CITY OF WEBSTER

Repetitive Loss Area Analysis

February 2026

In association with

CAHOON CONSULTING

This page is intentionally left blank.

Cover photo: Flyway Park in Webster, Texas

TABLE OF CONTENTS

Section 1.0 – Introduction 2

Section 2.0 – Identify Repetitive Loss Areas 3

Section 3.0 – Contact Property Owners 4

Section 4.0 – Collect Building Data 4

Section 5.0 – Contact Other Agencies 5

Section 6.0 – Cause of Flooding 6

Section 7.0 – Mitigation Alternatives 8

Section 8.0 – Conclusion 10

Section 9.0 – Resources 11

Appendices

Appendix A – Letter to Property Owners 12

Appendix B – Flood Protection Survey 13

Appendix C – Targeted Outreach Project 15

Appendix D – Draft Posted to Website 16

Appendix E – Building Data *(omitted from public version)* 17

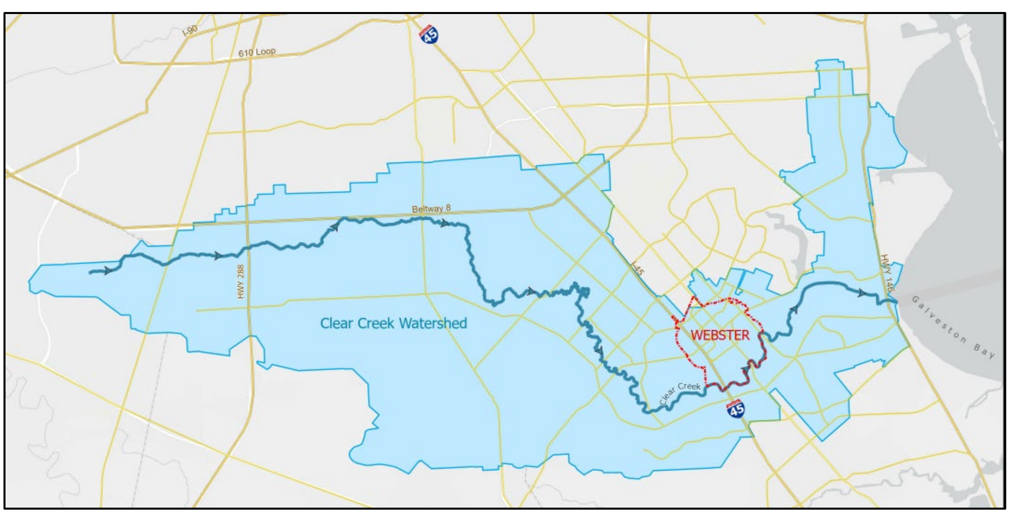
1.0 INTRODUCTION

The city of Webster is a suburb located in southeast Texas just southeast of Houston. Webster is a major commercial hub with over 2,200 businesses within its 6.7 square miles. The city's increasing impervious coverage, flat topography, and proximity to water bodies expose Webster to flood risks, which is a concern intensified by its subtropical climate characterized by heavy rainfall and storm surge caused by tropical events. This Repetitive Loss Area Analysis (RLAA) aims to comprehensively examine Webster's flood vulnerability, evaluating its geographical susceptibility, and existing floodplain management strategies. Implementing a robust flood management strategy involves several crucial steps. First, a comprehensive assessment of current and potential flood-related hazards is essential. This entails analyzing historical data, geographical factors, infrastructure vulnerabilities, and human activities that contribute to flooding. Once identified, a thorough review of mitigation measures must be conducted that encompasses engineering solutions, land use planning, ecosystem restoration, early warning systems, and community preparedness programs. It is crucial to align these measures with community goals and land use plans, ensuring they do not conflict with other activities while reducing implementation costs. Through an exploration of its proactive measures, regulatory frameworks, and historical flood patterns, this report seeks to assess the city's preparedness and resilience against the impacts of flooding.

1.1 The Flood Hazard

FEMA issued a Flood Hazard Boundary Map for the City of Webster (City) in May of 1972 and the first FEMA Flood Insurance Rate Map (FIRM) followed in December of 1974. Subsequent revised maps were issued for portions of Harris County spanning several years. Currently, the City regulates under the effective FIRM and Flood Insurance Study (FIS) dated January 6, 2017.

The Harris County Flood Control District maintains most of the channels within the 22 watersheds in Harris County. The entirety of Webster is contained in the Clear Creek Watershed (see sidebar). Flooding in the city of Webster is mostly a result of large rain events that cause runoff from upstream and overwhelm channels and drainage systems, as well as storm surge from Galveston Bay during tropical events.

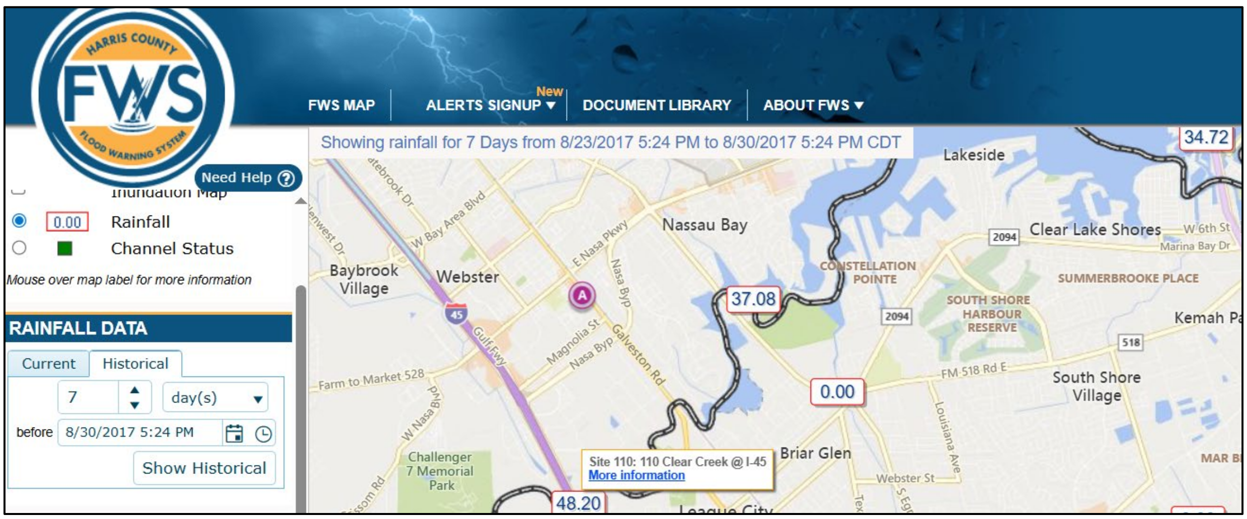


CLEAR CREEK WATERSHED

- *197 square miles of drainage area*
- *154 miles of open stream*
- *Primary stream is Clear Creek and encompasses 7 major tributaries*
- *Flows from west to east through Clear Lake and into Galveston Bay*
- *Spans 4 counties including 16 cities and 4 drainage/flood control districts*
- *Separates Harris County from Brazoria and Galveston counties*

