

What to Know About Potential High Water Areas (PHWA)



Potential High-Water Areas (PHWA) are Non-FEMA Flood Risk Areas that follow natural drainage patterns where an accumulation of stormwater runoff is likely to occur. The City of Fort Worth uses PHWA mapping as advisory to help inform residents, developers and city projects about potential flood risk.

What's the difference between a PHWA and a City Flood Risk Area (CFRA)?

City Flood Risk Areas (CFRA) are Non-FEMA flood risk areas determined by detailed studies or reported flooding. CFRA maps will be used to regulate future development in areas prone to flooding. PHWA's are Non-FEMA Flood Risk Areas that approximate the effects of stormwater infrastructure in less detail than CFRAs and follow natural drainage patterns to show where stormwater collects and moves downhill towards rivers and streams.

Are developments within a PHWA regulated?

Because the PHWA's are citywide planning level mapping, they are advisory areas useful in showing natural drainage patterns and areas where flooding may likely occur based on topography, and stormwater infrastructure. The city uses PHWA mapping to identify potential flood risk to inform planning efforts related to maintenance, potential infrastructure improvements, development and residents. A development over 1 acre and FEMA floodplain areas are regulated for flood risk impacts.

How will PHWA and CFRA mapping impact property values?

There are a wide variety of factors that influence property values such as location, school district, crime statistics, home size/finishes/condition, and the marketplace. It is difficult to isolate the actual impact of flood risk mapping on property values and the impact to each property will likely be different. In general, the research done on this topic indicates that the history of actual flooding events has a much bigger potential impact on property values than flood risk mapping.

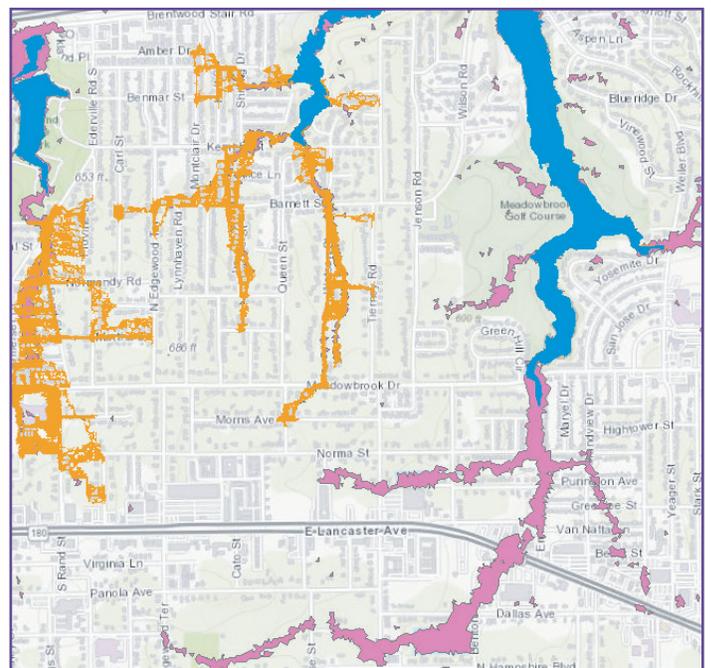
Will FEMA evaluate CFRA or PHWA maps to classify as a FEMA floodplain?

No, FEMA uses its own flood risk estimation process to define flood risk and federal insurance requirements that are unique to the National Flood Insurance Program (NFIP).

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

PHWA 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.

City of Fort Worth Flood Risk



■ FEMA Floodplain
 ■ City Flood Risk Area
 ■ Potential High Water Area

What flood hazards should I be aware of?

Residents should be cautious during heavy rainfall and flash flood warnings, as these events have been known to cause high water in certain areas. You should also be aware of creeks and streams near your property that could potentially experience flooding, especially at roadway stream crossings.

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 through the City's participation in the National Flood Insurance Program (NFIP).

Am I required to have flood insurance?

Flood insurance is generally not required unless you have a federally backed loan for a home located in a FEMA floodplain, but it is recommended if your home is in a known flood risk area. Flood insurance reduces your out-of-pocket expenses if your home floods. Flood insurance is available to all city residents, whether they are in a FEMA floodplain or not. For more information, visit [fema.gov/flood-insurance](https://www.fema.gov/flood-insurance) or contact your local insurance agent.

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. To learn more, contact your insurance agent for more information on rates and coverages.

How can I protect my home from flooding?

You can reduce the risk of flood damage with the following precautions:

- Clean and maintain private drainage systems, swales, ditches, culverts, etc..
- Report concerns with the 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 home 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).

Where can I find PHWA maps?



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 learn about flooding in your area.

More Questions? Contact Us.



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



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City of Fort Worth

Transportation & Public Works Department
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