



September 18, 2023

RE: FLOOD RISKS AND FLOOD INSURANCE INFORMATION

Property Owner or Resident
Any Street
City, State Zip Code

Dear Resident:

This letter is meant to share flood risk information about your property, or the area nearby. Since flooding and/or flood risk has been identified at or near your property, this letter provides information on the steps you can take now to help you protect yourself and your property before a flood. The first step is to determine the flood risk for your property. The city's Flood Risk Viewer website can be found by scanning the QR code at the bottom of the page and provides the locations and extents of FEMA and non-FEMA flood risk mapping. Additionally, the city's One Address tool located at <https://oneaddress.fortworthtexas.gov>, includes basic flood risk information under the Reference Section.

Flooding is the most common natural disaster and can happen anywhere – even in areas considered low to moderate risk. In the City of Fort Worth, the majority of our flooding happens due to intense rainfall from localized thunderstorms which may occur at any time of the year and not just during record-breaking rain events like hurricanes and tropical storms. Because the City participates in the National Flood Insurance Program (NFIP), all property owners, renters, and business owners can purchase flood insurance. Most homeowner's insurance does not cover flood damage. Flood insurance is a separate policy that can cover buildings, the contents in a building, or both, so it is important to protect your most important financial assets – your home, your business, your possessions. Flood insurance is highly recommended for all residents and business owners within Fort Worth whether located within a high-risk area or not. Flood insurance policies through the NFIP for all properties within the City of Fort Worth currently receive a 15% discount due to our participation in the Community Rating System (CRS).

On the back of this letter is information on how to protect your property from flood risks and accelerate recovery efforts if flooding does occur. If you have any questions regarding your flood risk or would like additional information, please do not hesitate to contact us by calling 817-392-6261 or emailing floodplain@fortworthtexas.gov.

Sincerely,

Lisa Biggs, P.E., CFM
Floodplain Administrator



TRANSPORTATION AND PUBLIC WORKS DEPARTMENT

STORMWATER MANAGEMENT

THE CITY OF FORT WORTH ★ 200 TEXAS STREET ★ FORT WORTH, TEXAS 76102
817-392-6261 ★ FAX 817-392-8092

Prepare Before a Flood

Being prepared for a flood can not only help save lives, it can also help minimize potential flood damage and accelerate recovery efforts:

- ◆ **Educate yourself:** Contact the City’s Stormwater Program at floodplain@fortworthtexas.gov or enter your address at <http://oneaddress.fortworthtexas.gov/> or the City’s [Flood Risk Viewer](#) for more information.
- ◆ **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.
 - More information can also be found online from Federal Emergency Management Agency (FEMA) 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 up after the flood. Make a list of the things you will 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 for your kit visit www.ready.gov/build-a-kit. Sign up for free emergency alerts sent from City of Fort Worth via text message and email at <https://public.coderedweb.com/CNE/en-US/BF3BOA05197C> to stay informed.
- ◆ **Obtain Information on flood protection assistance from Stormwater staff:** Flood protection information provided by the City of Fort Worth is site-specific. On-site visits and technical assistance are provided to residents who are experiencing problems in areas of flooding and drainage, or for those who want recommendations on how to retrofit an existing property. Email floodplain@fortworthtexas.gov for more information.

Get a Flood Insurance Policy

- ◆ Most Homeowner’s insurance policies do not cover damage from floods.
- ◆ The City of Fort Worth participates in the National Flood Insurance Program (NFIP) so that any City resident can obtain Federally-backed flood insurance for a home and/or its contents. ***This insurance is available to any resident of the City, whether their home or property is in a Special Flood Hazard Area (SFHA) or not.***
- ◆ The SFHA is the area identified by FEMA as most likely to flood from a 1.0% 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.
- ◆ Property owners have a 26% chance of their property being flooded at some point during the course of 30 years, the length of a typical mortgage, if they are located within a mapped area of flood risk.
- ◆ 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 obtain contents coverage. Contact your insurance agent for more information on rates and coverage.
- ◆ 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.



