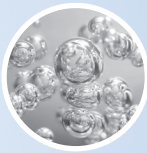


*inside:*



**Flood  
Insurance**



**Property  
Protection**



**Improvement  
Requirements**

# runoff *Rundown*

## FORT WORTH STORM WATER MANAGEMENT DIVISION

The mission of the City of Fort Worth's Storm Water Management Division is to protect people and property from harmful storm water runoff. Education and prevention are valuable and proven tools that help can help communities become resistant to these natural disasters.

The City of Fort Worth recognizes that its entire community can be susceptible to flooding, not just those structures located within Special Flood Hazard Areas (SFHA's). The following information is being provided to help inform property owners located within the SFHA, flood prone areas, and also all property owners within the City of Fort Worth.

### **Flood Information**

Residents of Fort Worth can obtain flood information concerning flooding, flood maps, mandatory flood insurance purchase requirements, and flood zone determinations from the City of Fort Worth's Transportation and Public Works Department (Storm Water Management Division) located at City Hall or by calling 817-392-6261.

Elevation certificates of some properties located in the Special Flood Hazard Areas (SFHA's) are on file in the Engineering Vault of the Transportation and Public Works Department located in City Hall. Copies of the available elevation certificates are available upon request.

Real time river gauge information can be obtained through the following website:  
[www.usgs.gov](http://www.usgs.gov).



## Flood Insurance

The purchase of federal flood insurance is highly recommended. Basic homeowner's insurance policies don't cover damage from floods. The City of Fort Worth participates in the National Flood Insurance Program (NFIP), which means that federally subsidized flood insurance is available to everyone in the City. Keep in mind that there is a 30-day waiting period before a policy becomes effective. Some people have purchased flood insurance because it was required by the bank or loan company when they obtained a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. Remember that a flood insurance policy must be renewed each year.

**Mandatory Purchase Requirement:** The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair or improvement of any publicly or privately owned buildings in a SFHA, including machinery, equipment, fixtures and furnishings contained in such buildings. If a building is located in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building.



## Flood Hazard

The City of Fort Worth is located in Tarrant, Denton, Parker, Johnson, and Wise Counties. Downtown Fort Worth is situated near the confluence of the two largest rivers in the area, the Clear Fork Trinity River and the West Fork Trinity River. Other major streams in Fort Worth include Mary's Creek, Marine Creek, Sycamore Creek, Village Creek, Dry Branch Creek, Little Fossil Creek, Big Fossil Creek, and White's Branch.

Flooding in Fort Worth is typically produced by heavy rainfall from frontal type storms that occur during the spring and fall months. Flash floods are the most common type of flooding in Fort Worth. A flash flood is a rapid rise of water along a stream or low lying area as a result of an intense amount rainfall in a short period of time. Fort Worth has also experienced a number of major flood events since its settlement in 1849. Historical information indicates that significant floods occurred in Fort Worth in May 1866, May 1908, April 1922, February 1938, June 1941, April 1942, May 1949, May 1957, August 1974, July 1975, November 1981, May 1989, and May 1990.

## Community Rating System

The National Flood Insurance Program's Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed minimum requirements.

The City of Fort Worth is entering the CRS in the fall of 2011, and this will result in reduced flood insurance premium costs for homes or businesses in the floodplain. The three goals of the CRS are to reduce flood losses, facilitate accurate insurance ratings and to promote the awareness of flood insurance.

### Flood insurance facts

- > Affordable federal flood insurance is available to anyone living in Fort Worth who wants it, whether they are in a floodplain or not.
- > Homeowner's insurance rarely, if ever, covers damage from floods.
- > Typical flood insurance policies in Fort Worth for homes outside the floodplain run \$200 to \$300 per year.
- > If you want to know if your home or business is in a floodplain, call 817-392-6261.

### For more information about flood insurance contact:

- > [www.FortWorthTexas.gov](http://www.FortWorthTexas.gov)
- > [www.fema.gov/nfip](http://www.fema.gov/nfip)
- > Your insurance agent.
- > Customer Service for the City of Fort Worth's Storm Water Management Division at 817-392-6261.

## Flood Protection Assistance

Concerned residents and the general public can obtain information on flood protection assistance from the City of Fort Worth's Transportation and Public Works Department Storm Water Management Division by calling 817-392-6261. Flood protection assistance, flood related data, data on historical flooding in neighborhoods and other information provided by the City of Fort Worth is site specific, so inquirers can relate the flood threat to their problems.

### List of Services Provided:

- Make site visits to review flooding and drainage and problems and provide one-on-one advice to property owners.
- Provide assistance with floodplain development permits, determination of Base Flood Elevations (BFE) and general information on all flood insurance and floodplain mapping procedures and forms.
- Provide advice and assistance on retrofitting techniques, such as elevating buildings above flood levels or the Base Flood Elevation, dry flood proofing and wet flood proofing.

