



City of Dallas

Housing and Homelessness Solutions

Floodplain Regulations

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May 27, 2025

Overview



- Purpose
- What is a Floodplain?
- Why is Floodplain Regulation Important?
- Floodplain Regulations History
- Permit Requirements & Types
- Floodplain Management Standards
- Community Rating System (CRS)
- Questions



Purpose



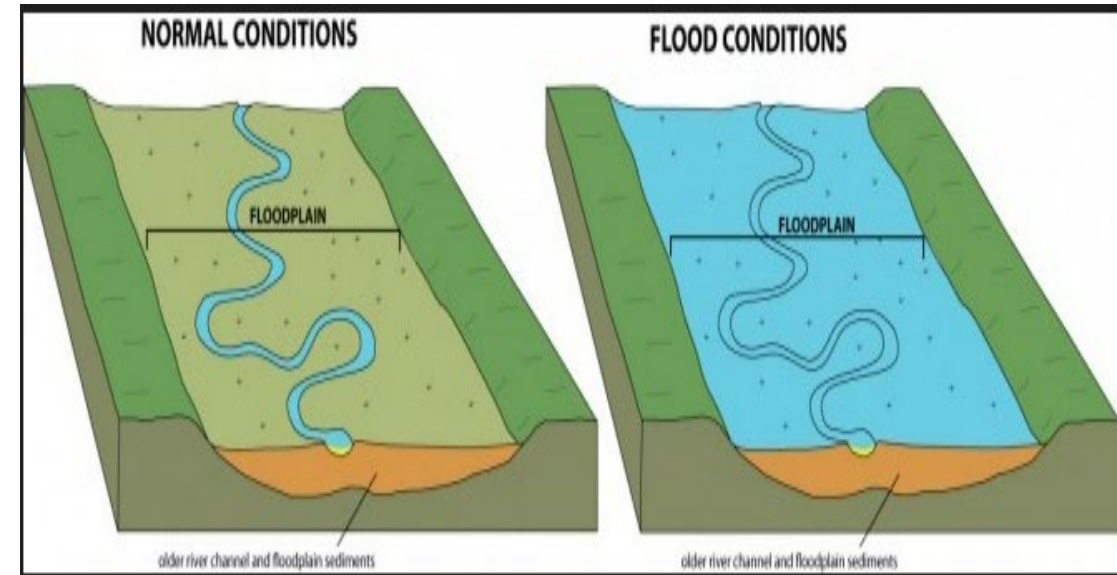
- Provide an overview of the floodplain, its purpose and regulation.
- Obtain understanding of the City's participation in federal floodplain regulations.
- Explain benefits to property owners for participating in floodplain regulations.



What is a Floodplain?



