



# **CITY OF HOUSTON CRS: WATERSHED MASTER PLAN**

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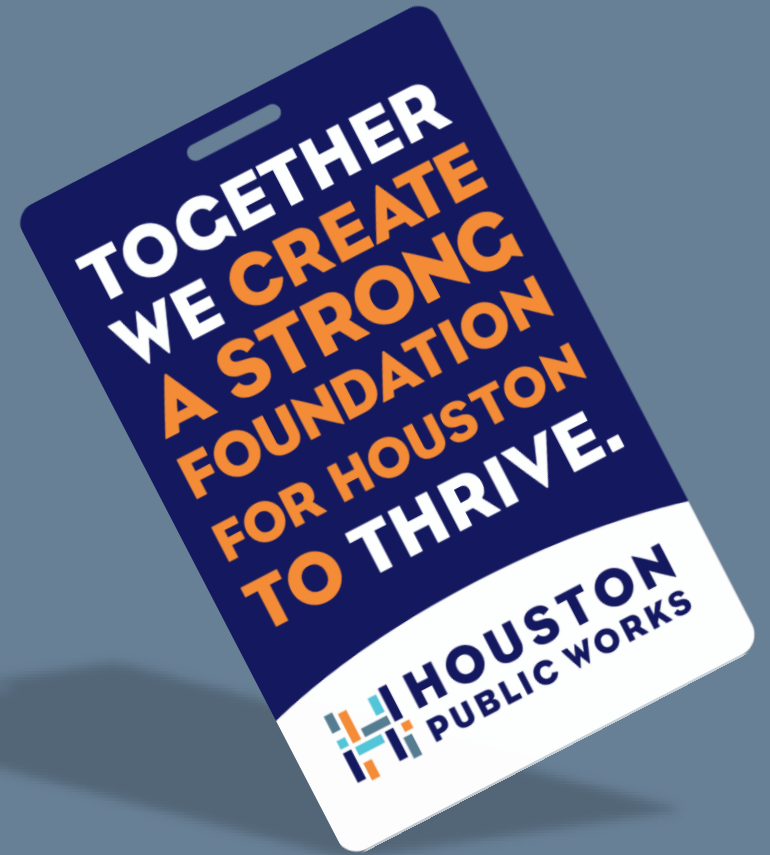
**CHOYCE MORROW, P.E., CFM  
TAK MAKINO, CFM - LOCKWOOD, ANDREWS & NEWNAM (LAN)  
RESILIENCE COMMITTEE  
JUNE 6, 2024**



# PURPOSE

together we create a strong foundation  
for Houston to thrive

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# 5 TO THRIVE VALUES

respect | ownership | communication | integrity | teamwork

# **NATIONAL FLOOD INSURANCE PROGRAM (NFIP)**

- EST. 1968 – NATIONAL FLOOD INSURANCE ACT OF 1968
- CITY OF HOUSTON ENROLLED IN 1979
- NFIP PROVIDES INSURANCE PROTECTION
- NFIP REGULATORY REQUIREMENTS REDUCE FLOOD RISK
- AVAILABLE TO BOTH RENTERS AND HOMEOWNERS

# **COMMUNITY RATING SYSTEM (CRS)**

- **VOLUNTARY COMPONENT OF FEMA NATIONAL FLOOD INSURANCE PROGRAM**
- **ENCOURAGES REGULATORY STANDARDS ABOVE FEMA'S MINIMUM STANDARDS**
- **PROVIDES REDUCED COST FLOOD INSURANCE PREMIUMS TO NFIP POLICY HOLDERS**

# WATERSHED MASTER PLAN

A CRS Watershed Master Plan is an assessment of watersheds in a city, including:



- An **evaluation** of existing development, major drainage features, runoff conditions and the impact on downstream systems.



- A **plan** to handle drainage for future development.