1.2 Flood History

The largest flooding events to have hit Webster were Hurricane Ike and Hurricane Harvey. Hurricane Ike was a category 2 with maximum sustained winds of 110 mph that caused devastating damage across the Gulf Coast when it made landfall in September of 2008. In Webster alone, there was an estimated $12 million in damages. The cause of flooding was mostly due to storm surge from Galveston Bay that reached heights of 18-22 feet in some areas. When Hurricane Harvey hit Texas in August of 2017 as a category 4, the flooding was the result of seemingly endless rain that fell nonstop for hours on end. According to the Harris County Flood Warning System, a rain gauge located at Clear Creek and Interstate 45 registered over 48 inches of rain over a seven-day stretch from August 23rd to August 30th. With this significant rainfall, the city's drainage system reached capacity, bayous and ditches overtopped their banks, and spilled into the streets and into homes and businesses. Simply put, the City's channels and drainage systems were no match for that unprecedented kind of volume. Flooding from Harvey was catastrophic across the board and, in Webster alone, the damage exceeded $2.3 million.



1.3 Flood Insurance Coverage

City staff work hard to educate the public on the importance of flood insurance, and to ensure that citizens understand that flood damage is not covered by regular homeowner's insurance. Given the topography of the area, the purchase and maintenance of a flood insurance policy is strongly encouraged for every resident and business owner in the city, regardless of location in or near a FEMA designated floodplain. City staff is committed to making flood insurance more affordable for its residents. The recent rollout of FEMA's new rating methodology put a spotlight on the importance of flood insurance since each policy is based on the structure's actuarial risk. The new rating initiative also made it possible for eligible property owner, regardless of floodplain location, to benefit from the flood insurance premium discount offered through the National Flood Insurance Program (NFIP) Community Rating System (CRS). The table below is a breakdown of flood insurance data in Webster *(current as of December 31, 2025)*.

# of Policies in force	Total Coverage	Total Written Premium + FPF	Total Annual Payment
1,037	$236,351,000	$1,032,185	$1,275,492

Total Coverage = the total building and contents coverage for the policies in force
Total Written Premium + FPF = the sum of the premium and federal policy fee (FPF) for the policies in force
Total Annual Payment = the sum of submitted written premiums, discounts, fees, assessments, and surcharges

2.0 IDENTIFY REPETITIVE LOSS AREAS

The City's goal to ease the financial burden incurred by citizens regarding flood insurance and property protection is a driving factor towards finding ways to reduce the flooding threat. In 2025, the City began working with Cahoon Consulting to assist in the preparation of an application to join the CRS which is a voluntary, federal program that rewards communities that enforce higher standards with discounts on flood insurance premiums. A prerequisite in the CRS is to examine a community's repetitive loss list from FEMA. The City is going a step further to look at adjacent or nearby properties to see if they are prone to the same cause of flooding and to label them as "repetitive loss areas." An RLAA is a report that identifies repetitive loss areas (RLAs) and recommends alternatives to mitigate the impacts of future flooding. FEMA's definition of repetitive loss is "an NFIP-insured structure that has had at least two paid flood losses of more than $1,000 each in any 10-year period since 1978." Repetitive loss properties have been a drain on the NFIP for over 40 years, counting for a fourth of all NFIP payments since 1978. FEMA maintains a list of repetitive loss properties and the data can be transferred to communities by request from either FEMA or the State. (Due to the sensitivity of the data, it is protected by the Privacy Act of 1974 and cannot be shared with the public.) The list includes property specifics, loss dates, and claims information. Repetitive loss properties remain on FEMA's list for the life of the structure and are classified as either mitigated or unmitigated. A mitigated property means the structure has been protected against future flood damage through elevation, acquisition, demolition, structural control project, or other means of alleviating the flood risk. An unmitigated classification means the structure is still at risk from flooding.

In preparation for the CRS visit and for the purpose of developing this RLAA, the City and its consultant (hereafter known as the "Team") followed the outline in the 2025 *CRS Coordinator's Manual* and the supplemental guidance entitled "Developing a Repetitive Loss Area Analysis." Each of the five steps outlined in the Manual is sufficiently discussed throughout this report.

1. Advise all the properties in the RLAs that the analysis will be conducted and request their input on the hazard and recommended actions. – Section 3.0, Appendix A, Appendix B
2. Contact agencies or organizations that may have plans or studies that could affect the cause or impacts of flooding. – Section 5.0
3. Visit each building in the RLAs and collect basic data. – Section 4.0, Appendix E
4. Review alternative approaches and determine whether any property protection measures or drainage improvement are feasible. – Section 7.0
5. Document the findings. – Section 7.0, Section 8.0

The City received its repetitive loss list on April 22, 2025, and a revised list on January 29, 2026. The updated list included 23 unmitigated properties. A few of the addresses required updates because they were not located within the city limits, needed corrections, or have been mitigated via demolition and rebuild. The City is in the process of submitting documentation to the NFIP Underwriting Office to update these addresses on the repetitive loss list, and the Team removed those properties from consideration in this RLAA. The City's GIS specialist mapped the remaining 15 properties that revealed locations scattered throughout Webster. Based on location and cause of flooding, the City delineated RLAs consisting of unmitigated repetitive loss properties on FEMA's list plus adjacent or nearby properties that may be susceptible to the same cause of flooding. It may be that nearby structures have never flooded in the past but are at a higher risk based on their proximity to channels, drainage system features, age and foundation of the structure, or other factors. Another reason to include some properties in the RLAs that are not on FEMA's list is that structures may have flooded in the past, but the homeowners did not have flood insurance to make a claim or did not file for disaster assistance. Regardless, these properties share the same vulnerability and may be one loss away from being added to FEMA's repetitive loss list. The Team also looked at FEMA's loss data and claims history, as well as flood insurance policy statistics and building characteristics such as construction dates. All of the above factors were deemed reasonable to group vulnerable properties into 10 RLAs that include a total of 69 properties. A breakdown of the 10 RLAs and corresponding maps are included in Section 6.1.

