

Floodplain Map Revision FAQs

Why are floodplain maps being updated?

The maps are being updated because the majority of the maps are based on analyses that were performed over 25 years ago. Watershed conditions such as land use and topography have changed, and there has been significant added development. Furthermore, analysis tools and historical data collection have improved over time and will increase map accuracy.

Flood hazard mapping is an important part of the National Flood Insurance Program (NFIP), as it is the basis of NFIP regulations and flood insurance requirements. The Federal Emergency Management Agency (FEMA) maintains and updates data through Flood Insurance Rate Maps (FIRMs) and risk assessments.

How often are they updated?

There is no set timeline. Flood zone designations may be revised when new and more accurate information becomes available because of a FEMA-funded restudy or because the community makes the information available to FEMA. Several factors influence the frequency with which flood maps may be updated, such as the extent of new development and the completion of flood-control projects.

There are no comprehensive updates foreseen in the next 10 years.

Who initiated the update?

FEMA initiated a partial update in 2010. In 2012, the Upper Brushy Creek Water Control and Improvement District (WCID) initiated a flood protection plan that included watershed modeling. Communities within the watershed desired to use the modeling as the basis for a comprehensive mapping update. The WCID then partnered with FEMA and the Texas Water Development Board to complete the process.

Where is this happening?

The updated maps encompass the Upper Brushy Creek WCID boundary, which includes much of southwest Williamson County. There are a few floodplains immediately north and east of this watershed boundary that will also be revised because these existing floodplains are within a FEMA Flood Insurance Rate Map (FIRM) panel already being revised with this watershed study.

What is the general impact of new floodplains? Are more properties going to be in the floodplain?

In general, revised flood levels will be higher, i.e., more properties are likely to be in the updated floodplain. On the other hand, development modifications along with improved topographical data and mapping techniques will show some properties or structures to be removed from the floodplain. When

new maps are issued, your risk may have changed along with your flood insurance requirements. Property owners are encouraged to [review the updated maps](#) and discuss implications with their insurance agent. If you've been [mapped into a high-risk area](#), you will be required to purchase flood insurance if your mortgage is through a federally regulated or insured lender. It is possible to save money through a process known as grandfathering provided by the NFIP.

If your property is mapped out of a high-risk area, your flood insurance costs will likely decrease.

What are the steps in the process and when will it be complete?

We anticipate that the [Physical Map Revision \(PMR\) process](#) will be completed by FEMA in the summer of 2018, and the applicable FIRMs will become effective 6 months later (early 2019). To ensure those affected by the PMR have the opportunity to provide input, FEMA has procedures that include a community comment and appeal period that is primarily to receive input regarding technical concerns with the study. We expect the public comment and appeal period to run from mid-February through mid-May 2018.

What does this mean for me?

If your house or other insurable structure is currently not in the floodplain, but it will be with this update, you should seriously consider purchasing flood insurance. If you have a mortgage, your lender will probably require that you have flood insurance. You may qualify for the NFIP grandfathering provisions if you purchase flood insurance before the revised maps become effective. These provisions could initially save you money on premiums, but would likely not be available if you wait to purchase flood insurance until after the new maps become effective.

If your house or other structure is currently within a floodplain, but it will be shown outside the floodplain with this update, you would be eligible for a reduced insurance premium once the maps become effective or you may consider dropping flood insurance. Keep in mind that floodplain boundaries are not perfect, and storms larger than the mapped 1% annual chance (100-year) floodplain do occur. Additionally, many people outside of mapped floodplains experience flooding of their homes due to unique local conditions. Therefore, having flood insurance may still be a smart decision for your circumstances.

If your property is currently not in the floodplain, but a portion of your land will be with this update, you just need to be aware of this fact and plan responsibly for any improvements to your property. Typical flood insurance is only available for structures, not undeveloped land. You must be mindful of floodplains and not intentionally alter flood patterns without due consideration and proper approvals.

With any of the above scenarios, if your home or other insurable structure is within or near the boundary of a floodplain, a current FEMA Elevation Certificate may be necessary to properly rate the structure for insurance. The Elevation Certificate is also used to verify that the structure is or is not in the floodplain, based on comparing the Base Flood Elevation (BFE) with pertinent structure elevations.

Who should I talk to if I have questions?

Property owners or other persons who wish to follow the progress of the PMR should consult their community's Floodplain Administrator. This is the local official who keeps all of the community's flood hazard maps and Flood Insurance Study (FIS) report, and who corresponds with FEMA at various stages of the revision process.

In Williamson County unincorporated areas, the County Engineer is also the Floodplain Administrator, who is Mr. Terron Evertson. For inquiries, please email floodplain@wilco.org or call 512-943-3330 and ask to speak to someone in the Floodplain Management program.

For specific questions about flood insurance and premium rates, your insurance agent could best answer any details. Another good source of information is FEMA's Floodsmart website, which can be accessed at <https://www.fema.gov/national-flood-insurance-program>.

The status of ongoing map revisions can also be checked on the FEMA website, or by calling the FEMA Map Information eXchange toll free at 1-877-FEMA MAP (1-877-336-2627)

What is the plan for educating the public on all of this?

We will educate the public through our usual channels, including print and email newsletters, websites, social media and working with the news media.