# BENEFITS OF PARTICIPATING IN CRS

CRS Credit Points	CRS Class	CRS Discount (Premium Reduction)	Savings for Policyholders in City of Houston (2023)
4,500+	1	45%	\$20.4MM
4,000 - 4,999	2	40%	\$18.8MM
3,500 - 3,999	3	35%	\$17.1MM
3,000 - 3,499	4	30%	\$15.5MM
2,500 - 2,999	5	25%	\$13.9MM
2,000 - 2,499	6	20%	\$12.3MM
1,500 - 1,999	7	15%	\$7.8MM
1,000 - 1,499	8	10%	\$6.1MM
500 - 999	9	5%	\$4.5MM
0 - 499	10	0%	\$0



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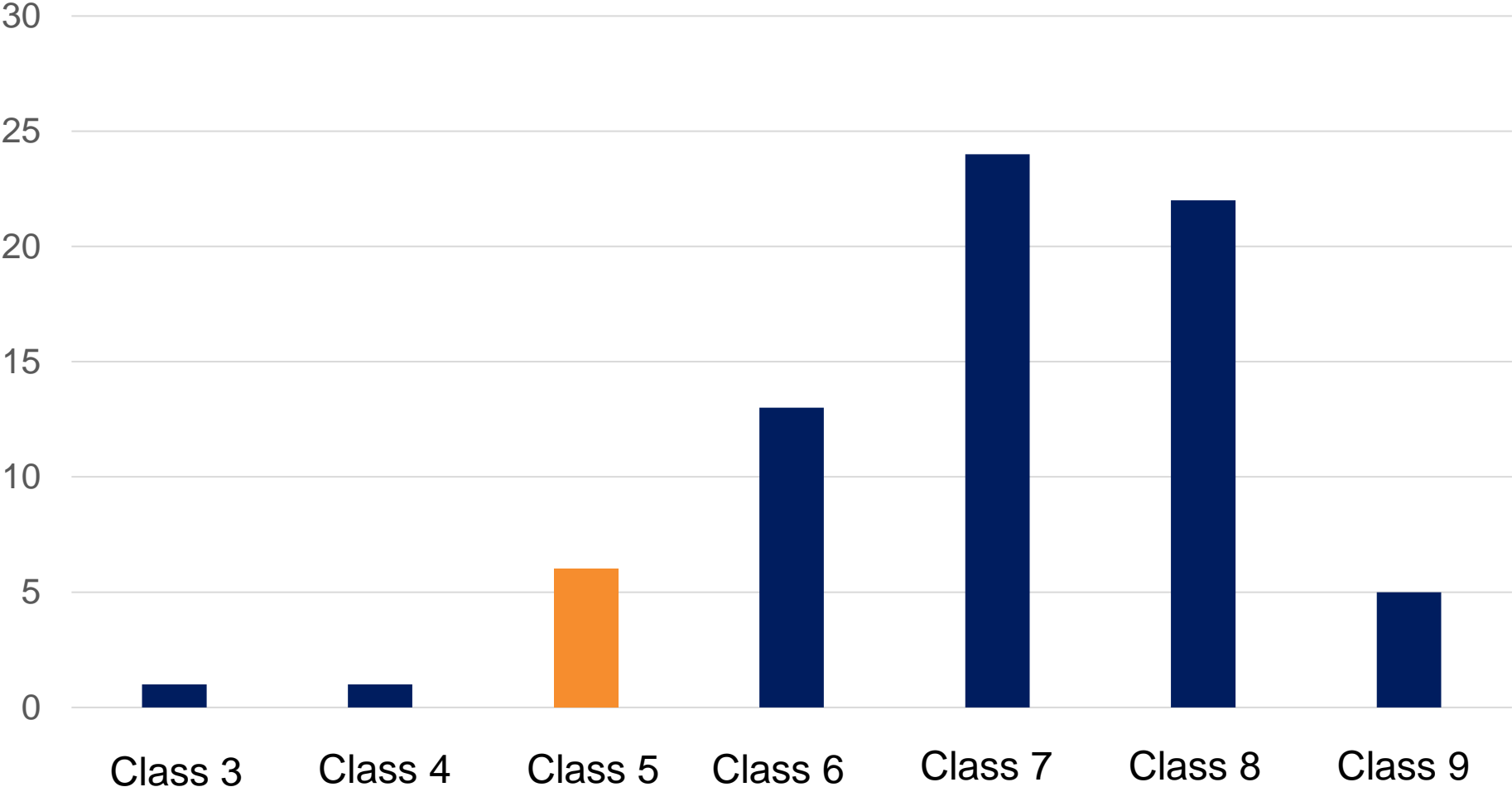


In the City of Houston 2020 CRS Verification the City of Houston received 3,004 credit points. Program prerequisites limited the City to Class 5.



