

Elected Officials Floodplain Seminar and CRS Users Group Meeting

August 23, 2017

Transportation Council Room, NCTCOG Centerpoint II
616 Six Flags Drive, Arlington, TX 76011



AGENDA

<u>Time</u>	<u>Topic</u>	<u>Speaker</u>
11:30a-12:00p	Lunch Served	
12:00p-12:10p	Welcome and Introductions	<i>Mia Brown, CFM NCTCOG</i>

Elected Officials Seminar

12:10p-12:50p	What Is NCTCOG Doing to Help Your Communities with Floodplain Issues? <ul style="list-style-type: none">• <i>Trinity Common Vision</i>• <i>16-County Watershed Management Effort</i>• <i>FEMA Cooperating Technical Partners Grant</i>• <i>Integrated Stormwater Management (iSWM)</i>• <i>TWDB Flood Protection Grant</i>	<i>Mia Brown, CFM NCTCOG</i> <i>Derica Peters, CFM NCTCOG</i>
12:50p-1:10p	Texas Water Development Board Resources for Communities	<i>Michael Segner, MBA, CFM Texas Water Development Board</i>
1:10p-1:20p	Break	

CRS Users Group

1:20p-2:20p	Overview of the National Flood Insurance Program Reauthorization Overview of the Changes to the 2017 CRS Manual	<i>Jessica Baker, PE, CFM, PMP Half Associates TFMA Past President</i>
2:20p-2:30p	Wrap Up and Thank You	

If you have any questions regarding the meeting or agenda items, please contact
Mia Brown: (817) 695-9227; MBBrown@nctcog.org

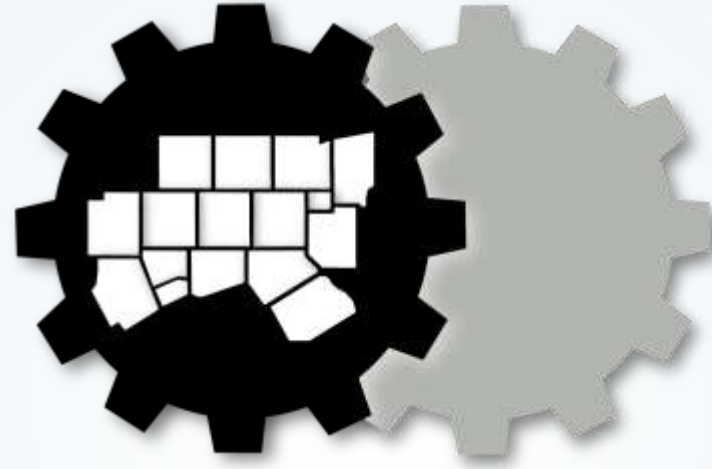
If you plan to attend this public meeting and you have a disability that requires special arrangements at the meeting, please contact Crysta Guzman by phone at (817) 695-9231 or by email at CGuzman@nctcog.org 72 hours in advance of the meeting. Reasonable accommodations will be made to assist your needs.

Elected Officials Floodplain Seminar

August 23, 2017



North Central Texas
Council of Governments
Environment & Development



WELCOME & INTRODUCTIONS



Trinity Common Vision

Trinity River Corridor Interlocal Agreement - 1989

NINE CITIES

Arlington	Farmers Branch
Carrollton	Fort Worth
Coppell	Grand Prairie
Dallas	Irving
	Lewisville



THREE COUNTIES

Dallas County
Denton County
Tarrant County

PROGRAMMATIC PARTNERS

NCTCOG Environment & Development
U.S. Army Corps of Engineers
Federal Emergency Management Agency
Texas Water Development Board

TWO SPECIAL DISTRICTS

Tarrant Regional Water District
Trinity River Authority

Trinity River Common Vision Program

Timeline & Background

1990 Upper Trinity River Basin Reconnaissance Report

Interlocal Agreements signed by member cities & Congress authorizes the Upper Trinity River Feasibility Study (UTRFS). These studies by the Corps of Engineers simulated the cumulative impacts of flooding in the Dallas-Fort Worth area based on different levels of floodplain development.

1990 Flood Management Task Force

Flood Management Task Force formed and CDC criteria developed based on ROD

\$11B

Record of Decision

Results suggest that damages from a major flood could total more than \$11 billion if floodplain development is unregulated. A comprehensive floodplain management program could cut losses to \$4 billion.

Corridor Development Certificate (CDC) Manual

1st Edition of the Corridor Development Certificate (CDC) Manual was produced in **1991**. We are currently on the 4th edition

Over 100 projects have been permitted along the Trinity River in the Dallas/Fort Worth Metroplex using the CDC process. Models are continuously being refined and updated to reflect new construction and redevelopment.

CDC Program Goals

Corridor Development Certificate Program



Limits Impact

Limits (but does not eliminate) the impact of floodplain encroachments for regulated streams on downstream areas



Review Process

Establishes a consistent regional criteria and review process



Funding Stream

Provides a funding stream for updates and state-of-the-art models and modeling tools



CDC Program Goals

Corridor Development Certificate Program



Provides Oversight

Provides oversight for projects constructed in the 100 year floodplain



Allows Development

Allows development in the floodplain



Project Review

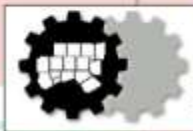
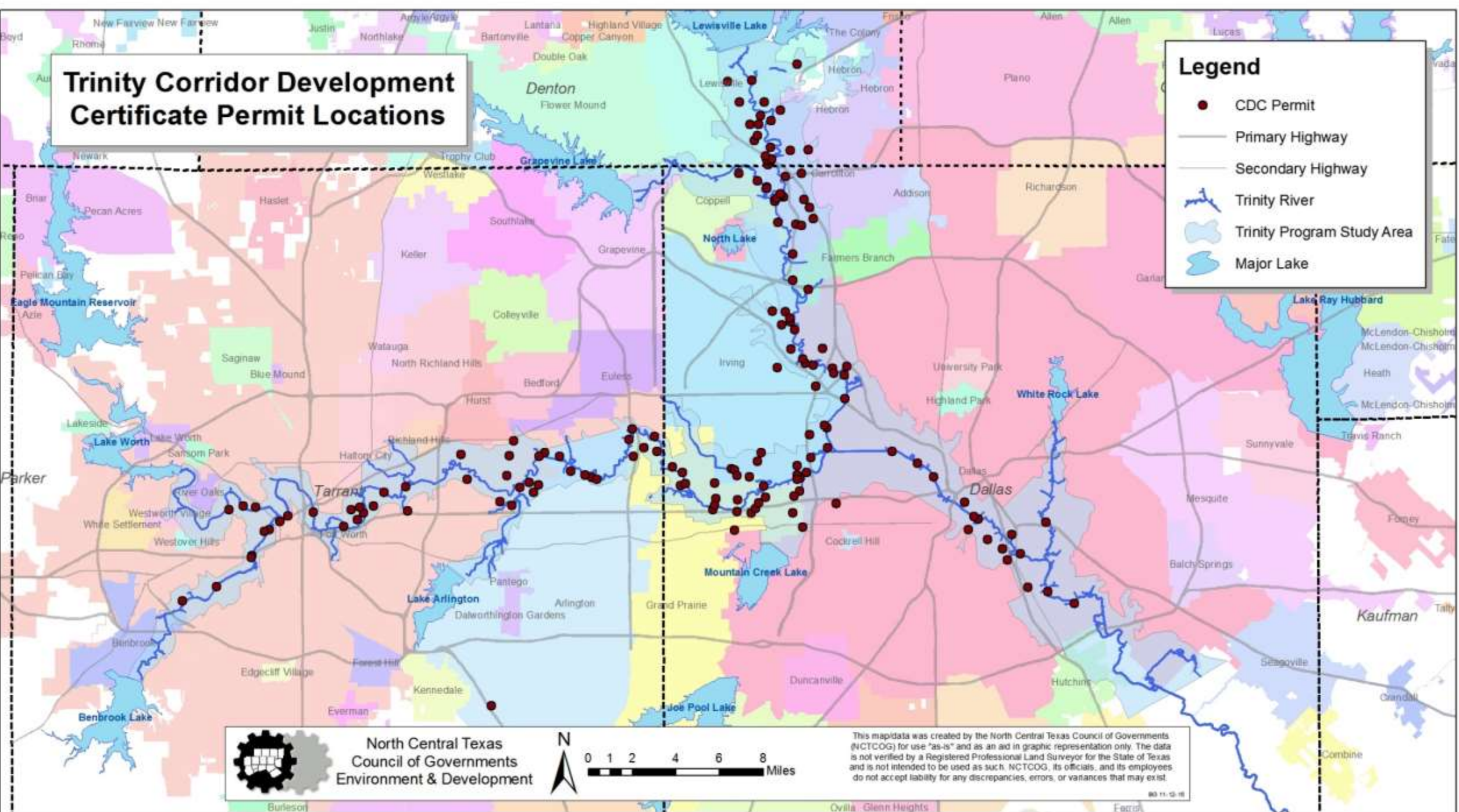
Allows all Flood Management Task Force (FMTF) members to review projects for the entire regulatory footprint



Trinity Corridor Development Certificate Permit Locations

Legend

- CDC Permit
- Primary Highway
- Secondary Highway
- Trinity River
- Trinity Program Study Area
- Major Lake



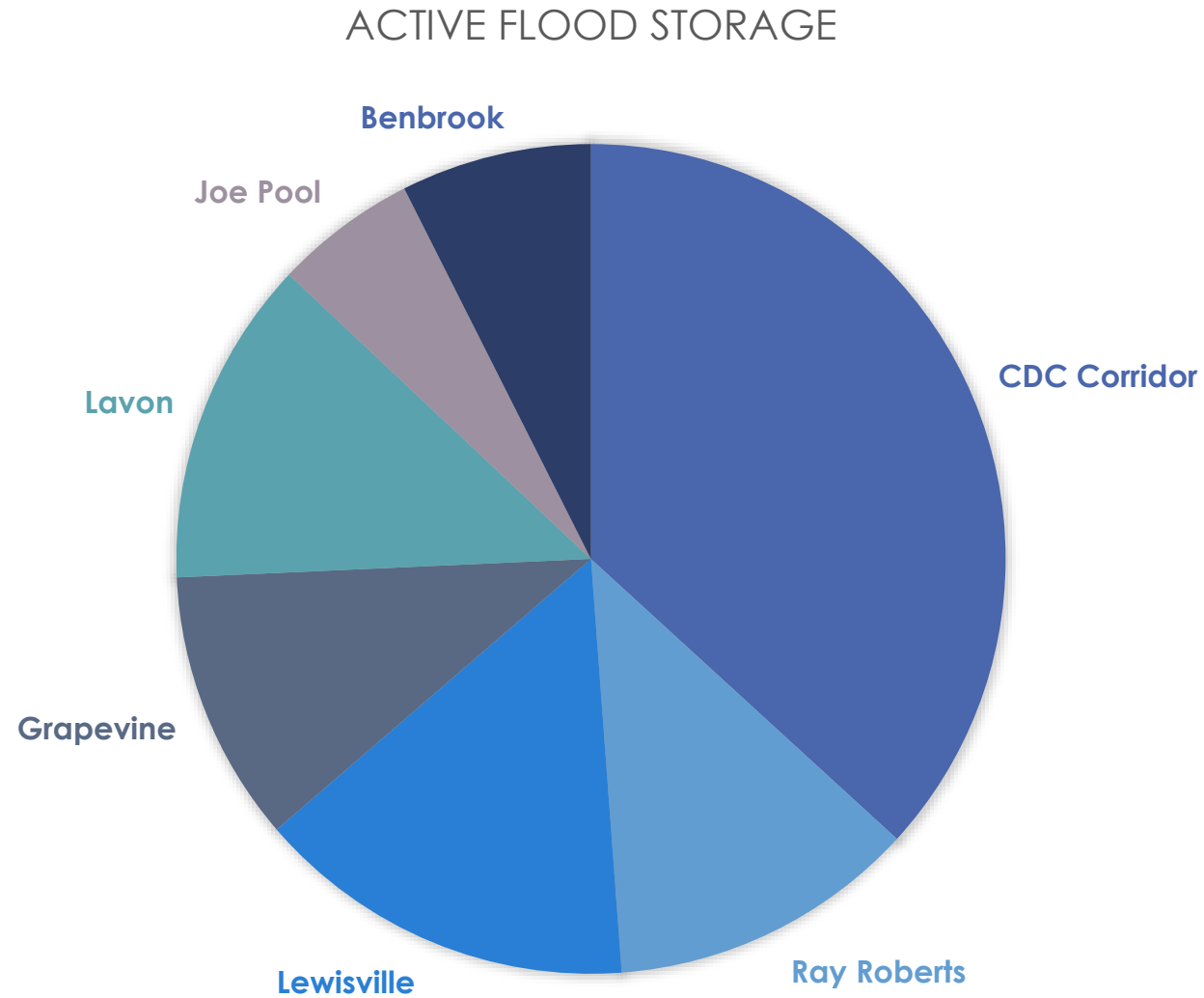
North Central Texas
Council of Governments
Environment & Development



