

## FEMA Flood Insurance Rate Maps for Creeks and Streams Throughout the City Frequently Asked Questions

### Q: What is a Flood Insurance Rate Map?

- FEMA produces Flood Insurance Rate Maps, commonly known as FIRMS, to support the National Flood Insurance Program (NFIP)
  - FIRMs depict *Special Flood Hazard Areas*, which includes areas subject to inundation from the 1% annual chance flood (also known as the 100-Year Flood)
  - FEMA's rate maps (FIRMs) are used to set flood insurance rates

### Q: How does the City help on the property owner's flood insurance?

- Cities can participate in the NFIP for reduced flood insurance rates
  - The City of Dallas has participated in the NFIP since 1978 and by ensuring we exceed FEMA's minimum standards, property owners can save up to 25% on existing federal flood insurance premiums

### Q: Why is this happening to me/my property or Why did the maps change?

- Since the early 1980's, FEMA has mapped the 100-year floodplain (FP) and the City created a floodplain overlay on the zoning maps
  - Most recent FEMA map – 2001
- Properties have been removed and added to FEMA maps over time as conditions change
  - Examples: floodplain land is "filled", flood control improvements are made which take properties out of the floodplain, upstream development occurs, creek studies are done, better topographic information becomes available
- FEMA has released new digital Preliminary Flood Insurance Rate Maps (FIRMs) for areas not associated with the Trinity River

### Q: What will being put in a floodplain mean for me/my property?

- Owners of property being included in the Floodplain will be able to continue owning their own property but:
  - flood insurance will be required if there is a federally backed mortgage for the property
  - private lenders may require flood insurance
  - remodeling of structures will be limited to no more than 50% of the existing structure value
  - new construction will be prohibited unless the property is filled or elevated above the floodplain's elevation

### Q: What will my insurance cost?

- A FEMA insurance specialist will attend the meetings
- Only your insurance agent can provide you with a quote (dependent on many factors such as finished floor elevation, condition of building, age, etc)
- You should qualify for a discounted rate referred to as a Preferred Risk Policy for the first two years
- Since the City of Dallas exceeds minimum NFIP standards, property owners can save up to 25% on federal flood insurance premiums
- Some general examples of FEMA insurance rates:

Preferred Risk Policy Rates (first two years of coverage):

Property Type	Building Coverage	Content Coverage	Annual Policy Cost
Residential	\$50,000	\$20,000	\$211
Residential	\$100,000	\$40,000	\$274
Residential*	\$250,000	\$100,000	\$365
Commercial*	\$500,000	\$500,000	\$2,537

Standard X Policy Rates, once two years of PRP rates expires:

Property Type	Building Coverage	Content Coverage	Annual Policy Cost	25% City of Dallas Discount
Residential	\$50,000	\$15,000	\$673	\$505
Residential	\$100,000	\$30,000	\$1,004	\$753
Residential*	\$250,000	\$100,000	\$1,636	\$1,227
Commercial*	\$500,000	\$500,000	\$4,736	\$3,552

\*Note that this is the maximum NFIP coverage amount. Property owners wanting additional coverage would obtain the additional insurance from a private insurer.

**Q: Won't my homeowner's insurance or federal disaster funds pay for any damages?**

- Homeowner's policies do not cover flood damage. Federal disaster funds are typically in the form of grants and cannot be secured without having flood insurance in place

**Q: What if I am renting?**

- You may want to consider purchasing content insurance

**Q: Why do I need insurance if my community has never been flooded?**

- Flooding can occur even in moderate risk zones. Flood hazards change over time. FEMA's maps identify areas of 100-year flood risk. The last flood that met or exceeded the 100-year flood in Dallas was in 1908.

**Q: Who do I contact if I want to purchase a flood insurance policy?**

- [www.floodsmart.gov](http://www.floodsmart.gov) – agent finder

**Q: What can I do about being put into a floodplain? What if I believe the map is incorrect?**

- Property owners can only appeal the floodplain designation during a 90-day public comment period. FEMA's 90-day public comment period begins on the date of the second notification in the newspaper (anticipated mid-September). During the public comment period, Appeals and Protests can be made:
  - Appeal Process Objections - scientific or technical challenge to Base Flood Elevation
  - Protest Process Objections- challenge based on items such as road names and road locations

**Q: Can I view the maps?**

- The current effective maps and newly released preliminary flood maps are available at [www.riskmap6.com](http://www.riskmap6.com) for property owners to review

**Q: What is the City doing about this issue?**

- The City performs floodplain management studies to evaluate ways to mitigate flooding. Recommended solutions are added to the Needs Inventory to be funded in future bond programs.