# BENEFITS OF PARTICIPATING IN CRS

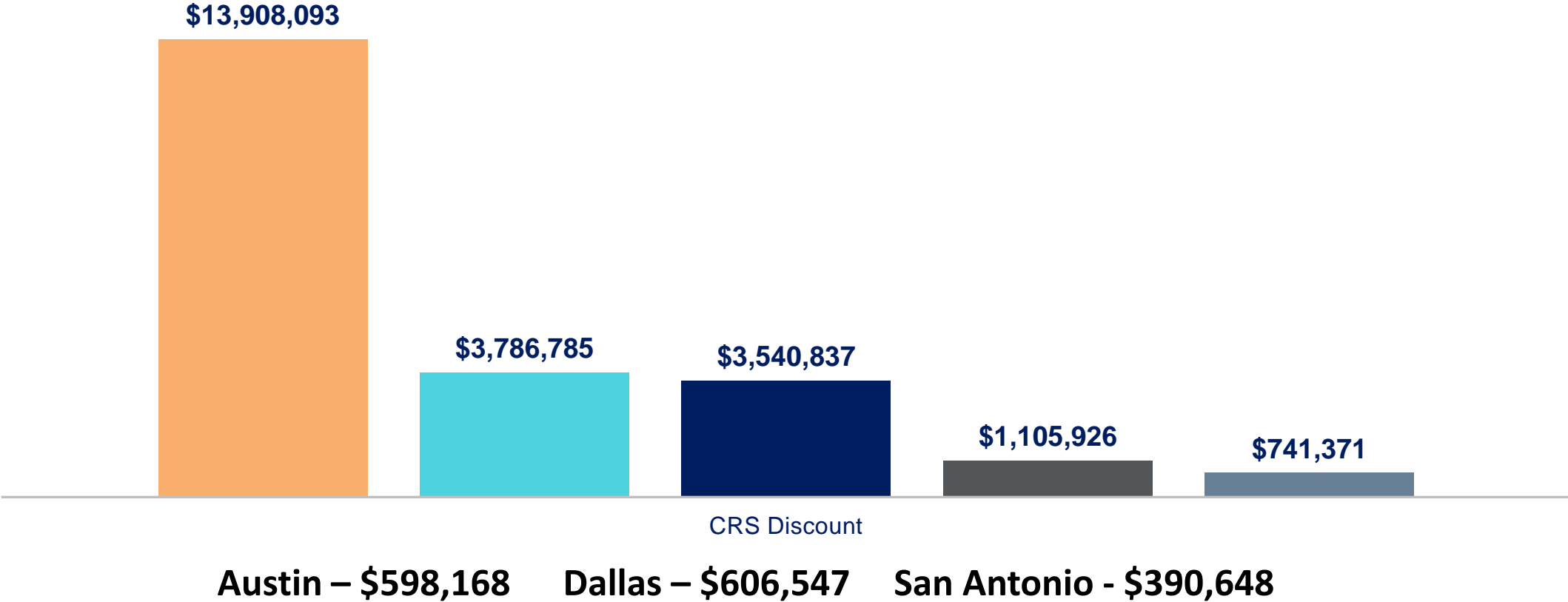
Number of Communities (Texas)



# BENEFITS OF PARTICIPATING IN CRS (ESTIMATED)

## Top 5 Largest CRS Discounts in Texas (2023)

■ Houston ■ Galveston ■ Harris County ■ League City ■ Pearland



City of Houston policy holders save almost \$14M/year on flood insurance premiums. Improving Community Rating System class ranking will yield greater savings.

