



# City of Bevil Oaks

Dear Homeowner,

You have received this letter because your property is in an area that has been flooded several times. The City of Bevil Oaks is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. City staff can give you information on the FEMA flood map such as flood zones and floodways, as well as areas of historical flooding and areas of natural functions (such as wetlands). The City's Floodplain Administrator can provide advice on how to correct drainage issues, and is available to come to your property for site visits. Talk to the Building Department on the extent and causes of past flooding in your area, appropriate flood protection options for your property, and ways that you can help.

1. Prepare for flooding.
  - Know how to shut off the electricity and gas to your house when a flood is approaching.
  - Make a list of emergency numbers and develop a family evacuation plan.
  - Maintain a household inventory, and put insurance policies, medicine, etc., in a safe place.
  - Avoid dumping in the drains, and make sure all ditches and drainage ways next to your property are clear. Debris in a channel can cause the water to back up and increase flooding.
2. Consider some permanent flood protection measures.
  - Mark your fuse or breaker box to show the circuits to the floodable areas, and check your building for water entry points such as doors and dryer vents. These can be protected with low walls or temporary shields.
  - Note that some flood protection measures may require a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.
  - Visit [www.cityofbevilocks.com/property-protection](http://www.cityofbevilocks.com/property-protection) for more resources.
3. Talk to the Building Department for information on financial assistance.
  - If you are interested in elevating your building above the base flood level or selling it to the City to maintain as open space, the City may apply for a Federal grant to cover 75-90% of the cost.
  - Other options for financial assistance include Community Development Block Grants (CDBG), state or local grant programs, and flood insurance. Visit the City's website for a complete list of financial assistance alternatives: [www.cityofbevilocks.com/property-protection](http://www.cityofbevilocks.com/property-protection).
4. Get a flood insurance policy.
  - Homeowner's insurance policies do not cover damage from floods; however, because our community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. The policy can help pay for repairs after a flood and, in some cases, will help pay the costs of elevating a substantially damaged building.
  - Flood insurance policies required by a mortgage company usually only cover the building's structure and not the contents. For the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure so be sure you have contents coverage too.
  - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before NFIP coverage takes effect. Contact your insurance agent for rates and coverage, or visit [www.floodsmart.gov](http://www.floodsmart.gov) for more information.