City of Fort Worth
Transportation Public Works
Stormwater Management
100 Fort Worth Trail
Fort Worth, TX 76102
817-392-6261
Floodplain@fortworthtexas.gov

Dear Property Owner:

As a property owner in Fort Worth, you're receiving this notice because your property is located in or near a Federal Emergency Management Agency (FEMA) floodplain, or in an area that has experienced or is prone to flooding. This letter provides crucial information to help you understand your flood risk and take proactive steps to protect your property and loved ones.

Understand Your Flood Risk

The first step in flood preparedness is knowing your property's specific flood risk. You can easily do this by:

- Scanning this QR code to access the City's **Flood Risk Viewer** website (also available at https://gisapps.fortworthtexas.gov/Html5Viewer/?viewer=CFW_Flood_Risk_Viewer). This interactive tool provides detailed information on FEMA and non-FEMA flood risks in your area.
- Visiting the **City's OneAddress** tool at https://oneaddress.fortworthtexas.gov. Basic flood risk information is available in the "Flood Risks" section.

Prepare Before a Flood

Being prepared for a flood can help save lives and minimize potential flood damage that accelerates your recovery efforts:

- **Educate yourself:** Contact the City's Stormwater Program at floodplain@fortworthtexas.gov if you have questions about information found on the Flood Risk Viewer or OneAddress.
- **Protect your property:**
    - Clean and maintain the private drains around your property, including drain inlets, pipes, drainage ditches, and driveway culverts.
    - Check your home or business for water entry points, such as doors, stairwells and dryer vents. These can be protected with low walls or temporary shields.
    - Install a sewer backup valve to prevent sewer backup flooding.
    - Consider elevating your house above flood levels.
    - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Development Services Department by calling 817-392-2222 or visit www.fortworthtexas.gov/departments/development-services/permits.
    - More information can also be found online from FEMA at www.ready.gov/floods and www.fema.gov/homeowners-guide-retrofitting.
- **Develop a disaster response plan:** Decide how you will communicate and where to meet after the flood. Make a list of the things you need to take with you if you had to leave your home

quickly. Create an emergency supply kit including a minimum of three days of food, water, and other supplies. For a full list of supplies, visit https://www.ready.gov/kit. Sign up for free emergency alerts sent from City of Fort Worth via text message and email at https://www.fortworthtexas.gov/departments/emo/code-red-alerts to stay informed.

Why Flood Insurance Matters

Flooding is the most common natural disaster and can strike anywhere, even in areas considered low to moderate risk. In Fort Worth, heavy rainfall from localized thunderstorms is the primary cause of flooding, and these events can occur year-round, not just during major weather events like hurricanes. It's important to remember that most homeowner's insurance policies do not cover flood damage. To protect your home, business, and belongings, a separate flood insurance policy is essential. We strongly recommend that all Fort Worth residents and business owners consider purchasing flood insurance, regardless of their perceived risk zone.

Common Facts About Flood Insurance

- Most homeowner's insurance policies do not cover damage from floods.
- Because Fort Worth participates in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS), every resident and property owner in the city can get federally backed flood insurance for their building and/or its contents. Plus, you'll receive a 15% discount on premiums! *This insurance is available to everyone in Fort Worth, regardless of whether your property is in a high-risk flood area or not.*
- A high-risk flood area or the Special Flood Hazard Area (SFHA) is the area identified by FEMA as most likely to flood from a 1% annual chance flood, sometimes called the "100-year flood". Flooding can occur anywhere in Fort Worth, not just within the SFHA, and a "100-year flood" can occur more frequently than once every 100 years.
- If your property is in a high-risk flood area, there is a 26% chance it could be flooded at some point over 30 years, which is the typical length of a mortgage.
- If you purchased flood insurance as required by the terms of a mortgage or home improvement loan, it may only cover the building's structure and not the contents, such as your furniture and appliances. Be sure to also obtain contents coverage. Contact your insurance agent for more information on rates and coverage or visit https://www.floodsmart.gov/policy-quote/ for a free online quote.
- Having flood insurance greatly reduces your out-of-pocket recovery expenses after a flood. Don't wait for the next flood to buy flood insurance. In most cases, there is a 30-day waiting period before the NFIP coverage takes effect.

As part of Fort Worth's commitment to reducing flood risk, the City offers no cost, personalized consultations for properties in or near flood-prone areas, including those with known drainage concerns. If you have questions about flooding, you can contact the City for one-on-one property protection advice, request a site visit, and obtain financial assistance information. A representative will assess your situation—either in person or by phone—and provide tailored suggestions. For questions or more details, contact us at 817-392-6261 or floodplain@fortworthtexas.gov.