0 1 2 4 6 8 Miles

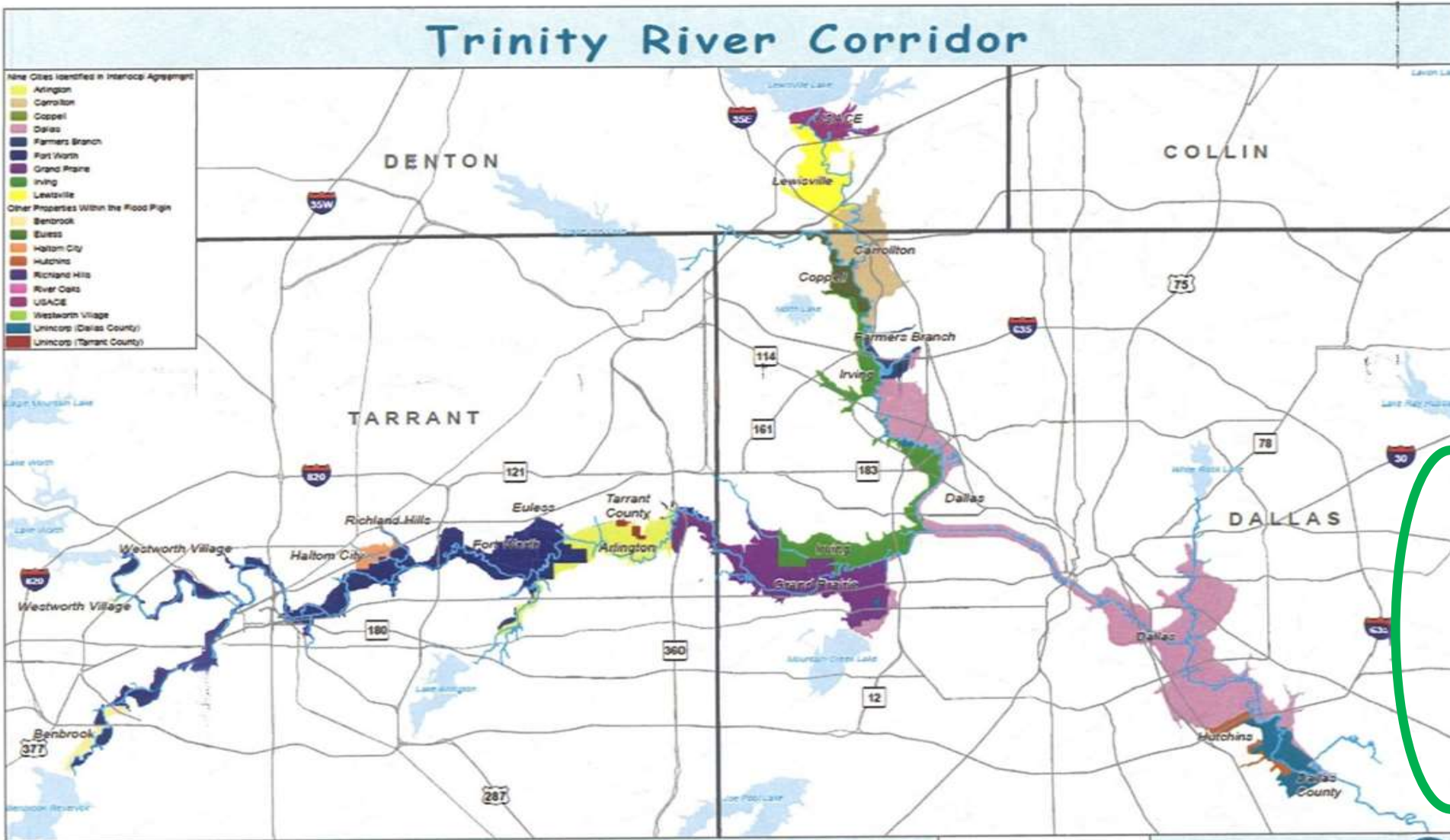
This map data was created by the North Central Texas Council of Governments (NCTCOG) for use "as-is" and as an aid in graphic representation only. The data is not verified by a Registered Professional Land Surveyor for the State of Texas and is not intended to be used as such. NCTCOG, its officials, and its employees do not accept liability for any discrepancies, errors, or variances that may exist.

Why is the Trinity River Corridor So Important to Flood Prevention?



Trinity River Corridor

- Five Cities Identified in Interlocal Agreement**
- Arlington
 - Carrollton
 - Coppell
 - Dallas
 - Farmers Branch
 - Fort Worth
 - Grand Prairie
 - Irving
 - Lewisville
- Other Properties Within the Flood Plain**
- Benbrook
 - Eules
 - Haltom City
 - Hutchins
 - Richard Hills
 - River Oaks
 - USACE
 - Westworth Village
 - Unincors (Dallas County)
 - Unincors (Tarrant County)



East Fork now being added!



Trinity River Corridor
 CDC Zone



0 0.5 1 2 Miles
 1 inch equals 1 mile



This map was prepared by the North Central Texas Council of Governments (NCTCOG) for use "as is" and is not intended to be used for any other purpose. The State of Texas and its political subdivisions are not responsible for any errors, omissions, or omissions that may occur.

What Other Great Stuff is Coming Out of Trinity Common Vision?

CDC/NFIP
Model
Consolidation

May-June 2015
NCT Flood
Report

Trinity Common
Vision Brochures

Common Flood
Warning
Software

Training

Support of TFMA
Statewide
Higher
Standards

John Ivey Higher Standards Award



Cooperating Technical Partners Grant

Federal Emergency Management Agency

2004

- Joined CTP
- Created Master Plan

2009

- NCTCOG Participates in Map Mod

2012

- West Fork Trinity and Elm Fork Trinity Discovery

2013

- Village Creek Flood Risk Project

2014

- Bear Creek Flood Risk Project

2015

- Cedar and Denton Watershed Discovery
- Lynchburg and Irving Creek Flood Risk Studies

2016

- East Fork Trinity Discovery
- Silver Creek and McAnear Creek Flood Risk Studies

2017

- Richland-Chambers Watershed Discovery
- Town Creek and Clear Fork Tributary Flood Risk Studies

16-County Watershed Management Effort

- ▶ These Regionally Recommended Standards in Watershed Management for New Development Within County Regulated Areas were developed by the North Central Texas 16-County Watershed Management Roundtable held on March 14, 2017.
- ▶ Presented to the 16-County Watershed Management Forum on July 12, 2017.
- ▶ NCTCOG will seek endorsement from the Executive Board this fall.



Regionally Recommended Standards in Watershed Management For New Development Within County Regulated Areas

1. Design infrastructure to fully developed conditions with approved land-use maps if data is available
2. Begin protection at the most upstream end of the watershed above Federal Emergency Management Agency Limit of Detail Study
3. Maintain unfilled valley storage areas
4. Protect against and reduce erosive velocities
5. Match pre-developed site runoffs
6. Verify/require adequate downstream conveyance
7. Require freeboard from fully developed (if data is available) and changing watershed conditions
8. Define written operation and maintenance responsibilities
9. Size conveyance of street and storm systems adequately to safely convey traffic
10. Create stream buffers and preserve open space; limit clearing and grading
11. Consider regional (on or off stream) detention incentives
12. Implement Conservation and/or Cluster Development incentives
13. Encouraging low impact development techniques and/or green infrastructure

These Regionally Recommended Standards in Watershed Management were developed by the North Central Texas Countywide Watershed Management Roundtable held on March 14, 2017.

Integrated Stormwater Management - iSWM



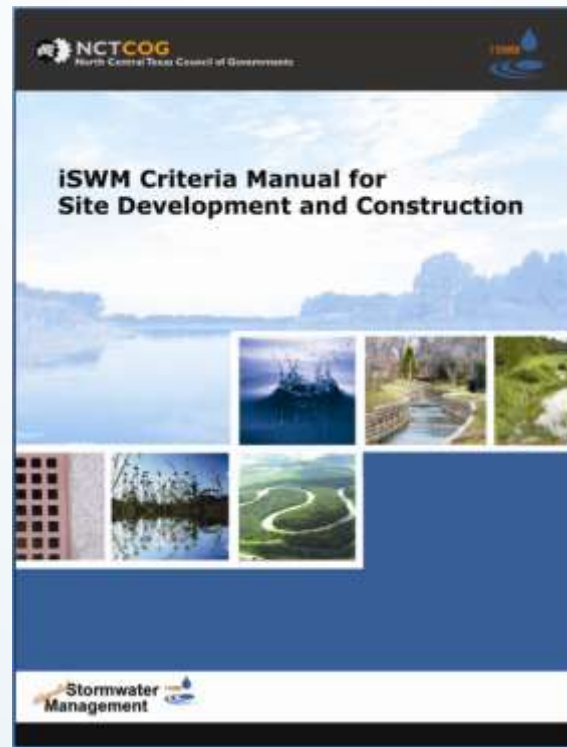
Why iSWM?

- Flooding and streambank erosion due to increased runoff
- Water quality concerns / stormwater regulations
- Loss of natural features
- Interest in green infrastructure
- Comprehensive approach needed
- Regional consistency and equity



iSWM Resources

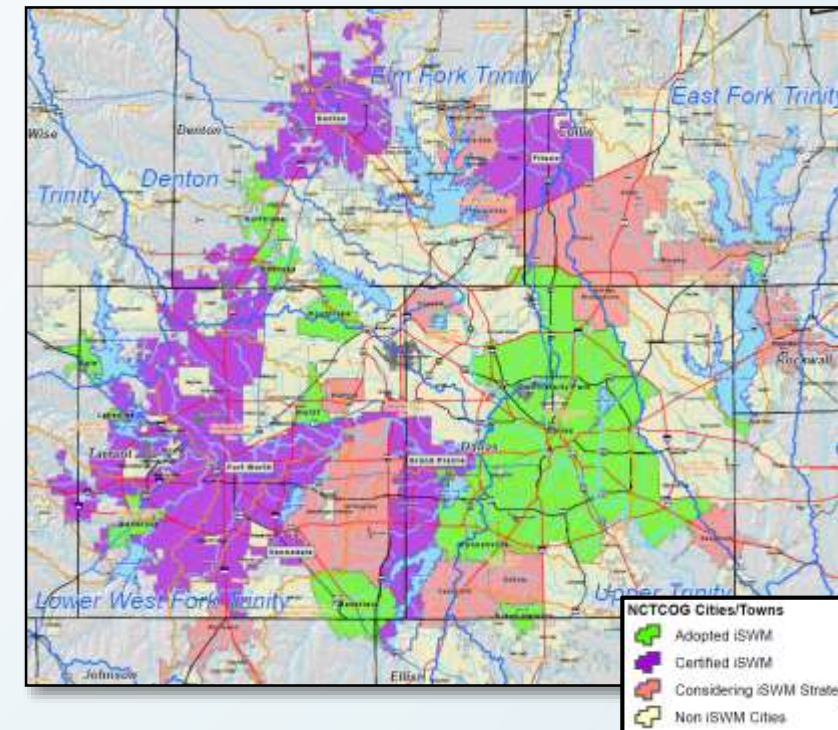
- Technical Manual
- Criteria Manual



Certified Communities:

- Denton (Silver)
- Grand Prairie (Silver)
- Kennedale (Silver)
- Frisco (Silver)
- Fort Worth (Silver)

Founding Communities:



Flood Protection Planning Grant

- ▶ Texas Water Development Board Grant 2016
- ▶ Fort Worth Project
 - ▶ purchased warning poles
- ▶ NCTCOG Pilot Project
 - ▶ Warning poles & software
 - ▶ 911 Dispatch Centers receive a data feed and is displayed on dispatch maps



Contact

Trinity Common Vision, CTP,
16 County Watershed Effort

Mia Brown, CFM

Planner, Environment and Development

mbrown@nctcog.org

817.695.9227

Stormwater, iSWM,
Flood Protection Planning Grant

Derica Peters, CFM

Sr. Planner, Environment and Development

dpeters@nctcog.org

817.695.9217

Connect



Facebook.com/nctcogenv



@nctcogenv



nctcogenv



youtube.com/user/nctcoged



EandD@nctcog.org



nctcog.org/envir

Texas Water Development Board

Michael Segner, MBA, CFM
State Coordinator
National Flood Insurance Program

August 23, 2017

Purpose

To share the Texas Water Development Board's (TWDB) roles, responsibilities, activities, and capabilities and how the TWDB can assist communities and its citizens to help mitigate against flood loss.

