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
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
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?