

# Regional Flood Management Committee

Quarterly Meeting, 7/31/24  
Online, Via Zoom



Regional Flood Management Committee

1

## AGENDA

1:30 PM	<p>Welcome</p> <p>Roll Call</p> <p>Public Comment (3 minutes per speaker)</p>
1:40 PM	<p><b>Speaker Presentation: 2024 Hurricane Preparedness</b>  <i>Alexandria Watson, Communications Coordinator</i>  <i>Keith Garber, Principal Graphic Designer</i>  Houston-Galveston Area Council (H-GAC)</p>
2:10 PM	<p><b>Speaker Presentation: NFIP and Substantial Damage Resources</b>  <i>Gilbert Giron, MPA, CFM, Regional Flood Insurance Liaison</i>  Federal Emergency Management Agency (FEMA), Region 6</p>
2:55 PM	<p><b>Other Announcements or Business</b>  <i>Member Roundtable- Hurricane Beryl Recovery Updates</i></p> <p>Next Meeting Reminder</p>
3:30 PM	Adjourn




Regional Flood Management Committee

2


**Roll Call**  
*Primary and Alternate Board Members*

**Please unmute your microphone and voice that you are present at the meeting when you hear your name called**

Tap on the base of the microphone to turn on  
The microphone light will turn **green**



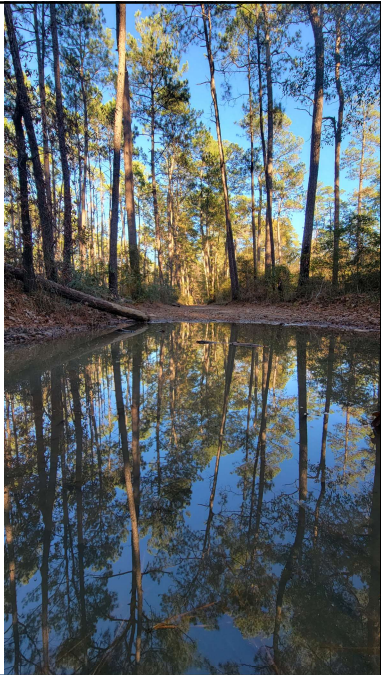
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3

**Public Comment**  
*3 Minutes Per Speaker*

**We will inform you when your 3 minutes are over**



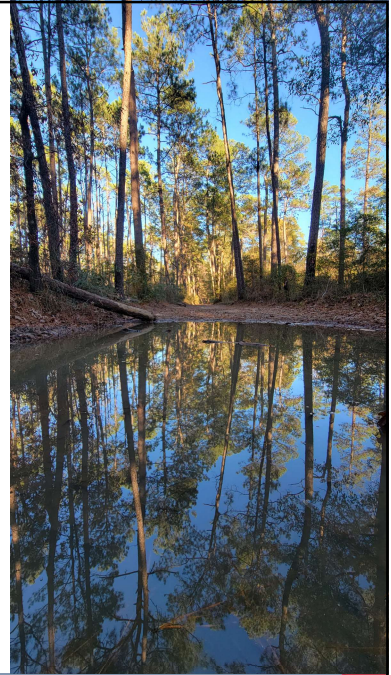
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4

# Speaker Presentation: 2024 Hurricane Preparedness

Alexandria Watson, Communications Coordinator  
Keith Garber, Principal Graphic Designer  
Houston-Galveston Area Council (H-GAC)



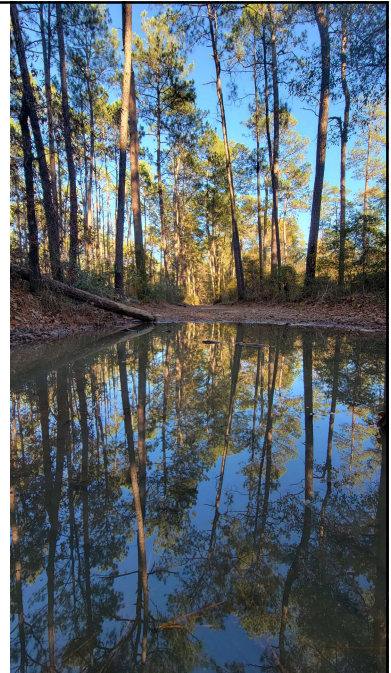
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5