The TWDB

- Most know the TWDB as a bank
- However, multifaceted:
 - Scientific monitoring and other services
 - Mapping services
 - Planning
 - Flood

Flood Activities

- State Coordinating Agency for the National Flood Insurance Program
- Administers:
 - Community Assistance Program – State Support Services Element
 - Coordinating Technical Partners program
 - FEMA and state flood grants

Organization

**Flood Mitigation Planning
NFIP State Coordinator**
Mike Segner, MBA, CFM

**Grants Team Lead
Flood Protection Planning**
Ivan Ortiz, CTCM, CFM

**Cooperating Technical
Partners Program**
Manuel Razo, GISP, CFM

**Community Assistance
Program Lead**
Shawn Snyder, CTCM, CFM

Severe Repetitive Loss
Kathy Hopkins, CTCM, CFM

**Flood Mitigation
Assistance**
Michelle Cannon, CTCM

**Flood Mitigation
Assistance**
Lisa Price

Outreach Specialist
TBD (Fall 2017)

**Community Assistance
Program**
TBD

Outreach Specialist
Josh Oyer, CFM

Outreach Specialist
Kara Denney, MAG, CFM

Outreach Specialist
TBD (Fall 2017)

National Insurance Flood Program (NFIP)

Community Assistance Program – State Support Services Element (CAP-SSSE)



Community Assistance Program

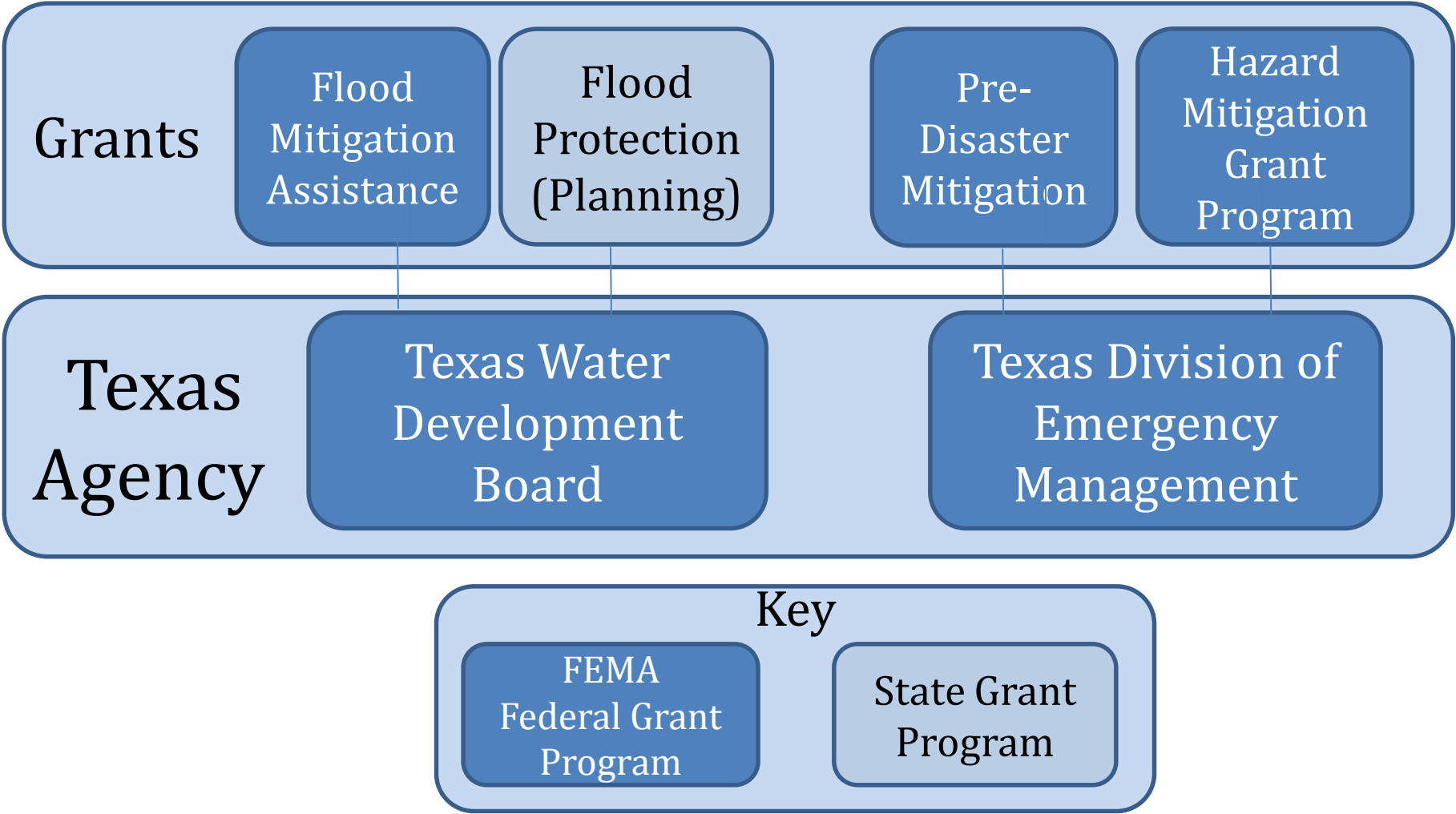
- Local and federal coordination
- Enrollment Assistance for 1,250+ Communities
- Technical Assistance: 300+/yr
- Compliance Assistance:
 - Community Assistance Contacts (CAC): 325+/yr
 - Community Assistance Visits (CAV): ~15/yr
- Training: 6-8 classes per year
- Post Disaster Assistance, as needed

Cooperating Technical Partners

- The Goal of this program is to work with partners to improve flood hazard data throughout Texas, especially in areas with poor pre-existing data and areas especially prone to flooding.
- Currently three Mapping Activity Statements:
 - San Bernard River & Tributaries
 - Two FEMA Contracts

Federal and State Grants

Grants



Graphic courtesy of TWDB

Flood Mitigation Assistance

Provides federal funding to assist states and communities to implement cost effective measures to reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes and other structures insurable under the NFIP.

- \$118+ Million awarded since 1998



4-gate combination salt-water barrier and flood conveyance structure , Taylor Bayou near Gulf Intracoastal Waterway

Flood Mitigation Assistance Project Grants

To implement measures to reduce flood losses:

- Acquisition,
- Relocation or demolition,
- Elevation of insured structures,
- Dry flood proofing of insured historic or nonresidential structures, and
- Minor localized flood reduction projects.

Flood Mitigation Assistance

- 75% Federal Match
- 25% Local Match
- FMA Planning Grants: To develop or update the Flood Hazard component of the Multi-Hazard Mitigation Plan.

(Severe) Repetitive Loss (SRL)

Provides federal funding to assist State and communities in implementing mitigation measures to reduce or eliminate the long-term risk of flood damage to severe repetitive loss structures insured under the NFIP.

- \$54+ Million awarded since 2008
- 90%/10% RL
- 100% SRL



Various Types of Projects: FMA & (S)RL



Acquisition of flood prone structures and conversion to open space



Structure elevation



Drainage Projects



Flood Protection (Planning)

Grants to political subdivisions of the State of Texas to assess risks of flooding and evaluates structural and nonstructural solutions to flooding problems. Planning considers flood protection needs of the entire watershed.

- Up to \$1,000,000 available annually
- Since 1987, 127 grants for over \$22.2M awarded
- \$3.5M in FY16-17
- 50/50 Cost Share



Brownsville, TX, July 24, 2008 Courtesy of FEMA

Flood Protection Grant

- Introduced in 2016 as a change to the Flood Protection Planning grant
- Expanded funding opportunities to add:
 - Early warning system (Sirens, Reverse 911...)
 - Flood response (Develop plans, gage network...)
- Flood Protection Planning still an option
- \$3.5 million funded 17 projects in 2016
- Working on Fiscal Year 18...

Grants are not Always Possible

Remember, the TWDB is also
Considered a Bank...

Texas Water Development Fund

- Covers a broad range of flood control projects:
 - Stormwater retention,
 - Floodplain acquisition,
 - Relocation of residents, and/or
 - Flood warning systems.
- Low rates based on the TWDB's cost of funds (AAA bond rating)
- Terms available up to 30 years
- No annual funding cycle, apply anytime

Clean Water State Revolving Fund

- Flood mitigation added as eligible activity September 1, 2016
- Offers financing up to 155 basis points below the applicant's market interest rate
- Repayment terms up to 30 years
- Partial principal forgiveness available for disadvantaged communities and projects with **green** components

Memorial Day Floods, 2015

TWDB signed an MOU with the governor's office in early December 2015 to address flood information and floodplain management

\$6.8 million

from the Disaster Contingency Fund

TWDB Contract No. 1600011922

MEMORANDUM OF UNDERSTANDING
BETWEEN
THE OFFICE OF THE GOVERNOR AND
THE TEXAS WATER DEVELOPMENT BOARD

SECTION I. RECITALS.

WHEREAS, pursuant to Texas Government Code § 401.065, the Governor by interagency contract may authorize an agency of the executive branch of state government to administer emergency appropriations under Texas Government Code Chapter 401, Subchapter D; and

WHEREAS, the Texas Water Development Board has authority under Texas Water Code, Section 6.190 to enter into this agreement; and

WHEREAS, on November 5, 2015, the Governor determined that an emergency exists affecting the health, public safety, and economic prosperity of Texans with respect to flood notification systems and floodplain management planning; and

WHEREAS, the Texas Comptroller of Public Accounts (the Comptroller) has endorsed use of funds in the Disaster Contingency Account, General Revenue Account 0453, as statutorily allowable for purposes of preparing for a disaster, including installing a network of stream gages to enhance existing flood notification systems and making funds available to state and local entities for floodplain management; and

WHEREAS, on November 16, 2015, the Comptroller certified that the full cash balance of the special account, \$6.8 million, is available for appropriation; and

WHEREAS, on November 16, 2015, the Texas Legislative Budget Board (LBB) approved the appropriation of the full balance of the special account for enhancing flood notification systems and improving state and local floodplain management;

WHEREAS, on November 17, 2015, the Governor filed with the Secretary of State and the LBB a copy of the Governor's original certification and the returned certification containing the Comptroller's endorsement.

NOW THEREFORE, the Texas Water Development Board (TWDB) and the Office of the Governor (OOG) hereby enter into this Memorandum of Understanding (MOU) for the purposes set forth herein.

TWDB Flood Priorities

- Outreach
- Flood grants
- TexasFlood.org
- TexMesonet.org
- Collect LIDAR data for floodplain mapping
- Flood modeling
- Stream gages
- Weather stations
- Install sonar gages for flood monitoring

TEXAS FLOOD.org

What to Do? Before, During, and After a Flood

Check the [TWDB Flood Viewer](#) for information on flooding in your area.

Check the [TWDB TexMesonet](#) for information on weather conditions and rainfall in your area.

Check the [TxDOT DriveTexas.org](#) for information on road conditions and road closures across the state.

