Community Assistance Program (CAP)

Texas Water Development Board (TWDB)

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The NFIP is based on agreement between local communities and federal government.

The NFIP was established by Congress with the passage of the National Flood Insurance Act of 1968 with the intent to reduce socio-economic impacts of flooding and flood damage.

What is the National Flood Insurance Program (NFIP)?

- **FEMA**
  - Agrees to make flood insurance available to the community as a financial protection against flood losses.
  - Liaison between FEMA and Local Communities and helps maintain compliance.

- **TWDB**
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- **LOCAL COMMUNITIES**
  - Agree to adopt and enforce floodplain management guidelines to reduce flood risk.

Why is the NFIP important?

Participation in the NFIP provides many benefits to communities such as:

- Federally backed flood insurance policies
- Federal grants and loans for development
- Federal disaster assistance to safely repair buildings in the special flood hazard areas
- Most importantly, adoption of the mandatory NFIP minimum flood damage prevention standards can help ensure development is happening in ways to minimize the impacts of flooding.
How is the TWDB involved?

The Texas Legislature designated the Texas Water Development Board (TWDB) as the agency to coordinate NFIP activities in Texas. TWDB Community Assistance Program (CAP) staff assists interested communities in developing and adopting the necessary floodplain management measures required by the NFIP, as well as the measures necessary to reduce threats posed by flooding.

When you think TWDB, think State Coordinating Agency, CTP, and FMA!

TWDB CAP staff is here to provide:

- Flood Ordinance and Court Order assistance
- Community Assistance Visits and Community Assistance Contacts
- Floodplain management workshops and training
- General Technical Assistance
- NFIP enrollment assistance
- Coordination with other state programs and agencies
- NFIP related disaster assistance

Flood Ordinance / Court Order Review

For a community to participate in the National Flood Insurance Program, it must adopt and enforce floodplain management regulations that meet or exceed the minimum NFIP standards and requirements.

The CAP staff can help with the following:

- Review flood ordinance/order to ensure your community is meeting NFIP minimum standards
- Determine your community type and ordinance level
- Review flood ordinance/order for map updates and adoption of higher standards

Note these standards are intended to prevent loss of life and property, as well as economic and social hardships that result from flooding.
Flood Damage Prevention Ordinance / Court Order Review

Between July 2019 and February 2022 CAP staff have conducted a total of:

159 Ordinance/Court Order reviews.

TWDB CAP staff have also supported and continue to support mapping efforts and attend Consultation Coordination meetings.

Community Assistance Contacts (CACs)

The CAC is a phone call or visit to a community by a FEMA staff member or staff of the State coordinating agency on behalf of FEMA that provides a means to establish or re-establish contact with an NFIP community for the purpose of determining any existing problems or issues and to help if necessary.

A CAC consists of:
- Call or meeting with local appointed and elected officials
- A series of questions to understand the status of the program
- Additional discussion of floodplain management practices and verification of contact information.

FEMA or the State will work with the community to help them with any program question about compliance with the NFIP as well as enhance the working relationship between the State or FEMA and NFIP communities.

Community Assistance Contacts (CACs)

Between July 2019 and February 2022 CAP staff have conducted a total of:

798 CACs

TWDB CAP staff continue to establish contact with communities across the state to provide assistance with NFIP participation.
Community Assistance Visits (CAVs)
The CAV is a visit to a community by a FEMA staff member or staff of the State coordinating agency on behalf of FEMA that serves the dual purpose of providing technical assistance to the community and assuring that the community is adequately enforcing its floodplain management regulations.

CAV consists of:
- A tour of the floodplain
- Inspection of community permit files going back five years
- Meetings with local appointed and elected officials.

FEMA or the State will work with the community to help them bring their program into compliance with NFIP requirements, unless the community does not take action to bring itself into compliance.

Community Assistance Visits (CAVs)
Between July 2019 and February 2022 CAP staff have opened a total of:

37 CAVs

TWDB CAP staff continue working with communities to close CAVs on time in order to not only ensure compliance with the NFIP but give recommendation to become CRS-eligible communities.

