

New flood maps coming

County, city officials reviewing changes being made by feds

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The federal government is finishing up new flood maps that will change insurance rates and building rules for hundreds of properties in Austin and around Lake Travis.

The maps show that several parts of Travis County are at higher risk for flooding than previously thought. In the coming weeks, local governments across the county will review the maps for accuracy and provide feedback to the Federal Emergency Management Agency.

Several local governments also plan to hold public meetings and bring objections from residents to FEMA.

"We're encouraging everyone to look at these new maps and see if their property will be affected," said Gary Kosut, a City of Austin engineer who is coordinating its efforts. The city is posting the maps on its Web site and is planning three public meetings in hopes of keeping property owners from being caught off guard.

"There are also little things people can do" now to avoid headaches later, Kosut said, including buying flood insurance.

Many structures will be placed in a flood plain. Some might find themselves removed from the flood plain. No one has calculated exactly how many buildings will be affected — local governments say the task requires more staffing than they possess — but local officials say the safe bet is that more than 1,000 properties in the county will be moved into the flood plain.

Stacey Scheffel, Travis County's flood plain administrator, said FEMA will make changes to the new maps only if engineering data is provided showing the maps are inaccurate. FEMA is updating the flood maps as part of a nationwide effort. In Travis County, the maps are more than 30 years old and inaccurate by today's standards.

Properties near lakes, rivers and streams are most likely to be affected by the new maps. The maps, as currently drafted, show that during a major flood the waters in Lake Travis would rise about 6 feet higher than previously thought, and between 4 feet and 10 feet higher along parts of Williamson Creek. Kosut said city engineers have asked for a second look at Williamson Creek and might request it for others.

Once the local governments finish analyzing the new maps, FEMA will open a 90-day public comment period. The maps take effect six months after all protests are resolved. FEMA spokesman David Passey said the whole process should take about a year.

The flood plain affects several aspects of property ownership. Local governments use the flood plain maps to determine whether to issue building permits. In most cities, a new building constructed in a flood plain must be elevated high enough that floodwaters would not reach the living areas. In some cases other measures can be used to "flood-proof" a building.

The laws in most cities also limit the amount of modification that can be done to a building that sits below the expected level of a "100-year flood."

Governments use the 100-year flood as the primary measurement of flood risk. Such a flood has a 1 percent chance of happening each year, based on surveying and statistical models.

The biggest single step property owners can take now, local officials say, is determining whether to buy federal flood insurance. Officials most worry about houses that previously sat outside the flood plain but will be moved into the plain on the new maps.

Insurance-rate calculations are based on a broad range of variables. But for houses moved into a flood plain, insurance purchased now will almost certainly cost less than insurance purchased after the new maps are adopted — in some cases it will be as much as three or four times less expensive, said Passey, the FEMA spokesman.

"For most people," Passey said, "it will be much smarter to buy the insurance before the new maps take effect."

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Is your property in flood danger?

For more information about the new flood plain maps, call the FEMA office in Denton at (940) 898-5399 and ask for David Passey, Travis County at 854-4215, or the City of Austin at 974-2843. The maps should also be posted by March 27 on the City of Austin's Web site, www.ci.austin.tx.us. Travis County also plans to post information on its Web site, www.co.travis.tx.us.

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