



GUADALUPE COUNTY, TEXAS
ENVIRONMENTAL HEALTH DEPARTMENT

Flood Awareness Newsletter
February 2015

FREE NFIP GUIDANCE WEBINAR

This is a reminder that FEMA Region 6 is offering on-line events using Adobe Connect to discuss the changes to the National Flood Insurance Program, Homeowners Flood Insurance Affordability Act (HFIAA) which are set to begin April 1, 2015.

Anyone can register to attend one of these sessions by going to this link

<http://hfiaaapril2015.eventbrite.com>

Select the date you want to attend. Registration is limited, so please sign up early.

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THIS ISSUE:

- Free NFIP Webinar
- Reduce Your Risk & Rate
- Preserving Our Wetlands

REDUCE YOUR RISK, REDUCE YOUR RATE - KEY FACTORS

FACTOR	EFFECT ON RATES
ELEVATION used for rating is the building's lowest floor elevation compared to the base flood elevation (BFE; the elevation reached by a flood with a 1 percent annual chance of occurring)	The higher the lowest floor is above the BFE, the lower the risk and typically lower rate, which may be lower than the subsidized pre-FIRM rate. However, a building whose lowest floor is below the BFE is at higher risk, and full-risk rates can be substantially higher than subsidized rates. With an Elevation Certificate, an insurance agent can calculate the full risk.
FLOODPROOFING to make a building watertight also influences flood insurance rates for businesses	Dry-floodproofing a building can lead to lower rates, if an engineer certifies that the design, construction, methods, and material make the building watertight to at least 1 foot above the BFE. The higher above BFE it can be certified, the lower the rates.

Flood risk and associated flood insurance rates vary based on a number of factors. Two important factors that could affect your flood risks are elevation and floodproofing.

What You Can Do

10 Things You Can Do for Wetlands

- Participate in programs that help protect and restore wetlands. Contact your local, state or federal agencies, community groups, or a non-government organization.
- Report illegal activity such as filling, clearing, or dumping in wetlands to government authorities.
- Pick up all litter and dispose in appropriate trash containers. Keep surface areas that wash into storm drains clean of pet feces, toxic chemicals, fertilizers, and motor oil, which eventually reach and impair our wetlands.
- Plant only native species of trees, shrubs, and flowers to preserve the ecological balance of local wetlands.
- Use "living shoreline" techniques that make use of plant roots to stabilize soil if you own waterfront property and your shoreline or riverbank needs to be stabilized.
- Avoid wetlands if you are expanding your home or installing a shed.
- Use phosphate-free laundry and dishwasher detergents. Phosphates encourage algae growth, which can suffocate aquatic life.
- Use paper and recycled products made from unbleached paper. Bleached paper contains toxic chemicals that can contaminate water.
- Use non-toxic products for household cleaning, lawn and garden care. Never spray lawn or garden chemicals on a windy or rainy day, as they will wash into the waterways.
- Reduce, reuse and recycle household items and waste.

Why Are Wetlands So Important to Preserve?

Wetlands are extremely valuable to society. Wetlands can decrease flooding, remove impurities from water, recharge groundwater, protect shorelines, provide habitat for wildlife, and serve important recreational functions.

Wetlands include swamps, marshes, bogs, riverbanks, mangroves, floodplains & rice fields

Flood Water Storage

Wetlands act as natural sponges that trap and slowly release surface water over time. This capability to store water in times of heavy rainfall means that wetlands can help prevent flooding. A one acre wetland can typically store about one million gallons of water, though the degree of flood control depends on factors such as the type of wetland and soil absorbency. Preserving wetlands, in combination with other flood control measures, often offers superior flood protection and costs less than a conventional system of dikes, levees, floodways, and storm water retention ponds.

Water Filtration

Wetlands have the extraordinary ability to improve the quality of water by filtering runoff and removing sediment, nutrients, pesticides, metals, and other types of pollutants. In the Gulf of Mexico, wetlands play an extremely important role by helping to decrease the amount of pollution that enters the Gulf and protecting shorelines from erosion. These services are quite valuable to communities and the people who live near wetlands.

Habitat / Nursery

Wetlands provide important habitat to countless bird, fish, and native plant species. In fact, wetlands are some of the most productive ecosystems in world. Wetlands provide a habitat for more aquatic and land-dwelling species on an area basis than any other habitat type. In fact, more than one-third of the United States' threatened and endangered species live only in wetlands.

Recreation

There are many recreational activities that are reliant on wetlands. More than half of all adults in the U.S. engage in hunting, fishing, bird watching, boating, or wildlife photography; much of which is dependent on wetlands. Waterfowl hunters alone spend an estimated \$600 million a year. According to a 2001 estimate, anglers spent an estimated \$14.7 billion for fishing trips, \$17 billion for equipment, and \$4 billion in miscellaneous costs (USFWS, 2002). Wetlands are also an ideal place for learning. Many schoolchildren participate in hands-on activities in wetlands that raise environmental awareness.

