

RiskMAP

Increasing Resilience Together



El Paso County, Texas

Preliminary Flood Insurance Rate Map and Rio Grande Levee System

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FEMA Mitigation

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FEMA

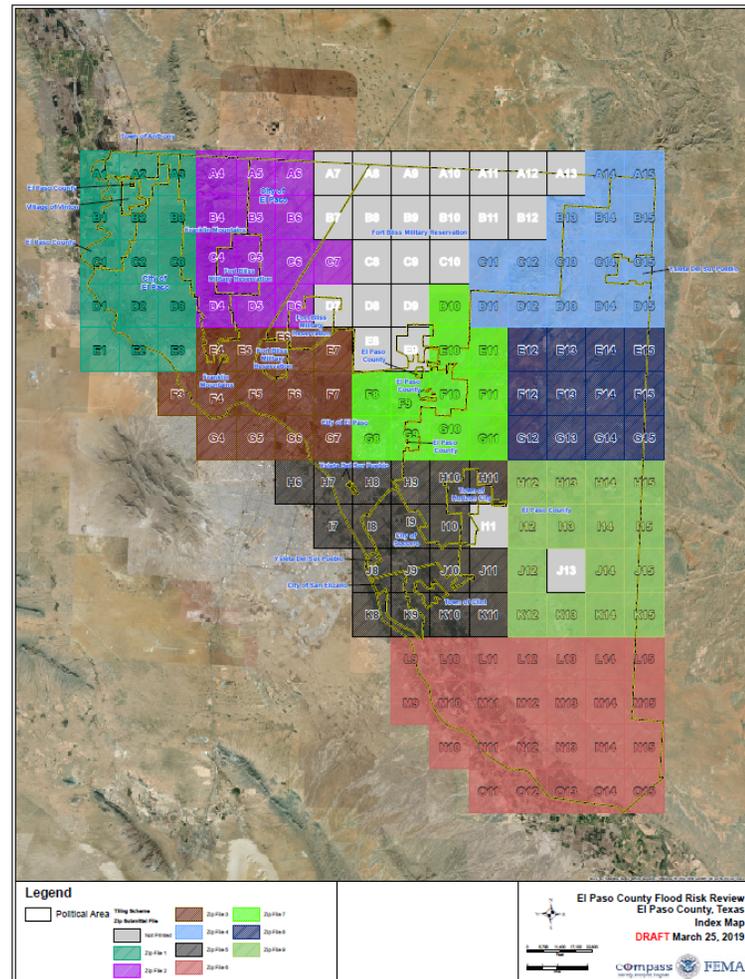
Study Overview

El Paso County Flood Risk Study:

- County-wide update to regulatory Flood Insurance Rate Maps (FIRM)
- **County-wide BLE available**
- **Detailed study in areas impacted by Rio Grande levees**
- Includes latest data, engineering & analysis

