

Don't believe the flooding 'myths'

Insuring your home is well worth the cost

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HOUSTON CHRONICLE**

Feb. 8, 2010, 1:53AM

The announcement came last week: The price tag carried by Hurricane Ike totals \$15 billion in damages, making it the costliest storm to hit Texas and the third costliest in the United States, trailing hurricanes Katrina in 2005 and Andrew in 1992.

The official tally serves as a reminder of how costly natural disasters can be. While wind-related damages comprise the bulk of Ike's bill, flooding damages total \$2.2 billion, according to the Insurance Council of Texas, reporting on the amount of claims covered by the National Flood Insurance Program. That amount, however, does not include what uninsured home and business owners who flooded will pay out of pocket.

Perhaps more staggering than the damages caused by Ike is the number of people without flood insurance. Of the 1.4 million households in Harris County, roughly one in every five is protected with flood insurance. Approximately 290,000 policies are in force.

The number is alarming considering that the average amount of damages expected from flooding in Harris County every year is several hundred million dollars. That amount is reflective of the fact that flooding is the No.1 natural threat to our area.

Notable historical floods include those of 1929 and of 1935, which severely crippled downtown Houston and threatened to wipe the city off the map — prompting creation of the Harris County Flood Control District in 1937. In more recent times, Tropical Storm Frances flooded 1,400 homes in 1998, Tropical Storm Allison flooded 73,000 homes in 2001, and most recently, a nontropical rainfall event flooded 2,300 homes last April.

Given our area's flooding history and natural risk for flooding, why don't more residents protect themselves with flood insurance? The reasons are speculative, of course, but they most likely boil down to three common misconceptions: The belief that flood insurance is too expensive, that not all people are eligible and a false sense of security — the most prevalent flooding “myth.”

Many people are fortunate enough to live in homes that have never flooded or have not experienced flooding in decades. When 30 or 40 years pass and homes remain dry, it's understandable that homeowners might conclude they will not flood. Such was the case last April on the west side of town when 8 to 10 inches of rain fell in 12 hours and 7 inches of rain fell in three hours in isolated areas. Residents scurried to find answers to their “sudden” flooding problem, as many had not seen water in their homes in roughly 30 years. Many were surprised to learn the rainfall they experienced in April was greater than the rain they saw from Hurricane

Alicia in 1983, from Allison in 2001 and from Ike in 2008. In fact, the last time their area saw comparable amounts of rain was the early 1980s.

Furthermore, about 70 percent of the homes that flooded last April were not located in a mapped flood plain. Many people believe if they are not located in a mapped flood plain they are not at risk for flooding, and they view flood insurance as an extended warranty on an appliance: comforting yet nonessential. However, they may not realize that flood insurance rate maps only show flooding risks from bayous and streams leaving their banks during certain theoretical floods. They do not show risks from street flooding, which occurs when water begins to rise in streets and eventually inundates homes. Unfortunately, half or more of the flooding that occurs in our area falls into this category.

Many also mistakenly believe that if their homes did not flood during Tropical Storm Allison — an unprecedented storm that dropped 28.5 inches of rain in just 12 hours and 35 inches of rain in five days — they will never flood. But it's important to note that Allison did not distribute rain evenly over the county. Many areas experienced less than 5 inches of rain. Using Allison as a benchmark for flooding risks could be a costly mistake for many.

Billions of dollars have been spent widening bayous, excavating stormwater detention basins and helping families move outside the flood plain — projects that have spared thousands of homes from floods. However, more work needs to be done. Everyone in Harris County is at risk for flooding to varying degrees. All are eligible for flood insurance, which is relatively inexpensive, especially for those outside a mapped flood plain. Don't forget that homeowners insurance does not cover flooding.

For those who still may question its worth, let the numbers speak for themselves: In terms of paid flood insurance claims, Houston and Harris County rank third and fourth, respectively, in the nation, trailing only New Orleans and Jefferson Parish in Louisiana.

Flooding is a costly natural disaster. Flood insurance determines who will ultimately pay for it.

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