



## Atlas 14 Frequently Asked Questions

Floodplain Hotline: 512-974-2843

Email: [Atlas14@austintexas.gov](mailto:Atlas14@austintexas.gov)

Website: [austintexas.gov/Atlas14](http://austintexas.gov/Atlas14)

### 1. What is a 100-year flood?

A 100-year flood is a rain event that has approximately a 1% likelihood of occurring in any single year. This does not mean that it occurs only once every 100 years. A 100-year flood can occur multiple times per year. In fact, a homeowner has about a 26% chance of experiencing this type of flood within a 30-year mortgage.

A 100-year rainfall intensity defines a volume and duration of rainfall in a specific geographical area. This rainfall event is used nationally as a benchmark for public safety and flood insurance considerations. Austin's 100-year storm is currently 10.2 inches of rain in 24 hours. The Atlas 14 study shows that the updated 100-year storm exceeds 13 inches of rain in some parts of Austin, which resembles the current 500-year storm.

### 2. What is Atlas 14?

Atlas 14 Volume 11 is the name of the recent rainfall study for the State of Texas conducted by the National Oceanic and Atmospheric Administration (NOAA), with cooperation from the National Weather Service, United States Army Corps of Engineers, Texas Department of Transportation, and several Texas cities. Rainfall intensities are used by FEMA and local communities to determine flood risk and to make floodplain maps. Atlas 14 is an update of this data that incorporates 57 years of rainfall data collected statewide since the last study in 1961. Atlas 14 shows a significant increase in rainfall for Central Texas. The data from the study will be used by the City of Austin to update our floodplain maps, after which we will provide that information to FEMA so they can update the Flood Insurance Rate Maps.

### 3. Is Austin going to have more floods?

Based on the updated data provided by Atlas 14, Austin is more likely to receive severe rain events than previously thought. The City of Austin considers flooding a top public safety concern, and have been taking steps for many years to make the public safer by regulating development in the floodplain, investing in infrastructure to reduce flood risk, and public

education. We make every effort to warn the public when floods are predicted to occur, notify of road closures and emergency response efforts.

#### **4. Will there be changes to the floodplain?**

Yes, Atlas 14 data will be used to restudy all of Austin's watersheds to update floodplain maps. This effort will take at least two years to complete. In the meantime, we are proposing to use the current 500-year storm event as an **interim** regulatory design storm to ensure that new development takes this updated information into account. For example, we want to help current residents make safe choices about their flood risk and prevent new development in high-risk zones. The official boundaries of the 100 and 500-year floodplains, when complete, will be slightly different than the current maps and may include properties that the current 500-year floodplain does not include.

You can view the proposed changes now on [ATXFloodpro.com](http://ATXFloodpro.com).

#### **5. Will my home or business be affected?**

You can check if you are in the interim Atlas 14 floodplain using [ATXFloodpro.com](http://ATXFloodpro.com). If you have questions or need more information, email us at [Atlas14@AustinTexas.gov](mailto:Atlas14@AustinTexas.gov) or call 512-974-2843.

We advise talking to your insurance agent about the potential benefits of flood insurance. In addition, we recommend having a flood readiness plan for your household. Future development and in-process development projects may be affected. Impacts will differ for site plans, subdivision plans, and residential building permits. For a variety of flood safety information visit [ATXfloodsafety.com](http://ATXfloodsafety.com).

#### **6. How will this affect new development?**

As the Atlas 14 study shows that the updated 100-year storm is very similar to the current 500-year storm, we are recommending that the City adopt the FEMA 500-year floodplain as the interim 100-year regulatory floodplain until the floodplains can be remapped. We also recommend simplifying floodplain management rules to enable owners of residential buildings in the floodplain to more easily redevelop their properties to reduce flood risk.

Regarding the effective date of changes, projects will be reviewed under the code and criteria effective when they are submitted. The drainage criteria for developer-installed infrastructure such as pipes and detention ponds will be updated in mid-2019.