# Speaker Presentation: NFIP and Substantial Damage Resources

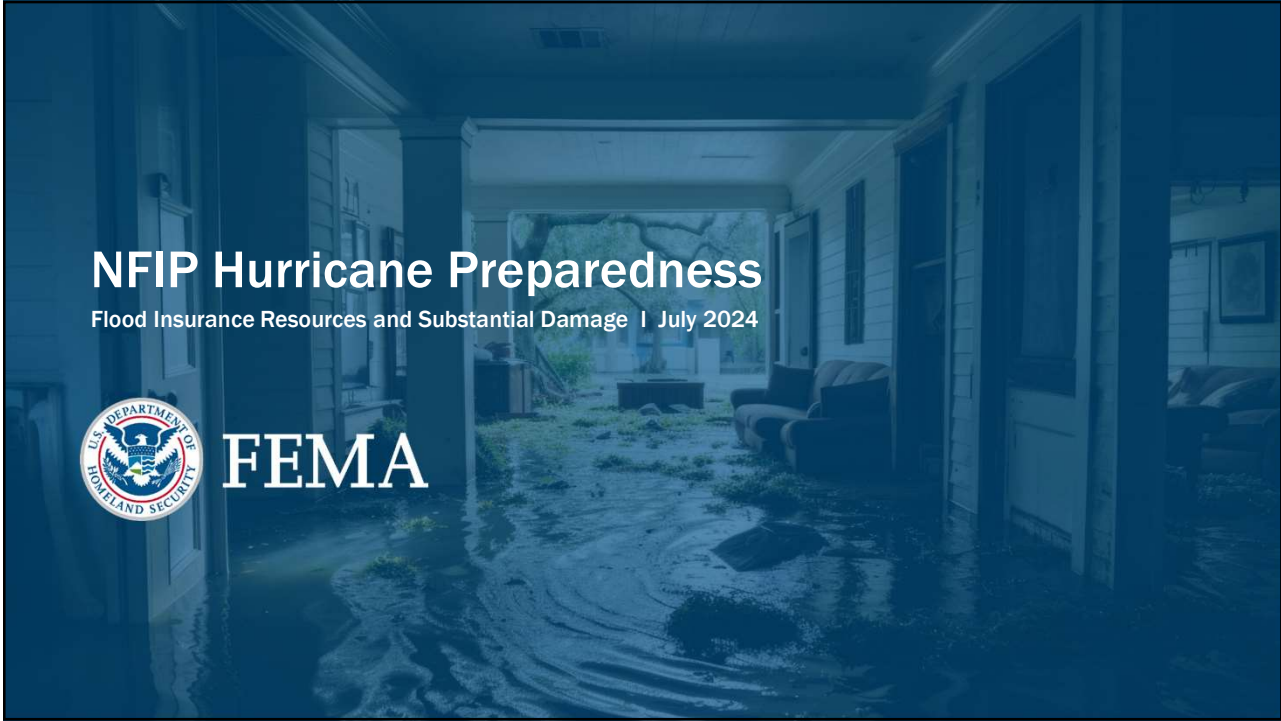
Gilbert Giron, MPA, CFM  
Regional Flood Insurance Liaison  
Federal Emergency Management Agency (FEMA), Region 6



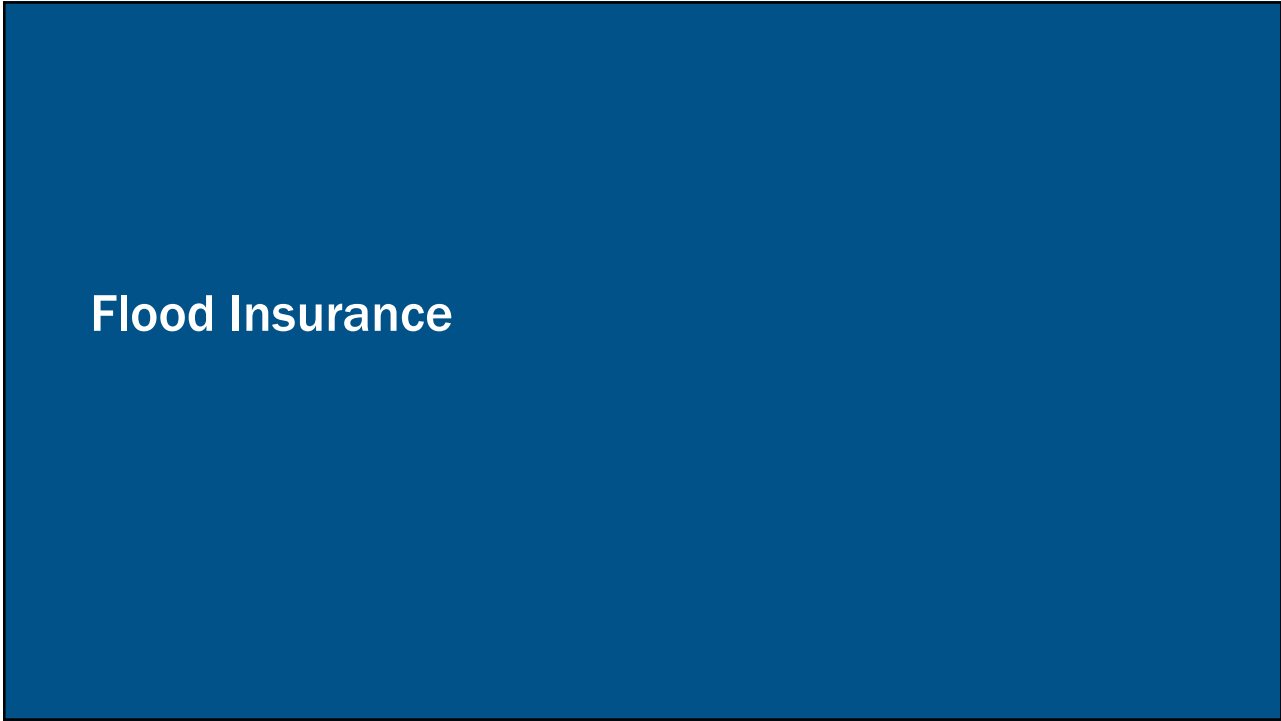
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6



