



**FLOOD PROTECTION INFORMATION  
FOR YOU AND YOUR PROPERTY  
MAY 2016**

**WWW.VILLAGEOFTIKIISLAND.ORG**

The Village of Tiki Island is committed to providing its citizens with the knowledge and resources they can use to protect themselves and their property from flood hazards. Education, preparedness, and prevention are valuable and proven tools that help communities become resistant to natural disasters. Regardless of where you live, you are at risk for flooding, and Tiki Island's location on the Gulf Coast leaves it especially vulnerable to tropical storms and other weather-related events. **Since you own property in a floodplain or live in a floodplain or flood risk area, you are at an increased risk of flooding.** Now is the perfect time to make sure you are knowledgeable on how to protect yourself and your property for the next major storm.

### **FLOODPLAIN FUNCTIONS**

Floodplains provide a wide range of benefits to human and natural systems. They serve as flood storage and conveyance, and reduce flood velocities and flood peaks. Water quality is improved through the soil and vegetation's ability to filter out nutrients and impurities from runoff and process organic wastes. Floodplains and wetlands provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitat, and protect habitats for rare and endangered species. They provide open space, aesthetic pleasure, and areas for active uses such as parks and playgrounds. All of Tiki Island is in a floodplain, with the majority of the area in a high velocity zone (V-Zone) and some A-zones.

### **FLOOD HAZARD**

Tiki Island is surrounded by west Galveston Bay on the south and Jones Bay on the north. The probability of flooding is due more to storm surge and rising tides created by tropical storms rather than rain since the intricate canal system of the island drains rain into the bays. The longest stretch for rainwater to flow may be approximately 150 to 200 feet with most lot lengths being approximately 100 feet. Hurricane Ike in September 2008 caused widespread damage throughout the community including wind damage, flooding, and erosion. Tiki Island is part of the Galveston County cooperative Emergency Management Group. After major storms or high tides, the group has, in place, plans for damage assessment organizational plans, operational plans, and cleanup plans.

### **DEVELOPMENT REQUIREMENTS**

All development in the Tiki Island floodplain requires a permit per the Code of Ordinances. Development includes, but is not limited to, all new construction, filling, grading, and paving. Substantially damaged or improved structures, where the cost of repair (regardless of the cause of damage) or improvements to a structure equals or exceeds 50% of the building's market value, also require building permits and elevation certificates, and are held to the same standards as new construction.

Communities in the National Flood Insurance Program must regulate to minimum standards in order to provide subsidized flood insurance to their citizens. In some cases, Tiki Island has chosen to go beyond the minimum standards in order to provide further protections to its citizens. One higher standard is that the lowest floor elevation of all new construction on pilings needs to be at one foot above base flood elevation. Another requirement is that enclosures below the base flood elevation can be no greater than 299 square feet. Homeowners are informed and sign a classification letter agreeing not to convert their enclosures to habitable use and it will not be used for anything other than parking, storage, or building access.

Any development that is non-compliant with Village requirements is subject to enforcement measures by the Village as well as significantly more expensive flood insurance. **Compliant structures reap the benefits of the Village's participation in the Community Rating System, a voluntary federal program that is currently saving Village citizens 10% (over \$224,000) a year on their flood insurance premiums.** Contact the Tiki Island Building Inspector for advice before you construct or place anything in the floodplain to ensure that the proper regulations are followed. Any development in the floodplain without a permit is illegal, and such activity should be reported to Village staff. Permit information can be obtained at 802 Tiki Drive in City Hall. Elevation certificates on most properties in the floodplain are on file, and may be requested from the Tiki Island Building Inspector.