Sincerely,

Lisa Biggs

Lisa Biggs, P.E., CFM
Floodplain Administrator

Sources of Funding for Flood Mitigation and Disaster Recovery

The City's participation in the NFIP also makes a number of other assistance programs available to you and others if a disaster occurs. There are several sources of Federal funding available to help property owners implement flood retrofitting projects and recover from flooding disasters. The following are details, including eligibility information, about these funding sources.

Increased Cost of Compliance Coverage (ICC): Flood insurance policyholders in Special Flood Hazard Areas (SFHAs) are eligible to receive up to $30,000 to bring their home or small business into compliance with City floodplain and building code requirements. The National Flood Insurance Program (NFIP) includes Increased Cost of Compliance coverage for all new and renewed Standard Flood Insurance Policies. This coverage helps policyholders cover the cost of meeting certain building requirements associated with repairing or rebuilding their home or small business following a flood. An ICC claim may be paid if the home or small business is either:

- **Substantially damaged:** A building is considered substantially damaged by flood if the cost of repairing the flood damage equals or exceeds 50 percent of the building's pre-damage market value.
- **A repetitive loss property:** Under ICC, a building is considered to be a repetitive loss structure when it has had at least two losses over a 10-year period where the cost of repair, on average, equaled or exceeded 25 percent of the building's market value at the time of each flood.

The ICC coverage can be used for elevation, relocation, or demolition projects for residential and nonresidential buildings. The coverage can also be used for floodproofing of non-residential buildings. ICC claims are adjusted separately from the flood damage claim filed under the Standard Flood Insurance Policy. For more information go to www.fema.gov/increased-cost-compliance-coverage.

FEMA Hazard Mitigation Assistance Programs: FEMA's Hazard Mitigation Assistance (HMA) Program administers several programs that provide grant funding for hazard mitigation projects that reduce or eliminate long-term risk to people and property from natural hazards and their effects. All mitigation projects must be cost effective and technically feasible and meet Environmental Planning and Historic Preservation requirements in accordance with HMA Program requirements. These programs comply with local, State, or national building codes, standards, and regulations. States, Territories, federally recognized Indian Tribal governments, and communities are eligible and encouraged to take advantage of funding provided by the following HMA Programs in both the pre- and post-disaster timeframes. While individuals and businesses are not eligible to apply directly, local communities may apply on their behalf.

Small Business Administration (SBA) Disaster Assistance Program: SBA disaster assistance program helps with long-term, low-interest rebuilding and repair of damaged property. SBA provides disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters to help recovery after a disaster. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets.

The amount the SBA will lend depends on the cost of repairing or replacing your items, minus any insurance settlements or grants. Loan terms are determined on a case-by-case basis, dependent upon each borrower's ability to repay.

In Presidentially declared disasters, residents and business owners can begin the disaster application process by registering online with the Federal Emergency Management Agency at www.fema.gov or by calling FEMA at 1-800-621-FEMA (3362). For more information about SBA disaster assistance plus disaster preparedness for individuals and businesses visit: www.sba.gov.

What you can do

- Each program has a different Congressional authorization and different rules. Check the websites and read up on the details of the funding programs that are appropriate for your situation.
- Contact the City's Stormwater Department at 817-392-6261 or floodplain@fortworthtexas.gov to see if your community is interested in applying for a grant for properties like yours.

Keep your flood insurance policy in force. Several grants and ICC only fund properties that currently have a flood insurance policy.

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Estimado Propietario,

Como propietario de una propiedad en Fort Worth, recibe este aviso porque su propiedad se encuentra en o cerca de una llanura aluvial de la Agencia Federal para el Manejo de Emergencias (FEMA), o en una zona propensa a inundaciones. Esta carta proporciona información crucial para ayudarle a comprender su riesgo de inundación y a tomar medidas proactivas para proteger su propiedad y a sus seres queridos.

Comprenda su Riesgo de Inundación

El primer paso para prepararse ante inundaciones es conocer el riesgo específico de inundación de su propiedad. Puede hacerlo fácilmente:

- Escaneando el código QR que se muestra a continuación para visitar el sitio web del Visor de Riesgo de Inundación de la Ciudad https://gisapps.fortworthtexas.gov/Html5Viewer/?viewer=CFW_Flood_Risk_Viewer Este sitio le mostrará los riesgos de inundación, tanto de FEMA y áreas de riesgo de inundación que no pertenecen a FEMA.
- Al verificar el sitio web OneAddress de la Ciudad en https://oneaddress.fortworthtexas.gov/, encontrará información básica sobre el riesgo de inundación en la sección "Flood Risks".