1



2

## 5 Basic NFIP Policy Facts



1. Only pays for direct physical loss by or from “flood” damage.
  - Wind driven rain damage is not covered under an NFIP policy, but “mudflow” (“a river of liquid and flowing mud”) is covered.
2. Residential and Non-residential policies.
  - Residential coverage limits: \$250,000 for structure, \$100,000 for contents. Separate deductibles.
  - Non-residential coverage limits: \$500,000 for structure, \$500,000 for contents. Separate deductibles.
3. Renters can get flood insurance too. All households need to consider content coverage. It’s not automatically included in the policy.
4. Limited coverage in basements.
5. Purchase through licensed property and casualty insurance agents who sell and service NFIP policies through the NFIP Direct or Write-Your-Own Companies.



Federal Emergency Management Agency 3

3

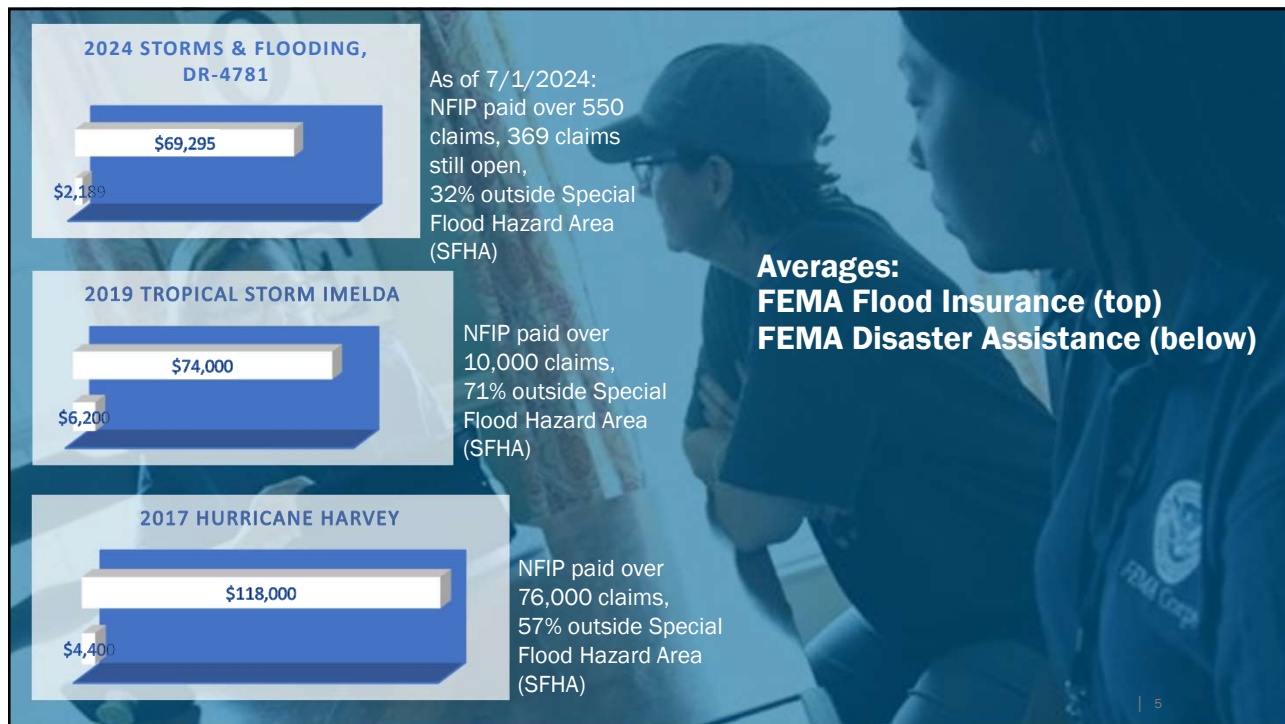
**Disaster assistance is not the same as flood insurance.**  
Without flood insurance most residents have to pay out of pocket or take out loans to repair and replace damaged items. Federal assistance is not always available and is not enough to get you back to your pre-disaster condition.

**Get the amount of flood coverage you can afford, now.**  
Ask your insurance agent to quote you different levels of flood insurance coverage. Don't wait: 30 day waiting period.

**Renters can get flood insurance too.**  
Get contents coverage to be able to replace your belongings.

**Every flood zone has some flood risk.**  
Flood insurance is needed and available in all flood zones.

4



5

### Did you or the previous owner of your home receive FEMA disaster assistance for a past flood?

You may be one of thousands of households with a flood insurance requirement. Questions? Contact the FEMA Help Line at 1-800-621-3362.

**Requirement to Maintain Flood Insurance**  
 Your home is located in a Special Flood Hazard Area and was damaged by flooding. If you keep the money FEMA gives you, you will be required to buy and keep flood insurance with building coverage. You will need to keep it as long as you live in your home or a future flood risk map shows your home is no longer in a Special Flood Hazard Area. If you sell your home, the new owner will be required to buy and keep flood insurance.