3.0 CONTACT PROPERTY OWNERS

On February 10, 2026, the City mailed 69 letters to the property owners whose addresses were identified in the 10 RLAs. The letter (included in Appendix A) explained the purpose of the RLAA and what type of information may be collected and used in the report including permit records, appraisal district records, field data, and photographs taken at the site. The letter also notified property owners that the draft report would be posted on the City's website for comments and included a link and a QR code to an online, 10-question Flood Protection Survey regarding individual flood damage history and property protection options. Responses and/or comments from the respondents were factored into the consideration of potential mitigation alternatives outlined in this RLAA (Section 7.0), and the questions and answers are included in Appendix B.

4.0 COLLECT BUILDING DATA

An essential part of the RLAA process involved assessing the flood risk each building faced based, in part, on the specific characteristics of that structure. Each structure was researched using two resources: the Harris County Appraisal District and observations noted in the field. The City also reviewed permit records and elevation certificates for some structures.

4.1 Harris County Appraisal District

The Team procured the building data from the Harris County Appraisal District. The information in the appraisal district database included year of construction, foundation type, and condition of structure. The building data helped determine the level of risk for each structure such as identifying how a common source of flooding might affect an older home (pre-FIRM) compared to a newer one (post-FIRM). The data from the appraisal district was combined with the data available on FEMA's repetitive loss list to form a comprehensive view of each structure at risk in these areas. (Building data per property address is in Appendix E and is not available to the public by the Privacy Act of 1974.)

Older homes, such as pre-FIRM structures, were not required to meet the same higher standards the City is currently enforcing such as freeboard above the base flood elevation. The freeboard level of protection has helped diminish the flooding risk to newer structures or structures that have been substantially damaged since the higher standard was implemented. A substantially damaged building is one where the cost of repairing the structure to its pre-flood condition is greater than 50% of the market value of the structure. When a structure has been declared substantially damaged, it is required that the structure be brought into current code and regulations. Most often, the regulations require elevation to achieve compliance.

4.2 Field Data

In addition to data from the Harris County Appraisal District, the Team observed the RLA properties using Google Earth imagery and observations taken in the field. City staff canvassed the RLAs and took photographs from the street or sidewalk that captured ground elevation differences, drainage patterns, and nearby drainage features such as inlets, culverts, or storm drains. This data helped in understanding where and how each property drained, and whether water collected in the lot or drainage from nearby structures may have contributed to the cause of flooding. The Team also conducted observations of the natural channels and drainage systems to see how vegetation or other obstructions may be affecting the channels' ability to function optimally.

5.0 CONTACT OTHER AGENCIES

Before determining the best mitigation alternative for the RLA properties, the Team wanted to find out what studies and projects were in the process or planned for the areas by other entities and organizations. The City's Floodplain Administrator contacted five (5) entities including three neighboring cities via email on February 12, 2026, to request this information.

Good Afternoon,

The City of Webster is in the process of developing a Repetitive Loss Area Analysis (RLAA) to examine the causes of repetitive flooding and consider appropriate mitigation alternatives. As such, the City is looking for information on any planned or current projects or drainage studies administered by neighboring communities and/or entities that may have an impact on the flooding problems in Webster.

Please advise if you are aware of any such projects and, if so, please provide the following details.

- Project name
- Location
- Goal of the project
- Funding source
- Timeline and current status
- A link to the project online (if available)

Thank you for your time and attention to this matter. If you have any questions, please do not hesitate to contact me.

James

Webster
TEXAS

James A. Stewart, CBO, CFM
Chief Building Official
281-316-4131

The City of Houston responded and acknowledged receipt of the request, but no further communication occurred. The City did not receive a response from the City of Friendswood, the City of Nassau Bay, or Harris County. The City also did not receive a response from the Harris County Flood Control District; however, staff is aware of past efforts the District has undertaken to study the Clear Creek Watershed.

6.0 CAUSE OF FLOODING

As mentioned in earlier sections of this report, the main cause of flooding in Webster is due to riverine flooding from Clear Creek or storm surge from Galveston Bay. Understanding the causes and patterns of flooding in the Clear Creek watershed is crucial for devising targeted solutions. Heavy rainfall and inadequate drainage infrastructure are primary factors contributing to the bayou overflowing its banks. Urbanization and changes in land use patterns can exacerbate these issues by altering natural water flow pathways. In rain events, when the bayou is inundated from flooding upstream, the backup causes an overflow that pushes water back into the tributaries and smaller channels, and then spills out onto nearby properties. This cause of flooding is linked to RLA numbers 01, 02, 03, 04, 07, 09, and 10. In tropical events, storm surge from Galveston Bay carries water into the city and primarily impacts people living closest to the coast. Flooding caused by storm surge relates to RLA numbers 05, 06, and 08. Despite the two differing causes of flooding, each one has the potential to reach any property in Webster due to the city's small size, development growth, and flat topography. Therefore, the RLAs will be characterized and described as a whole and not separated by RLA number.

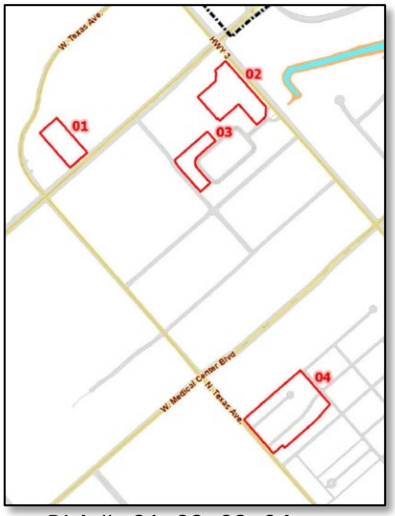
6.1 Repetitive Loss Areas

The Team identified the 10 RLAs based on numerous aspects including similar building characteristics such as year of construction, type of foundation, elevation of lowest floor (where available), proximity to the flooding source(s), and claims history. Below are some characteristics and data about the RLA properties.