# BENEFITS OF PARTICIPATING IN CRS

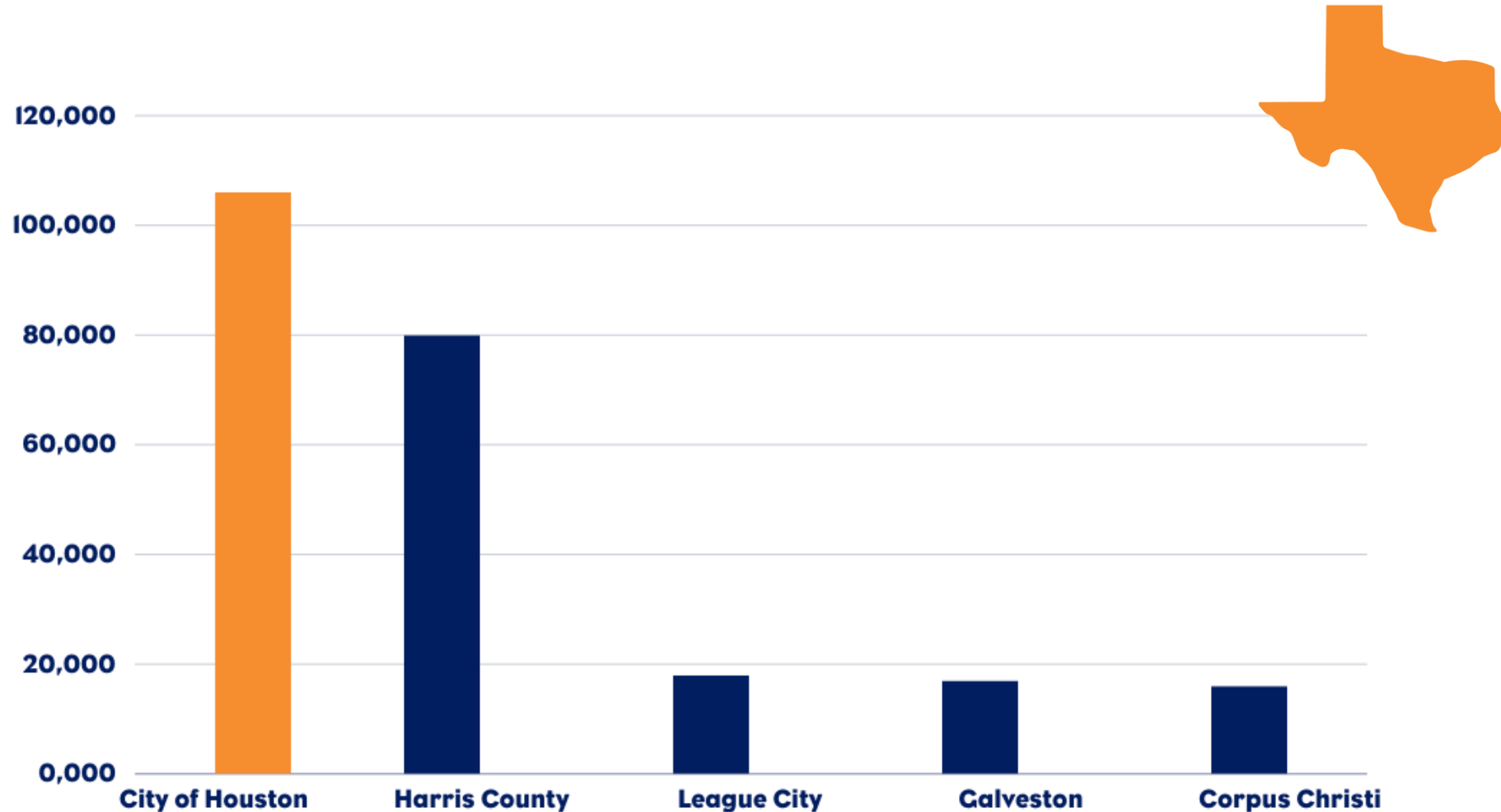


## GOAL 1

**WE WILL SUPPORT  
HOUSTONIANS TO BE  
PREPARED FOR AN  
