



Fort Bend County Levee Improvement District No. 2
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Fort Bend County Levee Improvement District No. 2

2017 National Flood Insurance Program Renewal

SHOULD I BUY FLOOD INSURANCE IF MY PROPERTY IS PROTECTED BY A LEVEE?

The short answer is YES! As a resident in Fort Bend County Levee Improvement District No. 2 (LID #2), the investment in your home and property is well protected from any rising waters on the Brazos River. The previous LID #2 newsletter (available at www.fbclid2.com/news) discussed the extent of the District's riverine flood protection and its proven effectiveness against modern record river levels over the past two years. However, LID #2 still encourages all District residents to purchase flood insurance through the National Flood Insurance Program (NFIP) to protect your property from other flood risks caused by hurricanes, tropical storms, or just heavy, localized rainfall.

Many property owners may be unaware that private home insurance policies do not cover losses caused by rising flood waters. The common example of rising flood waters in Fort Bend County are created by the Brazos River, but LID #2 was created specially to mitigate that threat. However, very strong, localized rainfall in any part of LID #2 can potentially overwhelm the design standards of the storm sewer system and trap water in streets and yards, eventually reaching into homes. The damaged caused by this type of loss is not included in a standard home insurance policy, and would only be covered by purchasing a flood insurance policy that is supported by the NFIP. While not a common occurrence, localized rainfall of 12+ inches in a day has occurred and will continue to occur in Southeast Texas. In recent memory, the 2016 Tax Day flood dropped more than a foot of rainfall in portions of Harris County, and back in 2001 Tropical Storm Allison dropped 40 inches of precipitation on parts of Southeast Texas.

Resident should not assume that homeowner insurance policies also include flood insurance, and LID #2 encourages you to check with your insurance carrier and discuss policy options for your property. For additional information check out www.FloodSmart.gov, the official website of the NFIP.

On September 30, 2017, the National Flood Insurance Program (NFIP) will expire unless Congress acts to reauthorize the program. Flood insurance? Who me? Why me? If you have flood insurance, and very few residents in Fort Bend County Levee Improvement District # 2 (LID # 2) do, then you will be interested in the programs continuation. If you do not already have flood insurance you should be even more interested.

The Federal Government requires homeowners to purchase flood insurance if the house is located in a "Special Flood Hazard Area" (SFHA) and there is a federally backed mortgage on the property. By virtue of its FEMA accredited levee system LID#2 is currently not considered to be in a SFHA. If a homeowner owns their house without a mortgage this mandate is probably unenforceable. That said, when the NFIP is renewed changes may occur.

The NFIP is normally renewed for a five-year term, but between 2008 and 2012 Congress had to renew the program sixteen times including several periods where the NFIP actually expired causing chaos in real estate markets across the country. The NFIP reauthorization and renewal in 2012 had provisions that massively increased the cost of flood

insurance to some homeowners. In some cases, flood insurance estimates went from several hundred dollars per year to a thousand dollars a month right here in Fort Bend County.

In both the 2008 and 2012 renewal of the NFIP there was language actually included in the bill that would have placed all areas protected by "...Levees, Dams and other manmade structures..." in a SFHA, which would have made the purchase of flood insurance mandatory in all of LID #2. A study done during the 2008 renewal projected that it could cost the residents of Fort Bend County \$100 million a year in insurance premiums that did nothing to improve flood protection in the county. That language came out of the bill virtually at the last minute. Proponents of that position are working very hard to make mandatory purchase of flood insurance an important part of the 2017 reauthorization.

The LID # 2 Board is very concerned about the renewal of the NFIP and the consequences that may be attached to the reauthorization. The Board is deeply involved in both protecting citizens from the Brazos River flood waters, and the Congress of the United States. One causes a flood with flood waters and the other could cause a flood by paper.



Additional information on levee safety can be found at the American Society of Civil Engineers web site: www.asce.org.

A complete ASCE analysis of levees can be found at: www.asce.org/Content.aspx?id=2147488910



To find the potential cost of flood insurance for your residence or business, go to the National Flood Insurance Program web site at www.floodsmart.gov/floodsmart/ and enter the requested information. For information about FBC LID #2, please email: board@fbclid2.com





Fort Bend County
LID No. 2

Lawn Care and Stormwater

Proper lawn care can go a long way to prevent unnecessary stormwater pollution in your community. Helpful hints include:

- Take care not to overwater your lawn •
- Avoid disposal of clippings, debris, or anything other than Stormwater into the Storm Drains •
- Minimize use of Fertilizers and Pesticides and follow all application instructions •

Grass clippings and debris can clog drains and cause stormwater back-ups and flooding. Here are a few places for your trimmings:

- Sweep, collect, and bag grass clippings and leaves •
- Blow grass clippings back onto the lawn where they can become a mulch and natural fertilizer •
- Rake or blow leaves into a compost pile, where they can decompose •

Visit Cleanbayous.org

Pump Station F – Increased Resiliency Project

The District is currently underway with a major renovation and improvement project for Pump Station F, the storm water pumping facility located at the downstream end of Ditch F near First Colony Boulevard. The existing facility was nearing the end of its useful life and many components were due for replacement and modernization. The original pump station design had placed the control building at a less than ideal elevation that was prone to issues during heavy local rainfall. The new control building will be located at a much higher, protected elevation. The renovation will replace the old diesel generator with generators that are capable of operating the plant with both diesel and natural gas as fuel sources. This significantly decreases the risk that the Pump Station will not operate when it is critically needed during an emergency. In addition, all system controls and operations will be upgraded to modern design standards. The project also improves access to the adjacent levee which is needed during emergency operations. When complete, the controls, monitoring, and operations at Pump Station F will be remotely linked with the main District pumping facility, the William “Bill” Little Pump Station, so that the two facilities are interconnected under any conditions.

