FORT WORTH®

Stormwater Management in Fort Worth

The City's Stormwater Management Program is tasked with the mission of: ***"Protecting People and Property from Harmful Stormwater Runoff".***

So how is that accomplished? By **Maintaining** existing stormwater infrastructure, **Improving** drainage and reducing erosion through capital projects, **Warning** residents about flood hazards and **Reviewing** development for compliance with City standards to minimize flooding and erosion hazards.

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 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 75 percent of the repetitive flood 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 the City of Fort Worth as of October 2025 is $831 per year. The average claim payment in the past five years was about $39,500.

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 to help with the following:

- Determining the flood zone, flood risk, Base Flood Elevations (BFE), and flood depth for your property.
- Explaining the difference between FEMA and non-FEMA flood risks.
- Providing historical flood occurrences in your neighborhood.
- Explaining the availability of flood insurance and where to purchase a policy.
- Providing the current FEMA Flood Insurance Rate Map (FIRM).
- Attending site visits to review flooding, drainage and stormwater problems, and provide one-on-one suggestions to property owners.
- Explaining building requirements and the Floodplain Development Permit process.
- Providing copies of as-built Elevation Certificates, when available.
- Providing guidance on flood mitigation techniques such as elevating or relocating repetitive loss structures.
- Providing information on retrofitting techniques such as installation of barriers and floodwalls to reduce potential flooding of structures.

Know Your Flood Risk

Everyone is at risk – even those who do not live or work close to rivers and lakes. Flooding may 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 your 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.

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

- Purchase Flood Insurance.
- Make an emergency plan.
- Document belongings.
- Store valuable items (computers, family photos, heirlooms, etc.) at higher locations in your home.
- Sign-up for emergency messages for Fort Worth at FortWorthTexas.gov/departments/emc/emo/ready-fw

DURING A FLOOD

- Do not drive through floodwater.
- Move to upper floors of your home or climb to higher ground.
- Do not walk through flowing water.
- Listen for emergency updates.
- Turn off electricity at the main power switch and shut off water and gas.

AFTER A FLOOD

- Check for structural damage to buildings.
- Document all damages.
- Remove all wet items.
- Get a Floodplain Development Permit and Building Permit before making any repairs.
- Contact your insurance agent and file a flood insurance claim.

Purchase Flood Insurance

NATIONAL FLOOD INSURANCE PROGRAM

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, regardless of whether your property is in a high flood risk area or not.

Currently, the City has a Class 7 rating in the Community Rating System (CRS) which results in a 15 percent (15%) discount on NFIP 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 obtain flood insurance at any time even if the property is outside of the SFHA. Flood insurance is offered through the NFIP but polices are sold and administered by private insurance companies as well. Contact an insurance agent to purchase a policy today.

VISIT 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 Your Property Now

Rather than wait for a flood to occur, act now to protect your 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 Base Flood Elevation (BFE).
- Elevating heating and hot water systems, 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 while allowing water to enter during flooding.

STAY WEATHER AWARE

Staying informed during weather events is crucial for residents of Fort Worth, which is why the ReadyFW alert system is an essential tool for keeping residents safe and informed during severe weather events and other emergencies. This helpful emergency alert system provides timely notifications about potential hazards such as severe weather, local emergencies, environmental threats and other urgent events. Users can also opt to receive weather warnings issued by the Nation Weather Service, enhancing their preparedness for incoming storms and other urgent matters.
www.fortworthtexas.gov/departments/emc/emo/ready-fw

Build Responsibly

Before starting any new construction on your property - whether it's new development, an addition, a remodel, fill placement, grading, or other work - contact the City's Development Services Department at 817-392-2222 for advice on requirements. You can also visit the Permit Assist portal at https://cfwpermit.fortworthtexas.gov to determine what information and permits you'll need to begin your project.