What to Do? Before, After, and During a Flood

- Before a Flood
- During a Flood
- After a Flood

Flood Protection Grant Programs

National Flood Insurance Program (NFIP)


Workshop & Training

Community Resources

Flood Mitigation Planning Staff


State Water Implementation Fund for Texas (SWIFT)


TNRIS

 **Flood Gages**

- Major
- Moderate
- Flood
- Action
- No Flooding
- Low
- Stage Not Defined
- Observations Not Current
- Out of Service

 **Weather Radar**

 **Weather Alerts**

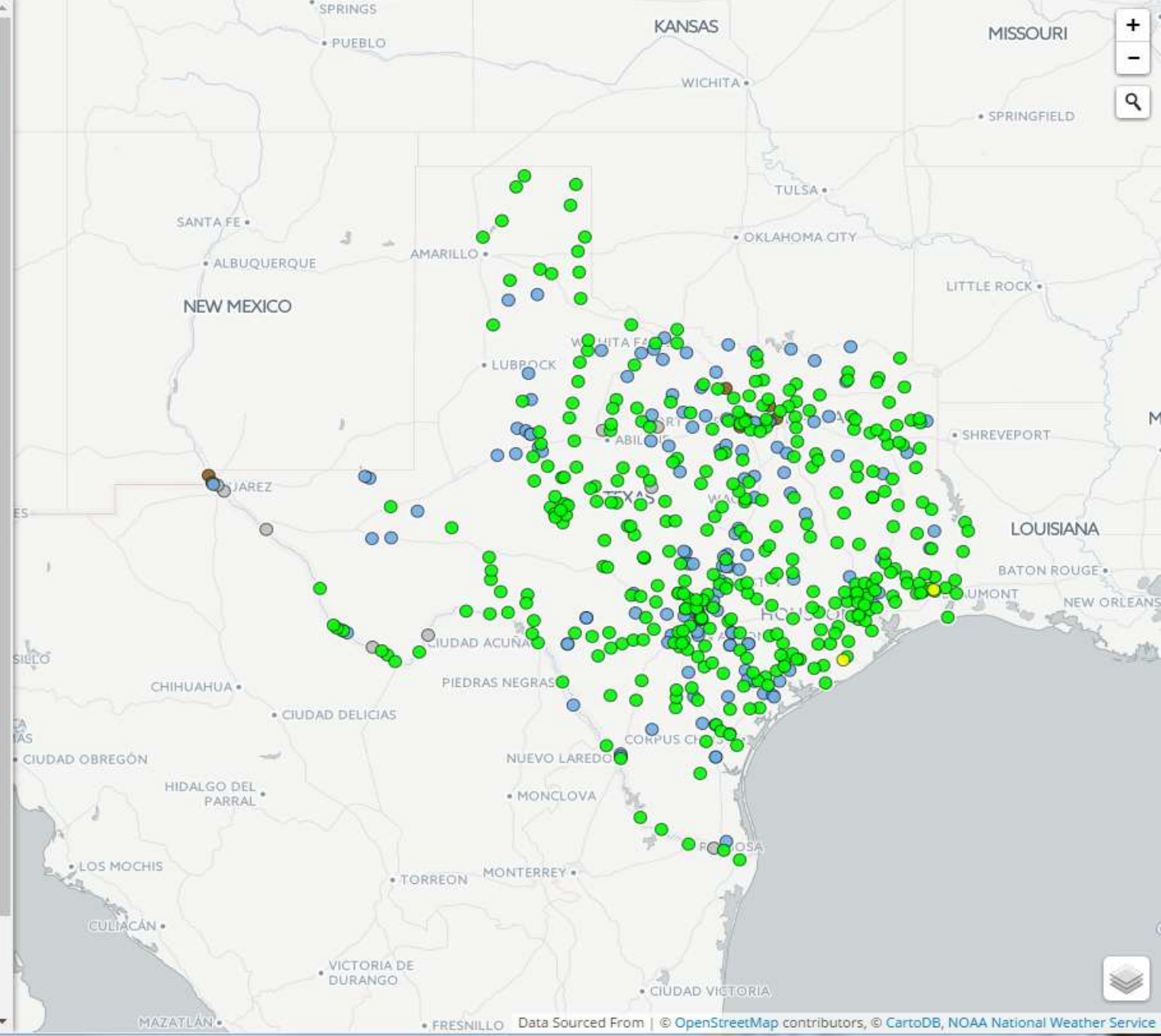
 **Lake Conditions**



MORE RESOURCES

[Preparing Before Flood](#)

[Being Safe During Flood](#)



Data Sourced From | © OpenStreetMap contributors, © CartoDB, NOAA National Weather Service



- Flood Gages**
- Major
 - Moderate
 - Flood
 - Action
 - No Flooding
 - Low
 - Stage Not Defined
 - Observations Not Current
 - Out of Service

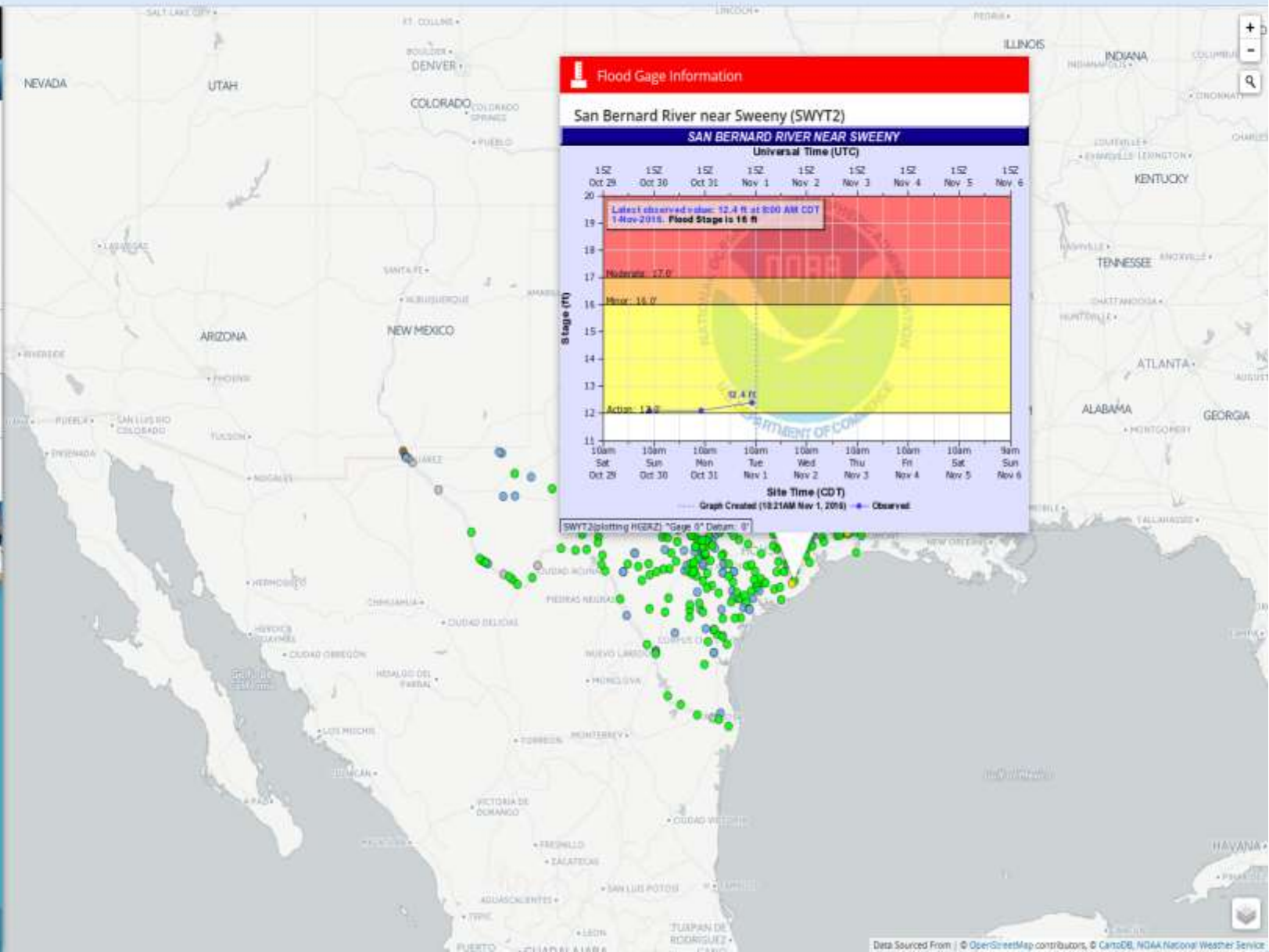
- Weather Radar**

- Weather Alerts**

- Lake Conditions**



- MORE RESOURCES**
- Preparing Before Flood
 - Being Safe During Flood
 - Recovering After Flood



Data Sourced From | OpenStreetMap contributors, © CartoDB, NOAA National Weather Service



Flood Gages

Weather Radar

Weather Alerts

Lake Conditions

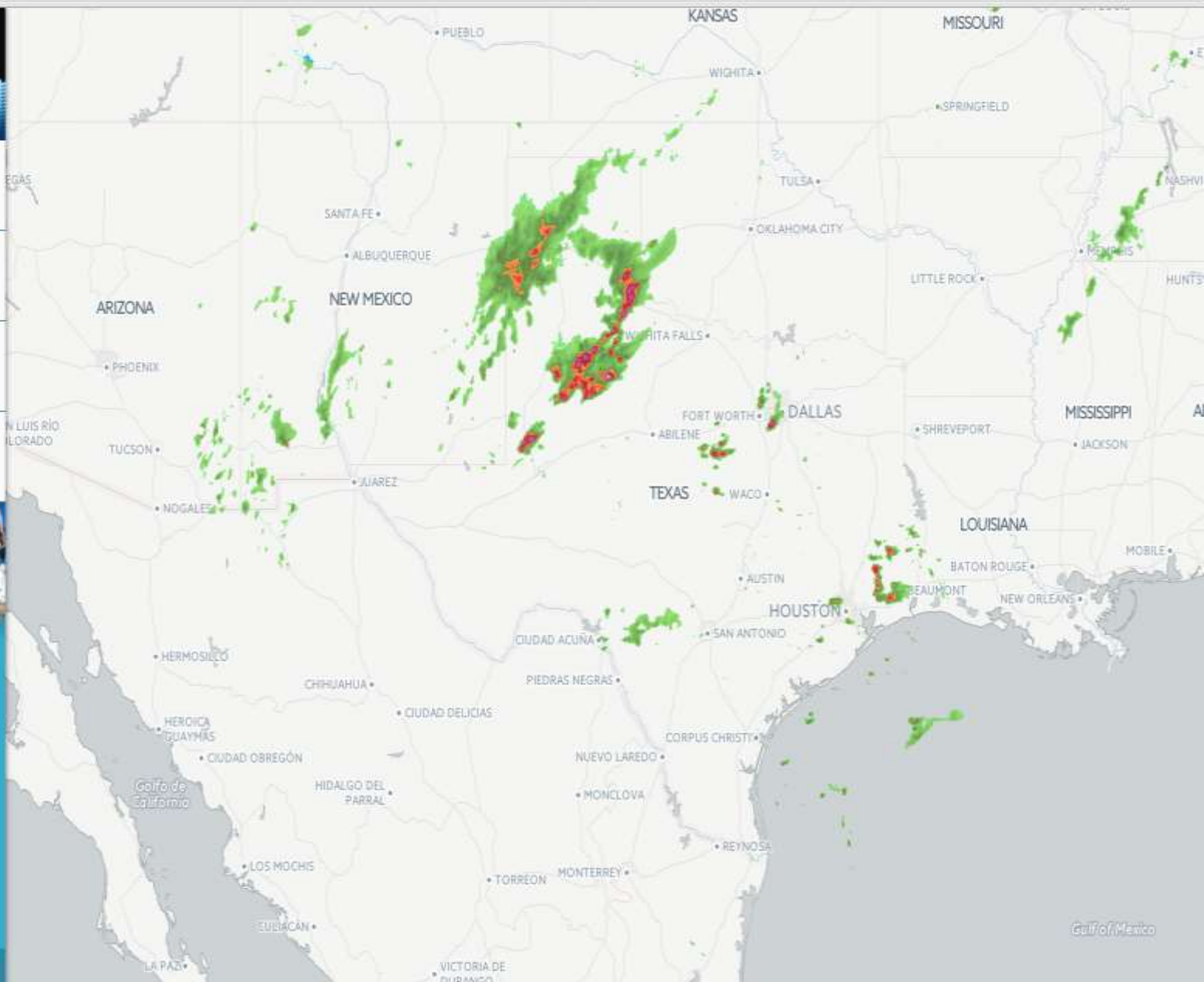


MORE RESOURCES

[Preparing Before Flood](#)

[Being Safe During Flood](#)

[Recovering After Flood](#)



