

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

National Flood Insurance Plan

- COH enrolled in 1979
- Current Effective FEMA Floodplain Map 2007
- Chapter 19 Code of Ordinances (Floodplain Ordinance)
 - Fulfills FEMA enrollment requirements
 - Sets local standards for construction and floods
 - Includes Protections above FEMA minimum requirements
 - Factor in the CRS rating for Houston





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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

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



Questions?

