

Flood Maps



Council Presentation
January 12, 2016



Key Terminology

- FEMA = Federal Emergency Management Agency
 - BFE = Base Flood Elevation
 - FIRM = Flood Insurance Rate Map
 - NFIP = National Flood Insurance Program
 - SFHA = Special Flood Hazard Area
 - *LiMWA = Limit of Moderate Wave Action
 - *Freeboard = Additional elevation requirement
 - *Higher Standards
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Background

- National Flood Insurance Program is a voluntary program.
 - HB 1018 requires that all Texas Cities and Counties join the National Flood Insurance Program.
 - Participation in the program makes federally backed flood insurance available to property owners in the participating community.
 - Community Rating System is a voluntary program which the City participates. It provides for Insurance discounts based on City's activities to mitigate flood hazards.
 - Flood Insurance is required as a condition of receiving federal financial assistance for home loans in a Special Flood Hazard Area.
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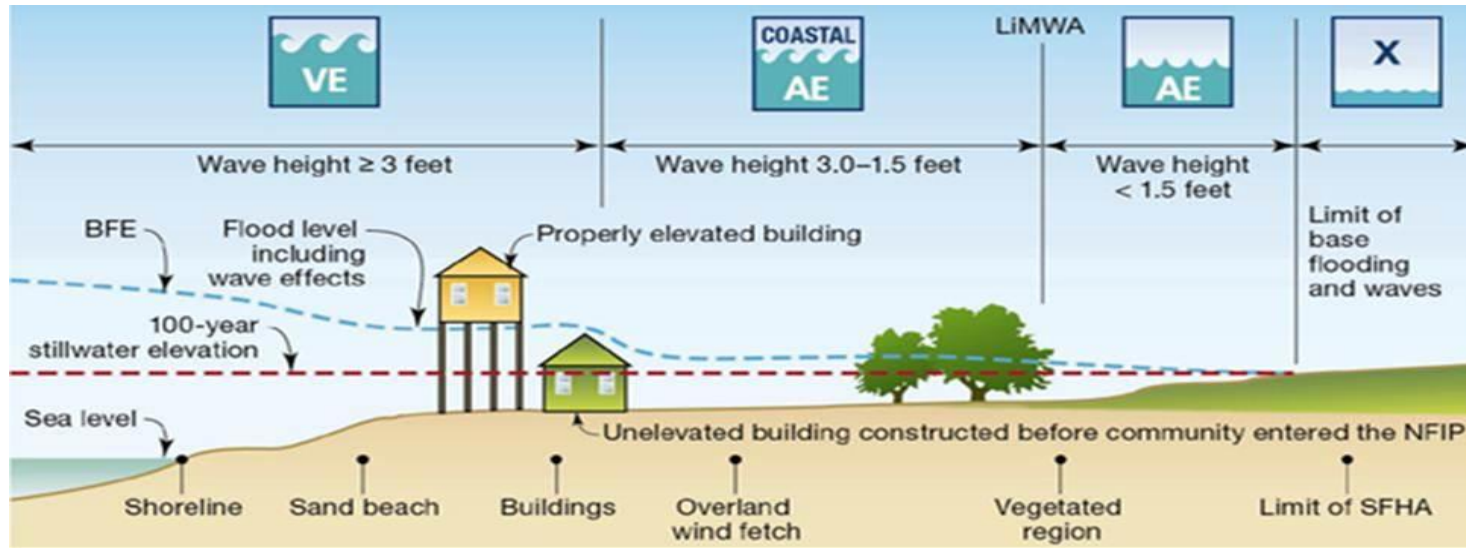
Flood Zones

- X and Shaded X
 - No development requirements
 - Insurance is not required
 - AE (Special Flood Hazard Area)
 - Finished floor at or above the Base Flood Elevation
 - Fill is allowed
 - Insurance is required
 - VE (Special Flood Hazard Area)
 - Bottom of the lowest horizontal member at or above the Base Flood Elevation Fill is prohibited
 - Breakaway walls for enclosures below the Base Flood Elevation (access, parking & storage)
 - Insurance is required
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Limit of Moderate Wave Action

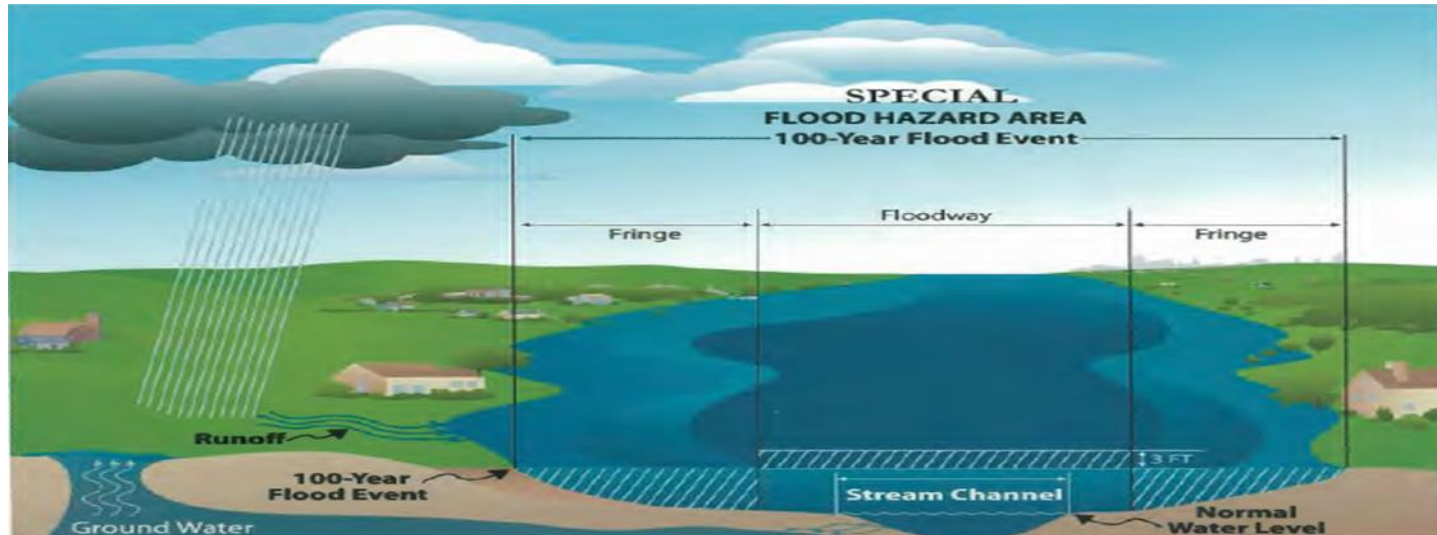
- Fill is prohibited and the lowest horizontal member must be at or above the Base Flood Elevation.





FLOODWAY

- Development and fill are prohibited unless you can show no rise and no adverse impact.





Flood Insurance Rate Map





Freeboard

- High Standard
- Proposing 1 foot above minimum requirements
- 1,240 Texas communities enrolled in National Flood Insurance Program as of 2014.
- 294 of those communities participated in a higher standards survey.
- Out of the 294 communities, 244 (83%) have adopted freeboard from 1 to 3 feet.
- 68 of the communities participate in Community Rating System



RiskMap6

CC FEMA





Questions ?