

FLOOD ZONE CHANGES IN FORT BEND COUNTY

By Basil Housewright

The Federal Emergency Management Agency (FEMA) manages the National Flood Insurance Program (NFIP), the cornerstone of the Nation's strategy for preparing communities for flood disasters. The NFIP was created to reduce flood damages by identifying flood risks, encouraging sound community floodplain management practices, and providing flood insurance.

FEMA is updating the Nation's flood hazard data and maps through an effort called Flood Map Modernization. Fort Bend County has hundreds of miles of flood control levees consisting of earthen embankments, designed and constructed in accordance with sound engineering practices to contain, control, or divert the flow of water so as to provide protection from temporary flooding. The levees have been designed to protect urban residential areas, which are located in high-risk flood zones. Some of these areas are Greatwood, Pecan Grove, New Territory, Sienna Plantation, Colony Lakes, Riverpark, Riverstone and many more. The Brazos River and drainage leading to it are the primary source of potential flooding in these areas. The need to create these levees around these subdivisions is to allow residential development with affordable insurance available to the homeowners and business owners. Accurately identifying the flood risk behind levees is an important element of Flood Map Modernization. Levees are present in over one quarter of the counties being remapped.

Flood hazard maps, also known as Flood Insurance Rate Maps, or FIRM's show the high-risk areas where there is a 1% chance of flooding in any given year. They also indicate the low-to-moderate risk areas with a less than 1% annual chance of flooding. This does not mean it is not going to flood rather it means it is a lower probability.

If a levee meets FEMA criteria, the flood hazard map will show the area behind the levee as a moderate risk zone. If the levee does not meet FEMA criteria, the flood hazard map will show the area as a high-risk area, or Special Flood Hazard Area (SFHA). The SFHA is the area subject to probability of the 1% annual chance of flooding and all residents located in this area would be subject to mandatory purchase of flood insurance if their property were financed. There is always the potential of a levee previously meeting FEMA criteria but with new criteria limits set by FEMA the levee is not longer in compliance. This would mean all residents located in this area would be subject to mandatory purchase of flood insurance if their property were financed.

Many FIRM's have been changed and went into effect on April 02, 2014 with several changes affecting homeowners in Fort Bend County. Many that were previously in the moderate risk (B, C & X) flood zones are now located in the Special Flood Hazard Area (AE) flood zone. This would mean all residents located in this area would be subject to mandatory purchase of flood insurance if their property were financed. We are told several of these affected areas are in the process of building flood control levees which are not yet completed or approved. As a result many homeowners are receiving letters for their home mortgage company indicating they have the option to purchase a flood insurance policy on their own or the mortgage company will secure a "forced placed" flood insurance policy for them. It is advisable to secure your own flood insurance policy which typically is less expensive and provides greater limits of coverage. There are programs which you may qualify for such as the Preferred Risk Extension flood insurance program which a local Independent Insurance Agent should be able to secure for you resulting in lower rates and better coverage.

Even if you are not affected by these recent changes Spring is upon us and brings torrential downpours so it is best to know your particular situation and if you do not currently have flood insurance purchase it even if your mortgage company does not require it. Talk to a local Independent Insurance Agent for advice.

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