September 12, 2023

RE: RIESGOS DE INUNDACIONES E INFORMACIÓN SOBRE SEGURO DE INUNDACIÓN

Propietario o Residente
Dirección
Ciudad, Estado, Código Postal

Información de propiedad:
Dirección
Ciudad, Estado, Código Postal

Estimado Residente,

Esta carta es para informarle que su propiedad se encuentra en/cerca de una zona que podría sufrir o ha sufrido graves inundaciones en el pasado, le estamos proporcionando información sobre los pasos que usted puede tomar ahora para protegerse a sí mismo y su propiedad antes de una inundación. Información sobre su riesgo de inundación se encuentra en forma de mapas usando el código de QR abajo y en <http://oneaddress.fortworthtexas.gov/> bajo la sección Reference.

Las inundaciones son el desastre natural más común y puede suceder en cualquier lugar. No solamente es necesario tener precipitaciones como la que se vio con el huracán Harvey para causar inundaciones de impactos. En la ciudad de Fort Worth, la mayoría de nuestras inundaciones ocurren debido a las intensas lluvias de tormentas localizadas que pueden ocurrir en cualquier momento del año. El seguro contra inundaciones se puede comprar para cualquier edificio y contenido, independientemente de si se encuentra dentro de una zona de inundación de FEMA. Las pólizas de seguro contra inundaciones por el NFIP dentro de la ciudad de Fort Worth actualmente reciben un descuento del 15% debido a nuestra participación en el Sistema de Calificación Comunitaria (CRS).

Esta carta contiene información sobre protegerse a usted y a su propiedad del riesgo de inundación y acelerar los esfuerzos de recuperación si ocurre una inundación.

Prepárese Antes de una Inundación

Estar preparado para una inundación no sólo puede ayudar a salvar vidas, también puede ayudar a minimizar los daños causados por una inundación y acelerar los esfuerzos de recuperación:

- ◆ **Edúquese:** Póngase en contacto con el grupo de Gestión de la Llanura de Inundación en la Ciudad o meta su dirección en <http://oneaddress.fortworthtexas.gov/> o el visor de riesgo de inundación.
- ◆ **Protege su propiedad:**
 - Limpie y conserve los drenajes privados alrededor de su propiedad, incluyendo los tubos de drenaje, ensenadas, alcantarillas y el camino de acceso.
 - Revise los puntos de entrada de agua de su hogar o negocio, tales como puertas, escaleras y respiraderos de la secadora. Estas entradas pueden protegerse con paredes bajas u otras protecciones temporales.
 - Instale una válvula de desagüe para evitar la inundación de desagüe del alcantarillado.
 - Considerar elevar su casa más alta de los niveles de inundación.
 - Note que algunas medidas de protección contra inundaciones pueden requerir un permiso de construcción y pueden no ser adecuados para su tipo de edificio, así que asegúrese de hablar con el Departamento de Servicios de Desarrollo. Puede llamar al Departamento de Servicios de Desarrollo al 817-392-2222.

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- Podrá encontrar más información en los sitios Web de FEMA, www.fema.gov/homeowners-guide-retrofitting y www.ready.gov/floods
- ◆ **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 de primeros auxilios. Para obtener una lista completa de suministros para su kit visite www.ready.gov/build-a-kit. 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> para mantenerse informado.
- ◆ **Obtenga información sobre asistencia de protección contra inundaciones:** Información sobre inundaciones es específica del sitio. Visitas al sitio con asistencia técnica se proporcionan a las residentes con problemas de inundaciones y drenaje, o como modernizar una propiedad existente. Para más información, mande correo electrónico a floodplain@fortworthtexas.gov.