Get a Floodplain Development Permit before building.
Permits help ensure that new structures and construction projects are protected from flood damage, comply with City regulations, and do not create flooding issues for nearby properties. The City's floodplain ordinance requires all new residential buildings or additions within a FEMA Special Flood Hazard Area (SFHA) have a minimum finished floor elevation above the base flood elevation (BFE). All non-residential structures or additions within the SFHA must be elevated or floodproofed above the BFE.

Know the substantial improvement requirements.
If an existing building located within a FEMA Special Flood Hazard Area (SFHA) does not conform to current floodplain standards and undergoes reconstruction, rehabilitation, or other improvements that cost 50 percent or more of its current market value, then it must be brought into compliance with the standards required for new construction. Buildings that are substantially damaged must also meet these requirements when rebuilt. These improvement standards are reviewed and applied during the floodplain development permitting process.

NON-FEMA FLOOD RISK

The City of Fort Worth experiences frequent urban flooding due to intense localized storms and undersized drainage infrastructure. In addition to FEMA floodplain maps, the City has also mapped Non-FEMA Flood Risk Areas that are divided into two categories: City Flood Risk Areas (CFRA) and Potential High Water Areas (PHWA).

The CFRA are areas where the City has evaluated the Non-FEMA flood risk in detail and are used to regulate development as of July 15, 2024. In contrast, the PHWA are Non-FEMA Flood Risk Areas where the City has less detailed studies; these are used to warn the public about potential flood risks.

Why have CFRA maps been created?
CFRA mapping has been developed due to extensive reports of flooding outside of the FEMA regulatory 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 the FEMA floodplains in more detail. Check the City's Flood Risk Viewer to view the CFRAs.

How are developments in CFRAs regulated?
Several types of development or redevelopment activities on less than one acre within a CFRA will require the submittal of a Certificate of Compliance form from a licensed engineer to document:

- Structure elevation or dry flood-proofing (or a combination) to 2 feet above the 100 year water surface elevation (the Design Flood Elevation (DFE)), and;
- Documenting that the development will not cause increased flood risk to neighboring properties.

Certificates of Compliance will be needed for activities such as new structures, additions to existing structures, and lot grading.

Developments in CFRAs that are 1 acre or more will require a specific drainage study and undergo a separate development review process as documented in the Stormwater Criteria Manual.

FLOOD WARNING SYSTEM

The flood warning system in Fort Worth, known as the High-Water Warning System (HWWS), relies on water level measurements made at approximately 55 locations throughout the City. Roadside flashers immediately warn drivers of the flood hazard at these flood prone road crossings. In addition, the City is adding Highway Advisory Alert Systems (HAAS) units at frequently overtopped and hazardous locations to provide real-time flood hazard notifications to drivers through navigation apps and vehicle infotainment systems. For more information, please visit 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 or through the MyFW app.

New Valley Storage Regulations

As of February 1, 2026, the City began regulating valley storage citywide. The updated ordinance protects temporary floodwater storage within FEMA floodplains to help reduce downstream flooding and erosion risks. These regulations address the cumulative impacts of fill placed in floodplains, which have contributed to increased flooding complaints and erosion concerns. Previously, valley storage was regulated only in the Trinity River Corridor; now, similar regulations apply citywide, consistent with practices in other major Texas cities.

The updated rules require no net loss (0.0%) of valley storage in FEMA floodplains. This means that if fill is added within a floodplain, an equal amount of flood storage must be provided within the same project boundary. For more information about valley storage, please visit FortWorthTexas.gov/departments/tpw/stormwater#regulation-updates or email floodplain@fortworthtexas.gov.

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. Protecting the 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 supports this initiative by preserving high quality natural areas as Fort Worth grows. To date, the program has protected more than 500 acres, with an additional 500 acres currently in progress. 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 to the environment and the community. To learn more about the program and view the online prioritization tool, visit FortWorthTexas.gov/departments/parks/services/fort-worth-open-space-conservation-program.

If you own land that you would like to conserve or if you would like to recommend land for conservation, contact 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:
FortWorthTexas.gov/departments/tpw/stormwater
floodsmart.gov • fema.gov • weather.gov

Para solicitar una copia en espanol, llame at 817-392-6261.