

# Flood Awareness

NEWSLETTER

## Stormwater Management in Fort Worth

The city's Stormwater Management Program is tasked with protecting people and property from harmful stormwater runoff.

So how is that accomplished? By maintaining the city's existing stormwater infrastructure, mitigating hazards through capital projects, warning residents about the hazards and reviewing development for compliance with city standards so flooding and erosion hazards can be minimized.

All rivers, streams, tributaries, and ditches – regardless of size – have the potential to flood. In Fort Worth, major sources of flooding include the Clear Fork Trinity River, West Fork Trinity River, Mary's Creek, Marine Creek, Village Creek, Dry Branch Creek, Big Fossil Creek, Little Fossil Creek, Sycamore Creek and White's Branch. Hazardous flooding away from larger creeks and channels is also frequent within the City as stormwater runoff drains from upstream areas toward larger streams and channels.

### Flood facts

- Flooding is the number one natural disaster in the United States.
- In an average year, flooding and flash flooding result in more deaths than tornados.
- Almost 80 percent of the repetitive loss claims in the City were from properties located outside FEMA's Special Flood Hazard Area (SFHA).
- Flooding in Fort Worth is typically produced by heavy rainfall from frontal type storms that occur during the spring and fall.
- Flash flooding is the most common type of flooding in Fort Worth.
- Over the life of a 30-year loan, a home, if located in a high-risk flood area, is more likely to be damaged by flood than by fire.
- The median current cost of flood insurance in Tarrant County as of August 2023 is \$689 per year. The average claim in the past five years was about \$69,000.



### Let the City help



The city's Stormwater Management staff can assist in determining flood risks or obtaining documents. Contact a department representative at (817) 392-1234 or [floodplain@fortworthtexas.gov](mailto:floodplain@fortworthtexas.gov) to help with the following:

- Determining the flood zone and flood risk for your property.
- Historical flood occurrences in your neighborhood.
- Availability of flood insurance and where to purchase a policy.
- Provide current FEMA Flood Insurance Rate Map (FIRM)
- Determination of Base Flood Elevations (BFE), floodway, flood zone, and flood depth for your property.
- Site visits to review flooding, drainage and stormwater problems, and provide one-on-one suggestions to property owners.
- Building requirements and the Floodplain Development Permit process.
- Copies of as-built Elevation Certificates, when available.
- Guidance on flood mitigation techniques such as elevating, relocating or removing repetitive flood loss structures.
- Information on retrofitting techniques such as installation of barriers and floodwalls to reduce potential flooding of structures.

# Know the flood risk

Everyone is at risk – even those who do not live or work close to rivers and lakes. Floods occur as a result of heavy rains, overloaded drainage systems, land development runoff, and many other reasons. Just one inch of water can cause tens of thousands of dollars of damage to homes or businesses!

FEMA uses different flood zones on the Flood Insurance Rate Map (FIRM) to designate flood risk. Knowing the flood risk is the first step to being prepared when future floods occur.

- To find your location on the FEMA FIRM, visit the FEMA Flood Map Service Center (MSC) at <https://msc.fema.gov> and enter the address to search. Use the MSC to view, print, and download flood maps, access a range of other flood hazard products and take advantage of tools to better understand flood risk.
- The City's Flood Risk Viewer can be used to identify FEMA and non-FEMA flood risks around specific locations. You can also visit OneAddress at <https://oneaddress.fortworthtexas.gov/>. For more information about flood risk please email [floodplain@fortworthtexas.gov](mailto:floodplain@fortworthtexas.gov).



## Is your Property in a FEMA or non-FEMA Flood Risk Area?

Scan the code to use the Flood Risk Viewer to see if your property is at risk

## Protect what matters

Before a Flood	During a Flood	After a Flood
Purchase Flood Insurance.	Do not drive through floodwater.	Check for structural damage to buildings.
Make an emergency plan.	Move to upper floors of your home or climb to higher ground.	Document all damages.
Document belongings.	Don't walk through flowing water.	Remove all wet items.
Store valuable items (computers, family photos, heirlooms, etc.) at higher locations in your home.	Listen for emergency updates.	Get a Floodplain Development Permit and Building Permit before making any repairs.
Sign-up for emergency messages for Fort Worth at <a href="https://www.fortworthtexas.gov/departments/emo/code-red-alerts">https://www.fortworthtexas.gov/departments/emo/code-red-alerts</a>	Turn off electricity at the main power switch and shut off water and gas.	Contact your insurance agent and file a flood insurance claim.