UNCERTAIN FUTURE.**

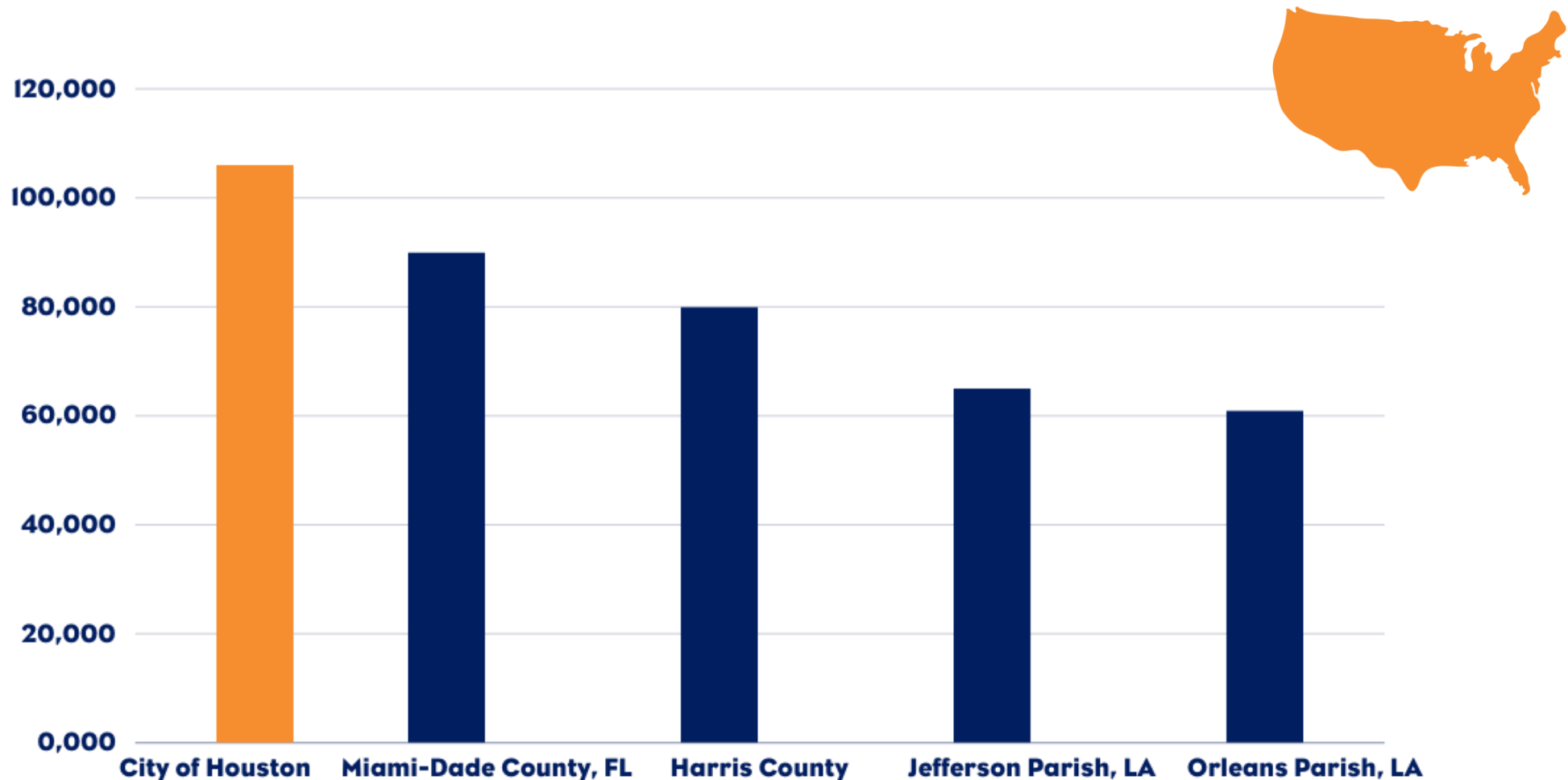
# BENEFITS OF PARTICIPATING IN CRS

National Flood Insurance Program (NFIP) by CRS Communities (Texas)