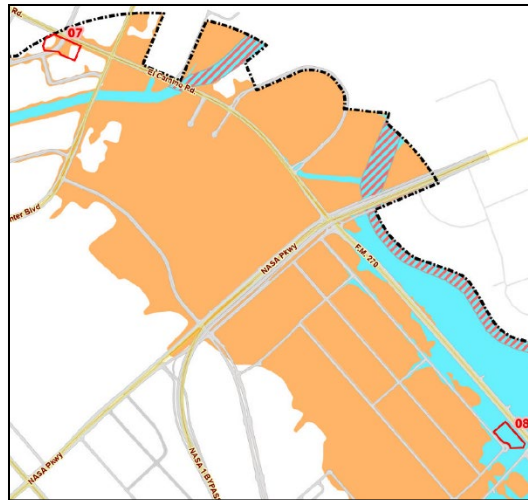
- Of the 551 claims made since 1979, approximately 12% were as a result of Hurricane Ike, and 24% from Hurricane Harvey.
- Five (5) of the RLAs are located in the X zone; three (3) RLAs are in the shaded X zone; and two (2) are inside the AE zone.
- Almost half (45%) of the 69 structures are pre-FIRM, with the earliest construction dating back to 1961. Only six (6) of the structures have been built in the last 25 years (since 2000).
- All 69 structures have a slab on grade foundation.

Below is a summary table that breaks down each RLA by the number of FEMA repetitive loss properties and total properties. Maps of the 10 RLAs (whole and by area) are included on the following page.

RLA #	Total # of Properties	# of FEMA RLs
01	2	1
02	5	1
03	4	1
04	43	6
05	3	1
06	3	1
07	2	1
08	3	1
09	2	1
10	2	1
TOTAL	**69**	**15**

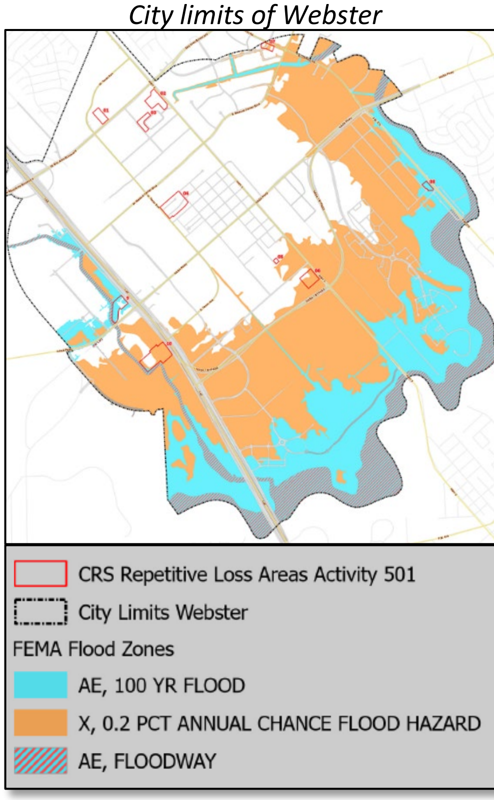


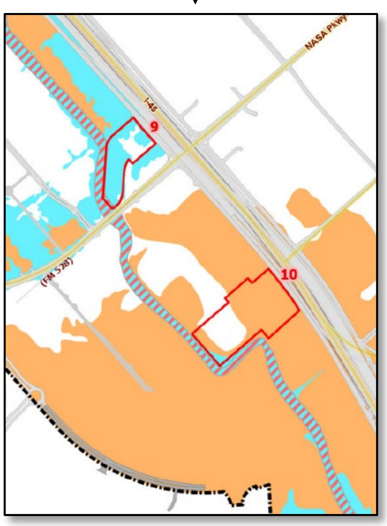
RLA #s 01, 02, 03, 04



RLA #s 07 and 08

City limits of Webster





RLA #s 09 and 10

RLA #s 05 and 06

7.0 MITIGATION ALTERNATIVES

Section 7.0 examines mitigation alternatives that may be considered as viable solutions to reduce the flood risk in the 10 RLAs. Each of FEMA's six mitigation categories is addressed to give a comprehensive look at all possible mitigation opportunities. The Team factored in existing plans, projects, and practices and evaluated several mitigation options to determine which one(s) would have the greatest benefit to the RLAs given their cause of flooding. Considerations were given to the cost effectiveness and funding source for implementation, staff responsibilities, feasibility, and timeliness. The end of this section features a summary table of recommended mitigation options including the responsible department, funding, and proposed timeline of execution.

7.2.1 Preventative

Fortunately, there is very limited floodplain in Webster and what there is of it is mostly built out. Much of the development in the floodplain now was not identified as floodplain back when it was built. As such, homes in those areas were not required to build to the current freeboard of one foot above the base flood elevation in the FEMA 100-year floodplain. The Chapter 42 Flood Damage Prevention Ordinance was updated in April of 2025 and included another higher standard that speaks to the importance of preventative efforts to reduce flooding. Section 42-122 (3) it states that owners of new enclosures must sign a non-conversion agreement acknowledging that the area below the base flood elevation is only to be used for parking, storage, or access. The regulation itself is in keeping with NFIP minimum; however, the requirement to sign the non-conversion agreement is a higher standard that helps solidify the City's regulations and brings awareness to the property owner of the risks associated with non-compliant development. The non-conversion agreement between the property owner and the City is to be filed with the deed and helps protect the City from liability from future flood damage to that structure.

The City's continued partnership with the Harris County Flood Control District to perform drainage system maintenance keep channels free from debris that could cause backups and flooding. Planning and zoning efforts identify areas more suitable for commercial growth that limits exposure to the flood risk. The City is currently under the 2021 building codes but staff is consider upgrading to a more recent version that may add protection to infrastructure.