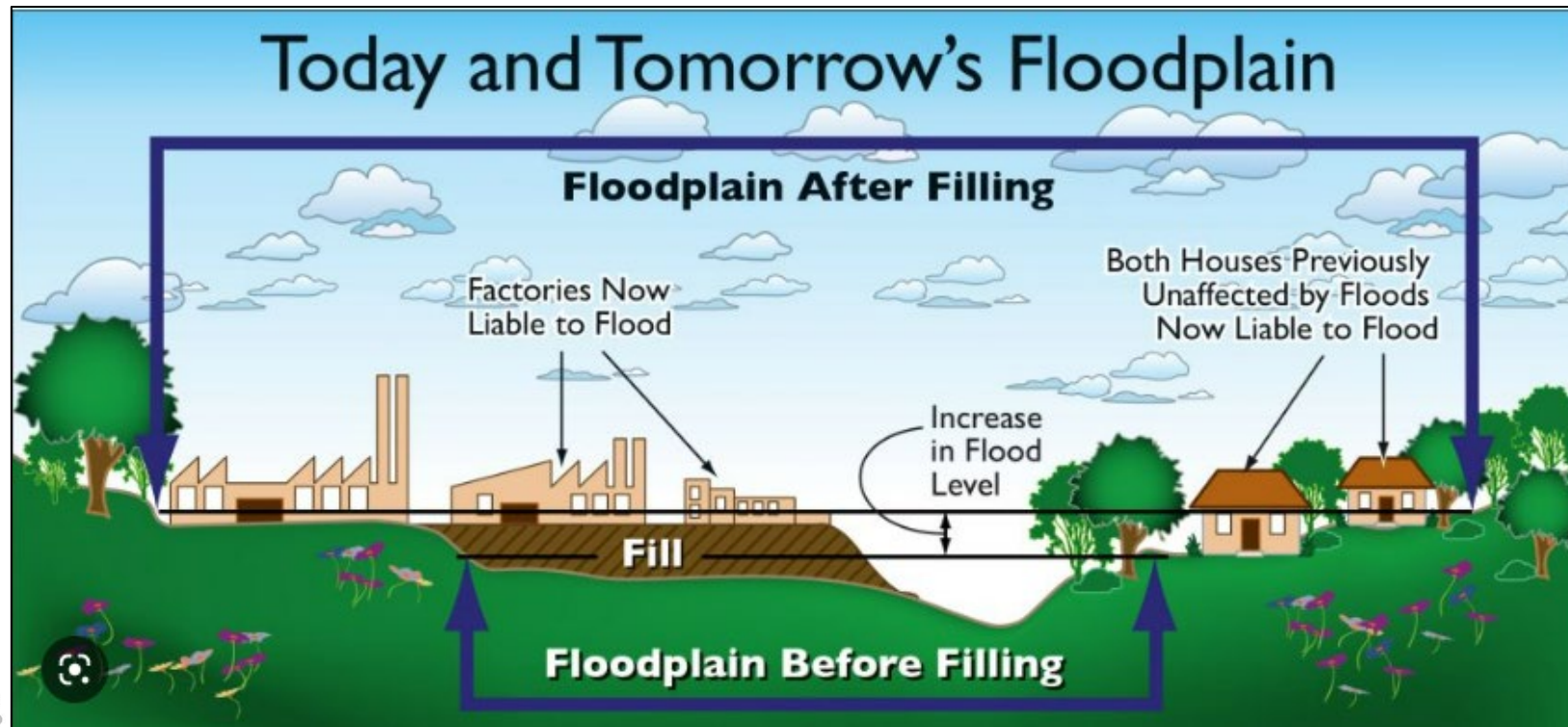
- A **low-lying area of ground**, adjacent to a river or creek, that temporarily stores the flood water after heavy rain events until it can drain downstream.
- **Private or public owned areas of ground** useful to store excess flood water, reduce flood peaks, flood elevations and runoff velocities helping to decrease the potential for flooding and erosion conditions due to natural or man-made occurrences.



Why is Floodplain Regulation Important?



- Prioritizes **Public Safety & Protection** of life and property
- Ensures that **flooding conditions do not worsen** due to a property owner's development choices
- Compliance with **Federal Regulations**



Why is Floodplain Regulation Important?



- Flooding is the number one weather-related cause of death in Texas.
- Most common and costly natural disaster in the U.S.

