



# General Floodplain Q&A

## What is a floodplain?

A FEMA floodplain is an area identified by the Federal Emergency Management Agency (FEMA) as being at risk for flooding, categorized based on flood risk in FEMA's Flood Insurance Rate Maps (FIRMs). The highest-risk areas, known as the 100-year floodplain or Special Flood Hazard Areas (SFHAs), have a 1% annual chance of flooding, and properties in these zones (e.g., Zones A, AE) often require flood insurance. Lower-risk zones, like the 500-year floodplain (0.2% annual flood chance) or minimal risk zones (Zone X), have less stringent insurance requirements. FEMA floodplain designations help determine flood insurance rates, guide floodplain management, and regulate development to mitigate flood damage.

## My home is in the 100-year floodplain and it flooded last year. Does this mean it will not flood again for another 100 years?

No, being in a 100-year floodplain does not mean your home will not flood again for another 100 years. The term "100-year flood" refers to a statistical estimate that there is a 1% chance of flooding in any given year. This means that while a flood may occur once every 100 years on average, it can happen more frequently. In fact, a property in a 100-year floodplain can experience multiple floods within a short period. Flooding can occur at any time due to various factors, including heavy rainfall, changes in local drainage systems, or other environmental conditions. It's important to take flood risks seriously and consider mitigation measures, such as elevating your home or purchasing flood insurance, to protect against future flooding.

## Can I build in a floodplain?

Yes, you can build in a floodplain, but you must comply with strict regulations, including obtaining necessary permits and adhering to elevation requirements above the base flood elevation (BFE) to reduce flood risk. Floodproofing measures may be required, and you must consider environmental impacts and obtain flood insurance, which could be more expensive. It's essential to consult with local officials to understand specific requirements and ensure compliance with all regulations. Contact the Public Works Department at 903-798-3948 for any questions.

## Does homeowner's insurance cover flooding?

No, standard homeowner's insurance typically does not cover flooding. Flood damage usually requires a separate flood insurance policy, often provided through the National Flood Insurance Program (NFIP) or private insurers. Homeowners in flood-prone areas are strongly encouraged to purchase flood insurance, as it specifically addresses damage caused by rising water, which isn't included in standard homeowners policies. Always check with your insurance provider to understand your coverage options and ensure you have adequate protection against flood risks.

## Can I still get flood insurance if I am not mapped in the FEMA floodplain?

Yes, you can still obtain flood insurance even if your property is not mapped in a FEMA floodplain. While properties located outside designated flood zones may not be required to have flood insurance, homeowners can still choose to purchase it. This can be a wise decision, as flooding can occur in areas not classified as high-risk zones. Additionally, some insurers offer policies for lower-risk areas, which can provide peace of mind and financial protection against potential flood damage. It's advisable to check with various insurance providers to explore your options.

## How can I find out if my property is in a floodplain?

FEMA has a flood service map center you can use (<https://msc.fema.gov/portal>) as well as some new data that expands on the existing floodplain. This new data is called BLE Data (<https://webapps.usgs.gov/infrm/estbfe/>). You can also contact the Public Works Department at 903-798-3948 to find out if your property is in the floodplain.



## Why can't the city fix my flooding issues within the floodplain?

By definition, if your home is located in a FEMA designated floodplain there is a high probability your property will experience flooding. Flooding can occur at any time due to various factors, including heavy rainfall, changes in local drainage systems, or other environmental conditions. The city may face challenges in addressing flooding issues within a floodplain due to several factors. Strict regulations, such as those from FEMA, limit what modifications can be made in flood-prone areas to protect natural floodplain functions and prevent increased flooding elsewhere. Floodplains also serve important environmental roles and altering them can have negative impacts. Additionally, engineering solutions are often costly and complex, requiring significant funding and time to implement. Lastly, while the city handles public infrastructure, property owners may also have responsibilities for managing stormwater on their own land. However, there are steps that homeowners can take to help reduce prevent and please see the Q&A on that topic.



### **What can I do as a homeowner to reduce flooding on my property?**

Homeowners in floodplains can reduce the risk of flooding by elevating their home, installing flood barriers, and floodproofing with water-resistant materials and drainage systems. Improving landscaping by grading land, adding swales, or planting flood-resistant vegetation can also help direct water away from the home, while maintaining gutters and drainage systems ensures proper water flow. Additionally, purchasing flood insurance provides financial protection. Consulting with a floodplain expert is recommended to tailor solutions to the specific property.

## **RESOURCES**

**1. National Flood Insurance Program (NFIP) Website: [FloodSmart.gov](https://www.floodsmart.gov)**

- Resources: Information on purchasing flood insurance, understanding flood maps, and tips for preparing for and recovering from floods.

**2. FEMA Disaster Assistance Website: [DisasterAssistance.gov](https://www.disasterassistance.gov)**

- Apply for Assistance: Check eligibility, apply for aid, and track your application for federal disaster relief.

**3. FEMA Ready.gov (Floods) Website: [Ready.gov/Floods](https://www.ready.gov/floods)**

**4. American Red Cross Website: [www.RedCross.org](https://www.redcross.org)**

- Flood Preparedness: Guidance on emergency kits, evacuation planning, and how to recover from flooding.

**5. Environmental Protection Agency (EPA) Flood Resilience Guide Website: [EPA Flood Resilience](https://www.epa.gov/flood-resilience)**

- Resources: Tips for protecting water and wastewater systems during flooding and best practices for flood preparedness.

**6. Homeowner's Guide to Retrofitting (FEMA) Download Guide: [FEMA Retrofitting Guide](https://www.fema.gov)  
[www.FEMA.gov](https://www.fema.gov)**

- Details: A comprehensive manual on how to make your home more flood-resistant, with retrofitting techniques and protective measures.