Get pet micro-chipped
- Talk with your vet for temp shelter
- Check lodging with family or friends willing to take you and pets
- Contact Environmental Health for any available facilities for temp shelter for pets
- Plan with neighbors that someone is available to care for or evacuate your pets if you are unable to do so



Answers to Common Misconceptions about Flood Insurance

“Who needs flood insurance? If my home is ever flooded, disaster assistance will bail me out.”

THE FACTS ARE:

- Before most forms of Federal disaster assistance can be offered, the President must declare a major disaster.
- The most common form of Federal disaster assistance is a loan, which must be paid back with interest.

“Flood insurance is too expensive”

THE FACTS ARE:

- The monthly payment on a \$50,000 disaster home loan at 4% interest is \$303 for 20 years.
- The average premium for federally backed flood insurance through the NFIP is \$550 a year.
- The cost of a preferred risk policy starts as low as \$129 a year

“We are not going to be flooded. This area has never been flooded”

THE FACTS ARE:

- Floods are the most common, and most costly, natural disaster
- Because more roads and buildings are being constructed where once was unimproved land, floods are more severe throughout the U.S.
- On average, 25-30% of all flood insurance claims paid by the NFIP are for property outside the special flood hazard areas.

THE FACTS SHOW:

Flood insurance from the NFIP puts you in control. Homeowners, business owners, and renters can all buy flood insurance. Flood insurance claims are paid promptly, so flood victims can recover quickly. Flood insurance reimburses you on covered losses. Separate contents coverage is available so renters can also buy protection.



***Please contact Melissa Zwicke for any advice on property protection and financial assistance. She will also be available for site visits to suggest any flood proofing measures or concerns you may have.**