7.2.2 Property Protection

Since almost half of the RLA properties are pre-FIRM, voluntary elevation above the base flood elevation and meeting the freeboard requirement would be an ideal choice; however, the City has not chosen to pursue this option in the past due to the required benefit-cost ratio. Instead, the City encourages the purchase and maintenance of flood insurance to provide protection in the case of a flood. The flood insurance premium discounts through the CRS program is one of the main driving forces of the City developing this RLAA as a creditable activity. Acknowledgement of the City's higher standards in the CRS will yield direct monetary savings to property owners and give them a better understanding of what the City is willing to do to reduce their flood risk.

7.2.3 Natural Resource Protection

Enhancing urban areas with natural functions like wet-bottom detention ponds, trees, and native landscaping in new developments helps reduce runoff pollution from roads and parking lots. While this mitigation alternative may be aesthetically pleasing, it conflicts with the City's desire to encourage commercial growth and development. To support natural resource protection, the City focuses its efforts on ensuring that developers abide by erosion and sediment control measures and water quality improvement, as required by City regulations.

7.2.4 Emergency Services

Harris County's Flood Warning System rain gauges measure rainfall amounts and monitor water levels in bayous and major streams on a real-time basis to inform communities of dangerous weather conditions. The stations contain sensors that transmit important data during times of heavy rainfall, tropical storms, and hurricanes. Two gauges that are not physically located within Webster but still serve the city are Site 110 located at Clear Creek and Interstate 45 and Site 170 that is located at Clear Creek at Nassau Bay. Rain gauge data is used by the Harris County Flood Control District and Harris County's Office of Homeland Security and Emergency Management to inform the public of imminent and current flooding conditions along bayous. The system is also used by the National Weather Service to assist in issuing flood watches and warnings. Accurate rainfall and bayou/stream level data help emergency management officials make critical decisions that, ultimately, can reduce the risk of property damage, injuries, and loss of life. With timely warning information, citizens may have the opportunity to move valuables to higher ground, evacuate if necessary, and take additional precautions.

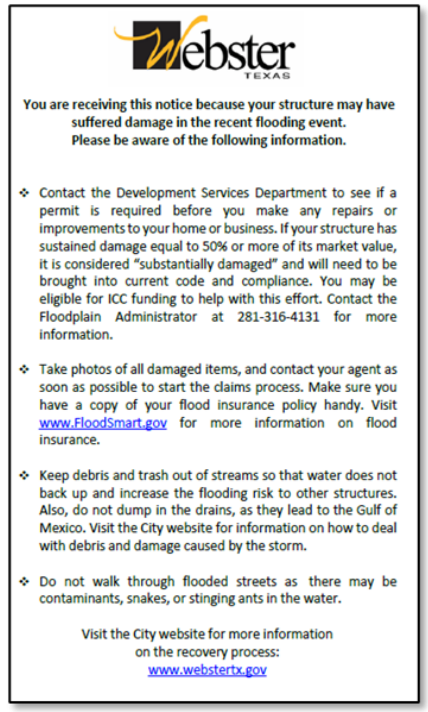
In addition, the City has been classified as a StormReady community by the National Weather Service which is a designation that recognizes communities with exemplary flood warning systems. City staff encourages citizens to register with Swift911, the emergency notification system that provides timely information before, during, and after a storm event. In the recent FEMA-approved Harris County Multi-Hazard Mitigation Action Plan update, one of the City's mitigation actions is to expand the coverage of the warning system so as to reach a broader audience with what could be life-saving information.

7.2.5 Structural Projects

In 2021, the Harris County Flood Control District (in a partnership with other stakeholders) embarked on a study to develop a flood mitigation plan involving Clear Creek; however, there were no projects planned that would have directly affected Webster. Major structural projects are not feasible or cost effective for the City to take on at this time.

7.2.6 Public Information

Several public information activities that the City has engaged in also happen to be creditable activities in the CRS program such as providing flood map information to inquirers, direct mailings and newsletters, library resources, website information, and providing property protection advice and technical assistance. The City's Floodplain Administrator provides map information to inquirers on topics such as flood zones, floodways, base flood elevations, and historical flooding. A log is maintained to track the number of inquirers and is used as documentation in the CRS. The City maintains a comprehensive and proactive outreach campaign for its citizens including articles in the quarterly Gateway magazines and the monthly Webster Way magazines which are mailed to every resident, messaging on monthly water bills, social media posts, and targeted outreach letters mailed to RLA addresses on an annual basis. Hurricane preparedness workshops, community events, and brochures and other flood-related information accessible in city-owned buildings and on the City's website are also part of the extensive outreach program. FEMA flood-related publications are housed in the public library that is part of the larger Harris County system and are available as reference materials. Technical assistance involves City staff visiting property owners to provide property protection advice such as making sure downspouts drain away from foundations and tips on how to keep pollutants and debris out of the stormwater system. Outreach conducted by the City, as well as public awareness messaging from the City of Houston, Harris County, Harris County Flood Control District, the Texas Department of Transportation, and even nearby Galveston County serve to keep flood risk on the forefront of citizens' minds, especially before and during hurricane season. In addition, the City is in the process of developing a Flood Response Preparations plan that consists of specific messaging to provide to the public before, during, and after a flood event. Property owners are encouraged to sign up for Swift911, the City's emergency notification system, and the City is consistent in posting flood warning information on social media. Following a storm event, the City's inspectors and other designated personnel will conduct preliminary damage assessments and will place door hangers at properties suspected of substantial damage. The bilingual door hanger (see right) includes recovery information such as taking inventory of damaged items, flood safety, and advising people to contact the City's permit office to see if a permit is needed to make repairs to the structure.



Webster
TEXAS

You are receiving this notice because your structure may have suffered damage in the recent flooding event. Please be aware of the following information.

- Contact the Development Services Department to see if a permit is required before you make any repairs or improvements to your home or business. If your structure has sustained damage equal to 50% or more of its market value, it is considered "substantially damaged" and will need to be brought into current code and compliance. You may be eligible for ICC funding to help with this effort. Contact the Floodplain Administrator at 281-316-4131 for more information.
- Take photos of all damaged items, and contact your agent as soon as possible to start the claims process. Make sure you have a copy of your flood insurance policy handy. Visit www.FloodSmart.gov for more information on flood insurance.
- Keep debris and trash out of streams so that water does not back up and increase the flooding risk to other structures. Also, do not dump in the drains, as they lead to the Gulf of Mexico. Visit the City website for information on how to deal with debris and damage caused by the storm.
- Do not walk through flooded streets as there may be contaminants, snakes, or stinging ants in the water.

