

A WORD FROM Alex Parker CFM

My experience with Floodplain started in 2017 after Tropical Storm Harvey. Till that date only other people flooded, not me. We ended up with 18 feet of water in a 2-story home and lost pretty much everything. The most devastating part was losing memories like pictures and accomplishments hung on the wall. We did move everything to the second floor before we were evacuated by boat. The water stayed in the house over a month. This was my first flood and I was very intuitive to make sure I recovered and it never happened to us again.

This is where I started listening to the Floodplain Administrator Amanda Young, Commissioner Roberts, Representative James White, and Judge McDaniel. I went to every meeting and reached out to some of them trying to find any way possible to get back to recover and leave the floodplain. Waterfront property is good until Bayous do what they do best, (move all the water downstream).

The Judge was always on media with times and dates of public meetings for victims of Harvey so we made sure that we went to every one of them. We met Amanda Young CFM and she told us the process of FEMA, Red Cross, Small Business Administration, and the elevation we would have to meet in order to rebuild. Commissioner Roberts met us as soon as we could walk or boat in because the County Road had several sink holes in it. He told us to give him a day and the road would be passable, (it took his crew about 3 hours to get it done). I reached out to an old friend, Representative James White. He met us at our home and told us to apply for every program available from the County. The "Buy Out", Small Business Admin. Loan, FEMA, Red Cross, and Catholic Charities. So, we did exactly everything that was available and moved away from the flood risk.

Now I became the Floodplain Administrator for Hardin County after years of helping other families recover from Tropical Storm Harvey. Along the way learning about federal laws and insurance guidelines on developments in the floodplain. More people are affected by flooding than any other natural disaster. Just a few inches in a home could bring the cost of recovery to 50% to over 100% of the property value. As an average, only 25% or less that live close to the flood risk carry flood insurance and most of them do not carry enough insurance.

Since 2022 Flood insurance has changed to what is called Risk Management 2.0. Now the rates are based off of 3 things. Severe Repetitive Damage, Distance to the Risk, and the Value of the Dwelling. Insurance can cost \$1,200.00 to \$14,000.00 per year and some will only cover a certain percentage of the value of the home leaving the owner with a huge cost of repair. You have to decide, "is it worth it"? Some still think it is, "a 100-year flood so we have another 95 years before the next". Not true, now it is referred to as a 1.0% flood event. Some places have had it twice a year to two times in 5 years. In my short time living here I have witnessed a 1.0% flood event 5 times. Again, is it worth it?

Anyone is welcome to visit our office or call if you have a County Appraisal District Property Number or a good address we can tell you how close the property is to the risk or in the Flood Insurance Risk Map. We can also check for repetitive damage on existing homes before you buy and then find out. I always tell people to go walk the land and go see what plants grow there. You can save yourself a lot of anguish and money by just knowing where to live and this office is here to help you.