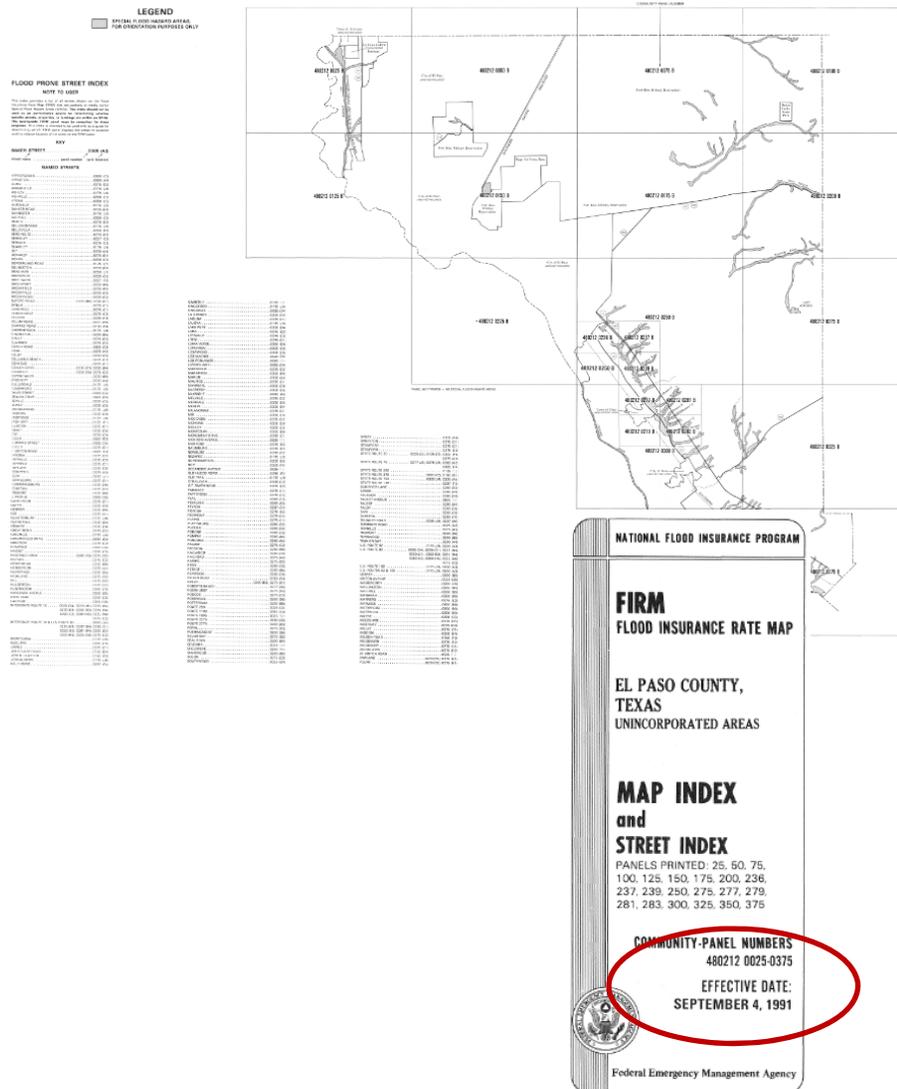
Communities Included in the Study Area:

- Ysleta Del Sur Pueblo
- City of El Paso
- City of San Elizario
- City of Socorro
- El Paso County
- Town of Anthony
- Town of Clint
- Town of Horizon City
- Village of Vinton
- Town of Canutillo
- Town of Fabens
- Town of Tornillo



El Paso Rio Grande Levee Systems

Current Effective FIRM



- ▶ Dated information with many areas having no updates since the 80s and 90s.
- ▶ No Base Flood Elevations are depicted with Zone A floodplain areas
- ▶ Preliminary FIRMs with Seclusion Levee Seclusion for El Paso County released in 2014 - Did not move forward to FIRMs
- ▶ Extensive coordination and collaboration with El Paso County, USIBWC, EP Water and FEMA over multiple years to identify the current flood hazard risk.
- ▶ **SUCCESS:** Worked collaboratively to be able to show ~14 miles of Rio Grande Levee (El Paso 2) as providing reduced flood risk on preliminary FIRM.

FEMA's Role in Depicting Flood Risk

“The FEMA review will be for the sole purpose of establishing appropriate risk zone determinations for FIRM maps and shall not constitute a determination by FEMA as to how a structure or system will perform in a flood event...”

- **FEMA's role is mapping levee-related flood hazard.**
- **FEMA depicts levee risk based on data and documentation provided by a community, owner or other party.**
- **FEMA's flood hazard mapping depicts existing conditions.**



Definitions

Certified Levee System

- Local community or levee owner has provided and certified all documentation to FEMA to show that the levee system that meets ALL the requirements of outlined by Title 44, Code of Federal Regulations, Part 65.10 (44 CFR 65.10)

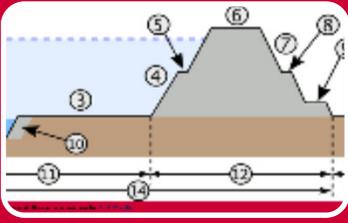
Accredited Levee System

- FEMA has reviewed community certification package and has verified that levee system documentation meets ALL the requirements of outlined by 44 CFR 65.10; therefore, is shown on the Flood Insurance Rate Maps (FIRM) as providing protection from the base (one-percent-annual-chance) flood.

