

## **Texas Floodplain Management Association (TFMA) 2018 Higher Standards Survey**

Report to TFMA Board from the TFMA Higher Standards Committee, March 6, 2018

### **Background**

In 2004, Charlie Hastings, City Engineer for the City of Kerrville, and Roy Sedwick, TFMA Executive Director, launched a statewide Freeboard Survey. The purpose of the survey was to document higher floodplain management standards that have been adopted and enforced by Texas cities and counties and to provide this information to others to encourage statewide adoption of higher standards. The 2004 Freeboard Survey was a major success and the survey was renamed the Higher Standards Survey. In 2005, Roy Sedwick coordinated with Mike Howard, Texas NFIP State Coordinator, LCRA and others to create an annual survey event. The Higher Standards Survey has been repeated annually since 2004 with annual reports to the TFMA membership at the annual TFMA Conference. The annual TFMA Higher Standards Survey is summarized into an excel spreadsheet and posted on the TFMA website ([www.tfma.org](http://www.tfma.org)) to allow public access and to provide a research tool for Texas cities and counties that wish to adopt higher floodplain management standards.

In 2015, higher floodplain management standards achieved a new level of importance with EO 13690, Federal Flood Risk Management Standard, that mandates that all Federal investments, in or affecting floodplains, require that structures and facilities be elevated a minimum of +2' above BFE or +3' for "critical" facilities. On October 28, 2016, HUD posted a notice in the Federal Register that Freeboard is defined by FEMA to mean a factor of safety usually expressed in feet above the base flood elevation for purposes of floodplain management and currently used by 20 states (plus DC and Puerto Rico) and 596 localities. On August 15, 2017, President Trump revoked EO 13690, however on February 9, 2018, HUD adopted freeboard requirements for Community Development Block Grants (CDBG) that are available for 2017 Hurricane Recovery. It is interesting that 282 Texas communities require Freeboard as documented in the 2018 TFMA Higher Standards Survey.

### **Texas State Mitigation Plan**

In 2008, the Texas Division of Emergency Management (DEM) incorporated the TFMA Higher Standards Survey into the Texas State Mitigation Plan to document higher standard floodplain management measures that have been adopted and enforced by Texas cities and counties.

### **2018 TFMA Higher Standards Survey**

In 2014, the TFMA Executive Office converted the Higher Standards Survey into an online "Survey Monkey" format. This improved format attracted 140 communities to participate in 2015, 107 communities in 2016, 49 communities in 2017, and as of this report date, 87 communities have responded the 2018 Survey. Many communities choose not to resubmit survey data if there have not been significant changes since the previous survey submittal, therefore the Committee maintains a running total of cities and counties that have submitted survey data.

The 2018 TFMA Higher Standards Survey is summarized below:

Survey Responses			CRS Communities	Community Adopted Freeboard	
Total Communities	Cities	Counties		Existing Conditions 1' or more	Fully Developed Conditions
331	257	74	63	282	145

**The TFMA 2018 Higher Standard Survey shows:**

- 27% (331) of 1,240 NFIP communities in Texas responded to the Higher Standards Survey
- 85% (282) of responders require +1' or more Freeboard for new development
- 44% (145) of responders require +1' or more Freeboard based on fully developed conditions
- 48% (159) of responders require detention, require mitigation of downstream impacts or require development to be setback from the Floodway Boundary (NAI)
- 83% of responders require a study to establish the BFE and/or floodway in Zone A
- 38% (127) of responders require Zone X Freeboard (1' to 3' above NG and above the nearest street)
- 78% of responders require Elevation Certificates
- 73% (243) of responders have community floodplain administrators that are CFM's
- The 331 communities that responded to the survey have a total of 582CFMs on staff

The complete 2018 TFMA Higher Standards Survey, in excel spreadsheet format, is being tabulated by the Higher Standards Subcommittee within the TFMA Training & Credentialing Committee and will be available for posting on the TFMA website to describe in detail higher standard floodplain management measures that were adopted by the 331 communities that participated in the survey.

**TFMA's Higher Standards Guide:**

In 2015, the TFMA Higher Standards Guide, Version 1.0, was developed by the TFMA Higher Standards Committee as a "how to" guide, in MS Word format, and a companion to both the 2015 Texas Quick Guide posted on the TWDB website and the TFMA Higher Standards Survey. Version 3.0 was issued following the 2017 TFMA Higher Standards Survey and Version 4.0 is currently being prepared to include community higher standard actions documented in the 2018 Survey. Both the 2018 Higher Standards Survey and TFMA Higher Standards Guide, Version 4.0, will be posted on the TFMA website.

**Uses for the TFMA Higher Standard Survey:**

Communities can review the survey summary, in excel spreadsheet format, to identify and evaluate higher standards adopted by other communities to help update floodplain management programs.

This survey will be provided to the Texas Water Development Board (TWDB), the Texas Division of Emergency Management (DEM), and FEMA Region 6.

**Six (6) Communities participated in the Survey for the first time in 2018:**

Cedar Hill		
Wilson County		
McLennan County		
Liberty		
Leander		
Port Aransas		
Surveys were also received from:	Meyerland HOA	US Department of Health & Human Services

**Billionaire Club:**

Texas is no longer #1, thank God! The NFIP Loss Statistics posted on [www.fema.gov](http://www.fema.gov) lists Country-Wide NFIP paid claims from January 1, 1978 to December 31, 2017 (\$65.962B). There are nine states with more than \$1B paid claims:

#1	LA	\$19.530B	#5	FL	\$4.855B	#9	AL	\$1.028B
#2	TX	\$14.528B	#6	MS	\$3.036B			
#3	NJ	\$6.001B	#7	NC	\$1.233B			
#4	NY	\$5.380B	#8	PA	\$1.179B			

On a sad note, the top 9 states account for 86% (\$56.77B) of all NFIP paid flood insurance claims in the US since 1978. Texas accounts for 22.02% of all paid flood insurance claims.

2018 TFMA Higher Standards Survey was compiled by the TFMA Higher Standards Committee.

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