#### **7. I don't understand 'freeboard.' Are you saying that I need to raise my house by one or two feet over where it is now?**

Freeboard is defined as the distance between the estimated 100-year flood level and the first floor of the building. Put simply, it is a factor of safety that helps reduce flood risk. Every floodplain estimation is based on rainfall and has a calculated boundary (the breadth that the water will reach) and a calculated depth/height. We are proposing a two-foot freeboard, which means that any development subject to floodplain regulations must have a first floor that is two feet above the calculated flood level. You should not assume that your current first floor is at the flood level; instead, consult a builder or engineer to determine where your current first floor sits. Freeboard requirements are triggered by development — you do not need to elevate your house unless you are proposing a substantial remodel or complete redevelopment

#### **8. Do I need to buy flood insurance?**

The proposed ordinance change will not change flood insurance requirements. Insurance impacts are dependent on the FEMA floodplain map update, which is at least three years away. This process is not triggered by the proposed ordinance. Once FEMA updates their maps, flood elevations for existing structures will increase and flood insurance premiums may go up. We advise talking to an insurance agent now, as rate changes tend to favor those who hold insurance prior to FEMA-mandated changes.

#### **9. How can I provide feedback on the proposed ordinance?**

We held several public informational meetings during September and October and there will be additional opportunities for public input at various boards and commissions in January. You can check for meeting dates and times on our website [link]. Formal public hearings will be advertised for Planning Commission and City Council public hearings in early 2019. If you would like to be notified of these meeting dates, receive electronic updates about Atlas 14, and/or provide input, please email [Atlas14@austintexas.gov](mailto:Atlas14@austintexas.gov).

#### **10. Have you calculated the economic impact of making these changes? Will there be property value loss? Who is impacted? How many housing units are impacted?**

We are conducting an economic impact assessment of changes related to this proposed ordinance. In addition, the Neighborhood Housing and Community Development Department is preparing an Affordability Impact Statement regarding the proposed ordinance.

The City does not establish the taxable value of a property, the Texas Central Appraisal District does, so we cannot make assessments of whether an individual property will lose value. Our Real Estate Department has not observed significant changes in property values in areas that have experienced flooding, such as our buyout areas in Onion and Williamson Creeks.

#### **11. How will current and potential home owners be notified about adverse changes?**

Homeowners in the areas affected by these changes were invited via postcard and public announcement to attend informational meetings. The postcards also offered alternative ways to view the information on our website and via email or phone call. We have had several stakeholder meetings with community, real estate, and development organizations and have encouraged them to communicate with their membership and clients. Flood education is a perpetual responsibility for Watershed Protection and we will continue our engagement efforts throughout the code rewrite, criteria update, and new maps.

**12. How do I notify the city about issues related to flooding and flood debris?**

We ask that you always call 3-1-1 so that a work request can be set up and routed to appropriate staff. A 3-1-1 app is available for your mobile phone as well.

**13. Are other communities changing their floodplain regulations to account for increasing flood risks?**

Yes. Here in Texas, the City of Houston and Harris County have both adopted revised floodplain regulations. Recent floods, particularly Hurricane Harvey in 2017, pre-empted increases in predicted rainfall intensities in Atlas 14 for their areas. Both also require two feet of freeboard above the 500-year flood elevations.

**14. My house is already in the 25-year floodplain and I hear that I can't get a building permit without Council approval. Will Atlas 14 make it even harder to get a permit?**

No, the proposed Atlas 14 ordinance changes will actually make it easier to redevelop on an existing single-family or duplex residential property. You will no longer have to get Council permission to build where you are replacing an existing structure. However, your new project will need to be built at least two feet above the proposed 100-year floodwater elevation (today's 500-year flood elevation). But this will both help facilitate your project and reduce your flood risk to you and also to emergency first responders, in the event of a flood.

**15. Are the Atlas 14 floodplain changes meant to protect from future climate change impacts?**

All of the rainfall data in this study is based on storm events that have already happened. Making these needed adjustments will ensure that we choose building locations and establish a freeboard height that will help protect us from larger stresses in an era of dynamic climate.