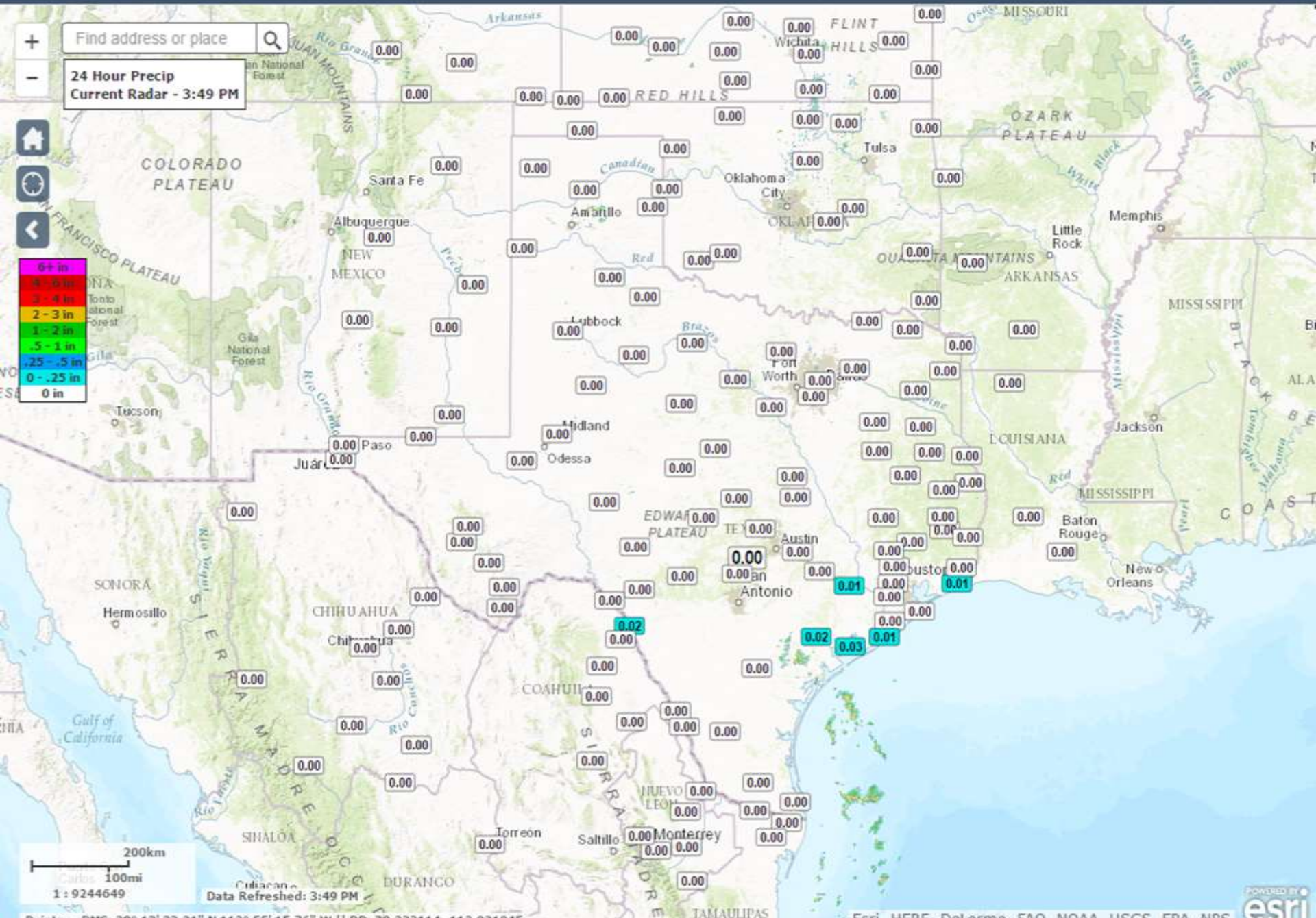


- Improve weather forecasts, flood forecasting, drought monitoring
- Integrate existing national, regional, and local networks
 - NWS/FAA, US Forest Service RAWS, LCRA Hydromet, West Texas mesonet, urban networks, county precipitation monitoring networks, etc.
- Develop a statewide mesonet
 - Manage QA/QC and metadata for partner networks
 - Deliver real-time, quality data to forecasters, modelers, and the general public
- Provide validation for radar/satellite observations
 - Quantitative radar precipitation estimates
 - Soil moisture
- Enhance agricultural productivity and water conservation
 - Irrigation scheduling
 - Prescribed burn advisories
 - Planting and harvesting guidance

Find address or place
24 Hour Precip
Current Radar - 3:49 PM



6+ in
5 - 6 in
4 - 5 in
3 - 4 in
2 - 3 in
1 - 2 in
.5 - 1 in
.25 - .5 in
0 - .25 in
0 in



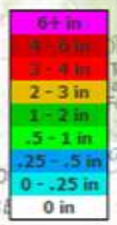
200km
100mi
1: 9244649

Data Refreshed: 3:49 PM

Pointer - DMS: 28° 13' 23.21" N 112° 55' 15.76" W || DO: 28.223114 -112.921045

Find address or place

24 Hour Precip
Current Radar - 3:49 PM



Bay City, Bay City Municipal Airport (NWS/FAA)

Current Conditions Graphs

Temperature
79°F



Humidity
89%



Wind
S 5



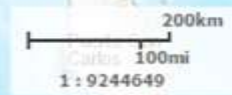
Dew Point: 75°F

24 Hr Precip: 0.03 in

48 Hr Precip: 0.03 in

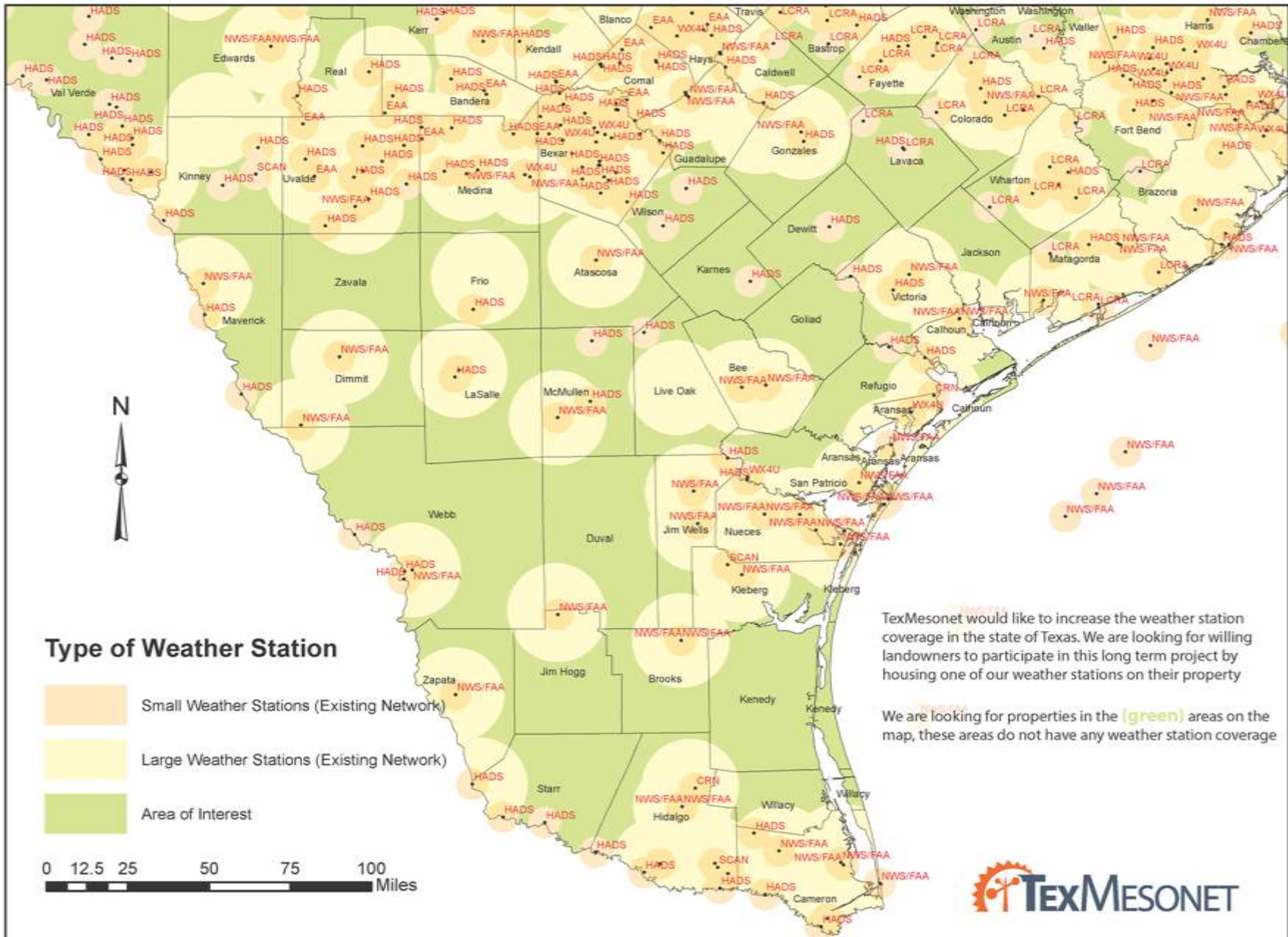
72 Hr Precip: 0.03 in

Tue Nov 01 2016 11:55:00 AM



Data Refreshed: 3:49 PM

Pointer - DMS: 28° 13' 23.21" N 112° 55' 15.76" W || DD: 28.223114 -112.921045



TexMesonet would like to increase the weather station coverage in the state of Texas. We are looking for willing landowners to participate in this long term project by housing one of our weather stations on their property

We are looking for properties in the (green) areas on the map, these areas do not have any weather station coverage



Reservoir flood information

The most recent instantaneous water level observation of monitored lakes in flood pool. A lake is defined to be in flood pool when the current water level is above the [conservation pool elevation](#).

Flood height percent is defined as the ratio of water level above conservation pool to flood space upper bound above conservation pool expressed as percentage. The flood space upper bound is the maximum design water level, or dam top when this level is not available.

Amon G Carter

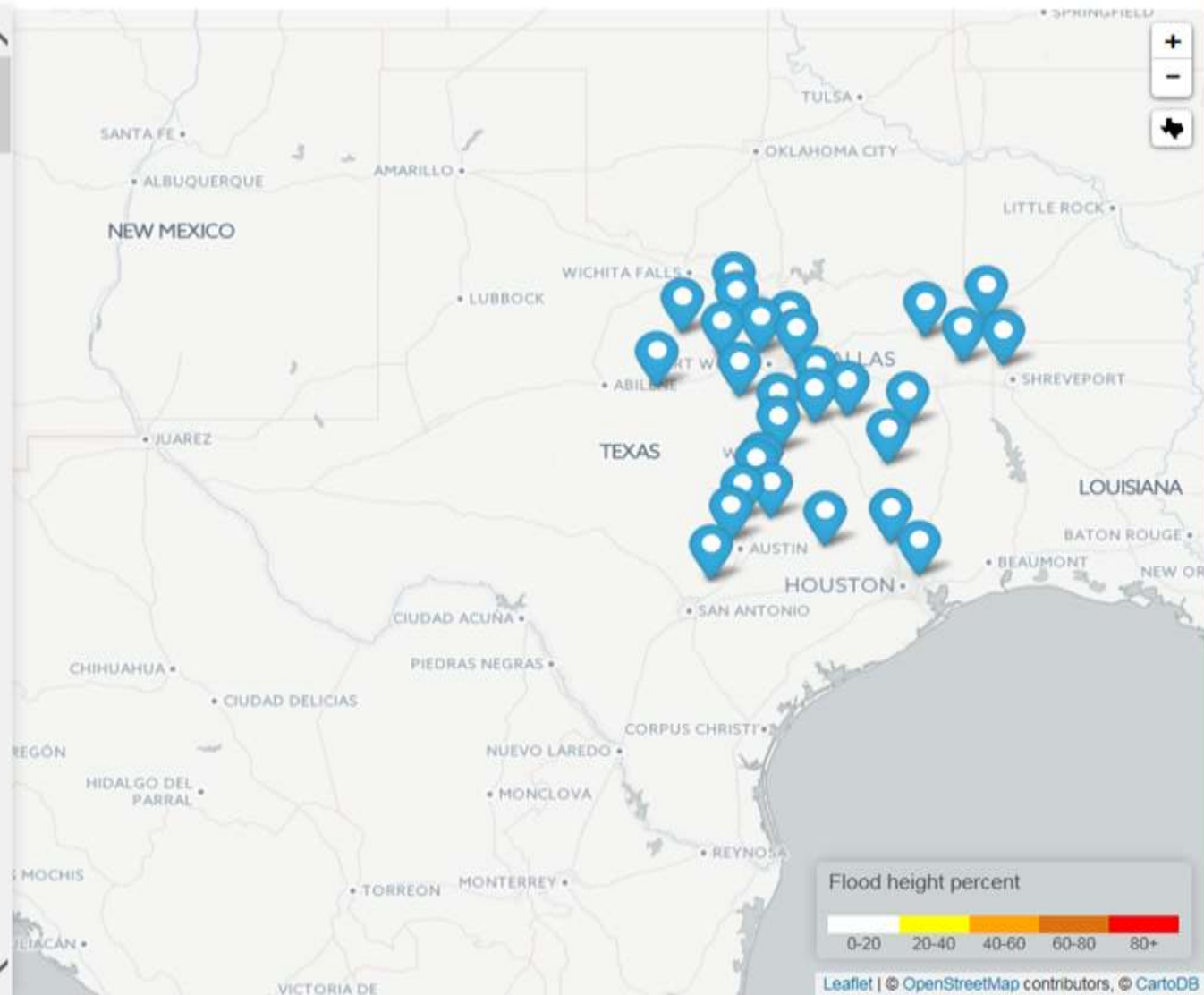
Latest Measurement: 2016-09-06 09:00

Water Level (ft)	920.49
Conservation pool elevation (ft)	920.0
Water level above conservation pool (ft)	0.5
Conservation pool to maximum design level (ft)	- n.a. -
Conservation pool to dam top (ft)	18.0
Flood height percent	2.7 %

Aquilla

Latest Measurement: 2016-09-06 08:30

Water Level (ft)	538.02
Conservation pool elevation (ft)	537.5
Water level above conservation pool (ft)	0.5
Conservation pool to maximum design level (ft)	40.0
Conservation pool to dam top (ft)	45.0
Flood height percent	1.3 %



Reservoir flood information

The most recent instantaneous water level observation of monitored lakes in flood pool. A lake is defined to be in flood pool when the current water level is above the [conservation pool elevation](#).

