

# NEW FEMA Flood Zones for the City of Arlington Became Effective September 25, 2009

## Learn about Flood Maps

The City of Arlington amended its Flood Hazard Ordinance effective September 25, 2009 to reflect the adoption of new federal Flood Insurance Rate Maps.

As part of its nationwide updating of flood maps, the Federal Emergency Management Agency (FEMA) has completed a comprehensive review of flood zones throughout Tarrant County. These zones determine flood insurance rates and base flood elevations for construction. By adopting these new maps, the City of Arlington is assured that FEMA will help us in emergencies and provide flood insurance coverage for city residents. Flood insurance premiums for Arlington residents are discounted by 10 percent because of our Level Eight participation in FEMA's Community Rating System.

As a result of the revised flood zones, Arlington property owners may experience these changes:

**Flood insurance might be required and insurance rates might change.** Throughout Arlington areas have been added to the Special Flood Hazard Area. Properties in these areas have a one (1) percent annual chance of being flooded, according to FEMA's flood models or data. Within the hazard area, any property with a federally backed mortgage must be protected with a flood insurance policy from the National Flood Insurance Program (NFIP). Private mortgage companies might also require flood insurance for properties in the hazard area. Insurance rates vary according to zones within the Special Flood Hazard Area and the elevation and value of property. In addition, some areas of the city are no longer in the Special Flood Hazard Area, and property owners in those areas might choose to drop or reduce their flood insurance. Property owners are urged to check their status under the new maps.

### **Learn about Flood Insurance Premiums**

[http://www.floodsmart.gov/floodsmart/pages/choose\\_your\\_policy/cyp\\_overview.jsp](http://www.floodsmart.gov/floodsmart/pages/choose_your_policy/cyp_overview.jsp)

Owners of parcels in a Special Flood Hazard Area (SFHA) may submit an application to FEMA for a Letter of Map Change (LOMC) to remove the entire parcel or specific structures from the SFHA. The LOMC may be based either on proof that the elevation of the parcel or its structures meets or exceeds the base flood elevation or the LOMC may be based on a correction of a flood model. Property owners may contact the City of Arlington Public Works & Transportation Department at (817) 459-6550 and inquire if the city has a LOMC on file for the property or if an elevation certificate is available for a structure. If no data is available and a property owner wishes to pursue obtaining a LOMC, they will need to contact an engineer or surveyor.

If a property or structure is in a Zone AE, the property owner may contact either a Professional Engineer or a Registered Professional Land Surveyor. If the property or structure is located in a Zone A, a flood elevation will need to be determined and must be performed by a Professional Engineer.

### **Map Change Processes for Homeowners**

[http://www.fema.gov/plan/prevent/fhm/hm\\_main.shtm#5](http://www.fema.gov/plan/prevent/fhm/hm_main.shtm#5)

### **Helpful Sources of Information**

Learn more about Lee County's new Flood Insurance Rate Maps and FEMA flood mapping in general from these sources:

- For questions on flood insurance coverage and rates: 1-800-427-4661 or [http://www.floodsmart.gov/floodsmart/pages/choose\\_your\\_policy/cyp\\_overview.jsp](http://www.floodsmart.gov/floodsmart/pages/choose_your_policy/cyp_overview.jsp)
- For general information about flood insurance: [www.FloodSmart.gov](http://www.FloodSmart.gov)
- To use a LOMA/LOMR to remove your property from the Special Flood Hazard Area: [http://www.fema.gov/plan/prevent/fhm/ot\\_lmreq.shtm](http://www.fema.gov/plan/prevent/fhm/ot_lmreq.shtm)
- To make a FIRMette for your LOMA/LOMR: [http://msc.fema.gov/webapp/wcs/stores/servlet/info?storeId=10001&catalogId=10001&langId=-1&content=firmetteHelp\\_A&title=FIRMettes](http://msc.fema.gov/webapp/wcs/stores/servlet/info?storeId=10001&catalogId=10001&langId=-1&content=firmetteHelp_A&title=FIRMettes)
- FEMA Web site on Map Modernization: [http://www.fema.gov/plan/prevent/fhm/mm\\_main.shtm](http://www.fema.gov/plan/prevent/fhm/mm_main.shtm)
- FEMA Web site on Flood Hazard Mapping: [http://www.fema.gov/plan/prevent/fhm/gs\\_main.shtm](http://www.fema.gov/plan/prevent/fhm/gs_main.shtm)
- FEMA Map Assistance Center 1-877-FEMA MAP (1-877-336-2627)  
Open Monday-Friday, 8am-6:30pm
- To view or purchase flood hazard maps for a nominal fee: 1-800-358-9616