

- **Do I need to buy flood insurance?**
 - The City does not require, nor does it provide, flood insurance. That is a matter between the property owner and lender. Flood insurance is generally recommended, even if you are not in the floodplain since most homeowner's policies do not cover rising water.
- **Doesn't my homeowner's insurance flood coverage?**
 - Homeowner's insurance does not typically include coverage for rising water. Consult with your insurance agent.
- **Why is the City doing this?**
 - Floodplain maps in the City have not been updated since they were originally created in the mid-1970s. There has been significant growth in the area since that time, technology has advanced and rainfall patterns in Texas have shifted. While this project updates the maps, the properties were already at risk of flooding.
- **What can I do to get out of the floodplain?**
 - If you believe the floodplain maps are in error, you may submit a Letter of Map Amendment (LOMA) to FEMA. This would need to be based on information from a Registered Surveyor or a Professional Engineer.
- **How will this affect my home value?**
 - Many factors go into property valuations and that is outside the scope of the City of Waco. Contact a local real estate agent or an appraiser for more complete information. For structures in the floodplain, the relationship between the base flood elevation and the lowest finished floor elevation is a major factor.
- **Can I build in the floodplain?**
 - Development in the floodplain can still occur but it requires compliance with City of Waco Flood Protection and Prevention Ordinance, FEMA regulations and a Floodplain Development Permit. The primary requirements are 1) the development not create an adverse impact on other properties and 2) the minimum finished floor elevation be at least one foot above the base flood elevation.