FEMA may be able to purchase flood insurance coverage for you if you meet the required criteria. If you qualify, you will get an additional letter.

**If you do not buy flood insurance or if you let it lapse, you may not be approved for some forms of FEMA assistance in future disasters. If you do not agree to buy and keep flood insurance, you have 30 days from the date of this letter to return all FEMA Home Repair Assistance that flood insurance would have covered.**

*FEMA assistance letter*


**Not Approved - Noncompliant with Flood Insurance Requirement (NCOMP - HR)**  
 Your application cannot be approved for Home Repair or Replacement Assistance because you didn't maintain a flood insurance policy.



*FEMA ineligibility letter*



NATIONAL FLOOD INSURANCE PROGRAM  
**FEDERAL DISASTER ASSISTANCE**

## MEETING THE FLOOD INSURANCE REQUIREMENT




 FEMA 

[NFIP Federal Disaster Assistance: Meeting the Flood Insurance Requirement \(floodsmart.gov\)](https://www.floodsmart.gov)

Federal Emergency Management Agency 6

6



**FEDERAL REGISTER**  
The Daily Journal of the United States Government


Individual Assistance Program Equity

A Rule by the Federal Emergency Management Agency on 01/22/2024

Comments on this document are being accepted at Regulations.gov. [SUBMIT A FORMAL COMMENT](#)

7 comments received. View posted comments

## Good news: Three-year, post-disaster NFIP policies expected to increase



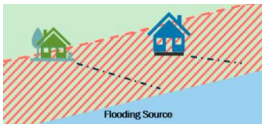
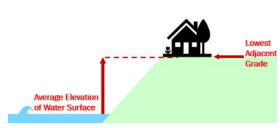
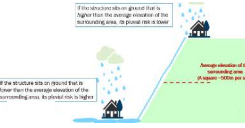

- In addition to other changes to FEMA disaster assistance, more survivors may be eligible for three-year Group Flood Insurance Policies (GFIPs).
- Read about the changes to FEMA's disaster assistance, and make public comments until July 22, 2024 [here](#).

Per IAPPG 1.1, FEMA directly purchases GFIP certificates on behalf of applicants who are required to purchase and maintain flood insurance but who may not otherwise be able to purchase a policy. This assistance is provided as a part of the effort to reduce future expenses from floods. As required by existing regulations at 44 CFR 206.119(a), applicants must apply for and be denied an SBA loan before receiving a GFIP certificate under ONA. This rule will remove this SBA requirement, which increases the number of applicants in SFHAs that are eligible to receive a 3-year policy from FEMA following a flood disaster.<sup>[12]</sup>


7

## What does the average NFIP policy cost?


Each structure is different, and multiple variables will affect [price](#).

- Contact a licensed property insurance agent or broker to get a quote. Ask for quotes at different levels of coverage.
- Under the new flood insurance pricing system, an [Elevation Certificate](#) (EC) may be used, but they are no longer required. Note, ECs will still be required by many communities for [floodplain management](#) purposes in regulated flood areas. In flood Zone X, along with other zones, you can fill out the new Section H by measuring your first floor height. Give this to your agent.



**SECTION H – BUILDING'S FIRST FLOOR HEIGHT INFORMATION FOR ALL ZONES (SURVEY NOT REQUIRED) (FOR INSURANCE PURPOSES ONLY)**

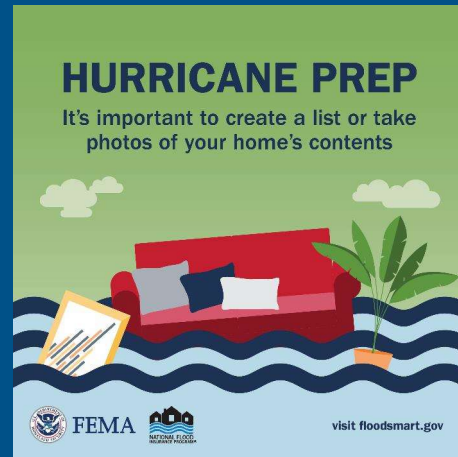


Federal Emergency Management Agency

8

## Prepare now

- Talk to an insurance agent today, 30-day waiting period applies. [Find an NFIP Flood Insurance Provider](#)
- Create a photo and video inventory of your home and belongings. Email to yourself, save to the cloud, send to a relative. Use this free NAIC smartphone [app](#).
- If flooding exists near your location, Standard NFIP policies cover up to \$1,000 to protect insured property and up to \$1,000 to relocate insured property under [Flood Loss Avoidance](#).



## Promote this NFIP Support Number (877) FEMA-MAP

FEMA Mapping and Insurance eXchange



**(877) 336-2627**  
**press option 4**  
**for flood insurance**

[FMIX](#) | [Floodmaps](#) | [FEMA.gov](#)

## Available Help

- Flood map questions
- Flood insurance questions
- Finding an NFIP flood insurance provider
- Remembering who your NFIP flood policy is with, if you need to make a claim
- Flood map change questions
- Information in Spanish



**RESOURCE LIBRARY**

The National Flood Insurance Program (NFIP) offers a variety of resources to help policyholders, agents and the public. Topics range from navigating flood insurance policies to guidance before, during and after a disaster. Printed copies of these publications can be ordered for free using our [publication order form](#).