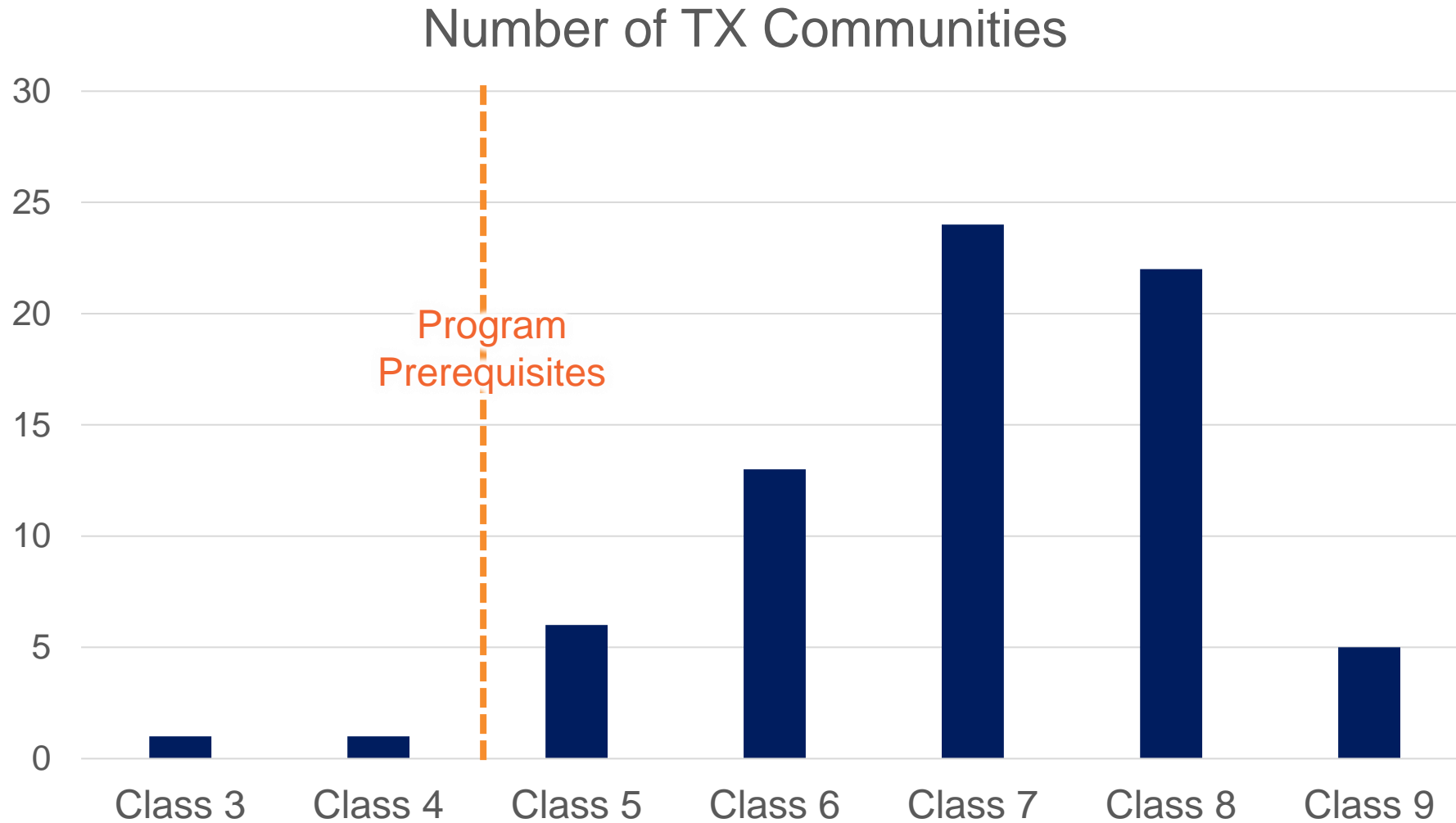


# BENEFITS OF PARTICIPATING IN CRS

National Flood Insurance Program (**NFIP**) by CRS Communities (Nationally)