Visit the City website for more information on the recovery process:
www.webstertx.gov

Based on the review of the six (6) floodplain management categories, below is a summary of which ones the City would consider as effective means of reducing the flood risk to property owners in the 10 RLAs.

Recommended Mitigation Alternative	Category	Responsibility	Funding	Timeline
Adoption of 2024 building codes	Preventative (Section 7.2.1)	City Community Development Department	Operating budget	When resources are available
Voluntary elevation of pre-FIRM homes	Property (Section 7.2.2) Protection	FEMA/State	Mitigation grant	Dependent on funding
Maximize outreach projects	Public Information (Section 7.2.6)	City Community Development Department	Operating budget	Six (6) months to a year

8.0 CONCLUSION

Effects from upstream flooding of Clear Creek and storm surge frequency are critical issues that contribute to the flooding events in Webster. Flooding in the Clear Creek Watershed during periods of heavy rainfall and the bayou's overflow leads to substantial disruption and damage, affecting communities, infrastructure, and property. This problem highlights the vulnerability of the region to excessive rainfall and underscores the need for effective flood mitigation strategies such as drainage system maintenance and public outreach. The fact that a single rain event can turn into a major storm has kept the flooding issue a priority for the City's decision makers who strive to remain proactive and protect the public. Likewise, the annual onset of hurricane season in June and the not-so-distant memory of the devastation from Hurricane Harvey bring about heightened awareness and preparedness in communities near the Gulf Coast, and Webster is no exception. As a result, more citizens are doing their part to protect themselves and their properties such as purchasing and maintaining flood insurance, keeping storm drains clear of debris, building at a higher elevation than what is required by the City, and other forms of property protection. For their part, the City continues to collaborate with community partners in finding sustainable and cost-effective alternatives to mitigate existing problems and eliminate the threat of future flooding so as to effectively manage existing flood hazards while preparing for future challenges. Ultimately, fostering a community committed to awareness, protection, and resiliency is key to a successful floodplain management program and a thriving environment.

9.0 RESOURCES

- City of Webster: www.webstertx.gov
- Harris County Flood Control District: www.hcfcd.org
- Harris County Flood Warning System: www.harriscountyfws.org
- Harris County Multi-Hazard Mitigation Action Plan (2020, 2025): www.readyharris.org
- Harris County Appraisal District: www.hcad.org
- Houston-Galveston Area Council: www.h-gac.com
- CRS Coordinator's Manual (2025): www.crsresources.org
- National Flood Insurance Program: www.floodsmart.gov
- National Weather Service: www.weather.gov
- FEMA Flood Map Service Center: msc.fema.gov/portal/home
- FEMA: www.fema.gov

APPENDIX A

Below is a screenshot of the letter the City of Webster Community Development Department Building Division mailed to 69 property owners in the repetitive loss areas.

Webster TEXAS

BUILDING DIVISION
COMMUNITY DEVELOPMENT DEPARTMENT

www.cityofwebster.com

February 10, 2026

«MAIL_TO»
«MAIL_ADDR_»
«MAIL_CITY, »«MAIL_STATE» «MAIL_ZIP »

Subject: **«SITE_ADDR_»**

Dear Property Owner:

The City of Webster is in the process of completing an application to join the National Flood Insurance Program's Community Rating System (CRS), which is a voluntary, federal program that rewards communities for enforcing higher standards in exchange for discounts on flood insurance premiums. The CRS application includes a Repetitive Loss Area Analysis (RLAA), which is an evaluation of properties that have experienced repetitive flooding, a review of all previous flood data and property protection measures, and consideration of mitigation alternatives.

Development of the RLAA involves the collection of the following property-level data:

- Building permit records (including application and associate records)
- Structure and site elevation information (elevation certificate, if available)
- Tax ID and lot and parcel number
- Building property value on record (assessed value, replacement value, or both)
- Age of structure
- Building codes/floodplain development regulations exceeding minimum standards
- Historical flood event information (when events occurred, amount of damage to property, etc.)

City of Webster staff may visit some properties to survey the flood risk and take photographs. Staff may assess the structure's foundation, drainage patterns on the lot, and whether outside mechanical equipment is elevated. Property owners are encouraged to provide any pertinent information. You can help the City of Webster with this RLAA by completing the **City of Webster - Flood Protection Survey** accessible by scanning the QR code on this page.. Please complete the survey by **February 17, 2026.**

A draft of the RLAA will be posted to the City's Flood Protection Information website and will be available for public comment. Once the analysis is complete and has been adopted by City Council, a copy of the final report will be posted to the same website.

Sincerely,

James Stewart

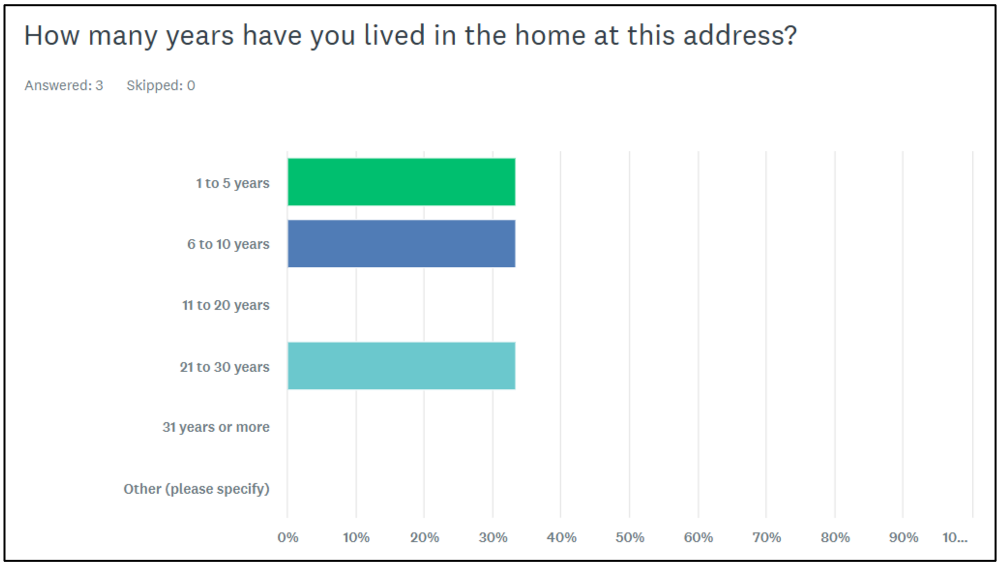
James Stewart
Chief Building Official
jstewart@webstertx.gov