Flood height percent is defined as the ratio of water level above conservation pool to flood space upper bound above conservation pool expressed as percentage. The flood space upper bound is the maximum design water level, or dam top when this level is not available.

Amon G Carter

Latest Measurement: 2016-09-06 09:00

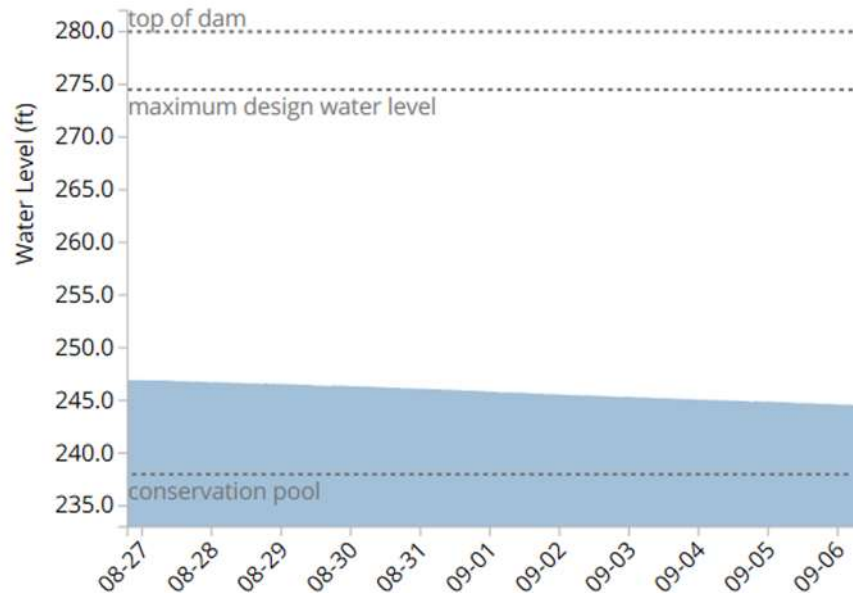
Water Level (ft)	920.49
Conservation pool elevation (ft)	920.0
Water level above conservation pool (ft)	0.5
Conservation pool to maximum design level (ft)	- n.a. -
Conservation pool to dam top (ft)	18.0
Flood height percent	2.7 %

Aquilla

Latest Measurement: 2016-09-06 08:30

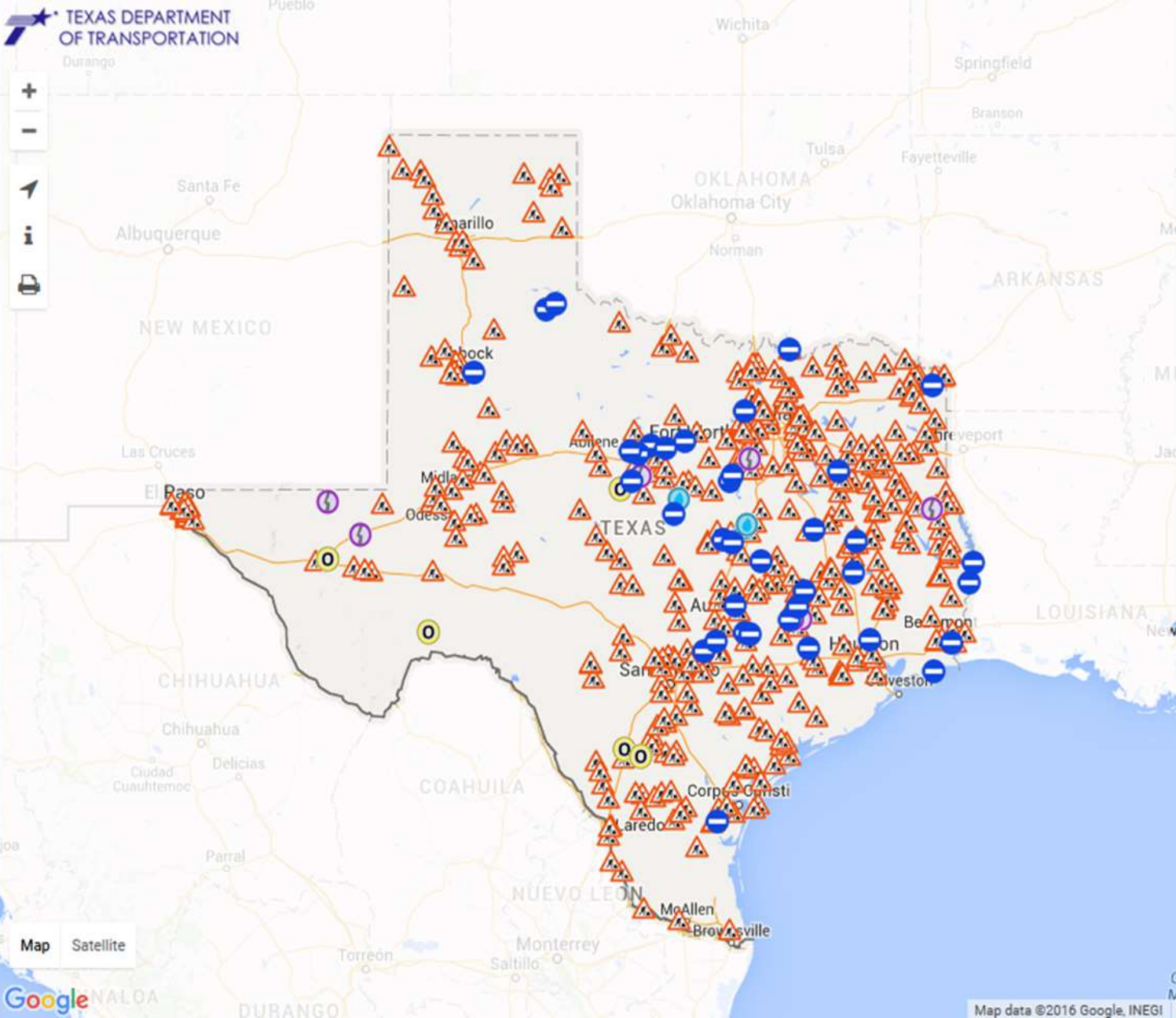
Water Level (ft)	538.02
Conservation pool elevation (ft)	537.5
Water level above conservation pool (ft)	0.5
Conservation pool to maximum design level (ft)	40.0
Conservation pool to dam top (ft)	45.0
Flood height percent	1.3 %

Somerville Lake - recent elevations



Flood height percent





[Leave feedback](#)

Search

Current Conditions ^

Current Future

- Closures
- Construction
- Damage
- Flood
- Other

Resources ^

- Traffic
- Rest Areas
- Travel Information Centers
- Traffic Cameras
- I-35 Waco

Map Satellite



HELP

MAP VIEW OPTIONS

- County Boundaries
- Watersheds
- 0.00 Rainfall

Mouse over map label for more information

RAINFALL DATA

Current | Historical

Rainfall in the last 24 Hours

[Refresh Data](#)

GAGE SELECTIONS

Gages by Agency

Harris County Flood Control District

Gage by Location

(Select Gage)

[Reset to Agency View](#)

ADDRESS SEARCH

Find

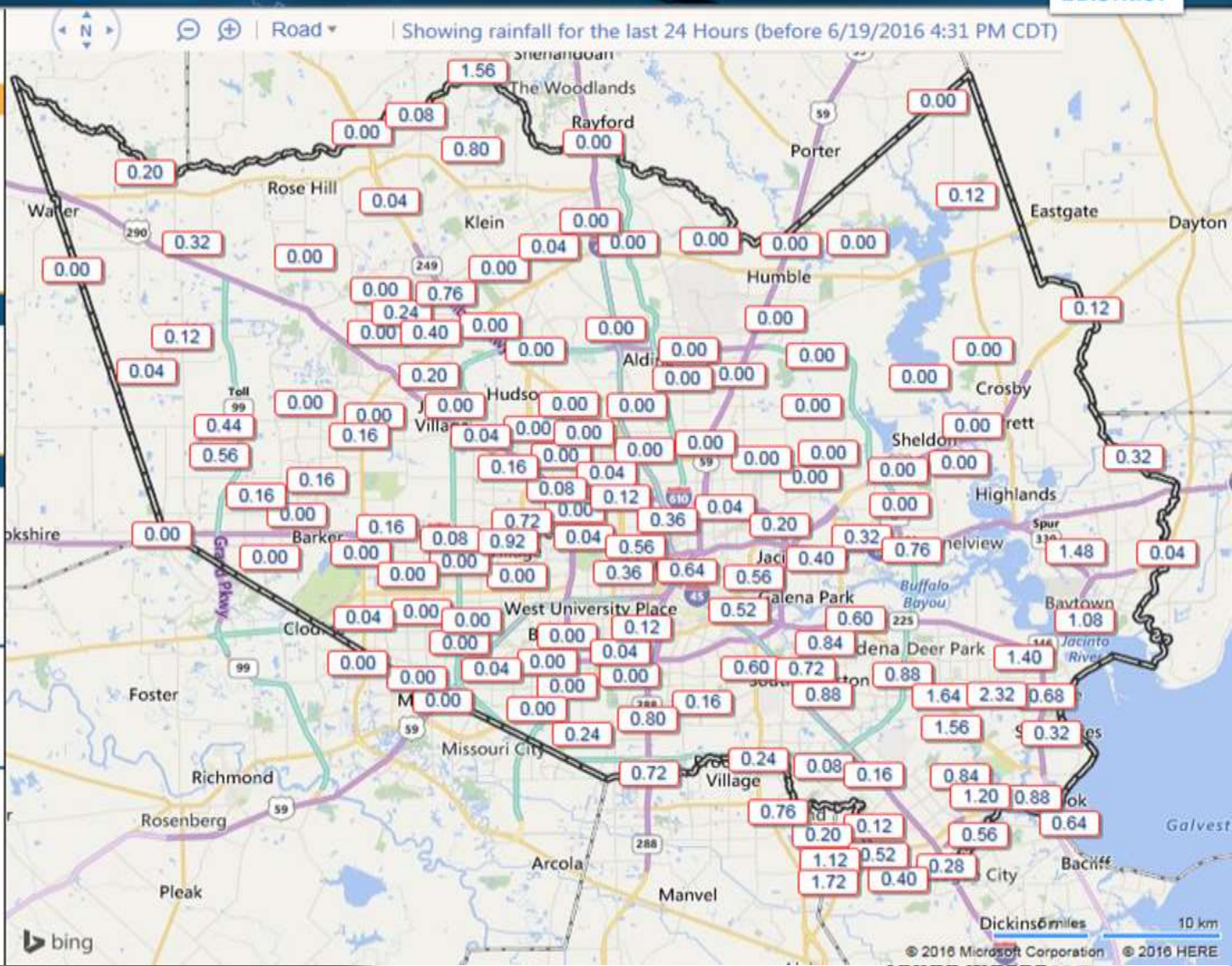
e.g. 9900 Northwest Fwy., Houston 77092

[Clear Search](#)

[Agency View](#)

An interactive map of the Harris County Flood Control District

[Disclaimer](#)



What's Next?

Plans from the exceptional item from 85th Leg.:

- State Flood Plan plus staff,
- Two additional outreach staff,
- CTP funding match,
- More LiDAR,
- Continued flood grant,
- Continued stream gages, and
- More Mesonet weather stations and operations

Questions?

Mike Segner, MBA, CFM
State Coordinator
National Flood Insurance Program

(512) 463-3509
Michael.Segner@twdb.texas.gov

Texas Water Development Board

Administers Federal:

- **Flood Mitigation Assistance (FMA)** program
 - **Severe Repetitive Loss (SRL)** program
- **Cooperating Technical Partnership (CTP)** program
- **Community Assistance Program- State Support Services Element (CAP-SSSE)**

- Administers State of Texas **Flood Protection (Planning)** Grant fund

Texas Water Development Board

State Coordinating Agency for the National Flood Insurance Program (NFIP), required by 44 Code of Federal Regulations.