## Purchase flood insurance

Flood insurance is highly recommended for all property owners and renters within Fort Worth. Most property and renters' insurance policies do not cover flooding. That's why the National Flood Insurance Program (NFIP) offers two types of coverage – building coverage and contents coverage. Only flood insurance will cover the cost of rebuilding after a flood. Through the City's participation in the NFIP, all property owners, renters, and business owners can purchase flood insurance.

Currently, the City has a Class 7 rating in the Community Rating System (CRS) which results in a 15 percent discount in flood insurance premiums to all property owners and renters throughout the City.

**Don't wait until you experience flooding to purchase a flood insurance policy! There is a 30-day waiting period before the flood insurance policy takes effect.**

### Mandatory Flood Insurance Requirement

If a property is within a FEMA Special Flood Hazard Area (SFHA) and carries a mortgage from a federally regulated or insured lender, the lender is legally mandated to require flood insurance on the property. This requirement affects loans and grants for the purchase, construction, repair or improvement of any publicly or privately owned buildings in the SFHA. A lender may require the borrower to hold flood insurance at any time even if the property is outside of the SFHA. Flood insurance is offered through the NFIP but policies are sold and administered by private insurance companies. Contact an insurance agent to purchase a policy today.

**Visit [FloodSmart.gov](https://www.floodsmart.gov) or call 1-877-336-2627**

to learn how to prepare for floods, about the benefits of flood insurance and how to purchase a flood insurance policy.

# Protect property now

Rather than wait for a flood to occur, act now to protect property from flood damage. There are a wide-range of flood protection measures for buildings that can eliminate or reduce the risk of future flood damage. Methods include retrofitting, grading a yard, correcting local drainage problems and emergency measures such as moving furniture or placing sandbags around the structure. While recent regulations have made new homes less prone to flooding, many existing structures remain susceptible. Retrofitting means modifying a building that is subject to flooding to prevent or minimize flood damage. Retrofitting measures include:

- Relocating structures to higher ground to reduce exposure to flooding.
- Elevating structures above the BFE.
- Elevating heating and hot water systems, and washers and dryers on a platform above the flood level.
- Relocating electrical panels and utilities above the flood level.
- Constructing barriers like floodwalls or berms to restrain floodwaters.
- Dry floodproofing by sealing the structure to prevent floodwaters from entering.
- Wet floodproofing by making portions of the structure resistant to flood damage and allowing water to enter during flooding.

Staying informed during weather events is crucial for residents of Fort Worth, which is why the CodeRED Mobile Alert app is an essential tool for keeping residents safe and informed during severe weather events and other emergencies. This helpful app and emergency alert system provides timely notifications about potential hazards such as severe weather, local emergencies, environmental threats and other urgent events. Users can opt to receive weather warnings issued by the Nation Weather Service, enhancing their preparedness for incoming storms and other urgent matters.



## Build responsibly.

Before beginning any construction (new development, addition, remodel, fill, grading, etc.) on properties, contact the city's Planning & Development Department at 817-392-2222 for advice on requirements.

## Get a floodplain development permit before building.

Permits ensure structures are protected from damage and that construction projects do not cause flooding issues for existing properties. The city's floodplain ordinance requires all new residential structures or additions located within the SFHA have a minimum finished floor elevation above the base flood elevation (BFE). All non-residential structures or additions within SFHA must be elevated or floodproofed above the BFE.

## Know the substantial improvement requirements.

If the cost of reconstruction, rehabilitation or other improvements to a building equals or exceeds 50 percent of the current market value, the structure must meet the same requirements as those of a new building. Substantially damaged buildings must meet the same requirements upon reconstruction. Improvement requirements are addressed during the floodplain development permitting process.