### **PROPERTY PROTECTION**

Rather than wait for a flood to occur, you can act now to protect your property from flood damage. Even if you've never flooded before, in the life of a 30-year mortgage, there is a 26% chance of experiencing a flood if a property is located in the floodplain. Various retrofitting techniques are available to help minimize flooding such as elevating structures above the minimum

requirements, proper construction and use of break a way walls, lattice or louvers to include any or all construction below the Base Flood Elevation (BFE) the goal is to never put your pilings or columns (the foundation) at risk of collapse or displacement. Build smart do not have things that can't be moved or sacrificed as you can't stop the ocean. Options in A-Zones are to one build to or exceed current codes, constructing barriers out of fill or concrete or possibly flood proofing to make the building watertight. In V-Zones (the predominant zone in Tiki Island) Be flood smart and have an evacuation plan that may include the early moving of items on the ground floor such as your boat, cars, Golf carts, motorcycles, bicycles, things that may require trailering. Other small items can be placed in the house for protection from flooding. Elevators need to be parked at the upper level. Empty the house and refrigerator of perishables. Turn off all gas (LPG) at the main valve. Remove and Secure items that will float away and become debris for your neighbor. The raising of garage doors or leaving doors tied open on the ground floor proved to be more effective than closing them. Using water resistant materials on ground floor for any type of construction is recommended. Be flood smart. Remember most flood insurance will not cover items below BFE so don't become complacent and forget to be prepared for a flood. Because of Tiki Island's susceptibility to hurricanes and other tropical storms, measures that protect against high winds such as storm shutters or reinforced garage doors, should also be considered. The Tiki Island Building Inspector can provide homeowners with information on how to select a qualified contractor, and can give homeowners advice on the best retrofitting techniques or flood protection method to use.

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## **FLOOD PROTECTION ASSISTANCE**

Citizens can obtain information on flood protection assistance from the Tiki Island Building Inspector. Village staff is available to make site visits to properties in order to inform citizens of development requirements and flood protection information. Flood protection assistance may include site-specific flood related data or historical flooding data, as well as resources for financial assistance. FEMA and the State of Texas administer several mitigation grants that may help property owners protect their flood prone structures. The funds could be used for acquisition, elevation, retrofitting, or other methods of property protection. You can inquire about these grants by contacting City Hall or by visiting [www.disasterassistance.gov](http://www.disasterassistance.gov).

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## **FLOOD INSURANCE**

Basic homeowner's insurance does not cover damage from floods. Tiki Island's participation in the National Flood Insurance Program means that federally subsidized flood insurance is available to everyone in the village, regardless of location and past damage. Some people have purchased flood insurance because it was required by the bank or loan company as a condition of their home or improvement loan. Usually these policies just cover the building's structure but not the contents; however, coverage for both contents and building is available. There is a 30-day waiting period before a policy becomes effective, and it must be renewed annually. For more information about flood insurance, you can contact the National Flood Insurance Program at [www.floodsmart.org](http://www.floodsmart.org) or by contacting your insurance agent.

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## **DRAINAGE SYSTEM MAINTENANCE**

Tiki Island is an island and, as such, is designed so that all rainwater will drain into the canals. Drains in Tiki Island are checked before and during storms and after to maintain proper drainage. They are also checked periodically to make sure they are free of any restrictions or debris. The debris normally found after high tides or tropical storms could be lumber, fence posts, grass, boats, or most anything that is not secured during rising water. The debris is removed by private contractors hired by the Village of Tiki Island and is placed on sites located by the Galveston County Emergency Management department.

To assist in preventing flooding problems, the Village of Tiki Island does not allow any construction to impede surface drainage from the streets (highest elevation) to the canals (lowest elevations). Since Tiki only has surface storm drainage, it is important that all drainage easements not be restricted; however, there are drainage easements on all properties (lots) that are not allowed to be restricted.

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## **FLOOD SAFETY**

- Heed the warnings of emergency officials if you are told to evacuate your property. Evacuation maps can be found on the Galveston County website at [www.gcoem.org](http://www.gcoem.org).
- Stay away from power lines and electrical lines. Be alert for gas leaks.
- Do not walk through flowing water. Drowning is the number one cause of flood related deaths. Six inches of moving water can knock you off your feet.
- Do not drive through a flooded area. The majority of vehicle-related deaths are caused by drivers trying to cross flooded streets.

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## **FLOOD INFORMATION**

Citizens can contact City Hall to obtain flood information such as flood zone determinations from Flood Insurance Rate Maps, flood insurance requirements, floodplain development regulations, ordinances, permit information, and elevation certificates. Copies of such documents are available upon request.