City of Wichita Falls Floodplain Questions & Answers

What is the Federal Emergency Management Agency?

The mission of the Federal Emergency Management Agency (FEMA) is to support citizens and first responders to work together by building, sustaining and improving their capacity and to prepare, protect, respond to, recover from, and mitigate all hazards, such as tornados, floods, fires, and acts of nature or terrorism. On March 1, 2003 FEMA became part of the U.S. Department of Homeland Security (DHS).

What is a floodway?

FEMA defines a floodway as a channel of a river, or other watercourse, and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height.

What is a floodplain, and what is a flood?

FEMA defines a floodplain as a land area that is susceptible to being inundated by flood waters from any source.

As compared to a floodplain, FEMA defines a flood as a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area, or two or more properties from overflow of inland waters, from unusual and rapid accumulation or runoff of surface waters from any source, or from mudflow.

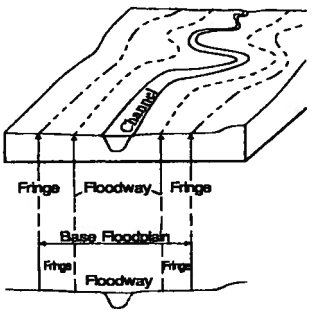


***Exhibit A** indicates the geography of a regional flood system, indicating the central area as the floodway and outlying areas known as a floodplain, or floodfringe area.*

What is the National Flood Insurance Program?

The Flood Insurance and Mitigation Administration (FIMA), a component of FEMA, manages the National Flood Insurance Program, or NFIP. This program has three components: Identifies and maps floodplains across the nation, provides flood insurance and reduces flood damages through floodplain management regulations. By the City participating in the NFIP, it makes federally backed flood insurance available for homeowners, renters and business owners.

What is the Community Rating System and how does this affect City property owners?

The Community Rating System (CRS) is a voluntary incentive program administered through the NFIP, a branch of FEMA. Each year the City re-certifies to maintain or improve our Class 8 status by enforcing floodplain regulations, maintaining computerized record keeping and providing floodplain assistance. Based on offering these services, FEMA gives credit for exceeding minimum floodplain regulations. As a result, flood insurance policyholders receive a 10% discount if located within a Special Flood Hazard Area (SFHA) or a 5% discount if located outside a SFHA from their flood insurance premiums based on the City meeting three CRS goals: (1) by reducing flood losses, (2) facilitating an accurate insurance rating, and (3) promoting the awareness of flood insurance.

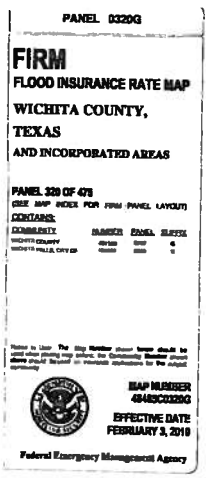
What is a Flood Insurance Rate Map? What is the importance of a Special Flood Hazard Area and what are flood zones?

As part of its administration of the National Flood Insurance Program (NFIP), FEMA publishes flood hazard maps, called Flood Insurance Rate Maps, or FIRMs. The purpose of a FIRM is to show areas that are subject to flooding, and the risk associated with these flood hazards.

One of the important factors of a FIRM is a Special Flood Hazard Area (SFHA), which indicates the areas with a 1% or greater chance for flooding in any given year. These areas are also referred to as a 100-year floodplain.

Another important feature is to show the elevation of the 100-year floodplain. The floodplain elevation is called a Base Flood Elevation (BFE). BFEs are shown on FIRMs and in profile view in the Flood Insurance Study. This information is required for completing an Elevation Certificate, to flood proof a structure, and to determine a flood insurance premium.

There are flood zones throughout the City which are shown on the FIRM. These "zones" indicate the type of floodplains within a SFHA. The flood zones consist of Zone AE, for a 100-year floodplain, Zone X for either a 500-year floodplain or an area outside the 500-year floodplain, Zone AO for overland sheet flow with depths of one to three feet, and Zone A for "non-studied" floodplains that have not determined a BFE.


PANEL 0320G

FIRM
FLOOD INSURANCE RATE MAP
WICHITA COUNTY,
TEXAS
AND INCORPORATED AREAS

PANEL 320 OF 475
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)
CONTAINS:
COMMUNITY NUMBER PANEL SUFFIX

MAP NUMBER
48485C0320G
EFFECTIVE DATE
FEBRUARY 3, 2010
Federal Emergency Management Agency

***Exhibit B** indicates a sample of 1 of 9 Federal Insurance Rate Maps (FIRM) through the Federal Emergency Management Agency (FEMA), effective as of February 3, 2010 for City of Wichita Falls, TX. The important attributes of these FIRM's, for verification purposes, is the Location, Map and Panel Number, and Effective Date.*

What is the probability of flooding within a 100-year floodplain?

The term "100-year flood" is misleading. It is not the flood that will occur once every 100 years. Rather, it is a flood that has a 1% chance of being equaled or exceeded each year. Because of this, the 100-year flood could occur more than once in a relatively short period of time.

