

## BAY AREA

# Check out new flood maps for changes

## Premiums may go up because of federal revisions

By Annette Baird

Residents across the region who may be affected by the proposed new flood insurance rate maps developed by the Federal Emergency Management Agency are being urged to make their opinions known by the Sept. 24 deadline.

Thousands may be affected by the changes and could end up paying more in flood insurance, officials from La Porte and the city of Friendswood said.

"Residents should be aware of the maps and predictions, and just as importantly they should know the impact on insurance rates," said Tim Tietjens, director of planning for La Porte.

"From a resident's perspective the most important change is the amount they will have to pay in flood insurance," said Nick Haby, planning manager for the city of Friendswood.

The federal agency developed the new maps along with a flood insurance study for Galveston County. These proposed flood hazard determinations and maps, if finalized, will become the basis for the floodplain management measures that the community must adopt in order to continue participation in the National Flood Insurance Program. They will also determine which properties are located in "low risk," "medium risk" and "high risk" areas for flooding.

In essence, under the proposed new maps more properties are considered at risk because the flood zone has been expanded and because of changes in elevation. In addition, Tietjens said insurance subsidies, even those grandfathered in, will be phased out over five years.

"Those of us on the coast are getting a bit of a double whammy in a sense," said Tietjens, referring to the change in area and elevation. "Elevation is providing a great impact. Homes built according to our regulations will now be deeper in the flood plain."

Tietjens estimated about 800 housing units will be affected

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by the changes, but that doesn't include ongoing and future development.

Tietjens said they are telling developers to build to the new draft standards, because likely the maps will be approved, unless someone can prove their case.

"I would encourage people to protest if they think they have a case, but they need to find the data to prove their case, and it's very expensive to do that," he said.

The city issued a resolution to state and federal lawmakers asking them to extend the deadlines under the proposed new program to soften the impact.

"Five years may not seem so quick to a legislator in D.C., but it will seem arduous for people on a fixed income," Tietjens said.

Meanwhile, Haby said they are reviewing the maps to make sure all areas of the community are

categorized correctly, because they have concern about how FEMA came up with the new data and whether, for instance, the agency took into account completed new drainage projects to mitigate flooding and subsidence factors.

"We are gathering our data to validate it," Haby said.

Haby didn't put a number on affected properties but said they tend to be adjacent to a creek or on the outskirts of current flood zones.

Following the recent public meetings that included presentations from FEMA officials, residents across the region now have the opportunity to comment through the 90-day formal appeals period, ending Sept. 24. To view the proposed maps, visit [www.txchart.com](http://www.txchart.com) or call 1-877-FEMA-MAP.

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