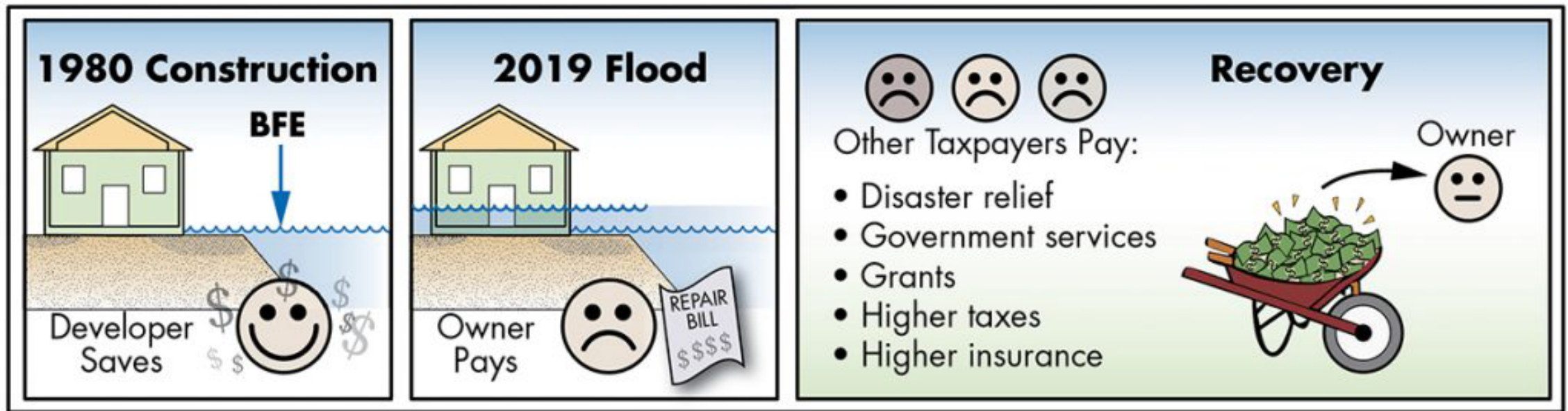
Flood Events	Probability of Occurrence in ANY given year	Percent Chance of Occurrence in ANY given year	Percent Chance of Occurrence over a 30-year Mortgage
500-year	1 in 500	0.2%	6%
100-year	1 in 100	1%	26%
50-year	1 in 50	2%	45%
10-year	1 in 10	10%	96%



Why is Floodplain Regulation Important?



- Future flood damage will fall on property owners as risks increase over time



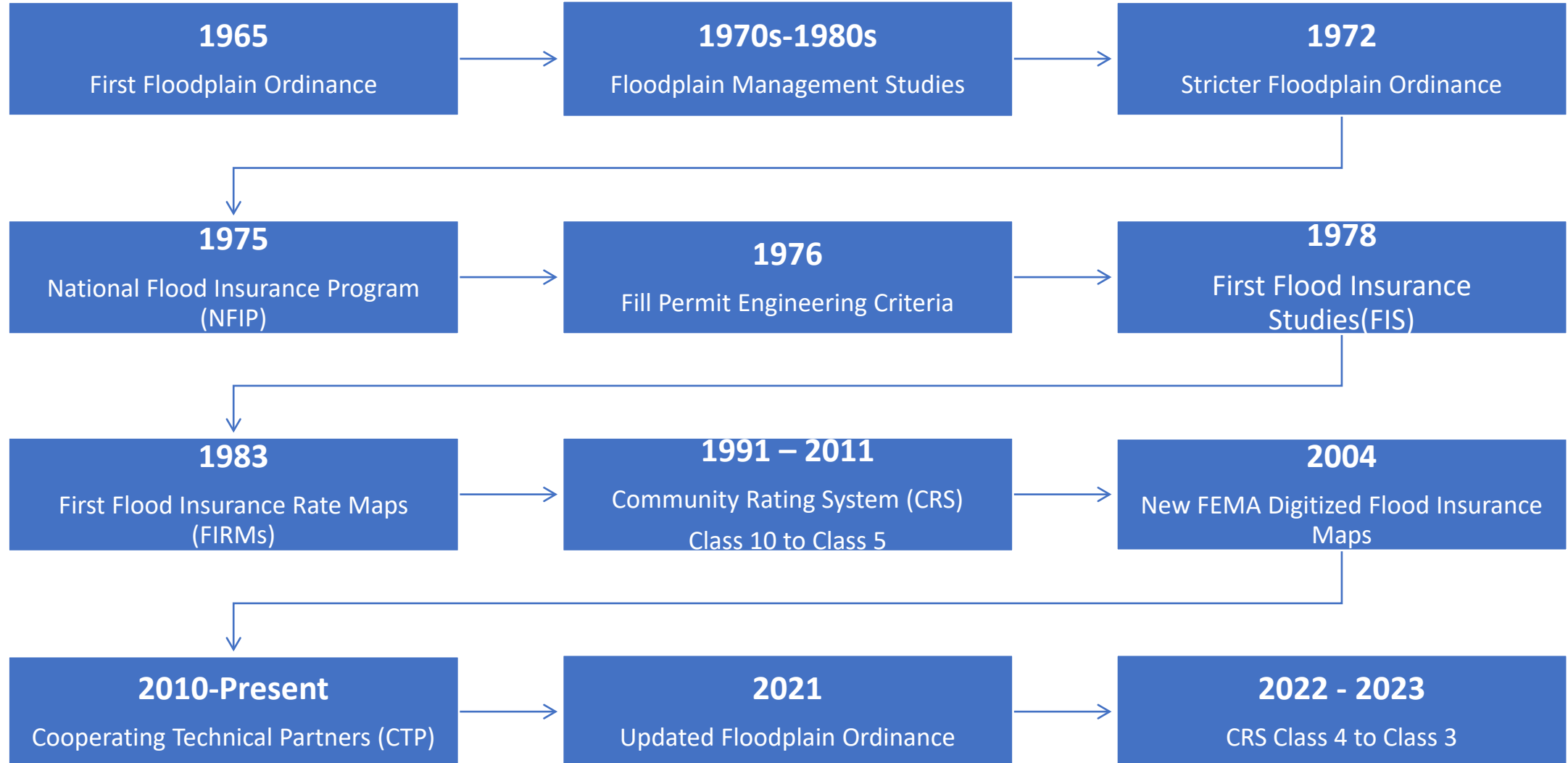
Why is Floodplain Regulation Important?