According to fema.gov and the NFIP, another way to analyze flood risk is to contemplate the odds that a 100-year flood will occur sometime during the life of a 30-year mortgage. A structure located within a Special Flood Hazard Area (SFHA), shown on a National Flood Insurance Rate Map, has a 26% chance of suffering flood damage during the term of a 30-year mortgage. Even these numbers do not convey the true flood risk since it focuses on the larger, less frequent floods. If the topography of a house is low enough, it may be subject to the 10 or 25-year flood. Assuming a 30-year mortgage, it may have a 26% chance of being affected by a 100-year flood, but the probability is 96% for the structure to be affected by a 10-year flood. Compare those odds to a 1-2% chance that a structure will catch fire during the same 30-year mortgage.

Property owners outside the 100-year floodplain are free of regulatory requirements, but not the risk. Federally-backed flood insurance is available to property owners outside the 100-year flood zone as well.

Is there really a need for flood insurance?

Just a few inches of water from a flood can cause tens of thousands of dollars in damage. Over the past 10 years the average flood claim in the United States has amounted to over $33,000. With approximately 5,000 city parcels in the 100-year floodplain, and with 2,800 of these parcels, which is more than half, in residentially zoned areas, flood insurance is the best way to protect your investment from a devastating financial loss since typical homeowners insurance does not cover property loss from a flood. Actually, nearly 25% of all flood insurance claims come from moderate to low-risk areas. Flood insurance is available to homeowners, condominium owners/renters, and commercial owners/renters. Costs vary depending on how much insurance is purchased, what it covers, and the property's flood risk.

My House is in a Floodplain? What do I need to do?

Insurance: You need to consider purchasing flood insurance. Your homeowners or renters insurance policy does not cover flooding. To purchase flood insurance, contact your regular homeowner's insurance agent.

Preparation: Your family is at risk for flooding, which can happen quickly and without warning. Prepare a family disaster plan in advance for your best protection. The American Red Cross has excellent publications in English and Spanish to help you with this process. Your planning should include: Designating a meeting place, learning the warning signs, educating your children, assembling an emergency food and water supply kit, learning how to turn off utilities, arranging animal care, and planning how to help family members and neighbors with special needs.

Restrictions: City of Wichita Falls requires a building permit for remodeling, improving, expanding, or rebuilding your home, buildings, parking areas, etc. If your property is in a floodplain, all projects must be compliant with stricter rules for floodplain construction.

Who has to buy Flood Insurance?

1. If you **do not** have a mortgage and **do not** live in a flood plain, you are not required to purchase flood insurance.
2. If you **do** have a mortgage but **do not** live in a flood plain, you are not required to purchase flood insurance.
3. If you **do not** have a mortgage but **do** live in the flood plain, you are not required to purchase flood insurance; however, it's recommended. Verify if the property owner currently has a flood insurance policy. If you provide FEMA an Elevation Certificate, with technical data indicating the floodplain is below the lowest

adjacent grade of the structure, your status may exempt you from being in a floodplain.

4. If you **do** have a mortgage and **do** live in a flood plain, you **are affected** and will be required to purchase flood insurance. If flood waters affect any portion of your property, the whole property is declared as being in a floodplain. If you provide FEMA an Elevation Certificate and the technical data proves the floodplain will never reach your structure, you may possibly receive a reduced flood insurance rate.

What is a Preferred Risk Policy? Can this save property owners money?

On January 1, 2011, FEMA's NFIP started a new flood insurance rating system, called the Flood Map Modernization Program. The purpose of this program is to help reduce the financial burden on homeowners who are placed in high-risk flood areas. The property owner may be entitled to a reduced insurance premium for up to a 2-year period based on SFHA's remapped on or after October 1, 2008. This would permit the "grandfathering" of a parcel, based on conformance with a prior FIRM, indicating it was out of the 100-year floodplain before the effective date of the new FIRM.

What is an elevation certificate? What's the reason for this certificate?

An Elevation Certificate (EC) is a federal form that is completed by a licensed land surveyor or registered professional engineer to indicate the Lowest Adjacent Grade (LAG) of the structure in relation to the BFE of the 100-year floodplain. If the structure is above the BFE the property owner may be eligible to change the flood zone classification. This information is needed for insurance company reviews to prove that a structure is above a floodplain. The relationship between the BFE and a structure's lowest adjacent grade determines the flood insurance premium. All EC's are then documented and filed with the Planning Division for public reference.

