



# Flood Insurance

*Don't wait for a rainy day to protect your property from flooding*

Rather than wait for a flood to occur, you can act now to protect your property from flood damage.

If the floor level of your property or structure is lower than the Base Flood Elevation (BFE) located on the city's Flood Insurance Rate Map (FIRM), consider ways to prevent flooding from occurring, such as retrofitting your building. "Retrofitting" means altering your building to eliminate or reduce flood damage. Measures include:

- Elevating the building so that flood waters do not enter or reach any damageable portion of it
- Constructing barriers out of fill or concrete between the building and flood waters
- "Dry flood proofing" to make the building walls and floor watertight so water does not enter
- "Wet flood proofing" to modify the structure and locate the contents so that when flood waters enter the building there is little or no damage, and
- Preventing basement flooding from sewer backup or sump pump failure.

There are several good references on retrofitting in the [Fort Worth Central Library](#) located at 500 W. Third St. Many of these will inform you about retrofitting techniques and help you decide which is best for you.

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## Why Flood Insurance?

For more information about flood insurance contact, contact your insurance agent or visit the [National Flood Insurance Program](#) (NFIP) site.

Basic homeowner's insurance policies don't cover damage from floods, purchasing federal flood insurance is highly recommended.

The City of Fort Worth participates in the [National Flood Insurance Program](#), which means that federally subsidized flood insurance is available to everyone in the city. Keep in mind that there is a 30-day waiting period before a policy becomes effective. Some people have purchased flood insurance because it was required by the bank or loan company when they obtained a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. Remember that a flood insurance policy must be renewed each year.

## Why Flood Insurance? (cont.)

The maximum for residential structures for a family of one-to-four is \$250,000 in building coverage and \$100,000 in contents coverage. For residential structures of five or more units, the maximum is \$500,000 in building coverage and \$100,000 in contents coverage. The maximum for businesses is \$500,000 in building coverage and \$500,000 in contents coverage.

**Mandatory Purchase Requirement:** The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair or improvement of any publicly or privately owned buildings in a SFHA, including machinery, equipment, fixtures and furnishings contained in such buildings. If a building is located in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. A FEMA Elevation Certificate is a useful tool for property owners to use when obtaining flood insurance.

When it comes to protecting your personal safety and that of others, don't risk your life when you come upon a roadway covered in water.

Floods can happen anywhere and at any time. While the City's Stormwater Management Division, Office of Emergency Management, Police Department, and Fire Department are responsible for performing notification and evacuation of residents ahead of a flooding emergency, every citizen is encouraged to prepare ahead of a natural disaster.

To learn more about your risk for flooding and how to prepare for floods and safety tips for evacuation, visit:

- <https://www.fortworthtexas.gov/departments/emo>
- [FloodSmart.gov](https://www.floodsmart.gov)
- Or email [floodplain@fortworthtexas.gov](mailto:floodplain@fortworthtexas.gov)

Whether driving or walking, avoid a flooded road. [Turn Around Don't Drown!](#)

## Flood Insurance Facts

- Affordable federal flood insurance is available to anyone living in Fort Worth who wants it, whether they are in a floodplain or not.
- Homeowner's insurance rarely, if ever, covers damage from floods.
- FEMA implemented a new flood insurance pricing methodology called Risk Rating 2.0 that went into effect on April 1, 2022. Please contact your insurance agent to get a free quote on a flood insurance policy.

For more information about flood insurance contact, contact your insurance agent or visit the [National Flood Insurance Program](#) site.