# Build Responsibility

## What to Know About City Flood Risk Areas (CFRA)

A City Flood Risk Area (CFRA) is a Non-FEMA Flood Risk Area caused by undersized or outdated drainage infrastructure. The City of Fort Worth has mapped 16 CFRA's. CFRA maps are used to regulate development in areas prone to flooding and inform residents of how to protect their property.

### Why have CFRA maps been created?

CFRA maps have been created due to extensive reports of flooding outside of FEMA floodplains. Clear maps help property owners and developers make informed decisions when developing, improving and purchasing property. The City will map new areas as it continues to evaluate flood risk outside of FEMA floodplains.





## Flood Warning System

The city continues to update our flood warning system to improve system reliability, expand the gaging network with additional rain gage stations, upgrade data collection, and create a real time data communication tool. For more information please visit [www.fortworthtexas.gov/floodwarning/](http://www.fortworthtexas.gov/floodwarning/).

The city's Stormwater Management Field Operations crews work hard to maintain the drainage systems throughout the city. By ordinance, it is illegal to dump any type of debris into a stream, river or drainage ditch. This debris becomes entangled in culverts, bridges, shallow streambeds or ditches and impedes drainage causing damage and/or flooding. Residents should keep drainage ditches on their property free of debris, foliage and vegetation that would impede the flow of water. Report debris dumping to the city's Code Compliance Department by calling **817-392-1234**.



## Tarrant County Flood Map Changes Coming Soon

FEMA is in the process of completing a Physical Map Revision (PMR) in Tarrant County. This PMR will update the floodplain for several streams within Fort Worth. These maps went to Preliminary status in November 2020 but will not be effective for another few years. Please note: The City does regulate development based on both effective and preliminary mapping data. The preliminary mapping can be viewed at <https://msc.fema.gov/fmcv>. You can also view the preliminary mapping on the City's Flood Risk Viewer. The City actively works with FEMA to update flood studies to reflect the changing conditions as the City grows and also utilizes advancements in technology and methodologies. Once these preliminary maps are effective, the maps will be used by lenders to determine flood insurance requirements.

## Why protect floodplains?

The City of Fort Worth is a beautiful place to live, work and play. The floodplains and adjacent waters are important assets that form complex physical and biological systems. Preserving floodplains in their natural state provides open space areas for parks, bike paths and wildlife conservation. Floodplains reduce the severity of floods by conveying stormwater runoff, providing flood storage and conveyance, reducing flood velocities, and flood peaks and minimizing sedimentation. The natural vegetation in the floodplain improves the water quality of the lakes and rivers of Fort Worth by slowing down stormwater runoff, which allows sediments and other impurities to settle out.

## Open Space Conservation Program

In October 2023, Mayor Mattie Parker announced the creation of the Good Natured Greenspace Initiative with the goal of preserving 10,000 acres of greenspace across Fort Worth in the next five years. The Open Space Conservation Program is a part of this initiative with a mission to conserve high-quality natural areas as the city grows.

Fort Worth partnered with the Trust for Public Land to create an online mapping tool to identify high priority natural areas for preservation that provide benefits the environment and the community. To learn more about the program and view the online prioritization tool, visit [FWOpenSpace.gov](http://FWOpenSpace.gov).

If you own land that you would like to conserve or if you would like to recommend land for conservation, contact us at [OpenSpace@fortworthtexas.gov](mailto:OpenSpace@fortworthtexas.gov).



## Turn around don't drown

A mere six inches of fast-moving flood water can knock over an adult. And, it only takes 12 -18 inches of flowing water to carry away most vehicles including large SUVs.

Vehicles approaching water-covered roadways are unlikely to know the depth of the water or the condition of the pavement. This is especially true at night, when vision is more limited. Play it smart, play it safe. Whether driving or walking, avoid a flooded road by following this simple advice: Turn Around Don't Drown.

### Useful Websites:

<https://www.fortworthtexas.gov/departments/tpw/stormwater> • [www.floodsmart.gov](http://www.floodsmart.gov) • [www.fema.gov](http://www.fema.gov)  
[www.weather.gov](http://www.weather.gov) Para solicitar una copia en español, llame at 817-392-6261.