

North Central Texas
Council of Governments

Floodplain Management Policies

TSI Subarea Meetings – April/May 2023

Photo Credit: Barry Fulfer, City of Grand Prairie

Purpose

- >7,000 miles of streams and >274,000 acres of 100-year floodplain
- Opportunities to:
 - minimize encroachment into flood-prone areas
 - evaluate opportunities for ecosystem enhancements
 - develop more resilient transportation infrastructure
- Explore flood protection needs of the communities



Surveyed communities on floodplain management policies to understand current practices

National Flood Insurance Program (NFIP)

- Provides insurance to help reduce socio-economic impact of floods
- Managed by Federal Emergency Management Agency (FEMA)
- Works with communities to adopt and enforce floodplain management regulations that help mitigate flooding effects
- Minimum requirements depend on amount of technical data provided



Community Rating System (CRS)

- Voluntary incentive program
- Recognizes and encourages community floodplain management practices that exceed minimum NFIF requirements
- Flood insurance premium rates are discounted based on class
- Creditable activities are based on:
 - Public Information
 - Mapping and Regulations
 - Flood Damage Reduction
 - Warning and Response

CRS Credit Points, Classes and Premium Discounts

CRS Credit Points	CRS Class	CRS Discount (Premium Reduction)
4,500+	1	45%
4,000 – 4,499	2	40%
3,500 – 3,999	3	35%
3,000 – 3,499	4	30%
2,500 – 2,999	5	25%
2,000 – 2,499	6	20%
1,500 – 1,999	7	15%
1,000 – 1,499	8	10%
500 – 999	9	5%
0 – 499	10	0

Study Area Floodplain Management Snapshot

	Total City/County	City Population					County
		<20,000	20,000 – 51,000	51,001 – 150,000	150,001 – 400,000	400,001 – 2,000,000	
	93	65	11	4	3	2	8
NFIP Communities	88	60	11	4	3	2	8
CRS Communities	8	0	1	3	2	2	0

Survey Results

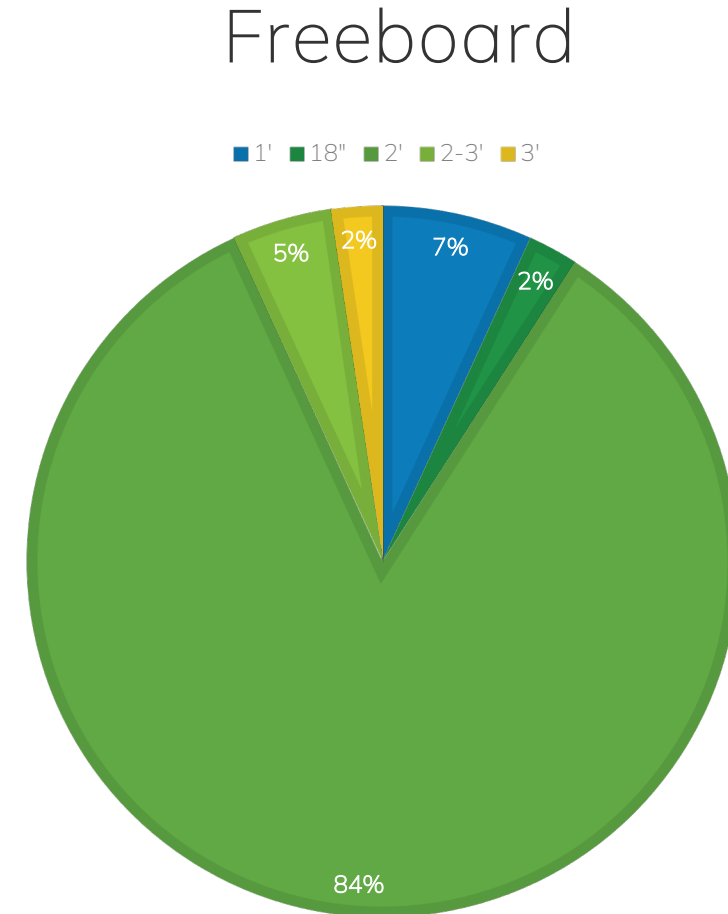
	Total City/ County	City Population					County
		<20,000	20,000 – 51,000	51,001 – 150,000	150,001 – 400,000	400,001 – 2,000,000	
	93	65	11	4	3	2	8
Communities Surveyed*	52	33	6	2	2	1	8
Exceeds NFIP Requirements**	44	25	6	2	2	1	8

*Only includes NFIP communities

**Based on those surveyed

Survey Results: Ways Communities are Exceeding NFIP Requirements

- CRS-rated
- Freeboard
- 1:1 storage mitigation for fill in the floodplain
- Fully-developed floodplain boundary
- On-site sewage facility permits not issued without approved floodplain development permits
- 0.0 change in Base Flood Elevation from existing to proposed conditions



Next Steps

- Meet with the 5 non-NFIP communities
- Seek input on flood protection needs within the project area
 - Challenges?
 - Opportunities?

