



## Legislation Text

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**File #:** 20-0212, **Version:** 1

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Consider and take action on a resolution approving the City of League City's Repetitive Loss Area Analysis (Director of Engineering)

The National Flood Insurance Program (NFIP) provides federally backed flood insurance within communities that enact and enforce floodplain regulations. The NFIP has been effective in requiring new buildings to be protected from damage by a 1% chance flood, but flood damage still results from floods that exceed the base flood and from flooding that affects buildings constructed before a community joined the NFIP.

The City's membership in the NFIP allows us to participate in the Community Rating System (CRS). Under this program, communities can be rewarded for doing more than simply regulating construction of new buildings to the minimum national standards. Participation in the CRS allows flood insurance premiums for residents and business to be discounted to reflect the community's work to reduce flood damage to existing buildings, protect new buildings beyond the NFIP minimum, preserve and/or restore natural functions of floodplains, help insurance agents obtain flood data, and help people obtain flood insurance.

A community receives a CRS classification based on the total credit for its activities. There are 10 CRS classes. Class 1 requires the most credit points and gives the greatest premium reduction or discount, with Class 10 having the least credit points and no premium reduction. The City is currently rated a Class 6. This classification means that flood insurance policies within the Special Flood Hazard Area (SFHA) receive a 20% reduction in premiums and policies outside the SFHA receive a 10% reduction in premiums. Staff is currently working to obtain a Class 5 rating which will allow policies within the SFHA to have a 25% reduction in premiums.

As part of Staff's efforts to obtain a CRS Class 5 rating, the City's 1,183 repetitive loss properties were reviewed and broken out into 58 repetitive loss areas (RLA) so that a Repetitive Loss Area Analysis (RLAA) could be conducted. A RLAA is a detailed mitigation plan for a repetitive loss area. The CRS Coordinator's Manual outlines a 5-step process to be used in completing a RLAA.

The following notes steps that are to be followed and provides a brief update on Staff's efforts for each:

- Step 1: Advise all properties in the repetitive loss areas that the analysis will be conducted and request their input on the hazard and recommended actions.

Staff Efforts: In February 2020, Staff mailed 1,183 letters to property owners identified in the 58 RLAs. This letter explained the RLAA, its purpose, and what kind of information would be used in the report. The letter included a 10-question Flood Protection Survey. There were approximately 130 responses to the survey.

- Step 2: Contact agencies or organizations that may have plans or studies that could affect the cause or impacts of the flooding.

Staff Efforts: Staff included information related to the on-going, multi-jurisdictional Clear Creek and Dickinson Bayou studies that the City leads. In addition, staff reached out to the City of Friendswood, Harris County Flood Control District, and Galveston County to be sure that any projects they had on-going/planned would be addressed in the report.

- Step 3: Visit each building in the repetitive loss area and collect data.

Staff Efforts: Staff visited all 1,183 repetitive loss properties and collected data that was sufficient to do a preliminary determination of the cause of the repetitive flooding and of the mitigation measures that would be appropriate. These visits were conducted from the street. Staff did not enter the properties visited.

- Step 4: Review alternative approaches and determine whether any property protection measures or drainage improvements are feasible.

Staff Efforts: Staff reviewed area “As-Built” Plans and on-going/up-coming Capital Improvement Projects to help develop drainage improvements.

- Step 5: Document the findings.

Staff Efforts: Staff completed the analysis and placed the DRAFT version on the Engineering Department’s website on May 7, 2020 for public comment. The DRAFT was removed on May 14, 2020. What is being presented tonight is the final version minus private information (property owner names, addresses, etc.).

If the RLAA is approved, it will become a living document that will (1) document problem drainage areas within the City and (2) provide documentation on how the City is addressing these areas. Staff will also be required to provide annual updates to the CRS program.

Staff recommends approval of the City of League City’s Repetitive Loss Area Analysis.

Attachments:

1. Data Sheet
2. Proposed Resolution
3. Exhibit A - City of League City’s Repetitive Loss Area Analysis

FUNDING

{X} NOT APPLICABLE

STRATEGIC PLANNING

{X} Addresses Strategic Planning Critical Success Factor #3, Action Item C

{ } NOT APPLICABLE