



Drainage and Flood Zones: What to Check Before Buying in Polk County

polktx.com/real-estate/rural/drainage-and-flood-zones/



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What it is and why it matters when buying

Flood zone and drainage are separate questions. The flood zone is a FEMA map designation. It affects insurance and what the county will permit. Drainage is how rain moves across the lot, and a map will not show all of it.

Outside city limits, Polk County requires an elevation certificate before it issues a permit to build in the floodplain. The county's Floodplain Administrator, reached through the Permit Department, can say whether a property is in the floodplain.

Flood insurance is priced property by property. A quote before you make an offer tells you the real cost of owning the place.

What to check before you buy

- Look up the flood zone on the FEMA Flood Map Service Center, then confirm it with the county's Floodplain Administrator.
- Get flood insurance quotes before making an offer.
- Ask the seller for an elevation certificate if one exists.
- Plan to build or add on in a flood zone? Expect to need an elevation certificate and a floodplain permit.
- Visit after a heavy rain if you can. Look for standing water near the house, the septic area and the driveway.
- Note ditches, culverts and low spots, and which way water leaves the property.

Questions to ask the seller or listing agent

- Has the property ever flooded, including the yard, shop or driveway?
- Has there ever been a flood insurance claim on the property?
- Is there an elevation certificate?
- Does water stand anywhere on the lot after rain? Where?
- Has any drainage work been done, such as ditches, culverts or regrading?

Who handles it in Polk County

Polk County Permit Department

Septic (OSSF) permits, development permits, 911 addresses and floodplain questions outside city limits. For floodplain, ask for the Floodplain Administrator.

PHONE (936) 327-6820 ext. 1
EMAIL permits@co.polk.tx.us
ADDRESS 602 E. Church St., Suite 141,
Livingston, TX 77351
HOURS Monday–Friday, 8 a.m.–4 p.m.
WEB polktx.gov (polktx.gov/325/Permits)

Source: Polk County Permits page

Trinity River Authority, Lake Livingston Project

Septic permits within 2,000 feet of Lake Livingston, and permits for piers, boathouses, bulkheads and dredging on the shoreline.

PHONE (936) 365-2292
ADDRESS 5170 S. FM 1988, Livingston, TX 77351
WEB trinityra.org (trinityra.org/lake_information/water_storage/lake_livingston/index.php)

Source: Polk County FAQ (2,000-foot rule); TRA Lake Livingston and permit pages

Inside city limits

Inside Livingston, Corrigan, Onalaska or Goodrich, the city handles building and development permits instead of the county.

LIVINGSTON CITY HALL (936) 327-4311
CORRIGAN CITY HALL (936) 398-4126
ONALASKA CITY HALL (936) 646-5000
GOODRICH CITY HALL (936) 365-2228

Source: each city's website and the Polk County Permits page

Look it up yourself

Official sources only.

FEMA Flood Map Service Center (msc.fema.gov/portal/home)

The flood zone for an address.

Polk County Permits page (polktx.gov/325/Permits)

Development, septic and 911 permits, fees and the floodplain contact.

How to find a licensed professional

PolkTX does not recommend or list contractors. To check that someone holds a current Texas license, use the state's own search:

Texas Board of Professional Engineers and Land Surveyors: surveyor search (pels.texas.gov/roster/rplssearch.html)

Registered professional land surveyors. Search by name or license number.

Texas Board of Professional Engineers and Land Surveyors: engineer search (pels.texas.gov/roster/pesearch.html)

Professional engineers. Search by name or license number.

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Sources for this page:

- Polk County Permit Department (Polk County Permits page) (polktx.gov/325/Permits)
- Trinity River Authority, Lake Livingston Project (Polk County FAQ (2,000-foot rule); TRA Lake Livingston and permit pages) (trinityra.org/lake_information/water_storage/lake_livingston/index.php)
- FEMA Flood Map Service Center (msc.fema.gov/portal/home)
- Texas Board of Professional Engineers and Land Surveyors: surveyor search (pels.texas.gov/roster/rplssearch.html)
- Texas Board of Professional Engineers and Land Surveyors: engineer search (pels.texas.gov/roster/pesearch.html)

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