https://www.youtube.com/watch?v=tfL_v-LM9Z4

<https://www.dallascitynews.net/city-of-dallas-storm-responsecleanup-information-and-collection-schedule>

Floodplain Regulations History



Floodplain Permit Requirements



When is a Floodplain Permit Needed?

- For **any development activity** within the combined City Regulatory and National Flood Hazard Layer (NFHL) mapped 100-year floodplain.
- **Unmapped creeks and channels** with upstream drainage area of 100 acres or more requires review to determine permitting needs.



Floodplain Areas in Dallas



39,221 acres - Total Floodplain Area within Dallas

- 7,757 acres - Lakes and Levees
- 21,653 acres - Open Space
- 9,811 acres - With ex. Structures or Vacant Land



*Does not include Lake Ray Hubbard

Types of Floodplain Permits

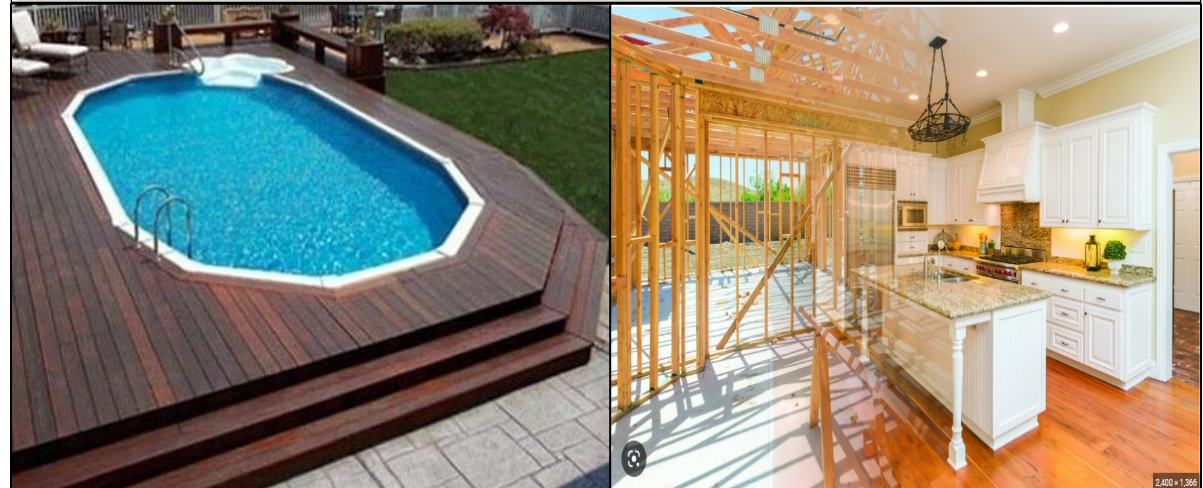
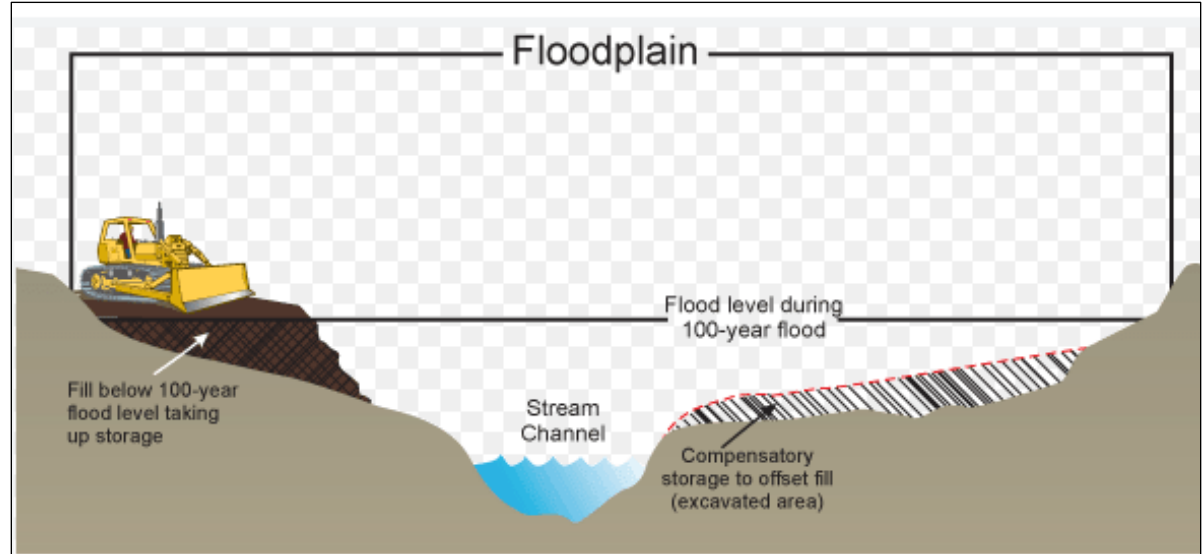


- **Fill Permit**

- For **development activities that reclaim land** from the floodplain for development by fill and/or retaining walls.
- **New** residential and commercial structures

- **Floodplain Alteration Permit**

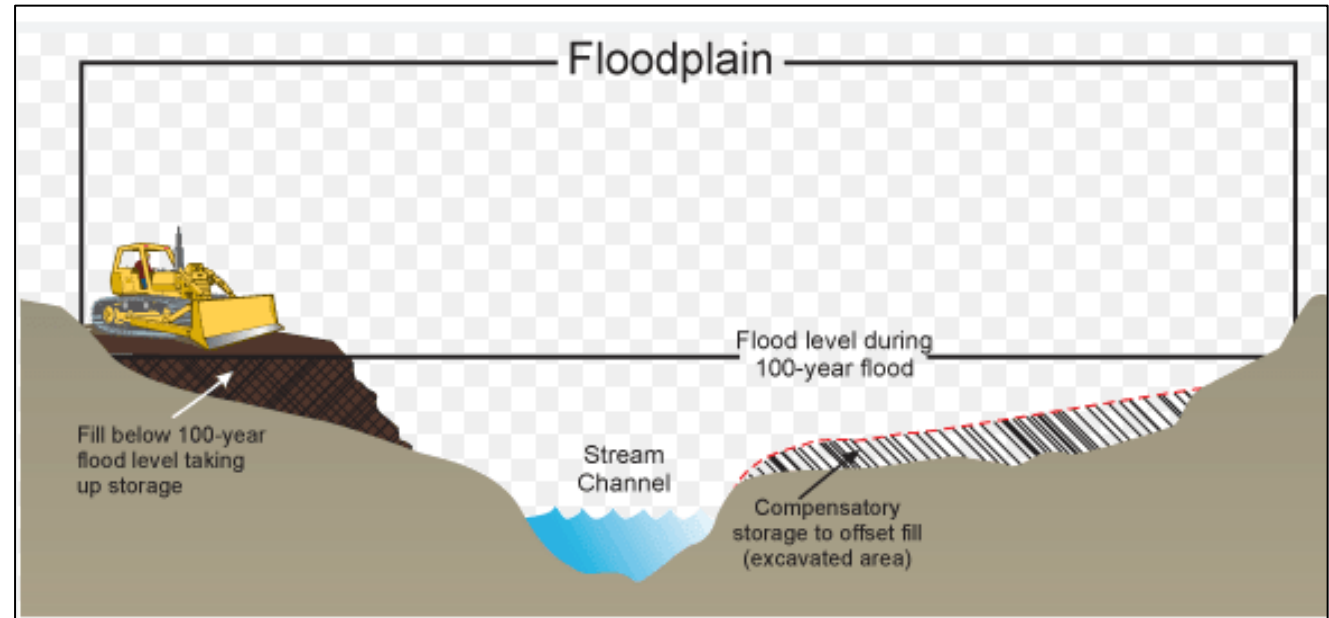
- For **development activities that does not reclaim land** from the floodplain.
- **Modification** to existing structures in the floodplain