Keyword search:

Filter by: Flood Risk Type Resource Type Language Regions

**FEATURED TOOLKITS**

- Riverine Flooding Toolkit
- Flood After Fire Toolkit
- Hurricane Toolkit

**PUBLICATIONS ORDER FORM**

Publication Title	Price	Availability
Understanding Flood Loss Avoidance	\$0.00	Available
Retaining Flood Loss Assistance	\$0.00	Available
Public Details	\$0.00	Available
Payments & Protections	\$0.00	Available
After a Flood	\$0.00	Available
Subsequent Damages	\$0.00	Available

## Find Publications and Links in Multiple Languages

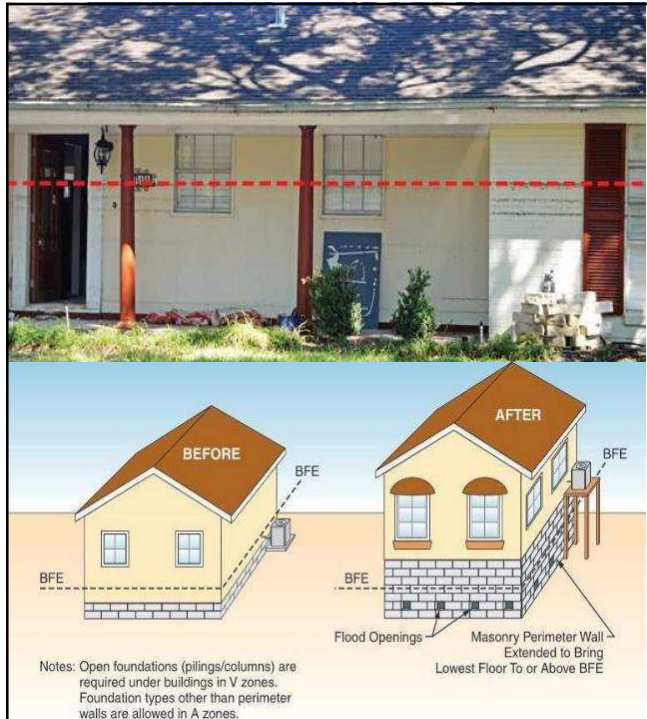
- | [Resource Library | FloodSmart](#)
- | [NFIP Publications Order Form | FloodSmart](#)

Federal Emergency Management Agency 11

11

# Substantial Damage

12



## What is Substantial Improvement (SI)/Substantial Damage (SD)?

### SD/SI structures

- All costs to repair or improve  $\geq$  50% of pre-damage/pre-improvement market value
- Damaged by **any source** or improved
- Below Base Flood Elevation (BFE)

### SD/SI structures must come into compliance post-event

- Elevate, demo/rebuild, relocate

## NFIP-participating communities are required to adhere to locally-adopted regulations to remain in good standing with the NFIP. Have a process.

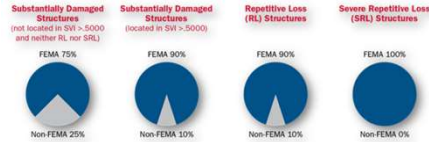


- FEMA's free [Substantial Damage Estimator](#) (SDE) 3.0 Tool can help with damage inventory and calculating the information needed for a determination.
- Need help doing floodplain damage assessments? Reassign staff, use a contractor, request mutual aid. Agreements and contracts take time to secure following federal procurement.



## The locally determined SD Letter helps open up grant funding opportunities

- **Non-Disaster Mitigation Grants**
  - Flood Mitigation Assistance ([FMA](#)) grant
  - Building Resilient Infrastructure and Communities ([BRIC](#)) grants
- **Post-Disaster Grants**
  - Hazard Mitigation Grant Program ([HMGP](#))
  - FMA [Swift Current](#)



[HMA BCA Waiver for Riverine Acquisition of SD Structures Page 115](#)

NFIP Policyholders who have a flood loss, get the community's SD letter, and are eligible can assign their benefit of up to \$30,000 for [Increased Cost of Compliance](#) (ICC) to their community. FEMA will count the ICC claim monies as non-Federal matching funds when applying for mitigation grants.



## Be ready, your community may have reporting requirements.

- 3 months
- 6 months
- 12 months
- 24 months
- Images shown are examples. You will be provided with a spreadsheet to fill out.