# BENEFITS OF PARTICIPATING IN CRS



# CLASS 4 PREREQUISITES



*Flood Warning and Response/Dams - Satisfied*



*Building Codes - Satisfied*



*Hazard Mitigation Plan - Satisfied*



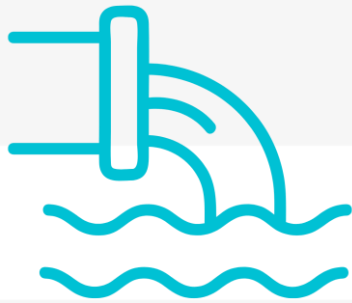
*Watershed Master Plan - Unsatisfied*

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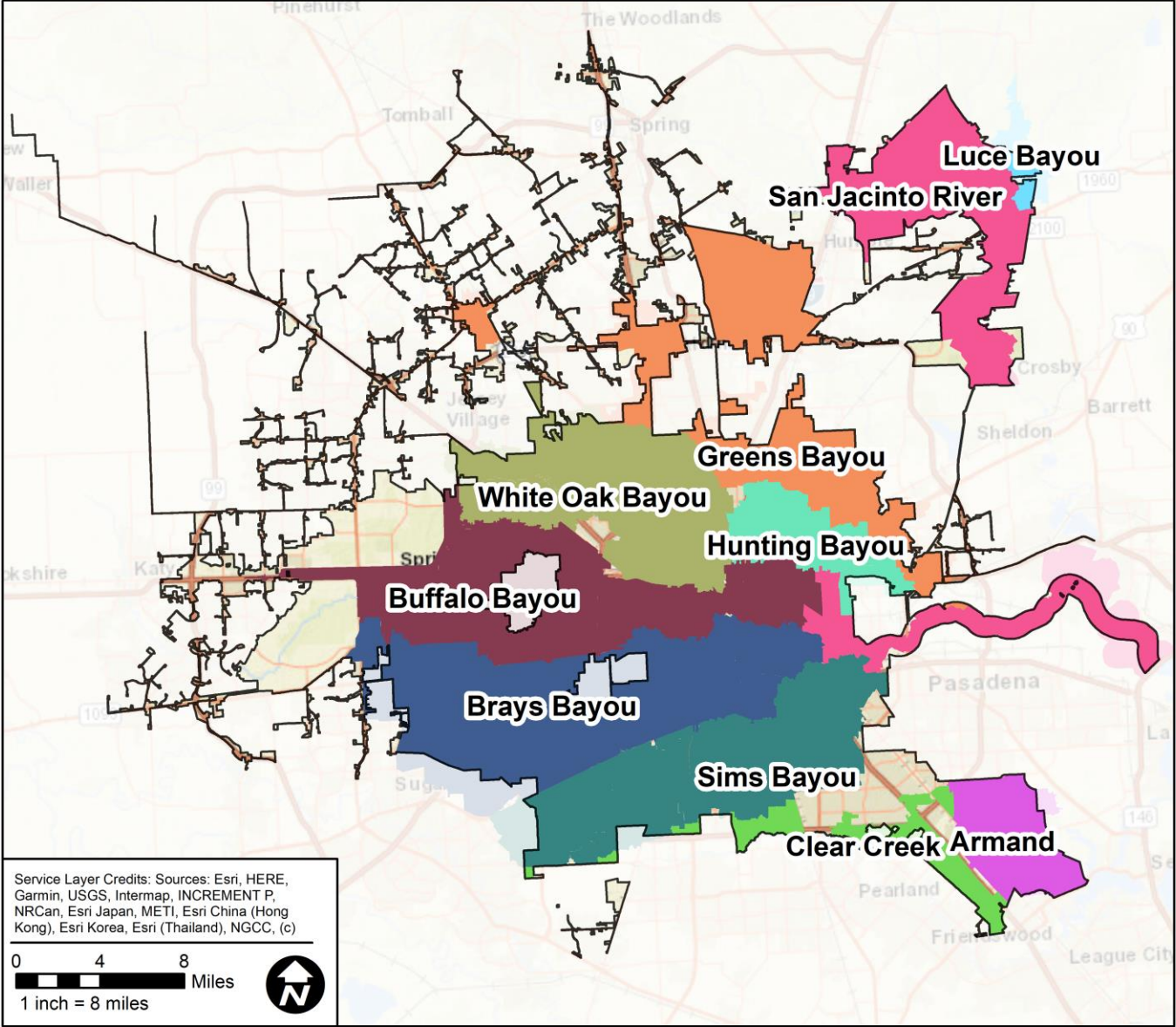
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# WATERSHED MASTER PLAN



# WATERSHED MASTER PLAN

## Historic Schedule

- 1979 – COH enters NFIP
- 2001 – COH enters CRS (Class 8)
- 2009 – COH achieves CRS Class 5
- 3/6/2024 – CRS Reverification meeting

