



# Adoption of Flood Maps

## Flood Damage Prevention Ordinance Amendment 2<sup>nd</sup> Reading

January 7, 2025

# Purpose of Adoption



- **What it does:**

- Required for the City's Participation in the National Flood Insurance Program
- Provided an additional 15% discount on flood insurance to residents who purchase insurance through FEMA.

- **What it does not do:**

- Will not change which maps mortgage lenders use to require flood insurance.
- Regardless of City Council action, mortgage lenders will be using the updated FEMA maps
- Will not change our current regulation; we are already regulating to the new maps and have been since 2017



# Where It Started

- **2014** – City participated in updating models and studies with Guadalupe Blanco River Authority (GBRA)
- **2015** – Memorial Day Flood,
  - Federal Emergency Management Agency (FEMA) takes the lead in furthering these studies to updating the Flood Insurance Rate Maps (FIRMs),
  - Advisory Flood Data released
- **2017** – Draft Preliminary Maps Released
- **2018** – *Atlas 14 Released*
- **2019** – Physical Map Revision Released
- **2024** – Final Maps issued for adoption, effective FEMA date 1/17/2025

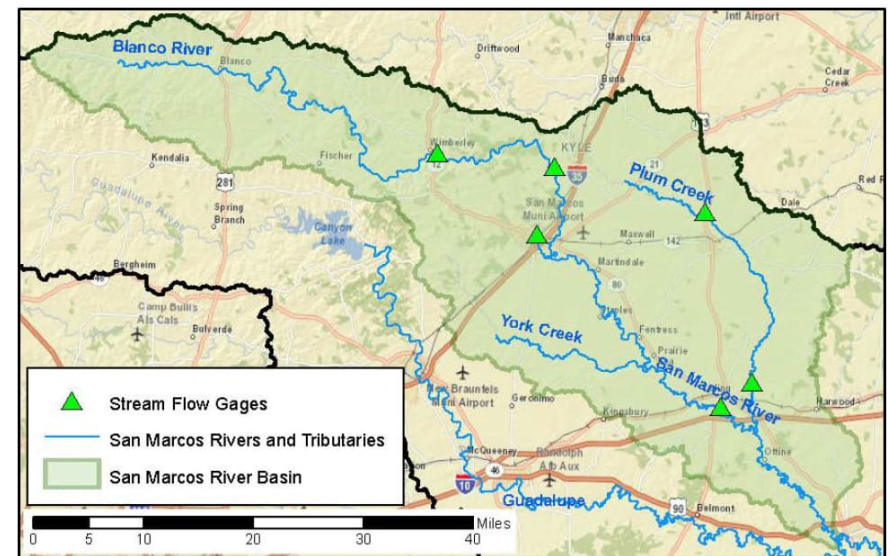


Figure 2.2: San Marcos River Basin Major Tributaries and Stream Gages

# Data Related to Floodplain Changes



- **Acreages**

- City Limits – 25,884
- Old Floodplain – 3,780 (14.6%)
- New Floodplain – 4,550 (17.6%)
  
- Annexations over past 5 years have added 320 acres of Floodplain within the City Limits.



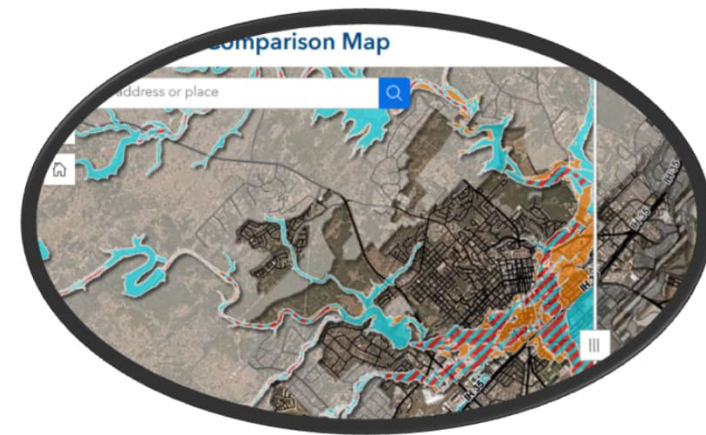
Interactive Map

- **Number of Properties In Floodplain**

- Old Floodplain – 2,028 (1,521 w/ buildings)
- New Floodplain – 2,117 (1,593 w/ buildings)
- See packet for detailed breakdown by zoning

- **Floodplain Information**

- <https://www.sanmarcostx.gov/395/Floodplain-Information>
- Interactive Map: Click on “Floodplain Comparison Map”



# Questions Received



## **Do we have any numbers or thoughts on how this will affect property owners regarding potential future buildings?**

- The standards and regulations for building within the floodplain will not change. The limits of the floodplain have increased as well as the corresponding depths; however, the City has been using these revised floodplains since 2017 since it was considered “best available data”.
- The biggest change with this adoption is the mortgage lenders will require some properties to carry flood insurance when it was not required in the past. The mortgage companies are expected to reach out to those impacted by this change. Flood insurance is not required for properties with no mortgage, but it is highly recommended.

## **For construction on properties that are now in the floodplain:**

- New buildings or modifications to existing buildings will have requirements to elevate the building and provide an analysis to build.
- Existing buildings are not required to elevate or provide an analysis as long the buildings remain unchanged

# Questions Received



## **Number of acres across the city that is no longer buildable because it's in the floodway?**

- The increase in the floodway does not prohibit the ability to build within the floodplain. It does require an analysis to ensure no impacts or rises in the flood elevations are caused by building within the floodplain.

## **Do flood insurance providers utilize these maps or similar analysis' to determine pricing for insurers?**

- Yes, these maps are used by mortgage lenders and insurance providers. Typically a mortgage lender will use these maps to determine a building or home's location in the floodplain and then require flood insurance. The City's regulations to build a home 2 feet higher than the floodplain will reduce insurance costs as well as the City's participation in the National Flood Insurance Program provides for a 15% discount.

# Questions Received



## **If a flood affects my property, won't disaster assistance bail me out?**

- Disaster assistance should not be counted on as it only becomes available if the President declares a disaster – and that doesn't always happen. However, Federal assistance is not insurance, but a low-interest loan.
- FEMA gives a great example to better understand how this loan works. Borrow \$50,000 at 4% and you'll pay about \$240 a month for 30 years, in addition to your mortgage.

## **Who can I call to talk to a person about flood insurance?**

- **1-(877) FEMA MAP (1-877-336-2627)**



# Next steps

- **December 17, 2024**
  - 1<sup>st</sup> Reading of Ordinance Changes
  - Council voted 6-0 (with 1 absent) to approve
- **January 7, 2025 (tonight)**
  - 2<sup>nd</sup> Reading of Ordinance Changes
- **January 17, 2025**
  - Flood Insurance Rate Maps become effective
- **Continue to update Studies and Models**
- **Enforce Regulations**