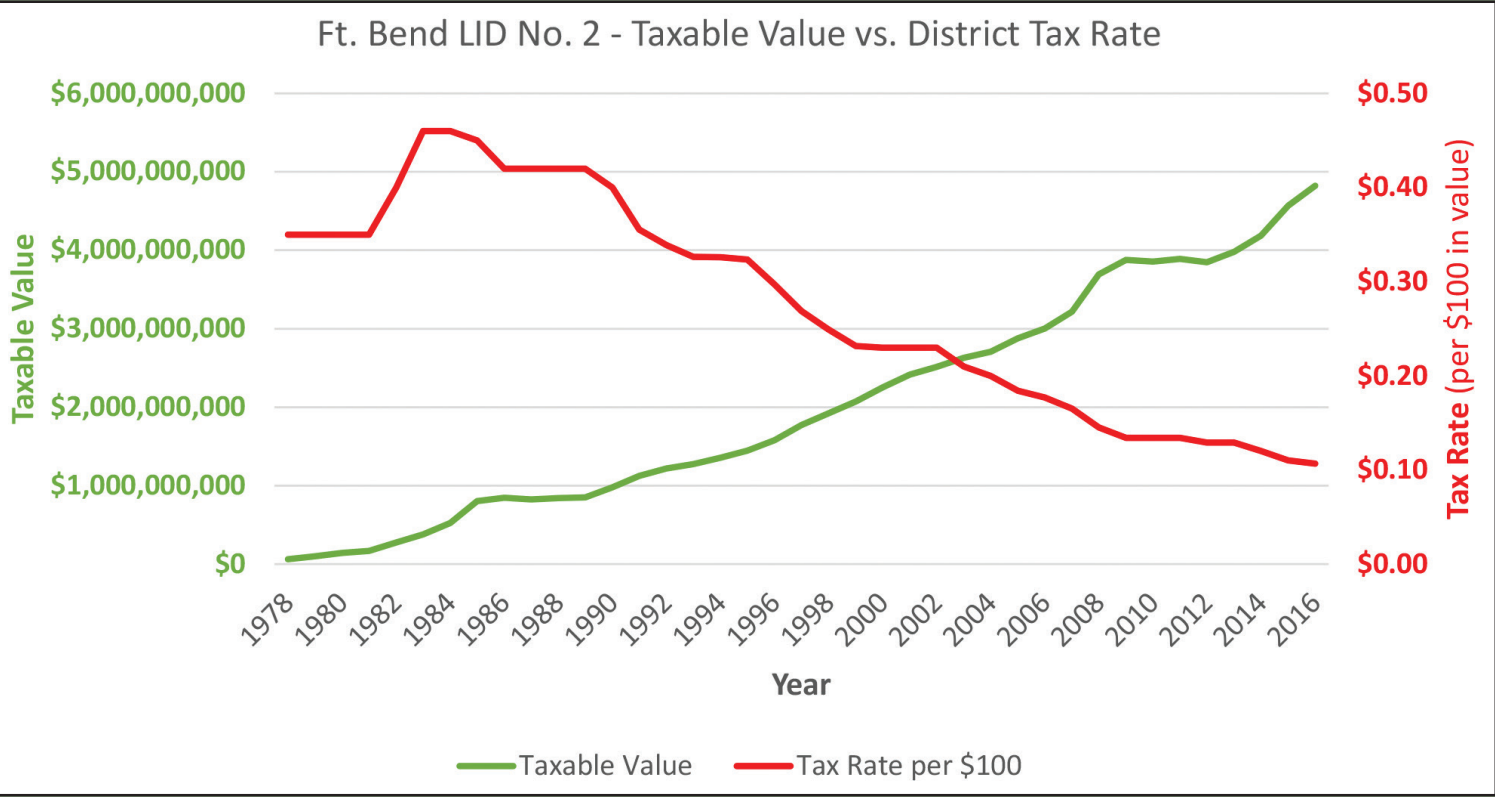


Pump Station F - Building Rendering and Completed Structure



LID #2 REDUCES TAX RATE FOR 2016

The Board of Directors for Fort Bend County Levee Improvement District No. 2 (LID #2) voted to lower the 2016 tax rate for District property owners. The 2016 tax rate for LID #2 will drop to \$0.1067 per \$100 of assessed property value on this year’s tax bills. To provide some perspective, in 2002 the district tax rate was \$0.23, more than double the proposed rate for this year. Since that time, LID #2 has cut that amount in half by lowering the tax rate on 11 different occasions including this year. Although the appraised value of property, including land, homes, and businesses within the District continues to increase each year, the overall amount of tax revenue received by LID #2 will remain at the same amount, despite the increased property values.



Pump Station F - Elevated Building Foundation