Draft FIRMS & FIS

- Preliminary Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) for El Paso Community released in June, 2010
- Stems from FEMA’s national effort to modernize maps
- Changes from current/effective maps:
  - Approx. 9,000 properties now removed from floodplain
  - Approx. 5,300 properties mapped into the floodplain
  • Upper Valley Area largest impact
### Parcels in Floodplain by Area

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>LV</th>
<th>NE</th>
<th>East</th>
<th>Central</th>
<th>UV</th>
<th>West</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current</td>
<td>33,233</td>
<td>9,342</td>
<td>8,334</td>
<td>3,780</td>
<td>2,493</td>
<td>3,516</td>
<td>5,768</td>
</tr>
<tr>
<td>2010 Preliminary</td>
<td>24,484</td>
<td>4,620</td>
<td>6,007</td>
<td>1,230</td>
<td>2,204</td>
<td>8,815</td>
<td>1,608</td>
</tr>
<tr>
<td>Difference</td>
<td>-8,749</td>
<td>-4,722</td>
<td>-2,327</td>
<td>-2,550</td>
<td>-289</td>
<td>+5299</td>
<td>-4160</td>
</tr>
</tbody>
</table>
FEMA Adoption Process

- FEMA determines timeline:
  1. 90-Day appeal/protest period for public to provide engineering data
  2. FEMA review period to consider appeals/comments and make revisions
  3. Public notice in local newspaper 6 months in advance of effective date for New Flood Insurance Rate Maps
Appeal/Protest Period

- Effective March 4, 2011-June 2, 2011
  - 90-day appeal and protest period for residents and property owners
  - Opportunity to provide comments and technical information refuting Flood Insurance Rate Maps and Flood Insurance Study
Flood Zone Information

• To view current and proposed maps:
  City’s homepage [www.elpasotexas.gov](http://www.elpasotexas.gov) under News & Notices, *FEMA Flood Zone Maps*

• All appeal/protest information must be submitted to Floodplain Administration for the City not FEMA
  – Information may be submitted electronically at [floodzones@elpasotexas.gov](mailto:floodzones@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)
To view the proposed Flood Insurance Rate Map (FIRM), please see maps provided below or visit:

FloodZone search by address

To view the base flood elevation notices online, please visit: http://www.floodmaps.fema.gov/fhm/Scripts/bfe_main.asp

Appeal and Protest Information

- Appeals and Protests, Supporting Data and Documentation
- Appeals and Protests, Information for Owners
- Appeals and Protests, Required Support Data and Documentation for Property Owners
- How to Appeal a Base Flood Elevation

IMPORTANT – this document should be included with each appeal/protest:

- Application Information for Protest or Appeal of a Preliminary Flood Insurance Rate
- Flood Insurance Information
  - Information may be submitted electronically at floodzones@elpasotexas.gov
  - Or mailed to the following address:
    Floodplain Administration
    2 Civic Center Plaza-4th
    El Paso, Texas 79901
  - All appeal/protest information must be submitted to Floodplain Administration for the City not FEMA
  - Individuals who reside outside city limits must contact their respective Floodplain Administrator (El Paso County, 546-2015)

For more information, please contact the
Floodplain Administration Office at 541-4200 Or
Efforts in Motion

• Continued coordination with local and state partners: 
   *Congressman Reyes’ Office, FEMA and International Boundary & Water Commission*
   
   – Pursuing “Zone A99” designation from FEMA
     • Provided to communities that have achieved adequate progress for construction or restoration projects (levee system)
     • Properties located within zone would receive same insurance rates that would be applicable once work is complete
     • Westside of river (Stateline to Mesilla Dam)  
       – Spring 2012
     • Eastside of river
       – To be determined
CRS Update

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
• 5,259 active policies in 2010
• Represents savings of approximately $435,484
## CRS Eligible Communities

<table>
<thead>
<tr>
<th>TX Community</th>
<th>Current Class</th>
<th>% Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plano</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>Houston</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>Austin</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>San Marcos</td>
<td>7</td>
<td>15</td>
</tr>
<tr>
<td>Dallas</td>
<td>7</td>
<td>15</td>
</tr>
<tr>
<td>Lubbock</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Arlington</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>El Paso</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Corpus Christi</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Denton</td>
<td>10</td>
<td>0</td>
</tr>
</tbody>
</table>

*Source: [http://www.fema.gov/library/viewRecord.do?id=3629](http://www.fema.gov/library/viewRecord.do?id=3629)*
Key Activities Underway

• Adoption of latest building codes
  – 2009 ICC edition
• Creation and implementation of first comprehensive “Outreach Strategy Pilot Program”
• Website Updates
  – Preliminary FIRMS & FIS
  – New Flood Protection Information
  – Electronic copies of elevation certificates
• Field reviews with IBWC, USACE, Stormwater Utility
• Emergency management & preparedness
  – Early warning notification system (reverse notification)
Comments/Questions