- Since program came to the board in 2007 (FY08)
- CAV's 182
- CAC's 3,683
- GTA's 3,894
- Approximately 150 workshops

SRL Eligible Activities

- Acquisition and demolition or relocation of residential structures;
- Elevation of existing residential structures;
- Mitigation reconstruction or residential structures (only when traditional elevation cannot be implemented);
- Minor localized flood reduction projects;
and
- Dry flood proofing (historic residential properties only).

Community Assistance Program

- Mapping Assistance in the communities receiving new Flood Insurance Rate Map/Flood Insurance Study:

- Attend Discovery Meetings
- Chief Coordinating Officer Meetings
- Open Houses

- Ordinance Assistance/Review

- Required when new FIRM is adopted



TWDB Role During Floods

- Contact communities
 - Mass email(s)
 - Phone call(s)
- Maintain contact with Floodplain Administrator(s)
 - TWDB is available to assist
 - TWDB answers questions
 - Provides information on the Hazard Mitigation Grants through the Texas Division of Emergency Management
- Contact FEMA representative(s)
 - Prioritize communities as needed
 - Maintain a presence at Joint Field Office

2017 National Flood Insurance Program (NFIP) Reform

AUGUST 2017



KEY MESSAGES

- Flood insurance – whether purchased from the National Flood Insurance Program (NFIP) or through private carrier – enables insured survivors to recover more quickly and more fully after flood events. It is the best way for Americans to financially protect themselves from losses caused by floods.
- FEMA seeks to transform the NFIP into a simple, easy experience that customers value and trust.
- Congress must reauthorize the NFIP by no later than September 30, 2017. If the authorization lapses, FEMA must stop selling and renewing policies for millions of properties in communities across the nation. A timely, multi-year reauthorization of the NFIP promotes stability in the real estate and mortgage markets and allows FEMA to continue improving the program.

NFIP FLOOD INSURANCE POLICIES

NFIP Policy Data (As of 4/30/2017)				
		Number of Policies	Insurance In-Force Written	Written Premium In-Force
	United States	4,976,224	\$ 1,235,911,940,500	\$ 3,530,501,536
1	Florida	1,740,657	\$ 423,838,727,100	\$ 951,418,542
2	Texas	603,631	\$ 163,468,004,000	\$ 367,106,648
3	Louisiana	489,455	\$ 124,026,857,500	\$ 353,041,892

NFIP FLOOD INSURANCE POLICIES

County Name	Policies In-force	Insurance In-force whole \$	Written Premium In-force \$
Collin County	3403	991,643,800	1,993,566
Dallas County	7404	1,975,747,800	5,482,836
Denton County	1970	548,784,600	1,212,090
Ellis County	793	212,725,800	471,515
Erath County	97	20,419,800	64,465
Hood County	554	129,400,100	335,716
Hunt County	241	63,008,500	181317
Johnson County	715	167,393,700	425,066
Kaufman County	309	82,698,300	193,208
Montague County	88	18,169,800	69376
Navarro County	201	42,134,000	188633
Palo Pinto County	204	39,402,600	166,148
Parker County	632	139,443,500	522,811
Rockwall County	175	48,285,800	109,825
Somervell County	54	10,399,000	53,690
Tarrant County	6796	1,732,506,300	5,608,903
Wise County	287	54,683,000	244,291
NCTCOG TOTAL	23923	6,276,846,400	17,323,456

KEY MESSAGES

- NFIP reauthorization is an opportunity for Congress to take bold steps to transition the NFIP to a more sound financial framework.
 - Congress could identify mechanisms to address the NFIP's \$24.6 billion debt to the U.S. Treasury and nearly \$400 million in annual interest expenses.
 - Congress could promote greater transparency around the program's revenue, expenses, and exposure to future flood losses.
 - In order to minimize reliance on the American taxpayer, Congress could direct that all policyholders – as soon as practical – pay rates for flood insurance that reflect the risk that comes with living in a floodplain. There is no greater risk communication tool than a pricing signal.

INSURANCE COVERAGE EXPANSION

- FEMA launched a strategic goal (i.e., “moonshot”) to double flood insurance coverage by 2023. In other words, increasing the number of flood insurance policies by five million in six years.
- Even with the transformative changes FEMA is currently making, the NFIP will not be able to meet this goal alone. It will take both the NFIP and an expanded private market to markedly increase flood insurance coverage for the nation.
- FEMA recognizes, and is open to, the growing interest among private insurers to offer flood insurance protection because an insured survivor – regardless of how they purchase their coverage – will recover more quickly and more fully after a flood.

PROGRESS IN TRANSFORMING THE PROGRAM

- Since Hurricane Sandy, the NFIP significantly improved its customer service by introducing process and oversight changes for insured survivors including:
 - Advanced payments to policyholders of up to \$10,000 while the NFIP processes their full claims;
 - Increased claims adjustment training and quality control;
 - A reformed appeals process;
 - Establishment of the Office of the Flood Insurance Advocates; and
 - Enhanced oversight of insurance companies participating in the NFIP.

PROGRESS IN TRANSFORMING THE PROGRAM

- The NFIP also implemented changes to take a more proactive role in disaster readiness and response. During recovery from the Louisiana floods and Hurricane Matthew in 2016, FEMA successfully supported survivors by:
 - Coordinating with state insurance commissioners and Write Your Own (WYO) companies to ensure the NFIP meets policyholder needs;
 - Providing analytical support to assist FEMA operational leadership in making resource decisions;
 - Proactively communicating with WYO companies and with policyholders through disaster-specific bulletins, webpages, and fact sheets.

NFIP REFORM CURRENT STATUS

- The House and Senate are actively working on reauthorization, but substantially different bills are emerging from the two sides of Capitol Hill.
- The House reported an array of seven flood insurance reauthorization and reform bills out of committee. Presumably, they will emerge as one bill once the Rules Committee considers the bills for time on the House floor.
- The Senate Banking Committee has introduced a narrowly constructed draft bill to reauthorize and amend the NFIP.
- With authorization of the National Flood Insurance Program (NFIP) due to expire on September 30, 2017, both chambers of Congress are working to reauthorize the program before the upcoming expiration date.

SENATE BILL STATUS

- The Committee on Banking, Housing and Urban Affairs Committee Chairman Mike Crapo (R-ID) and Ranking Member Sherrod Brown (D-OH) introduced legislation to reauthorize and reform NFIP on July 17, 2017. Includes many important reforms, including in the areas of risk mitigation, mapping and program improvements.

SENATE BILL STATUS

- A brief list of items included in the Senate bill is:
 - Reauthorization until 2023 – six years.
 - Requirements for communities to have a mitigation plan for repetitive loss properties (50 or more properties). One year to implement – progress reports are required every two years.
 - Provisions to address wildfires on federal lands, mitigation and aid
 - ICC coverage (with a surcharge) increased to \$60,000 with “enhanced coverage” to \$100,000 in addition to coverage limits in the policy
 - \$200 million for pre-disaster mitigation efforts.
 - Starting in 2022 – A disclosure notice required of the flood hazard from owner on the transfer of sale of the property
 - Multifamily hazard mitigation program and rate adjustments (including for partial mitigation)
 - Provision for funding a “regional coordinator” to help small communities participate in the CRS
 - Mapping provisions that require a digital map database within five years
 - A one-year study of the use of structural replacement cost for rating
 - A risk-transfer study
 - A study on the compliance with the mandatory purchase requirements and one on business interruption coverage

HOUSE BILL STATUS

- The House Financial Services Committee reported out seven different bills in two different markup sessions in late June. Presumably, these will be folded into one bill for House floor consideration.
- The primary reauthorization bill, H.R. 2874 (21st Century Flood Reform Act), was introduced by Housing and Insurance Subcommittee Chairman Dean Duffy (R-WI) only two days before the mark-up and a Manager's Amendment including significant changes and additional elements was released only the night before the markup was scheduled.
- By the time of the full committee markup, some of the original elements were dropped.

HOUSE BILL STATUS

- Some highlights of the House bill include the following:
 - The bill reauthorizes the NFIP for five years.
 - It restructures some of the surcharges on second homes and businesses authorized in the Homeowners Flood Insurance Affordability Act (HFIAA) of 2014.
 - It provides an optional increase in ICC coverage to \$60,000 from the current \$30,000, but would charge an additional premium.
 - It increases the minimum annual rate increase from 5% to 8% and decreases the maximum annual increase from 18% to 15%.
 - It also caps premiums at \$10,000 per year and increases the Reserve Fund Assessment by 1%.

HOUSE BILL STATUS

- Bills were expected to go to the House floor as early as the end of July. (Has not happened)
- One of the key factors for the delay was a July 14th letter sent to the House Leadership by 26 Republican members raising concerns with the package of committee-approved flood insurance bills.
- The letter stated that the group was concerned “that the package will make flood insurance unaffordable for our constituents, will stall development and construction, and increase exposure to the Federal Treasury.”
- “Some of the provisions will result in the same unintended consequences that arose during the implementation of Biggert-Waters.” The group offered to help work with the leadership and the committee to draft a compromise plan by the September 30, 2017 deadline.

WHAT'S NEXT?

- It does not appear that either the House or Senate will be ready to bring a full reauthorization bill to the floor until September.
- Talk is beginning about the possibility of a Continuing Resolution if bills cannot be finalized before the end of the fiscal year on September 30th.
- Association of State Floodplain Managers (ASFPM) and the National Association of Flood and Stormwater Management Agencies (NAFSMA) will continue to closely follow Legislative activity over the next few months.

OVERVIEW OF CHANGES TO THE 2017 FEMA COMMUNITY RATING SYSTEM (CRS) MANUAL

NCTCOG – FLOODPLAIN ADMINISTRATORS / CRS USERS GROUP

AUGUST 2017



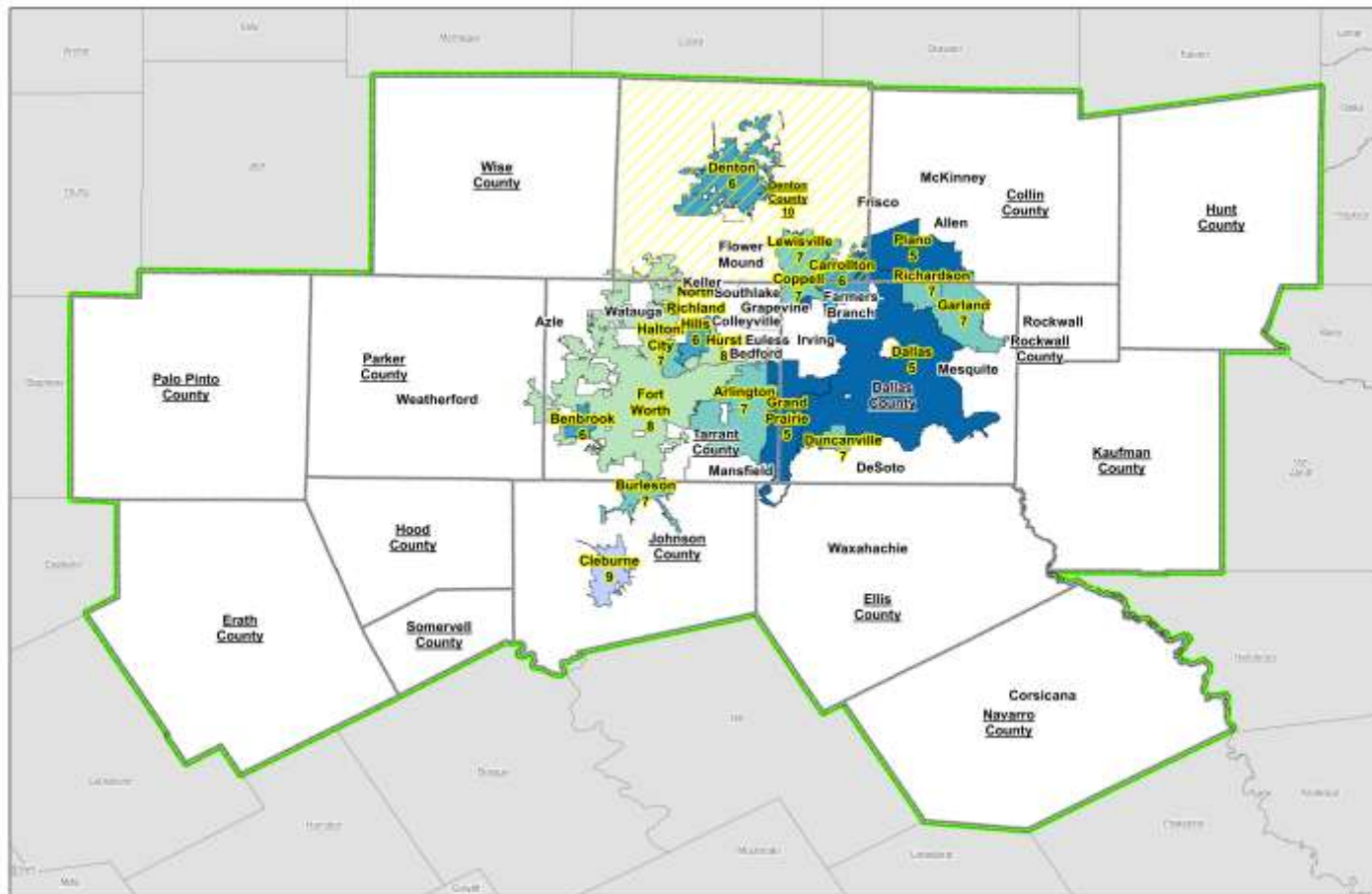
FEMA'S COMMUNITY RATING SYSTEM (CRS)

- Voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.
- Flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:
 - Reduce flood damage to insurable property;
 - Strengthen and support the insurance aspects of the NFIP, and
 - Encourage a comprehensive approach to floodplain management.

