

What to Know About City Flood Risk Areas (CFRA)

Residents



A City Flood Risk Area (CFRA) is a Non-FEMA Flood Risk Area caused by undersized or outdated drainage infrastructure. The City of Fort Worth has mapped 16 CFRA's. CFRA maps will be used to regulate future development in areas prone to flooding and inform residents of how to protect their property.

What are Non-FEMA Flood Risk Areas?

Non-FEMA Flood Risk Areas are city identified and mapped flood risks outside the FEMA floodplain. The City has categorized Non-FEMA Flood Risk Areas into two categories: CFRA's and Potential High Water Areas (PHWAs)

Why have CFRA maps been created?

CFRA maps have been created due to extensive reports of flooding outside of FEMA floodplains. Clear maps help property owners and developers make informed decisions when developing, improving and purchasing property. The City will map new areas as it continues to evaluate flood risk outside of FEMA floodplains.

Are developments within a CFRA regulated?

Only developments greater than one (1) acre within CFRA's are currently regulated to minimize flood risk to new structures, including homes and businesses. The Fort Worth City Council will consider recommended updates to the Floodplain Provisions Ordinance and Stormwater Criteria Manual in 2024. If adopted, new regulations would be implemented for development or redevelopment on less than one acre within a CFRA.

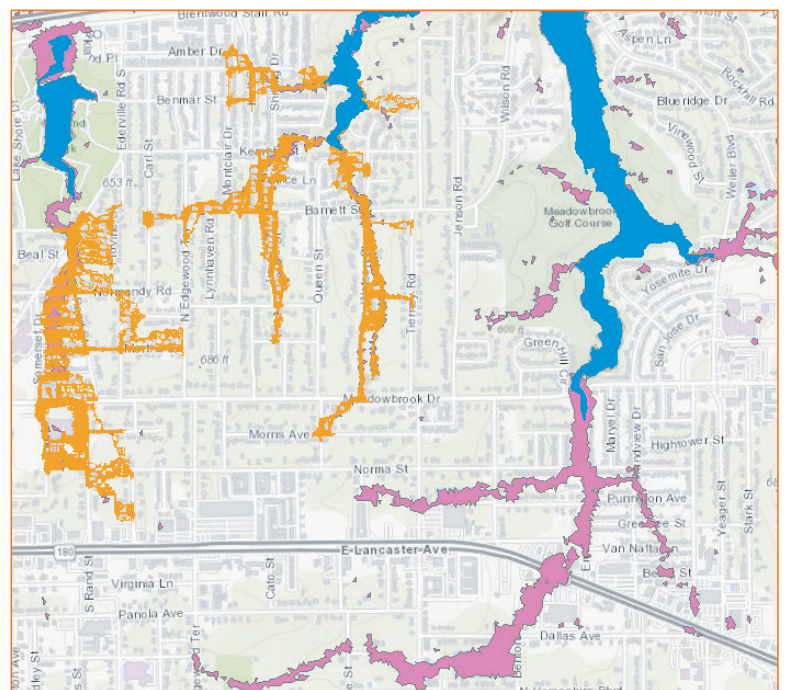
What is the difference between a CFRA and a Potential High-Water Area (PHWA)?

Potential High-Water Areas (PHWA) are Non-FEMA areas where the City has less detailed mapping. PHWAs approximate the effects of stormwater infrastructure in less detail than CFRAs and follow natural drainage patterns where flooding might potentially occur across the entire City and ETJ.

Will FEMA evaluate CFRA or PHWA maps to classify as a FEMA floodplain?

No. The city does not intend to submit CFRA or PHWA mapping to FEMA so that there is more flexibility in how they are used for regulatory and advisory purposes and allow for quicker updates as the areas change due to development and mitigation projects.

City of Fort Worth Flood Risk



FEMA Floodplain
 City Flood Risk Area
 Potential High Water Area

Do homeowners and realtors have to disclose if a home is in a CFRA when selling property?

CFRA does not have to be disclosed. However, effective September 1, 2023, in some instances, sellers must disclose whether the property is at risk for flooding or has experienced flooding.

How can I protect my home from flooding?

It is advised to purchase flood insurance to protect your home. You can further reduce the risk of flood damage with the following precautions:

- Clean and maintain private drainage systems, swales, ditches, culverts, etc..
- Report concerns of public drainage system to the City for investigation and maintenance.
- Protect water entry points, such as doors, stairwells and dryer vents, with low walls or temporary shields.
- Install a sewer backup valve to prevent sewer backup flooding.
- Consider elevating your house above flood levels.

More information can be found at [ready.gov/floods](https://www.ready.gov/floods) and [fema.gov/homeowners-guide-retrofitting](https://www.fema.gov/homeowners-guide-retrofitting)

Does my homeowner's insurance pay for flood damages?

Most homeowner's insurance policies do not cover flood damages. Residents can obtain federally-backed flood insurance at a discounted rate due to the City's participation in the National Flood Insurance Program (NFIP).

What damages will flood insurance cover if my home is affected by flooding?

City of Fort Worth residents who rent or own are eligible to purchase flood insurance through the National Flood Insurance Program (NFIP). The NFIP has a variety of coverages available for both structure and contents of your home. To learn more, contact your insurance agent for more information on rates and coverage and visit [fema.gov/flood-insurance](https://www.fema.gov/flood-insurance).

Am I required to have flood insurance?

There is no federal regulatory requirement for a property owner to purchase flood insurance for properties located within non-FEMA flood risk areas (CFRA's or PHWA's). However, a lender could require a property owner to purchase flood insurance at any time to better protect the lender's investment.

More Questions? Contact Us.



[FortWorthTexas.Gov/Stormwater](https://www.FortWorthTexas.Gov/Stormwater)



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[StormwaterCS@FortWorthTexas.Gov](https://www.StormwaterCS@FortWorthTexas.Gov)

Is Your Property in a CFRA?



Scan the QR code to use the Flood Risk Viewer or visit [FortWorthTexas.Gov/Departments/TPW/Stormwater/Non-FEMA-Flood-Risk-Areas](https://www.FortWorthTexas.Gov/Departments/TPW/Stormwater/Non-FEMA-Flood-Risk-Areas) to see if your property is at risk.