Non-Accredited Levee System

- Levee system that does not meet the requirements of 44 CFR 65.10; therefore, the levee system is shown on the FIRM as not providing protection from the one-percent-annual-chance flood.
- Reasons for non-accredited status include inadequate freeboard, lack of maintenance (erosion/settlement/sand boils) and/or operational plans, documented structural issues within system, or lack of design documentation.

Certification Criteria



Design

- Freeboard, Closure, Embankment Protection and Foundation Stability, Settlement, Interior Drainage, Other Criteria (as needed)



Operations

- Flood Warning System, Plan of Operation, Periodic Operation of Closures, Interior Drainage Plan



Maintenance

- Documented in an officially adopted plan including inspection frequency and responsibilities

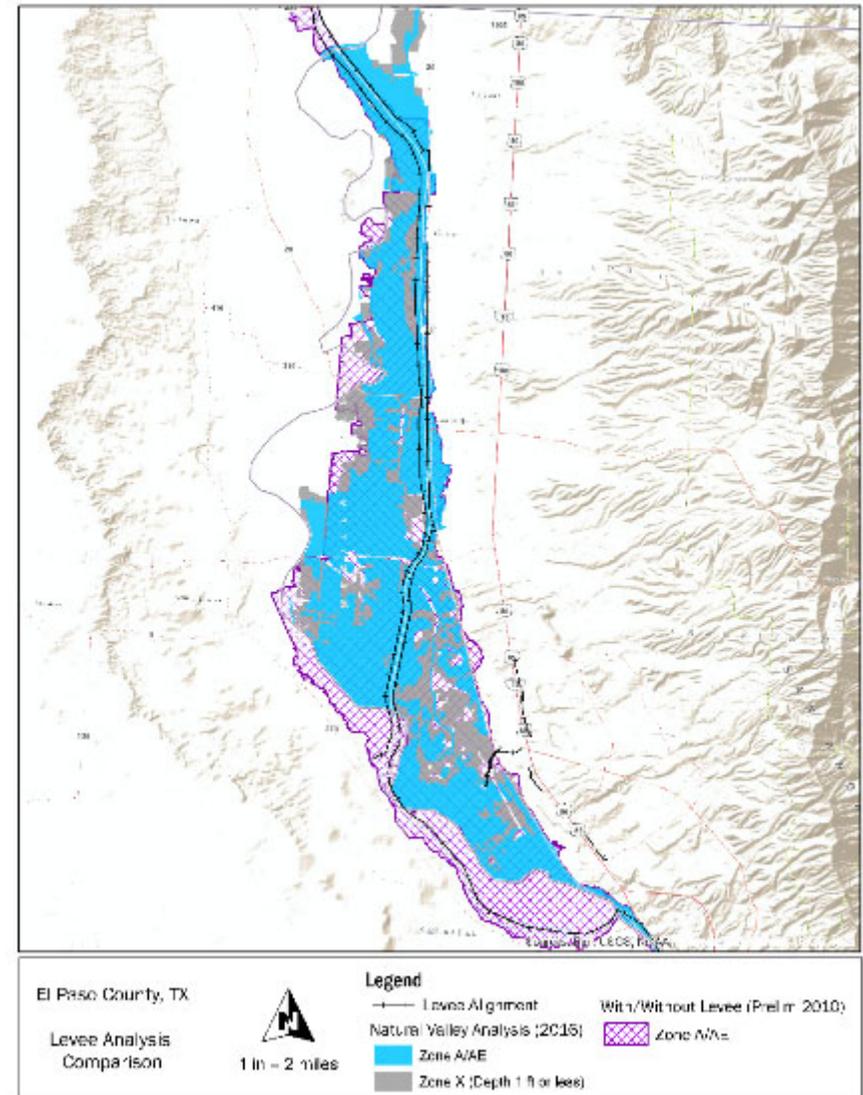


Documentation

- Submittals include as-built drawings
- All submittal documents are certified by Professional Engineer or Certified by Federal Agency

