

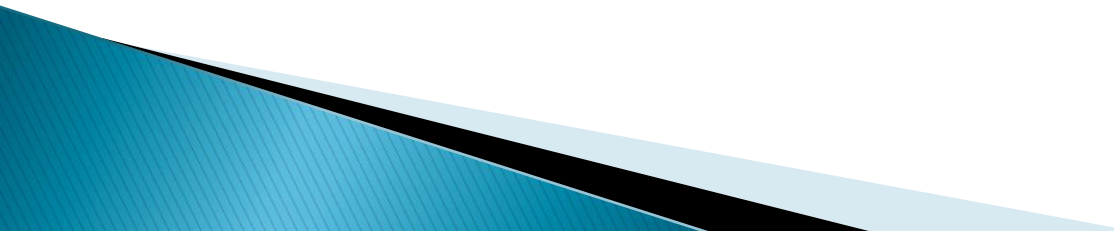


# City of Houston Floodplain Management Plan

Transportation, Infrastructure & Technology Committee

August 14, 2012

# Floodplain Management Plan

- ▶ Required to Maintain City's CRS Rating
  - ▶ CRS Rating = Insurance Premium Discounts
  - ▶ Available due to City's participation in NFIP
  - ▶ Summary of City Floodplain Processes/Actions
  - ▶ Changes no Regulatory Requirements
  - ▶ Documentary Evidence of Houston Strategies
- 



# Community Rating System (CRS)

- ▶ Voluntary incentive program
- ▶ Recognizes and encourages local standards above FEMA minimum requirements
- ▶ Challenged to meet 3 goals of the CRS:
  - Reduce flood losses;
  - Facilitate accurate insurance rating; and
  - Promote the awareness of flood insurance.
- ▶ Insurance premium rates discounted to reflect the enhanced Houston standards

# Benefits of CRS

- ▶ 25% Premium Savings – Flood insurance policy holders (100 year Floodplain)
- ▶ 25% Premium Savings – Flood insurance policy holders (Floodway)
- ▶ 10% Premium Savings – Flood insurance policy holders (500 year floodplain) –
- ▶ Discounted Rate not available to Preferred Risk policy holders
- ▶ COH Class 5 rating – saves COH policy holders approx. \$10M/year on flood insurance premiums



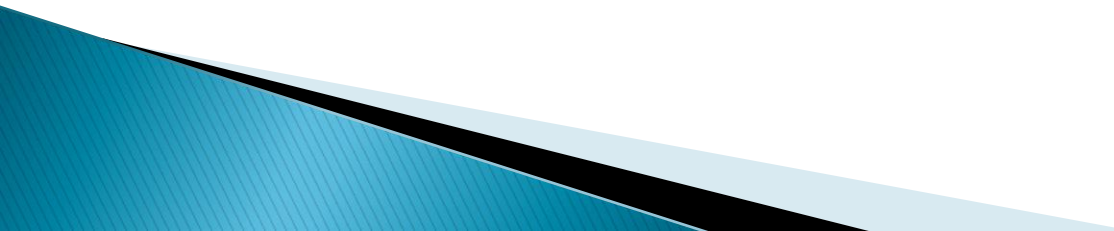
# Community Rating System (CRS) History

- ▶ 1979 – Houston enters Regular NFIP program
- ▶ 2001 – COH enters the CRS program at Class 8 (Class 1 is best, Class 10 is base level)
- ▶ 2008 – COH improves its rating to Class 6
- ▶ 2009 – COH improves its rating to Class 5
  - Houston is largest City in US with Class 5 rating
  - Houston is one of less than 5 communities in Texas with a Class 5 rating

# Floodplain Management Plan (FMP)

- ▶ Not a new document for Houston
- ▶ 2001 FMP rolled into Citywide Hazard Mitigation Action Plan (HMAP)
- ▶ Identifies strategies to reduce flood losses and impacts from flooding
  - Protection of the floodplain's natural and beneficial functions
  - Flood mitigation activities (Floodproofing, buyouts, etc.)
  - Promote awareness of the City's flooding problems
- ▶ Fulfills requirements for participation in CRS

# Why FMP and not HMAP?

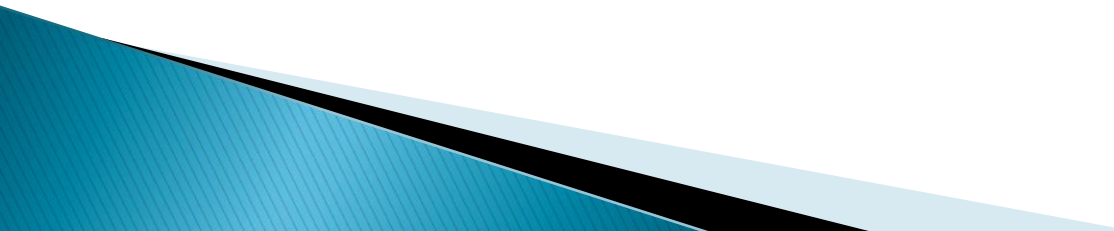
- ▶ HMAP covers all potential City Hazards
  - ▶ FMP focuses only on Flooding/Flood Mitigation
  - ▶ Updates on Predictable Schedule
  - ▶ Not reliant on Office of Emergency Management schedule
  - ▶ Opportunities for greater credit under CRS
  - ▶ Allows for public engagement in future
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# FMP Summarizes Activities

- ▶ FMP Reports on Existing Discussions with Public and Agencies on Drainage/Flood Mitigation:
  - Annual District CIP Meetings
  - Rebuild Houston Oversight Committee Meetings
  - Transportation, Technology and Infrastructure Committee Presentations
  - Quarterly Meetings of Regional Flood Management Council (HGAC)
  - Monthly meetings between PWE & Harris County Flood Control District

# Actions

- ▶ Committee approval of FMP
  - ▶ Motion for Council consideration in support of FMP
  - ▶ Submit FMP with other Documentation to complete CRS
  - ▶ Plan for further discussions related to Flood Loss Reductions and Floodplain Mitigation
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Questions?