Obtenga una Póliza de Seguro de Inundación

- ◆ La mayoría de pólizas de seguros de propietarios de viviendas no cubren daños causados por inundaciones.
- ◆ La ciudad de Fort Worth, participa en el Programa Nacional de Seguros Contra Inundaciones (NFIP), de modo que cualquier residente de la ciudad puede obtener el seguro contra inundación con respaldo federal para un hogar y/o sus contenidos. **Este seguro está disponible para cualquier residente de la ciudad, ya sea si su casa o propiedad está en una Zona en Peligro de Inundación (SFHA) o no.**
- ◆ El SFHA es el área identificada por la Federal Emergency Management Agency (FEMA) con más probabilidades de inundación, a veces llamada la "inundación" de 100 años, tiene un 1.0% de posibilidad de inundarse anualmente.
- ◆ Las inundaciones pueden ocurrir en cualquier otro lugar en Fort Worth, no solo dentro de la SFHA, y una "inundación" de 100 años puede ocurrir más frecuentemente que una vez cada 100 años.
- ◆ Los propietarios tienen un 26% de posibilidades de que su propiedad se inunde en algún momento durante el transcurso de 30 años, la duración de una hipoteca típica, si se encuentran dentro de un área mapeada de riesgo de inundación.
- ◆ Si ha adquirido el seguro contra inundación porque fue requerido por los términos de una hipoteca o préstamos para la mejora del hogar, es probable que solo cubra la estructura del edificio, y no en el contenido, como su mobiliario y electrodomésticos. Asegúrese de obtener cobertura para el contenido de su hogar. Póngase en contacto con su agente de seguros para obtener más información sobre las tarifas y la cobertura.
- ◆ El seguro contra inundación reduce sus gastos de bolsillo para la recuperación después de una inundación. No espere a la próxima inundación para comprar seguros de protección. En la mayoría de los casos, hay un periodo de espera de 30 días antes de que la cobertura de NFIP surta efecto.

Obtenga asistencia financiera para la protección contra las inundaciones

La participación de la ciudad en el NFIP hace también una serie de otros programas de asistencia disponibles para usted y para otros si un desastre sucede. Estos programas y sus sitios web se enumeran en el anexo siguiente. Si usted tiene cualquier pregunta con respecto a los riesgos de inundaciones, no dude en ponerse en contacto con nosotros por teléfono al 817-392-6261.

Atentamente,



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. 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:

- ❑ **Hazard Mitigation Grant Program:** The Hazard Mitigation Grant Program (HMGP) provides grants to implement long-term hazard mitigation measures after a major disaster declaration in a given State. The purpose of HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during recovery from a disaster. (www.fema.gov/hazard-mitigation-grant-program)
- ❑ **Building Resilient Infrastructure and Communities (BRIC):** Support for states, local communities, tribes and territories as they undertake hazard mitigation projects, reducing the risks they face

from disasters and natural hazards. BRIC is a new FEMA pre-disaster hazard mitigation program that replaces the existing Pre-Disaster Mitigation (PDM) program. (<https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities>)

- ❑ **Flood Mitigation Assistance Program:** The Flood Mitigation Assistance (FMA) Program provides grants for certain flood mitigation projects to reduce or eliminate flood risk to buildings, manufactured homes, and other structures that are currently NFIP insured. (www.fema.gov/flood-mitigation-assistance-grant-program)

Eligible flood mitigation activities that may be funded by the HMA Programs include: property acquisitions and structure demolition/relocation, structure elevation, dry floodproofing of historic residential structures and non-residential structures, minor localized flood reduction projects, mitigation reconstruction, structural retrofitting of existing buildings, and non-structural retrofitting of existing buildings and facilities. Note that dry floodproofing of non-historic residential structures, wet floodproofing, floodwalls, and levees are not eligible projects under HMA.

In general, HMA funds provide up to 75% of the project cost. The remaining 25% must be derived from non-Federal sources which in some cases can be contributed to by the state or local government. For more detailed information go to www.fema.gov/hazard-mitigation-assistance.

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 damage 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 slightly different rules. Check the websites and read up on the details of the funding programs that are appropriate for your situation. For example if your state has not been declared a Federal disaster area for some time, look at grants that have annual application procedures, not HMGP.
- ❑ Talk to your local planning, building, floodplain management, or emergency management official 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.

Sources include: Hazard Mitigation Assistance Unified Guidance, 2015; www.fema.gov, and www.sba.gov
En español, la visita www.fortworthtexas.gov/escorrentia-en-la-mira O para solicitar una copia en español, llame al 817-392-2782.