

July 26, 2006

The TLPOA hosted a meeting with Stacey Scheffel who is the Travis County Flood Plain Administrator. Her job is to issue building permits in the unincorporated areas of Travis County. There are about 2500 houses on the lake in these unincorporated areas... this would not include places like Lakeway and Jonestown because they are incorporated.

FEMA is doing the remapping of the flood plain. The most recent mapping was done in 1993 and that has become outdated because of the physical changes in the flood plain based on our population growth, development, erosion and other natural forces. The LCRA and the City of Austin are coordinating partners in this but it is a FEMA project. The remapping project was started well before the flooding hurricanes of last year and is expected to go into effect in April of 2007 (*in March 2007, this date was revised to October 2007*). The Corps of Engineers is responsible for doing the engineering aspects of the study that establishes the new flood plain level. The current flood level is 716' and the proposed level is 722'. For reference, the spillway of Mansfield Dam is 714' and the top of the dam is 750'.

We are currently in the protest period of this remapping. The protest period started June 15 and runs to September 14, 2006. If you want to protest an error in the maps this must be given to Stacey Scheffel by September 14, 2006.

What does this mean to you? If you have a house above the old (716') flood plain but will be IN the new (722') flood plain you need to get flood insurance BEFORE these new numbers go into effect in April 2007. This will allow you to be a "loyal customer" and get the best rates. If you wait, you will pay more money. This flood insurance policy is transferable in the event you sell your house. There is a limit to how much flood insurance you can buy as the idea is that if you are in a flood plain, FEMA doesn't really want you to rebuild... hence the low insurance amount.

One other bit of info... if your house is in the new flood plain and if you make a claim in the future because of flood or FIRE, you may need to comply to the new building rules. This means that you might have to rebuild your house above the new flood plain.

If you want to do some remodeling of your house that is in the new flood plain and if the remodeling exceeds 50% of the house value, you may have to comply with the new flood plain rules. In other words, if you want to remodel your house that WILL be in the flood plain, you might want to consider getting a permit now rather than after April of 2007.

The new flood plain building regulations require that the living space will begin at an elevation no lower than 723' (Travis County adds a foot for good measure). You can have non living space below that level such as parking or storage. There was some discussion as to what this means to our TLPOA deed restrictions... Stacey believes that if she issues a permit that it would be unlikely that the TLPOA deed restrictions would be enforced over her permit. The TLPOA architectural committee, Board and our association lawyer will be coming up with a strategy that will keep everyone's interests at issue.

LCRA will keep the current conservation level at 691'... this is the septic level.

One thing that you need to do is get a certificate of elevation for your property. This is what you would need to have for a building or remodeling permit. A surveyor will do this and the TLPOA board will be getting a name to you of someone who will be doing this for a lower rate if we get more people involved.

What happens if you don't get a permit for your building project that is in the flood plain? Ultimately, Stacey Scheffel would petition FEMA to take away flood insurance... mortgage companies require flood insurance so you would not be able to sell or finance.

This is complex. We will try to keep us all informed

Elizabeth Boggess, TLPOA President