In-person and online training
TWDB CAP staff hosts free in-person and online floodplain management training from the very basics to more advance topics. Additionally, CAP staff is also available to schedule one to one trainings with communities.

Upcoming CAP trainings:
- Disaster Recovery Reform Act (DRRA) Section 1206 – March 30, 2022 (online)
- Floodplain Management 101 – April 20-21, 2022 (online)

Scan for more information
In-person and online training

Between July 2019 and January 2022 CAP staff have provided:

43 Training workshops in addition to co-teaching 3 FEMA 273 courses

TWDB CAP staff continues to schedule and conduct trainings. Don’t forget to sign up!

General Technical Assistance (GTAs)

A GTA is any assistance provided by a FEMA staff member or staff of the State coordinating agency on behalf of FEMA answering any questions or concerns regarding compliance with the NFIP floodplain management regulations.

Examples of GTAs are:

- Providing FPA contact information
- Checking permits and providing guidance on how to read the Flood Insurance Rate Maps
- Questions about LOMC
- Questions about Elevation Certificates and H&H studies

Email your questions to flood@twdb.texas.gov

TWDB CAP staff continues to encourage community members and local officials to reach out via email or phone if they have any questions about their community participation in the NFIP.

767 GTAs
NFIP Enrollment

Texas Water Code 16.315 authorizes all political subdivisions to “take all necessary and reasonable actions that are not less stringent than the requirements and criteria of the National Flood Insurance Program”. Because of this it might be that non-participating communities are only one step away from participating in the NFIP.

CAP staff can help communities by:

- Provide training, tools, and reference material for adopting an appropriate Flood Damage Prevention Ordinance/Order.
- Provide template flood permits
- Coordinate with FEMA Region 6 to have the community formally enter the NFIP

Between July 2019 and February 2022 CAP staff contacted:

140 Non-Participating Communities in the State

TWDB CAP staff continue encouraging and supporting communities joining the NFIP. Unfortunately, there were still over 235 non-participating communities in Texas as of 2021.

Disaster Preparation and Recovery

NFIP participating communities must conduct substantial damage assessments after major flooding events as well as on a regular basis. Substantial damage applies to a structure in a Special Flood Hazard Area (SFHA) for which the total cost of repairs is 50 percent or more of the structure’s market value before the disaster occurred, regardless of the cause of damage.

What can the TWDB assist communities with:

- Help communities establish an SD/SI SOP
- Provide training, tools and reference materials for SD Assessments
- Coordinate with TWDB Grants Team for applications
- Coordinate with TWDB Mapping Team for GIS resources
Disaster Preparation and Recovery (Continued)
A community substantial damage assessment not only helps bring structure back into compliance but also is crucial for homeowners who might qualify to receive ICC money.

TWDB CAP staff has provided technical assistance during the following disasters:
- Hurricane Hannah
- Hurricane Laura
- Tropical Storm Beta

Community Rating System (CRS)
The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the NFIP. In CRS communities, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community’s efforts.

CAP staff can help communities by:
- Providing guidance on what can be considered for CRS
- Coordinating with FEMA for CRS applications
- Talking about higher standards and feasibility
- Providing a “CRS What If” scenario for community

In Texas, out of 1,258 NFIP participating communities, there are currently only about 5%, or 62, communities participating in the CRS program.

Between July 2019 and February 2022 CAP staff identified:

361 Communities with Higher Standards

TWDB CAP staff continue to encourage and assist these communities in their path of becoming part of CRS.
Other Outreach Projects
Between July 2019 and February 2022 CAP staff have:

- Traveled a total of 51,503.5 miles
- Continue to attend state partners meeting and coordinate other flood outreach efforts
- Have launched a local officials guide for outreach through collaboration with UT Moody College of Communications

www.twdb.texas.gov  www.facebook.com/twdboard  @twdb

When in doubt reach out!

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Thank you! Questions?