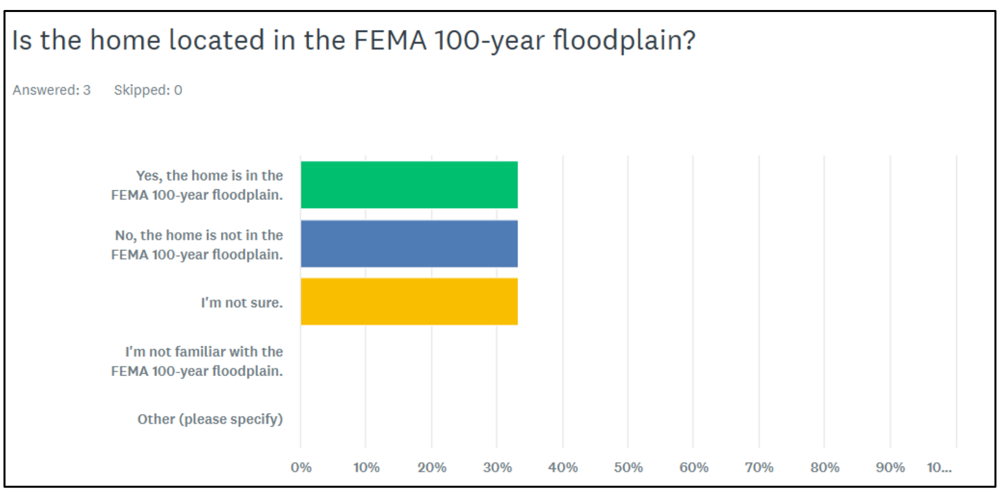
City of Webster
101 Pennsylvania Avenue
Webster, TX 77598

Main: 281.332.1826
Direct: 281.316.4131
Fax: 281.332.5934

APPENDIX B

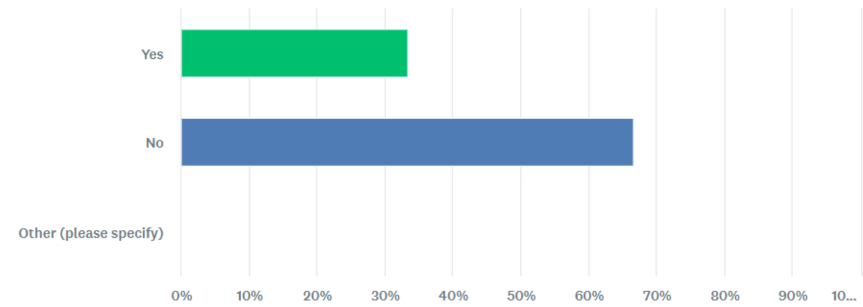
The letter mailed to the 69 property owners (see Appendix A) included a link and a QR code to a 10-question Flood Protection Survey via www.surveymonkey.com. Despite the low number of respondents, the answers spoke volumes. The commonality among all three was the purchase and maintenance of a flood insurance policy, despite flood history and location relative to flooding sources, which shows that property protection is a priority for homeowners. Below are some of the questions and answers from respondents.





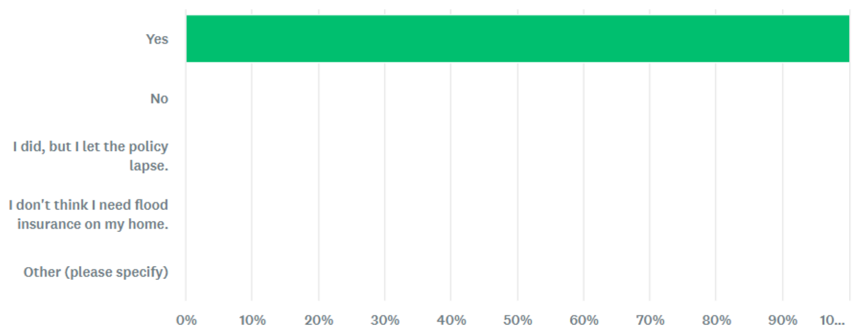
Has this home or property ever been flooded?

Answered: 3   Skipped: 0



Do you maintain a flood insurance policy on your home?

Answered: 3   Skipped: 0



APPENDIX C

The City mailed the letter below (English on one side, Spanish on the back) to the 69 property owners in February 2026. The City will continue to mail the targeted outreach letter to the repetitive loss areas on an annual basis, per the requirement for CRS participation.

Webster
TEXAS

COMMUNITY DEVELOPMENT DEPARTMENT

www.cityofwebster.com

February 2026

You have received this letter because your property is in or near an area that is subject to flooding. Make sure you are knowledgeable on how to protect yourself and your property before it floods again.

Flood insurance
Purchase a flood insurance policy and maintain coverage on your structure. Don't delay – there is a 30-day waiting period before a policy takes effect. Basic homeowner's insurance does not cover damage from floods. Flood insurance is not only for homeowners; renters should consider purchasing flood insurance to protect their contents. For more information, contact your insurance provider or visit www.floodsmart.gov.

Historical flooding
Check with the City's Floodplain Administrator on the extent of past flooding in your area. City staff can tell you about the causes of repetitive flooding, what the City is doing about it, and what would be an appropriate flood protection level. City staff can visit your property to discuss flood protection alternatives such as elevating your structure above the flood levels.

Building responsibly
Building in the FEMA floodplain areas of Webster requires higher standards per the City's Chapter 42 Flood Ordinance. Play it safe, and contact the City's Floodplain Administrator at 713-281-316-4131 to see if a permit is needed before you make any improvements or repairs to your home.

Property protection
Consider some permanent flood protection measures such as marking your fuse or breaker box to show the circuits to the floodable areas. Protect your home's foundation from flooding by making sure your downspouts drain away from your house. City staff can provide advice on how to correct drainage issues, information on financial assistance programs, and other methods of flood protection. Call 281-316-4131 for more information or to request a one-on-one site visit. Visit the City's website on Flood Protection Information for more information.