City of Dallas Floodplain Management Standards



- Adopted Building Codes
- Fill Mitigation
- No Rise in Water Surface Elevation
- No Increase in Erosive Velocities
- Freeboard



Benefits of Floodplain Regulations



- Ensures communities are evaluating flood risks to protect life and property
- Requirement to ensure access to NFIP flood insurance policies and access to post-disaster assistance
- Provides opportunities to participate in the Community Rating System (CRS)



Community Rating System (CRS)



Voluntary Incentive Program by FEMA.



Rewards a community's higher standards and floodplain management program



City of Dallas is a Class 3 community in the CRS

35% discount for public flood insurance policies

CRS Class	Credit Points	Premium Reduction (%)
10	0-499	0%
9	500-999	5%
8	1000-1499	10%
7	1500-1999	15%
6	2000-2499	20%
5	2500-2999	25%
4	3000-3499	30%
3	3500-3999	35%
2	4000-4499	40%
1	4500+	45%



Community Rating System (CRS)



Highest rated
Texas
Community



1 of 9 Class 3
communities in
the country



Only 12
communities
have a higher
CRS class rating

FEMA recognizes Dallas
for its strong Community
Rating System (CRS)
Program.



35% Premium
Reduction



Active NFIP Policies in the City of Dallas



As of January 8, 2024, there are 2,671 NFIP flood insurance policies.







- Affording \$788.9M in coverage
- CRS participation affords a 35% discount providing \$276.1M in premium savings.



Why Higher Standards?



- Adopting higher standards and more stringent building codes save money.

 National Institute of BUILDING SCIENCES™		ADOPT CODE	ABOVE CODE	BUILDING RETROFIT	LIFELINE RETROFIT	FEDERAL GRANTS
Overall Benefit-Cost Ratio		11:1	4:1	4:1	4:1	6:1
Cost (\$ billion)		\$1/year	\$4/year	\$520	\$0.6	\$27
Benefit (\$ billion)		\$13/year	\$16/year	\$2200	\$2.5	\$160
	Riverine Flood	6:1	5:1	6:1	8:1	7:1
	Hurricane Surge	not applicable	7:1	not applicable	not applicable	not applicable
	Wind	10:1	5:1	6:1	7:1	5:1
	Earthquake	12:1	4:1	13:1	3:1	3:1
	Wildland-Urban Interface Fire	not applicable	4:1	2:1	not applicable	3:1
Copyright © 2019 The National Institute of Building Sciences						



In Conclusion: Protecting Dallas Today and Preparing for Tomorrow



The City of Dallas Floodplain Management Program:

- **Safeguards lives and property** through smart regulation
- Helps residents **save money** with discounted flood insurance
- Uses **up-to-date science and data** to plan for future risk
- Ensures responsible development that **reduces flood impacts**
- Partners with state and federal agencies to build a **more resilient city**
- **Flood risk** is real



Contact Floodplain Management Program



- If you have questions about flooding, property protection or flood insurance, call 214-671-2219 or email floodplainmanagement@dallas.gov
- For more information visit, dal.city/floodplain





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