## Property Protection

Rather than wait for a flood to occur, you can act now to protect your property from flood damage. Various alternatives are available to help minimize flooding. If the floor level of your property or structure is lower than the Base Flood Elevation (BFE) located on the City's Flood Insurance Rate Map (FIRM), consider ways to prevent flooding from occurring, such as retrofitting your building. "Retrofitting" means altering your building to eliminate or reduce flood damage. Retrofitting measures include:

- > Elevating the building so that flood waters do not enter or reach any damageable portion of it,
- > Constructing barriers out of fill or concrete between the building and flood waters,
- > "Dry flood proofing" to make the building walls and floor watertight so water does not enter,
- > "Wet flood proofing" to modify the structure and locate the contents so that when flood waters enter the building there is little or no damage, and
- > Preventing basement flooding from sewer backup or sump pump failure.



There are several good references on retrofitting in the Fort Worth Central Library located at 500 W. Third St. Many of these will inform you about retrofitting techniques and help you decide which is best for you.

## Natural and Beneficial Functions

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. When floodplains are preserved in their natural state, they provide open space areas for parks, bike paths and wildlife conservation.

Floodplains also reduce the severity of floods by conveying storm water runoff, providing flood storage and conveyance, reducing flood velocities, 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 storm water runoff, which allows sediments and other impurities to settle out.

## Floodplain Development Permit Requirements

All development within the City of Fort Worth requires local and state permits. Contact the City of Fort Worth's Planning and Development Department at 817-392-2222 for advice before you build, fill, place a manufactured home or otherwise develop.

The zoning ordinance, Floodplain Provisions Ordinance and the International Building Codes have special provisions regulating construction and other developments within floodplains. Without these provisions, affordable flood insurance through the National Flood Insurance Program (NFIP) would not be available to property owners in the City of Fort Worth. Any development in the floodplain without a permit is illegal. Such activity can be reported to the Storm Water Management Division's Customer Service at 817-392-6261.

## Substantial Improvement Requirements

What is substantial improvement? The NFIP requires that if the cost of any reconstruction, rehabilitation, addition or other improvement to a structure exceeds 50% of the market value of the structure before the start of the construction, the improvements must conform to or meet the same construction requirements as a new building and satisfy minimum finish floor requirements specified in the Floodplain Provisions Ordinance.

What is substantial damage? Substantial damage means damage of any origin sustained by a building or structure when the cost of restoring the building to its pre-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed.

The City of Fort Worth requires by ordinance that any substantial improvement or substantial damage improvement must have a building permit. Building permits can be obtained at the Planning and Development Department located at City Hall or by calling 817-392-2222.



## Drainage System Maintenance

The City of Fort Worth's Storm Water Management Field Operations crews work hard to maintain the drainage systems throughout the city. It is illegal in the City of Fort Worth to dump any type of debris into a stream, river or drainage ditch. This debris can become entangled in culverts, shallow streambeds, or drainage ditches and impede drainage causing the flow of water to back up. Residents of Fort Worth should also keep drainage ditches on their property free of debris, foliage and vegetation that would impede the flow of water. Debris dumping should be reported to the City of Fort Worth's Code Compliance Department by calling 817-392-1234.



Visit us online at [www.FortWorthTexas.gov/tpw/stormwater](http://www.FortWorthTexas.gov/tpw/stormwater)

City of Fort Worth  
Transportation and Public Works Department/Storm Water Management  
1000 Throckmorton Street  
Fort Worth, TX 76102



## Flood Safety

### Turn Around, Don't Drown

- > Learn the safest route from your home or business to higher, safer ground, but stay tuned to reports of changing flood conditions.
- > If emergency officials tell you to evacuate or leave your home, go immediately to a safe shelter, hotel or relative's house.
- > Turn of all utilities, gas and electricity at the main switch. Stay away from power lines and electrical lines. Be alert for gas leaks.
- > Do not walk through flowing water. Drowning is the number one cause of flood related deaths. Currents can be deceptive; just six inches of moving water can knock you off your feet!
- > Do not drive through a flooded area. More people drown in their cars than in any other location. Vehicles also push water into homes and cause additional property damage.



## Flood Warning System

The Emergency Alert System will notify City of Fort Worth residents via local radio and TV, if flooding is imminent and if evacuation of the City is advised.

Additionally, the NOAA Weather Station Radio broadcasts weather information including warnings, watches, forecasts, and other hazard information at 162.550 MHz 24 hours a day, 7 days a week from the National Weather Service Office in North Central Texas. The local contact number is 817-429-2631. Please call in reference to evacuation notices, procedures and shelters.

## Important Useful Websites

[www.fema.gov](http://www.fema.gov)

[www.noaa.gov](http://www.noaa.gov)

[www.floods.org](http://www.floods.org)

[www.usgs.gov](http://www.usgs.gov)

[www.nws.noaa.gov](http://www.nws.noaa.gov)

[www.weather.gov](http://www.weather.gov)

[www.FortWorthTexas.gov/tpw/stormwater](http://www.FortWorthTexas.gov/tpw/stormwater)