Drainage maintenance
Keep trash out of ditches and streams. These waterways help water quickly flow away from your home during heavy rainfall. If we litter our neighborhood storm drains with food wrappers, yard waste or construction debris, we are hurting our communities by increasing our chances of flooding. Dumping in the waterways is illegal per the City's Chapter 86 ordinance, and should be reported to the City by calling 281-316-3726. Other pollutants, such as pesticides and pet waste, hurt our water quality since the water that flows into the storm drains is not treated. It goes directly to our sources and, ultimately, Galveston Bay.

Flood safety
Prepare a family evacuation plan and designate a place where your family can meet after an evacuation order is issued. Visit the Office of Emergency Management website to sign up for Swift911 to receive notifications in the event of an emergency.

COMMUNITY DEVELOPMENT DEPARTMENT

Febrero de 2026

...piedad está en o cerca de una zona sujeta a inundaciones. Asegúrate ...protegerte a ti y a tu propiedad antes de que se inunde de nuevo.

...inundaciones y mantén la cobertura de tu estructura. No te retrases: ...antes de que una póliza entre en vigor. El seguro básico de hogar no ...aciones. El seguro contra inundaciones no es solo para propietarios; ...ntratar un seguro contra inundaciones para proteger sus contenidos. ...tu proveedor de seguros o visita www.floodsmart.gov.

...as de Inundación de la Ciudad sobre la extensión de las inundaciones ...municipal puede informarte sobre las causas de las inundaciones ...dad al respecto y cuál sería un nivel adecuado de protección contra ...puede visitar tu propiedad para hablar sobre alternativas de protección ...estructura por encima de los niveles de inundación.

...ble
...ndable de la FEMA en Webster requiere estándares más altos según ...l Capítulo 42 de la ciudad. Ve con cuidado y contacta con el ...de la ciudad en el 713-281-316-4131 para ver si es necesario un ...mejora o reparación en tu vivienda.

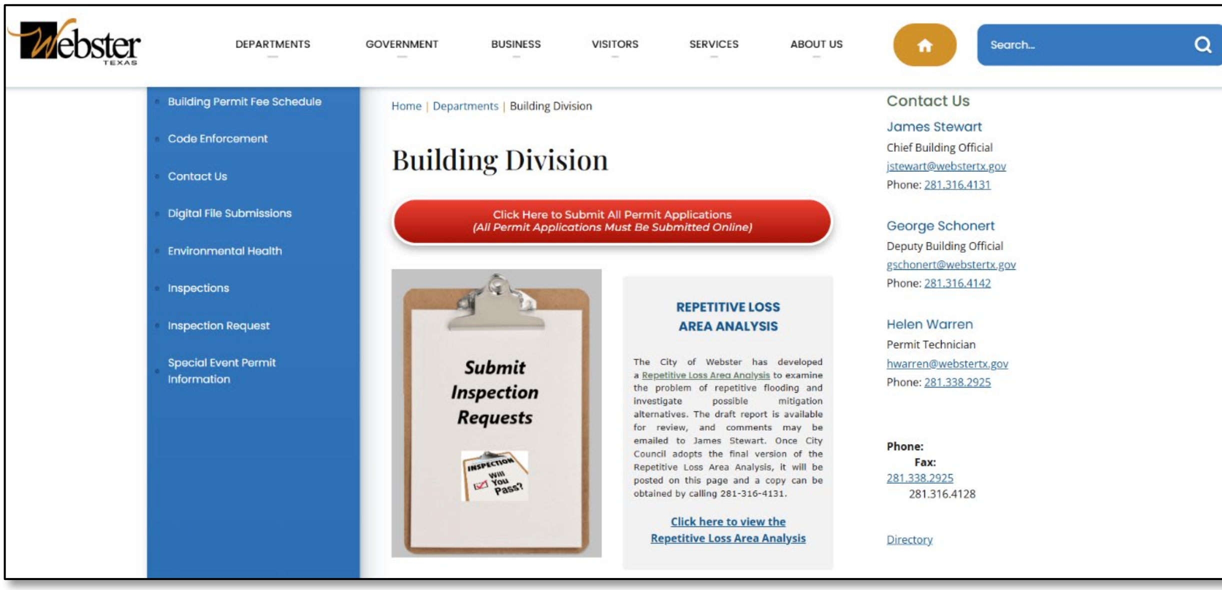
Protección de la propiedad
Considera algunas medidas permanentes de protección contra inundaciones, como marcar el fusible o la caja de interruptores para mostrar los circuitos a las zonas inundables. Protege los cimientos de tu casa de inundaciones asegurándote de que los bajantes drenen alejándose de la casa. El personal municipal puede asesorar sobre cómo corregir problemas de drenaje, información sobre programas de ayuda financiera y otros métodos de protección contra inundaciones. Llame al 281-316-4131 para más información o para solicitar una visita individual al lugar. Visita la página web de la ciudad en Información de Protección contra Inundaciones para más información.

Mantenimiento de drenaje
Mantener la basura fuera de zanjas y arroyos. Estos cursos de agua ayudan a que el agua fluya rápidamente fuera de tu casa durante lluvias intensas. Si llenamos los desagües pluviales de nuestro barrio con envolturas de comida, residuos de jardín o restos de obra, estamos perjudicando a nuestras comunidades al aumentar nuestras posibilidades de inundaciones. Arrojar en los cursos de agua es ilegal según la ordenanza del Capítulo 86 de la ciudad, y debe comunicarse a la ciudad llamando al 281-316-3726. Otros contaminantes, como pesticidas y desechos de mascotas, perjudican la calidad de nuestra agua porque el agua que fluye hacia los desagües pluviales no se trata. Va directamente a nuestras fuentes y, en última instancia, a la bahía de Galveston.

Seguridad ante inundaciones
Prepara un plan de evacuación familiar y designa un lugar donde tu familia pueda reunirse tras emitir la orden de evacuación. Visita la página web de la Oficina de Gestión de Emergencias para suscribirte a Swift911 y recibir notificaciones en caso de emergencia.

APPENDIX D

The draft RLAA was posted on the City's website for public comment and review. The RLAA was linked via the Building Division's page at https://www.webstertx.gov/232/Building-Division.



APPENDIX E

In accordance with the Privacy Act of 1974, Appendix E containing sensitive and site-specific data per address will not be shared with the public.