Community Summary Post-Disaster Reporting Form

**Community Information**

Community Name:  FPA Phone #:

FPA Name (First, Last):  FPA Email:

Community mailing address:

**Post-Disaster Permitting Information**

# of Structures Inspected:  # of Substantial Damage Letters Sent:

Method of Substantial Damage Data Collection:  # of Non-SD Letters Sent:

# of Substantial Damage Determinations:  # of Permits issued:

# of Structures Applying for ICC:

Full Address	SD %	Status	Site Inspected	Substantial Damage Letter	Permit Issued	Permit Type Issued	Elevation Certificate	Fair Market Value Type	Fair Market Value Amount	Cost of Work
		Repaired/Under Repair	Yes	Substantially Damaged Letter Sent					-	



## Disaster Recovery Reform Act (DRRA), Section 1206

- Provides communities with resources to administer and enforce building code and floodplain management regulations by reimbursing eligible work and costs through FEMA's Public Assistance (PA) program
- Hundreds or thousands of damaged structures may need repairs, permits, and inspections in your community after a disaster
- Funding is limited to **180 days** following a major disaster declaration for PA Categories C-G, reimbursed at the permanent work cost-share applicable to the disaster

[Public Assistance Companion Guide Disaster Recovery Reform Act Section 1206 \(fema.gov\)](#)




### Public Assistance Companion Guide Disaster Recovery Reform Act Section 1206

#### Background & Purpose

This document provides greater clarity around building code and floodplain management (FPM) administration and enforcement activities eligible for reimbursement through the FEMA's Public Assistance (PA) program. It serves as a companion guide to the Building Code and Floodplain Management Administration and Enforcement Project Application and the [Disaster Recovery Reform Act \(DRRA\) Section 1206 policy](#). This resource provides FEMA staff and state, local, tribal, and territorial (SLTT) governments with a greater understanding of the Disaster Recovery Reform Act 1206 policy and eligible activities to support submitting a Project Application. This document does not address Direct Federal Assistance through FEMA's Federal Insurance and Mitigation Administration contracting mechanism. For additional information on how to access the contract, please work directly with FEMA disaster or regional staff.

#### DRRA 1206 Overview: New Resources for Post-Disaster Building Code and Floodplain Management Administration & Enforcement

When disaster strikes, many communities have hundreds, if not thousands, of structures needing repair. Effective rebuilding ensures structures are more protected from future damage by following locally-adopted codes and standards. **DRRA 1206** authorizes FEMA to provide communities approved for Public Assistance funding following a presidentially-declared disaster with the resources needed to effectively administer and enforce building codes and floodplain management regulations (e.g., substantial damage assessments or determinations, permitting, etc.) — increasing the speed of recovery and enhancing National Flood Insurance Program (NFIP) compliance. **NOTE: NFIP-participating communities are required to adhere to their locally-adopted regulations to remain in good standing.**

#### TO BE ELIGIBLE FOR PUBLIC ASSISTANCE GRANT FUNDING MADE AVAILABLE THROUGH DRRA 1206, STATE, LOCAL, TRIBAL OR TERRITORIAL GOVERNMENTS MUST:

- Be in good standing with the National Flood Insurance Program
- Be authorized for assistance under a major disaster declaration
- Be legally responsible for administering and enforcing adopted building codes and floodplain management regulations
- Report list of impacts to FEMA within 60 days of the Recovery Scoping Meeting
- Submit supporting documentation through the [Public Assistance Grants Portal](#) ([grantee.fema.gov](#))

#### Disaster Recovery Reform Act 1206 Requirements:

<p><b>180 Days</b></p> <p><b>Time Limit:</b> Activities occurring up to 180 days after a major disaster declaration may be eligible for reimbursement.</p>	<p><b>Fees and Fines:</b> Revenue collected by the Applicant is considered program income. The Project Application will be reduced accordingly during closeout. If the Applicant waives fees or fines following the disaster, FEMA still reduces the eligible costs by the amount of the fees or fines.</p>
<p><b>Documentation:</b> Good recordkeeping is critical for reimbursement and PA Grants Portal submission (e.g., receipts, activity logs, sign-in sheets, substantial damage assessments, etc.). <b>NOTE:</b> If the event has not yet received a major disaster declaration, officials should still collect documentation in the event a disaster becomes eligible for funding at a later date.</p>	<p><b>Federal Cost Share:</b> Eligible costs are reimbursed at the Permanent Work cost-share applicable to the disaster.</p>

## DR-4606 Louisiana Severe Storms, Tornadoes, and Flooding (90%/10%)

### Photos: Bluff Road Area Flooding in Ascension Parish

BILL FEIG | STAFF PHOTOGRAPHER May 24, 2021



Ascension and Iberville Parishes continue to deal with flooding problems Monday May 24, 2021, in Ascension Parish, La. The people who live in Bluff Swamp began flooding late last week from rain and drainage in the swamp region west of Bluff Road. Iberville has been putting up Aquadams to protect those people from more water from Bayou Manchac. But East Baton Rouge Parish says the dams could worsen flooding there.

1/0/2021



Photos: Bluff Road Area Flooding in Ascension Parish | Photos | theadvocate.com



### #542865, Ascension Parish:

Ascension Parish Government procured a contractor to inspect 60 damaged structures, parish wide for substantial damages, in the aftermath of the severe storms, tornados, and flooding that occurred May 17th-21st.

#### Obligated:

**federal share \$16,740.00,  
non-federal share \$1,860.00**

### DR-4609 Flooding in Tennessee (90%/10%)

#542801, City of Waverly:

Hired a temporary employee to provide assistance in building code and floodplain administration and enforcement, including inspections for substantial damage compliance.

