

CITY OF EL PASO, TEXAS
AGENDA ITEM DEPARTMENT HEAD'S SUMMARY FORM

DEPARTMENT: Engineering Department

AGENDA DATE: July 27, 2010

CONTACT PERSON/PHONE: R. Alan Shubert, P.E. - ext. 4423

DISTRICT(S) AFFECTED: Citywide

SUBJECT:

An update regarding the issuance of the 2010 preliminary Flood Insurance Rate Maps by the Federal Emergency Management Agency (FEMA) and related efforts underway for the Community Rating System.

BACKGROUND / DISCUSSION:

PRIOR COUNCIL ACTION:

None

AMOUNT AND SOURCE OF FUNDING:

N/A

BOARD / COMMISSION ACTION:

N/A

*****REQUIRED AUTHORIZATION*****

LEGAL: (if required) _____ **FINANCE:** (if required) _____

DEPARTMENT HEAD: _____
(Example: if RCA is initiated by Purchasing, client department should sign also)
Information copy to appropriate Deputy City Manager

APPROVED FOR AGENDA:

CITY MANAGER: _____

DATE: _____



2010 FEMA Flood Insurance Rate Maps & Community Rating System



July 27, 2010



Overview

- Draft Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) released June 18th
 - Technical review by City's floodplain administration
- Changes from 2007 proposed maps extensive
 - Approx. 22,000 properties removed from floodplain
 - IBWC certification of Rio Grande levees downstream of American Dam
 - Appeals/protests administered by City
- Changes from current maps
 - Approx. 9,000 properties now removed from floodplain
 - Upper Valley only area of negative impact
 - Approx. 5,300 properties mapped into floodplain

Parcels in Floodplain by Area

	Total	LV	NE	East	Central	UV	West
Current	33,233	9,342	8,334	3,780	2,493	3,516	5,768
2010 Preliminary	24,484	4,620	6,007	1,230	2,204	8,815	1,608
Difference	-8,749	-4,722	-2,327	-2,550	-289	+5299	-4160



FEMA Adoption Process

- Proposed map revisions not effective until formal process completed
- FEMA determines *actual* timeline:
 1. 90-Day appeal/protest period for public to provide engineering data
(Effective July 18, 2010-October 18, 2010)
 2. FEMA review period to consider appeals/comments and make revisions
(Expected completion late 2010)
 3. Public notice in local newspaper 6 months in advance of effective date *(Late 2010)*
 4. New Flood Insurance Rate Maps become effective
(Mid 2011)



National Flood Insurance Program

- Provides federally backed flood insurance to communities that qualify
 - Must enact/enforce floodplain regulations
- El Paso adopted and enforces a floodplain management ordinance
 - Regulates development in flood hazard areas
 - Addresses the impact of new development and existing conditions



Reminder: Flood Insurance

- Grandfathered Rules
 - Applies to structures built before revisions are effective
 - Zone locked in, NOT rate
 - Property owners encouraged to confer with personal insurance agent



Appeals/Protests

- All appeal/ protest information must be submitted to Floodplain Administration for the City not FEMA
- To view current and proposed maps:
City's homepage www.elpasotexas.gov under News & Notices, *FEMA Flood Zone Maps*
- Information may be submitted electronically at FEMAAppealandProtest@elpasotexas.gov
- Mailing address and phone number:
Floodplain Administration
2 Civic Center Plaza-4th
El Paso, Texas 79901
541-4200
- Properties outside city limits must contact the County Floodplain Administrator (546-2015)



FEMA's Community Rating System



Purpose

Community Rating System (CRS) is a voluntary program for communities participating in the National Flood Insurance Program. Seeks to:

- Reduce flood damage to insurable property
- Strengthen and support the insurance aspects of the National Flood Insurance Program
- Encourage a comprehensive approach to floodplain management
 - Involve state and regional agencies and private organizations that support and assist city, county, and tribal governments



Strategies

- Incentives for communities that go above and beyond:
 - Minimum floodplain management requirements
 - Minimum national standards for construction
- Flood insurance premiums adjusted to reflect community activities that:
 - Reduce flood losses
 - Facilitate accurate insurance rating
 - Promote the awareness of flood insurance



Impact

- Flood insurance premium rates discounted in increments of 5%
 - Class 1 community receives 45% premium discount
 - Class 9 community receives 5% discount
- Today, El Paso has class 9 rating
 - Target Rating of 7 would yield 15% discount
 - As of 3/2010 5,259 active policies
 - Represents savings of approximately \$435,484

CRS Eligible Communities

TX Community	Current Class	% Discount
Plano	5	25
Houston	5	25
Austin	6	20
San Marcos	7	15
Dallas	7	15
Lubbock	8	10
Arlington	8	10
El Paso	9	5
Corpus Christi	9	5
Denton	10	0

Source: <http://www.fema.gov/library/viewRecord.do?id=3629>



Key Activities Underway

- Pursuing adoption of latest building codes
 - 2009 ICC edition
- Creation and implementation of first comprehensive “Outreach Strategy Pilot Program”
- Website Updates
 - New Flood Protection Information
 - Electronic copies of elevation certificates
- Field reviews with IBWC, USACE, Stormwater Utility
- Emergency management & preparedness
 - Dam safety
 - Early warning notification system (reverse notification)



Comments/Questions