Prepárese para una Inundación: Estar preparado para una inundación no solo puede ayudar a salvar vidas, sino que también puede ayudar a minimizar los posibles daños por inundaciones y acelerar los esfuerzos de recuperación:

- **Infórmese**: comuníquese con el Programa de aguas pluviales de la ciudad a floodplain@fortworthtexas.gov si tiene preguntas sobre la información que se encuentra en el Visor de riesgo de inundaciones o OneAddress.
- **Protege su propiedad**:
  - Limpie y mantenga los desagües privados alrededor de su propiedad, incluyendo las entradas de desagüe, las tuberías, las zanjas de drenaje y las alcantarillas de entrada.
  - Revise su casa o negocio para detectar puntos de entrada de agua, como puertas, huecos de escalera y rejillas de ventilación de secadoras. Estos pueden protegerse con muros bajos o protecciones temporales.
  - Instale una válvula de retención de alcantarillado para evitar inundaciones por reflujo.
  - Considere elevar su casa por encima del nivel de inundación.
  - Tenga en cuenta que algunas medidas de protección para inundaciones pueden requerir un permiso de construcción y otras pueden no ser seguras para su tipo de edificio, así que asegúrese de hablar con el Departamento de Development Services llamando al 817-392-2222 o www.fortworthtexas.gov/departments/development-services/permits.
  - También puede encontrar más información en línea en la página de FEMA www.ready.gov/floods y www.fema.gov/homeowners-guide-retrofitting.

- **Desarrolle un plan de acción en casos de desastre:** Decida cómo se van a comunicar y dónde se van a reunir después de una inundación. Haga una lista de las cosas que usted necesitará llevarse si usted tiene que dejar su casa rápidamente. Forme un kit de suministros de emergencia incluyendo en él, un mínimo de tres días de alimentos, agua, y otros suministros. Para obtener una lista completa de suministros visite www.ready.gov/build-a-kit. Para mantenerse informado, regístrese gratis para recibir alertas de emergencia enviada desde la ciudad de Fort Worth, a través de mensaje de texto y correo electrónico en https://public.coderedweb.com/CNE/en-US/BF3B0A05197C .

Por qué es importante el seguro para inundaciones: Las inundaciones son el desastre natural más común y pueden ocurrir en cualquier lugar, incluso en zonas consideradas de riesgo bajo o moderado. En Fort Worth, las fuertes lluvias causadas por tormentas localizadas son la principal causa de inundaciones, y estos eventos pueden ocurrir durante todo el año. Es importante recordar que la mayoría de las pólizas de seguro de vivienda no cubren los daños por inundación. Para proteger su hogar, negocio y pertenencias, es esencial contar con una póliza de seguro para inundaciones aparte. Recomendamos encarecidamente a todos los residentes y propietarios de negocios de Fort Worth que consideren adquirir un seguro para inundaciones, independientemente de su zona de riesgo percibida.

Datos comunes sobre el seguro para inundaciones

- La mayoría de pólizas de seguros de propietarios de viviendas no cubren daños causados por inundaciones.
- Debido a que Fort Worth participa en el Programa Nacional de Seguros para Inundaciones (NFIP) y el Sistema de Clasificación Comunitaria (CRS), todos los residentes y propietarios de la ciudad pueden obtener un seguro para inundaciones con respaldo federal para su edificio y/o su contenido. ¡Además, recibirá un 15% de descuento en las primas!
- El Área Especial de Riesgo de Inundación (SFHA) es el área identificada por la FEMA con más probabilidades de inundación, a veces llamada la "inundación" de 100 años, tiene 1% de posibilidad de inundarse anualmente. Las inundaciones pueden ocurrir en cualquier lugar, no solo dentro de la SFHA, y una "inundación de 100 años" puede ocurrir con más frecuencia que una vez cada 100 años.
- Si se encuentran dentro de un área mapeada de riesgo de inundación, los propietarios tienen un 26% de posibilidades de que su propiedad se inunde en algún momento durante el transcurso de 30 años.
- Si compro un seguro para inundaciones según lo estipulado en los términos de una hipoteca o un préstamo para reparaciones en el hogar, es posible que solo cubra la estructura del edificio y no el contenido, como muebles y electrodomésticos. Asegúrese de obtener también cobertura de contenido. Contacte a su agente de seguros para obtener más información sobre tarifas y cobertura o visite https://www.floodsmart.gov/policy-quote/ para obtener un estimado gratis en línea.
- Tener un seguro para inundaciones reduce en gran medida sus gastos de recuperación después de una inundación. Hay un período de espera de 30 días antes de que la cobertura del NFIP entre en vigor.

La Ciudad ofrece consultas personalizadas gratis para propiedades en o cerca de zonas propensas a inundaciones, incluyendo aquellas con problemas de drenaje ya conocidos. Si tiene preguntas sobre inundaciones, puede contactar a la Ciudad para obtener asesoramiento personalizado sobre protección de propiedades y solicitar una visita a su propiedad. Un representante evaluará su situación, ya sea en persona o por teléfono, y le ofrecerá sugerencias personalizadas. Para preguntas o más detalles, contáctenos al 817-392-6261 o a floodplain@fortworthtexas.gov.

Atentamente,

Lisa Biggs, P.E., CFM
Administradora de Llanuras de Inundación