226 Force Account  
Labor Regular  
Hours For  
Temporary  
Employee.



**Obligated:**  
federal share \$4,068.00,  
non-federal share \$452.00

<https://www.tennessean.com/story/news/local/2021/09/02/video-shows-how-fast-water-rose-waverly-tennessee-floods/5699548001/>



### DR-4655-MT, Montana Severe Storm and Flooding (75%/25%)

#681466, Stillwater County:

Prior to the June 2022 flooding event, the county processed about 10 floodplain applications per year. Since the June 2022 flood event, the Applicant and its contractor have processed more than 100 floodplain applications.

Activities include:

- Review and processing of floodplain permits,
- Administration of floodplain regulations, and
- Providing information on floodplain map data and compliance to residents and property owners.

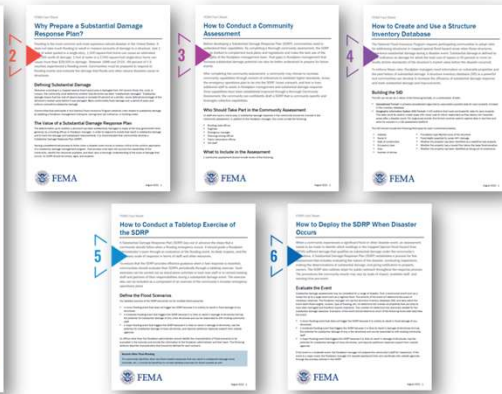
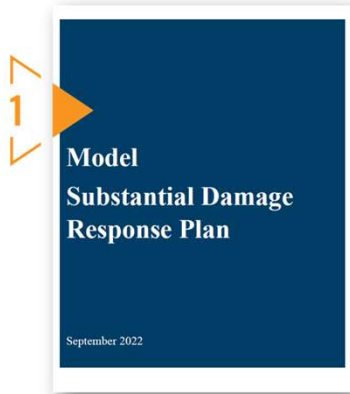
**Obligated: federal share \$77,778.01,  
non-federal share \$25,926.00**



[Photo Gallery: June 2022 southern Montana flooding \(kbzk.com\)](https://www.kbzk.com/photo-gallery/june-2022-southern-montana-flooding/)



## Prepare now, download and customize this SD Response Plan



- Scan this QR code, or go to this link: <https://fema.cosocloud.com/sdrp/>
- Enter your name to Join as Guest
- Click "Ok" on Terms of Use
- In the Downloads Pod, click the arrow to download each individual item, or click on the three dots to "Download All"



21

## Community Rating System Points Available for SD Planning



Developing a Substantial Damage Management Plan for Credit under the Community Rating System of the National Flood Insurance Program



### A TEMPLATE for a SUBSTANTIAL DAMAGE MANAGEMENT PLAN

This plan will be used to help communities prepare for future substantial damage. The plan is intended to help communities prepare for future substantial damage. The plan is intended to help communities prepare for future substantial damage. The plan is intended to help communities prepare for future substantial damage.

## Activity 510 (Floodplain Management Planning)

- Preparing a Substantial Damage Management Plan (Download .pdf)
  - Template for a Substantial Damage Management Plan (Download .docx)
  - Checklist for a Substantial Damage Management Plan (Download .docx)
  - Template for an Evaluation Report (Download .docx)
  - Importing Data into FEMA's Substantial Damage Estimator (Download .pdf)
  - Template for SDE Data Fields (Download .xlsx)

500 Series: Flood Damage Reduction - CRSresources

22

## Identify areas vulnerable to SD, and prioritize inspections/assessments



- At risk for SD (e.g., all structures in the SFHA with LFE below BFE)
  - Previously impacted areas (e.g., repetitive loss or severe repetitive loss properties)
  - In the SFHA (or regulated floodplain) using your Flood Insurance Rate Map (FIRM) or the National Flood Hazard Layer (NFHL)
- Assume the pink area is the SFHA.
- Would West Street and East Street be vulnerable to SD?
- If South Street only got 1 inch of water, how would that help with your prioritization?



23

## Best practices

**Pre-disaster: Contract or MOU, MOA, IMAC, or EMAC ready**



**Consider establishing contracts and agreements with:**

- Neighboring communities or communities in another part of the state
- Your county
- Your state
- State Association of Floodplain Management
- Building Professional Organizations
- Third-party contractors

**Include in your scope of work:**

- Lowest floor elevations (or surveys) on all inspected structures
- Help with the appeals process (including market value and repair costs documentation review)



24

## SD and DRRA Section 1206 PA Reimbursement Resources

- DRRA [webpage](#)
    - [Policy](#)
    - Policy FAQ1 [Fact Sheet](#)
    - Policy FAQ2 [Fact Sheet](#) (includes more info like Cat. G and eligibility starting on 1<sup>st</sup> day of incident period)
    - Companion [Guide](#)
  - DRRA Section 1206 for [Building Code Administration and Enforcement](#)
  - DRRA 1206 [video](#)
  - [Answers to Questions About Substantially Improved/Substantially Damaged Buildings](#), FEMA 213
  - [Substantial Improvement/Substantial Damage Desk Reference \(fema.gov\)](#)
  - [Substantial Damage Estimator Tool | FEMA.gov](#)
  - [Emergency Management Officials \(texas.gov\)](#)
  - [National Flood Insurance Program | Texas Water Development Board](#)
- Training:
- YouTube FEMA [Substantial Damage Estimator Training Modules](#)
  - [FEMA NFIP 101 Hosted by ASFPM, On Demand](#)
  - [E/L/G 273: Managing Floodplain Development through NFIP](#)
  - [IS-284: Using the SDE Tool](#)
  - [IS-285: Substantial Damage Estimation for Floodplain Administrators](#)
  - FEMA Public Assistance [YouTube Channel](#)



Federal Emergency Management Agency 25

25

Thank you. Please connect.

