



# Get the Facts!

## ...about the Lake Travis Floodplain

The Federal Emergency Management Agency (FEMA) is remapping the floodplains of Travis County to identify the risks associated with heavy rains in the Austin-Hill Country region. The Travis County project is part of the agency's nationwide effort to revise the maps that predict where floods are likely to occur. Local governments rely on the maps to manage development that may affect – and be affected by – flooding. The National Flood Insurance Program (NFIP) uses the maps for flood insurance purposes.

### **Why are the maps being updated now?**

FEMA is mapping the entire nation county by county so that the most current floodplain information is available to guide development. Travis County ranked high on FEMA's list of priority counties due to the population growth and the region's flood risk as "flash flood alley."

Development can include homes, commercial buildings or critical facilities, such as hospitals. All development is managed and permitted locally, and community officials need to have the best floodplain information available to be sure that new development is out of harm's way. Additionally, they have to ensure that critical facilities will be accessible during floods.

### **How can I dispute the findings that place my property in the floodplain?**

When FEMA releases the preliminary Digital Flood Insurance Rate Maps (DFIRMS), it initiates a 90-day public comment and appeals period. During this period, anyone may submit to FEMA engineering information proving that a property is not in the floodplain or otherwise disputing the findings of the flood map project. FEMA is scheduled to release preliminary DFIRMS in February 2006.

### **Why did the floodplain change?**

It didn't. The base flood elevation of 722 feet was determined through an engineering study by the U.S. Army Corps of Engineers. The study used



improved technologies and 30 years of additional storm data, including the significant flood events of 1991, 1998 and 2002. The previous findings that resulted in the 716-foot floodplain used older technologies, methods and hypothetical storm events, rather than recent significant floods.

Thorough analysis of the entire Lower Colorado River, including Lake Travis, showed that a 100-year flood, or the 1 percent annual-chance flood, will reach an elevation of 722 feet mean sea level. Nothing about LCRA's conservation pool levels or operations has changed, nor has the actual floodplain moved. The new maps will show a more accurate flood risk on Lake Travis.

### **How likely is it that the new maps will show 722 feet as the level of the 100-year flood?**

FEMA uses the best data and newest technologies available to map floodplains, including data from other federally-mandated studies. It is highly likely that that will be the base flood elevation for Lake Travis on the FEMA floodplain maps now anticipated to be released in February 2006.

### **Where does LCRA fit into all this?**

LCRA's primary interest is in the development of the best data and models possible, because LCRA relies on this information to manage the river. This critical role serves the public through managing floods, conserving freshwater resources to help assure adequate water supplies through droughts, and supporting the habitat needs of the diverse ecosystems through which the river runs. For these reasons, LCRA is closely monitoring the findings of the U.S. Army Corps of Engineers study and the FEMA mapping project. Additionally, LCRA is a local sponsor of the U.S. Army Corps of Engineers Lower Colorado River Basin Study, a multi-year, multi-phase project to study flood risks, damages and possible projects to reduce flood damages.

### **What's the process? What can we expect?**

Between now and winter 2006, the FEMA contractor is performing the detailed engineering analysis to determine floodplains throughout Travis County. That process is expected to conclude in February 2006, when FEMA releases the preliminary DFIRMs. That will initiate a 90-day public comment period during which property owners can appeal the findings of the maps by submitting engineering-based corrections to FEMA. Once the public comment period closes, FEMA will work to resolve any appeals and finalize the map. FEMA will issue a letter of final determination and, from the date of the letter, communities have six months to adopt the maps by city ordinance or county court order.

### **How will my property be affected by the new map?**

It depends on where your property is located. Structures with a first floor elevation of 722 feet may be in a flood hazard area and the lender could require



flood insurance. Property above the floodplain would also benefit from flood insurance coverage. *FEMA statistics show that most flood damages occur outside of the 100-year floodplain.* Regular homeowner's insurance usually does not cover flood damages.

For more information, see the TCRFC fact sheet on flood insurance and contact your insurance agent.

### **How can I determine the elevation of my home?**

The most accurate way to determine the elevation of your structure is to have a professional surveyor physically measure it. The National Flood Insurance Program (NFIP) requires a FEMA elevation certificate prepared by a registered surveyor for the rating of flood insurance policies. Neighbors are encouraged to organize requests for surveys in bulk to reduce the cost of having piecemeal surveys performed.

### **How can they take my land and not compensate me for it?**

The authority to regulate development is part of government's responsibility to protect public safety and welfare. Determination of a flood hazard does not constitute a "taking," because it does not preclude any use of the land. Reasonable local development standards prevent irresponsible development of land subject to flooding.

### **Where can I get more information on development standards and permitting?**

Floodplains and development are managed at the local level. For more information on development standards and permitting for your community, please contact your local floodplain administrator. This list is available at [www.half-femastudy.com](http://www.half-femastudy.com).

### **Where can I get more information on flood insurance?**

Information on the National Flood Insurance Program is available at [www.floodsmart.gov](http://www.floodsmart.gov). The TCRFC fact sheet on flood insurance has answers to basic questions. Please contact your insurance agent for information regarding flood insurance for your home or business, including requirements, rating, premiums and ways you can reduce the cost of flood insurance.

### **More questions?**

Call the Travis County Flood Map Project hotline toll-free, 1-877-425-3389. You may also contact project consultants Mike Moya or Lynn Lovell at Half Associates, Inc., (817) 847-1422, or by e-mail at [mmoya@half.com](mailto:mmoya@half.com) or



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[llovell@halff.com](mailto:llovell@halff.com). The project Web site is [www.halff-femastudy.com](http://www.halff-femastudy.com), where additional information can be found, including the project schedule, meetings and contacts regarding local development standards. Contact the FEMA Region VI office at (940) 898-5127 or the National Flood Insurance Program (NFIP) at (281) 829-6880. Information about the NFIP also is available at [www.floodsmart.gov](http://www.floodsmart.gov).