CRS CLASS = FLOOD INSURANCE PREMIUM DISCOUNTS

Class	Points	SFHA	Non-SFHA
1	4,500	45%	10%
2	4,000	40%	10%
3	3,500	35%	10%
4	3,000	30%	10%
5	2,500	25%	10%
6	2,000	20%	10%
7	1,500	15%	5%
8	1,000	10%	5%
9	500	5%	5%
10	< 500	0	0

NCTCOG CRS COMMUNITIES



Community	CRS Rating	CRS Savings
Dallas	5	25%
Grand Prairie	5	25%
Plano	5	25%
Benbrook	6	20%
Carrollton	6	20%
Denton	6	20%
North Richland Hills	7	15%
Arlington	7	15%
Burleson	7	15%
Duncanville	7	15%
Garland	7	15%
Haltom City	7	15%
Hurst	7	15%
Lewisville	7	15%
Richardson	7	15%
Coppell	8	10%
Fort Worth	8	10%
Richland Hills	8	10%
Cleburne	9	5%
Denton County	10	0%

CRS RECERTIFICATION UPDATES

- Later 2017, ISO will revise Annual Recertification Process:
 - Recertification dates will vary quarterly by state.
 - Texas is Oct 15th
 - ISO will send recertification packet Sept 1st
- New Centralized Review of Elevation Certifications
 - Courtesy review to identify issues
 - 90% threshold for correctness must only be met at cycle verification
- New “Permit List” required – New Buildings and Substantial Improvement in SFHA since last cycle verification visit – 30 ECs that correspond to permits (If you have less than 30, all are submitted).

2017 CRS MANUAL



OMB No. 1660-0022
Expires: March 31, 2020

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FLA-15/2017



210 – REQUESTING CRS CREDIT

- General prerequisite clarification
- Class 4 prerequisite changes:
 - At least 1 foot of freeboard is required throughout the standard flood hazard area (SFHA), including unnumbered zones
 - Clarification of nature of watersheds in coastal municipalities (Section 450)
 - Revision to levees and dams credit criteria (Section 620 & 630)
- Class 9 prerequisite changes:
 - Adjustment to the number of repetitive loss properties that identifies a community as Category C (Section 500)

230 - VERIFICATION

- Changed the term Uniform Minimum Credit (UMC) to state-based credit
- Emphasizes the importance of state confirmation of the implementation of CRS-creditable activities by the state or regional agency

231.d. State-based Credit

A community may receive credit for an activity that is implemented by a state or regional agency. For example, a state law may require the disclosure of a flood hazard before the sale of real estate.

“State-based credit” can be provided to the affected communities. “State-based” means that all communities in the affected area receive the same credit (minimum credit), as verified by a state agency or through ISO, but if a community does additional work or has a higher regulatory standard in all or part of the affected area, the community can document that it deserves higher credit.

310 – ELEVATION CERTIFICATES

- Better explanation of what documentation to provide for elevation certificates (EC) issued since the last cycle verification visit

320 – MAP INFORMATION SERVICE

- Removed requirement to publicize the availability of ECs to the community
- Clarification of the requirement to provide an inquirer with information for FIRM information (MI) elements

330 – OUTREACH PROJECTS

- Establishes that “priority audiences” for outreach projects (OP) or flood response preparations (FRP) are people potentially impacted by a levee, dam or special flood-related hazard
- Revised Table 330-I with better example topics/messages that a community might provide
- Communities with program for public information (PPI) may select any additional four messages of their choosing

Table 330-1. CRS topics and example messages.

Six Priority Topics	Example Messages
1. Know your flood hazard	Your property is subject to flooding by the Roaring River You are in a repetitively flooded area Call 555-1234 to find out the flood hazard for your property
2. Insure your property for your flood hazard <i>NOTE: At least one project must include a message on this topic</i>	Ask your insurance agent if you are covered for flood damage Renters should buy flood insurance for their contents Take advantage of a low-cost Preferred Risk Policy
3. Protect people from the hazard	Turn around, don't drown Know the flood warning signals: one long blast of the siren means a flash flood along Silver Creek Designate a place where your family can rendezvous after an evacuation order is issued
4. Protect your property from the hazard	Replace your flooded furnace with one elevated above the flood level Store your valuables and insurance papers upstairs in a waterproof container We can help you get a grant to elevate your home. Call us at _____
5. Build responsibly	Get a permit from . . . before you build Don't build or grade within 10 feet from the property line so you don't alter the drainage between homes Use only licensed contractors who know the rules
6. Protect natural floodplain functions	Protect our turtle nesting areas: stay off the beach after sunset Report broken silt fences: they help keep our streams clean Don't trash the river—that's where we get our drinking water

* *NOTE: All the messages are examples. Communities should develop messages that are pertinent to this flooding conditions.*

350 – FLOOD PROTECTION INFORMATION

WEB1: for providing more information on the messages conveyed in the community's outreach projects credited under Activity 330 (Outreach Projects).

WEB2: for posting or linking real-time gage information so users can see current water levels and, where available, flood height predictions.

WEB3: for posting Elevation Certificates or the data from Elevation Certificates.

- One (1) redundant flood protection website (WEB) credit criterion removed
- Now only three ways to receive credit under the WEB element

370 – FLOOD INSURANCE PROMOTION

- Clarification that insurance data must be reassessed 5 years after the initial assessment
- Dropped requirement for a representative from a local lending institution to participate on coverage improvement plan (CP) committee
- Still requires one or more representatives from a local insurance agency

400 – MAPPING AND REGULATIONS

- Section 403, Impact Adjustment Maps, clarifies that large open bodies of water and federal/tribal lands are removed from SFHA and from Activity 420 and 430 credit areas

410 – FLOOD HAZARD MAPPING

- Max credit for floodplain mapping increased to 850 from 802 due to the addition/shifting of special flood-related hazards (MAPSH) credits from 50 to 100 and increases or retirement of other element credits
- Increased credit for new study (NS) to 350 from 290, higher study standards (HSS) to 200 from 160, and floodway standards (FWS) to 140 from 110 due to the retirement of CTP credits
- Topography and mapping of the 500-year floodplain no longer credited and mapping of freeboard added under HSS
- Moved credit for mapping inland hazards to Activities 420 and 430
- Added credits for mapping coastal erosion and mapping tsunami hazard areas under MAPSH

420 – OPEN SPACE PRESERVATION

- Max credit for open space preservation increased to 2870 from 2020 due to addition/increase of special flood-related hazard credits
- Moved credit for public information/education (NFOS5) to natural functions open space for natural or restored sites (NFOSI)
- Increased credit for special hazards open space (SHOS) to 150 from 50
- Added 750 credits for coastal erosion open space (CEOS)
- Better documentation guidance provided for natural functions open space (NFOS)
- Clarification that open space incentives (OSI) regulations must apply to new development and redevelopment

430 – HIGHER REGULATORY STANDARDS

- Max credit for higher regulatory standards increased to 2462 from 2042 due to addition of tsunami regulations (TSR) and coastal erosion regulations (CER) credits
- Clarifies that the higher regulatory standards impact adjustment cannot exceed 1.5 (area regulated divided by areas of the SFHA)
- Clarification that max credit for development limitations by prohibition of buildings (DL2) is provided when the community prohibits all buildings and LOMR-F
- Increased credit for enclosure limitations (ENL) to 390 from 240 due to the retirement of prohibiting enclosures (CAZ2) credits
- Coastal A Zone regulations is now CAZ instead of CAZI and CAZ2 due to the retirement of CAZ2 credits

440 – FLOOD DATA MAINTENANCE

- Erosion data maintenance (EDM) was added to the activity from supplements

442.d. Erosion data maintenance (EDM)

The maximum credit for element EDM is 20 points.

EDM credit is for updating the rate of coastal erosion and the rates used for regulating building setbacks.

450 – STORMWATER MANAGEMENT

- The stormwater management objective includes additional emphasis on protecting existing hydrologic functions within the watershed
- Changes for the watershed master plan (WMP) element include an option added for coastal communities to study the year 2100 impact of sea level rise in-lieu-of a hydrologic/hydraulic analysis of watersheds
- Guidance states that WMP no longer have to include discussion or recommendations for stormwater regulations but must still receive stormwater management regulations (SMR) credit for all storms up to the 25-year event

500 – FLOOD DAMAGE REDUCTION ACTIVITIES

- Revision to the repetitive loss (RL) categories:
 - Category A = 0 RL properties,
 - Category B = 1-49 RL properties (previously 1-9)
 - Category C = 50 or more RL properties (previously 10)
- As a Class 9 prerequisite, category C communities must receive full credit for Step 5(c) of the floodplain management planning (FMP) element or receive repetitive loss area analysis (RLAA) credit for all RL areas

510 – FLOODPLAIN MANAGEMENT PLANNING

- Includes additional emphasis on Class 9 RL prerequisite

530 – FLOOD PROTECTION

- Option 1 impact adjustment for calculation of total credit for this activity was revised to incorporate the flood protection technique used
- Option 2 impact adjustment must be used when buildings were previously built at or above the BFE at the time of construction

540 – DRAINAGE SYSTEM MAINTENANCE

- Change in drainage system maintenance credit calculation due to channel debris removal (CDR) being removed as a prerequisite for problem site maintenance (PSM), capital improvements program (CIP), and storage dumping regulations (CDR) elements
- The CDR element includes added emphasis on credit for natural systems
- The CDR element impact adjustment can now be based on the percentage of a communities' system that is inspected annually
- Erosion protection maintenance (EPM) credit retired and beach nourishment is no longer credited

610 – FLOOD WARNING AND RESPONSE

- Redistribution of sub-element credit based on CRS Task Force input for emergency warning dissemination (EWD) and for flood response operations plan (FRO)

EWD8 = 15 points, if the community uses other forms of public notification for emergency warnings, such as geocoded alert notification products and social media coordination of emergency-related topics

FRO2 = Up to 35 points, if the plan identifies flood response tasks and responsible community staff and other public and private organizations with responsibilities related to the flood tasks in the plan, the estimated equipment, supplies, and time required for each response task and the sources of necessary resources

FRO2 = the sum of the following:

- (a) 5 points, for identified flood response tasks and responsible staff,
- (b) 10 points, for an estimate of the number of personnel needed for each task,
- (c) 5 points, for an estimate of the time required for each response task, and
- (d) 15 points, for a list of equipment and supplies expected to be needed and how they will be obtained

620 – LEVEES

- Revision to levees credit criteria requires an inventory of building and critical facilities within the expected inundation area
- Added emphasis that this revision is a prerequisite for Class 4 communities

630 – DAMS

- Revision to dams credit criteria requires an inventory of building and critical facilities within the expected inundation area
- Added emphasis that this revision is a prerequisite for Class 4 communities

APPENDICES

- Updates to acronyms
- Comparison of CRS to NFIP requirements
- Updated CRS publications
- Certifications (CC-213, CC-230, CC-RL)
- Updated history (noted major changes include credit criteria and scoring updates and special hazard supplements being discontinued)
- Updated index

OVERVIEW OF CHANGES TO THE 2017 FEMA COMMUNITY RATING SYSTEM (CRS) MANUAL

NCTCOG – FLOODPLAIN ADMINISTRATORS / CRS USERS GROUP

AUGUST 2017