Gilbert Giron  
 Regional Flood Insurance Liaison  
 Floodplain Management & Insurance  
 FEMA Region 6 Mitigation  
[Gilbert.giron@fema.dhs.gov](mailto:Gilbert.giron@fema.dhs.gov)

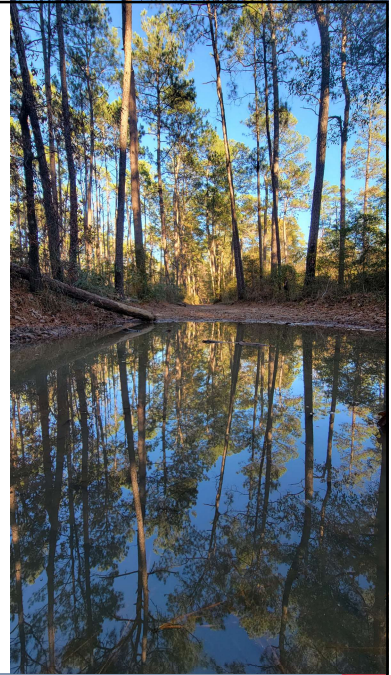


FEMA

26



## Other Announcements or Business



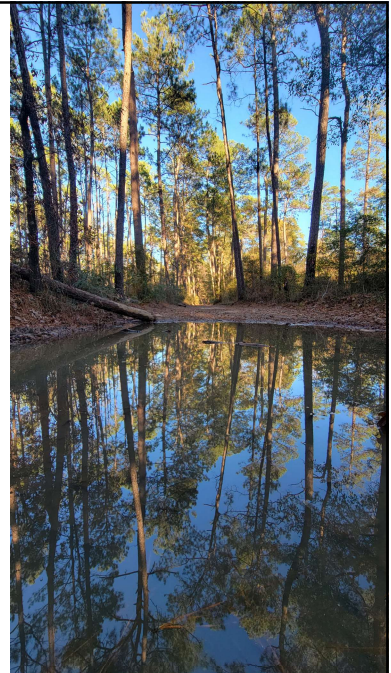
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7

## Other Announcements

- **GLO River Basin Flood Study Updates**  
Newsletter release includes recent flood study updates as well as a Current & Future Grant Opportunities document. Will forward in our follow-up email.
- **H-GAC Hurricane Preparedness Resources**

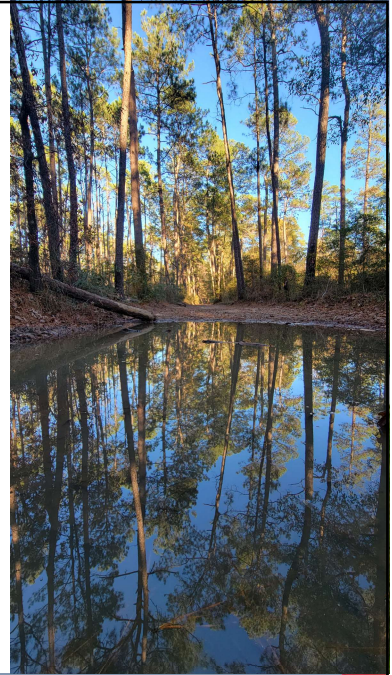


Regional Flood Management Committee



8

# Member Roundtable



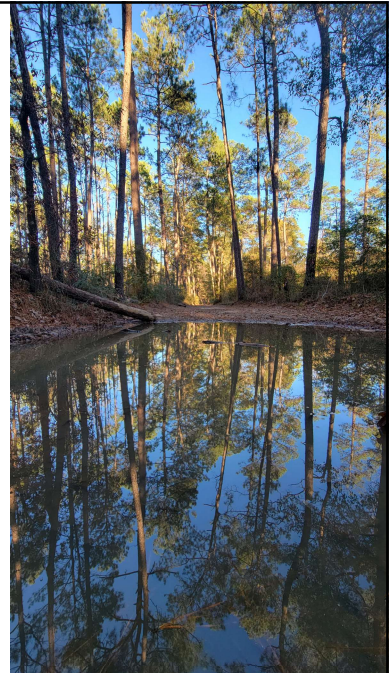
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9

Next Meeting Reminder  
October ~~16~~ **23**, 2024, 1:30 - 3:30 PM

~~In-person~~ **Virtual** via Zoom



Regional Flood Management Committee



10

We are adjourned, thank  
you for attending!

**Contact**

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*Planner, H-GAC*

*713-993-4545*

*Amanda.Ashcroft@h-gac.com*