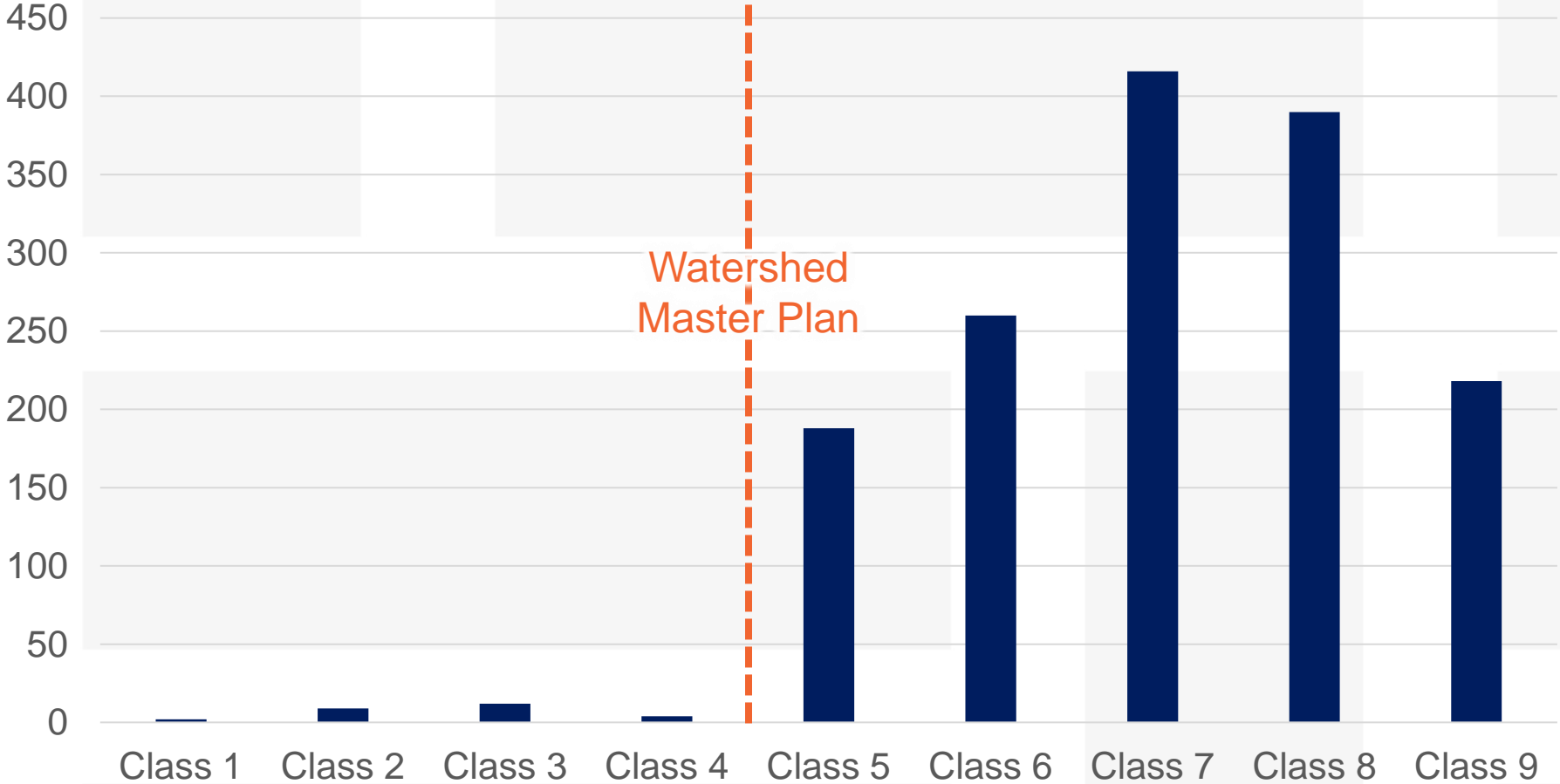
## Expected Schedule

- *6/10/2024 – WMP submitted for FEMA review*
- *Will require adoption by City Council*
- *7/1/2024 – FEMA closes reverification file*
- *8/15/2024 – FEMA closes final review*
- *4/1/2025 – CRS discounts go into effect*

# WATERSHED MASTER PLAN



Number of Communities (Nationally)



**QUESTIONS?**

# Thank you!



[houstonpublicworks.org](http://houstonpublicworks.org)

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