

PROTECTING YOUR PROPERTY: AN UPDATE ON FEMA'S REMAPPING EFFORTS

DALLAS LEVEE SYSTEM BACKGROUND

- Dallas levees protect billions in property value
- The US Army Corps of Engineers (Corps) inspects Dallas' levees which historically received good ratings
- The levees are the same levees that have always protected - they still meet the standards to which they were built
- The Corps recently imposed more rigorous and nationally uniform criteria for inspecting levee systems and, in 2009, under this new criteria, the Corps rated the Dallas Levee System "unacceptable"
- Due to questions raised during the inspection, FEMA will remap the areas behind the levees unless we improve them

CITY ACTION

- The City is working to complete the 100-year flood protection improvements and it is the City's goal to complete the fixes to the levees before FEMA finalizes new maps showing the areas behind the levees as floodplain
 - FEMA is responsible for updating Flood Insurance Rate Maps (FIRMs) to show existing risk along levees
 - The Corps must approve the design of the levee improvements before construction begins

FEMA ACTION IF LEVEES ARE NOT IMPROVED

- If the City is unable to complete these fixes before FEMA finalizes the maps (anticipated June 2012), then you will be able to continue owning your property but:
 - Flood insurance will be required if you have a federally backed mortgage
 - Remodeling of your structure will be limited to less than 50% of the existing structure value
 - New construction will be prohibited unless the property is filled or elevated
- The National Flood Insurance Program (NFIP) is a federal program that offers flood insurance
 - Purchased through property and casualty insurance agents
 - Rates are set and do not differ from company to company or agent to agent
 - Rates depend on many factors including date and type of construction of your home, along with building's level of risk
 - Although FEMA suggests anyone with property behind a levee carry flood insurance, it is not *required* unless/until new FINAL flood insurance maps are produced (June 2012)
 - In June 2010, FEMA released a revision in its insurance rules to reduce the cost of purchasing flood insurance within a high risk zone, allowing property owners to maintain lower flood insurance rates for the first two years after new maps become effective

PROPERTY OWNERS – NEXT STEPS

- FEMA plans to release its Preliminary Flood Insurance Rate Maps (FIRMs) in February 2011
- It is important that you attend meetings co-hosted with FEMA once the Preliminary maps are released
- There is a federally mandated 90-Day Appeal Period for public review of the map data
 - Objections made through the Appeal Process - scientific or technical challenge to Base Flood Elevation
 - Objections made through the Protest Process - challenge based on items such as floodway boundaries, road names, and road locations
- The City of Dallas will continue to update property owners on its progress to fix the levees as well as upcoming Preliminary Map meetings
 - Property Owners resources: www.floodsmart.gov and www.trinityrivercorridor.org