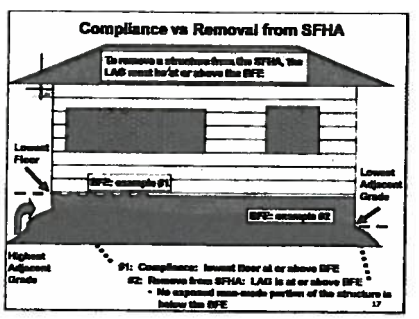


***Exhibit C** illustrates the location of a structure based on the Special Flood Hazard Area (SFHA), or floodplain area. For City of Wichita Falls, the lowest floor or Lowest Adjacent Grade (LAG) of a structure must be at least one foot above the Base Flood Elevation (BFE) of the SFHA for new construction.*

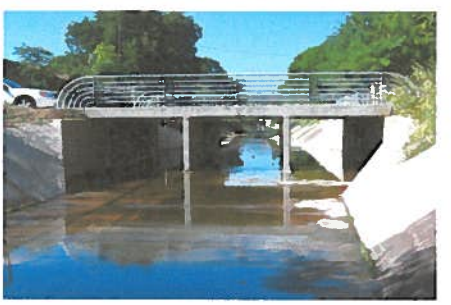
What is a Letter of Map Amendment or Letter of Map Revision, and what's the purpose of these FEMA letters?

If an engineer or surveyor indicates the LAG of the structure is higher than the BFE, based on completion of an EC, a Letter of Map Amendment (LOMA) is then required to amend the FIRM. A LOMA administratively changes the map solely based on a FEMA letter of approval. However, an amendment does not physically change the FIRM. Many property owners pursue this route to remove their property from the 100-year floodplain for the purpose of decreasing their flood insurance premium or for the issuance of a city building permit.

If the terrain is disturbed based on physical change to the watershed, a second procedure was created by FEMA, based on review and approval of a hydraulic study, to designate these areas on the FIRM. This process is referred to as a Letter of Map Revision (LOMR), to revise the FIRM, by removing or revising the SFHA based on these large surface hydraulic changes caused by land development. These LOMRs may affect the configuration of the SFHA and surrounding land uses.

LOMRs are generally based on the implementation of physical measures that affect the hydrologic or hydraulic characteristics of a flooding source and, thus, result in the modification of the existing floodway, the effective BFEs or the SFHA.

What are some of the most recent FEMA LOMRs that may affect property owners in Wichita Falls?

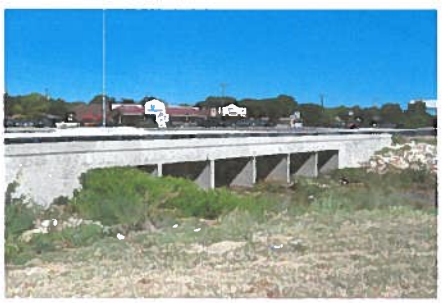


Plum Creek LOMR, Phase I – The February 3, 2010 FIRM contained 473 parcels in the 100-year floodplain. The LOMR, with effective date of December 27, 2010, moved 166 parcels from the 100-year to the 500-year floodplain. In addition, 29 parcels were removed from both the 100-year and 500-year floodplains. This reduced the number of parcels in the 100-year floodplain to 278. A second Plum Creek LOMR will remove additional parcels within the next several months.

Bayberry & Bluebonnet LOMR – These areas, located south of the Southwest Parkway and Barnett Road intersection, were recently approved, effective June 1, 2011, to remove the majority of parcels within these two areas from an approximate Zone A 100-year floodplain to a "detailed" Zone AE floodplain with base flood elevations, to indicate the confinement of the floodplain within the majority of these two existing drainage channels. The area affected by the change consists of 70 parcels along Bayberry Dr. in the Summerfield Estates and University Park Subdivisions, and the area further west within the Bluebonnet Park Subdivision consisting of an additional 48 parcels.

Quail Creek LOMR – The Quail Creek Drainage Improvements project was completed in May 2009, with submittal of the LOMR application in spring 2011. This project improved hydraulics in the Kemp Fairpark Subdivision between Kemp Boulevard and Lawrence Road. This will reduce the amount of parcels in the 100-year floodplain. The project consisted of constructing stormwater detention basins, reworking the existing drainage ditch south of Maplewood extension, constructing a new rectangular channel, and removal of existing structures all in the vicinity of the Quail Creek Shopping Center and Maplewood Crossing.

Faith Village LOMR, Phase I – As a result of the original Faith Village Drainage Improvement LOMR, northwest of the Southwest Parkway and Kemp Boulevard intersection, the Planning Division estimated that 56 parcels were removed from the 100-year floodplain, and another 18 parcels moved from the 100-year floodplain to the 500-year floodplain. An additional 85 parcels were removed from the 500 year floodplain altogether.



Faith Village LOMR, Phase II and III – After completion of Phase II and III, the improvements will remove an additional 154 parcels from the floodplain. The drainage project was completed fall 2010. The LOMR is planned for submittal summer 2011. This project improved stormwater drainage and eliminated the majority of flood hazards in the Faith Village Subdivision.

How can the City Planning Division assist the public in better understanding floodplains?

The Planning Division provides many services pertaining to floodplain information. The division maintains all elevation certificates and all current and historic city flood maps. In addition, planning specialists can assist the public in determining if a parcel is located in a floodplain and by what FIRM timeframe. A property owner can access on-line user-friendly media resources, such as *disasterassistance.gov*, *fema.gov*, *floodsmart.gov*, and *ready.org* for additional information.