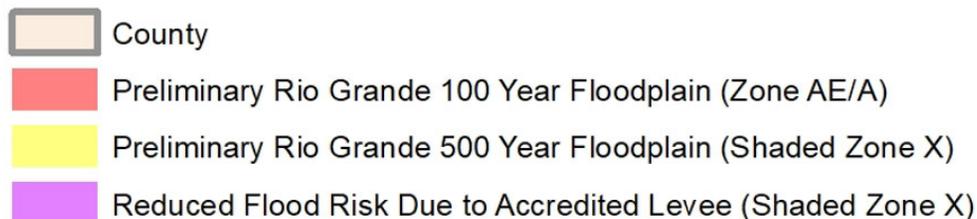
Natural Valley Flood Analysis

- ▶ Allows flow on either side of levee system
 - ▶ More area for flow results in lower Base Flood Elevation, but generally, more floodplain area
 - ▶ Results used to depict flood risk in vicinity of levee
 - ▶ Flood Zone based on levee certification data available – Accreditation, Natural Valley, Freeboard Deficient, and/or Sound reach are all possible.
-
- ▶ **Data Quality: 2010 preliminary FIRMs included the results of with/without levee analysis that are larger than the current preliminary information.**
 - ▶ **Graphic to the right shows the 2010 levee results (purple hatching) overlaid on the draft preliminary FIRMs.**

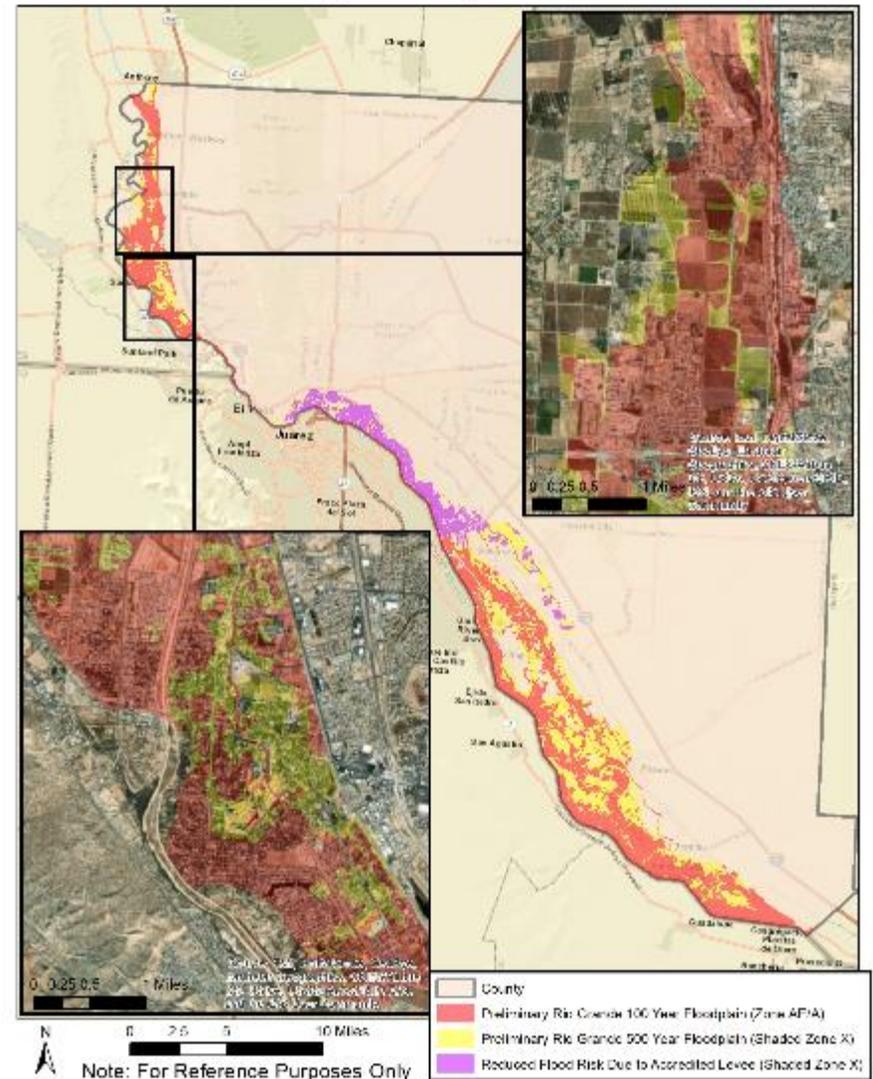


Natural Valley Flood Analysis

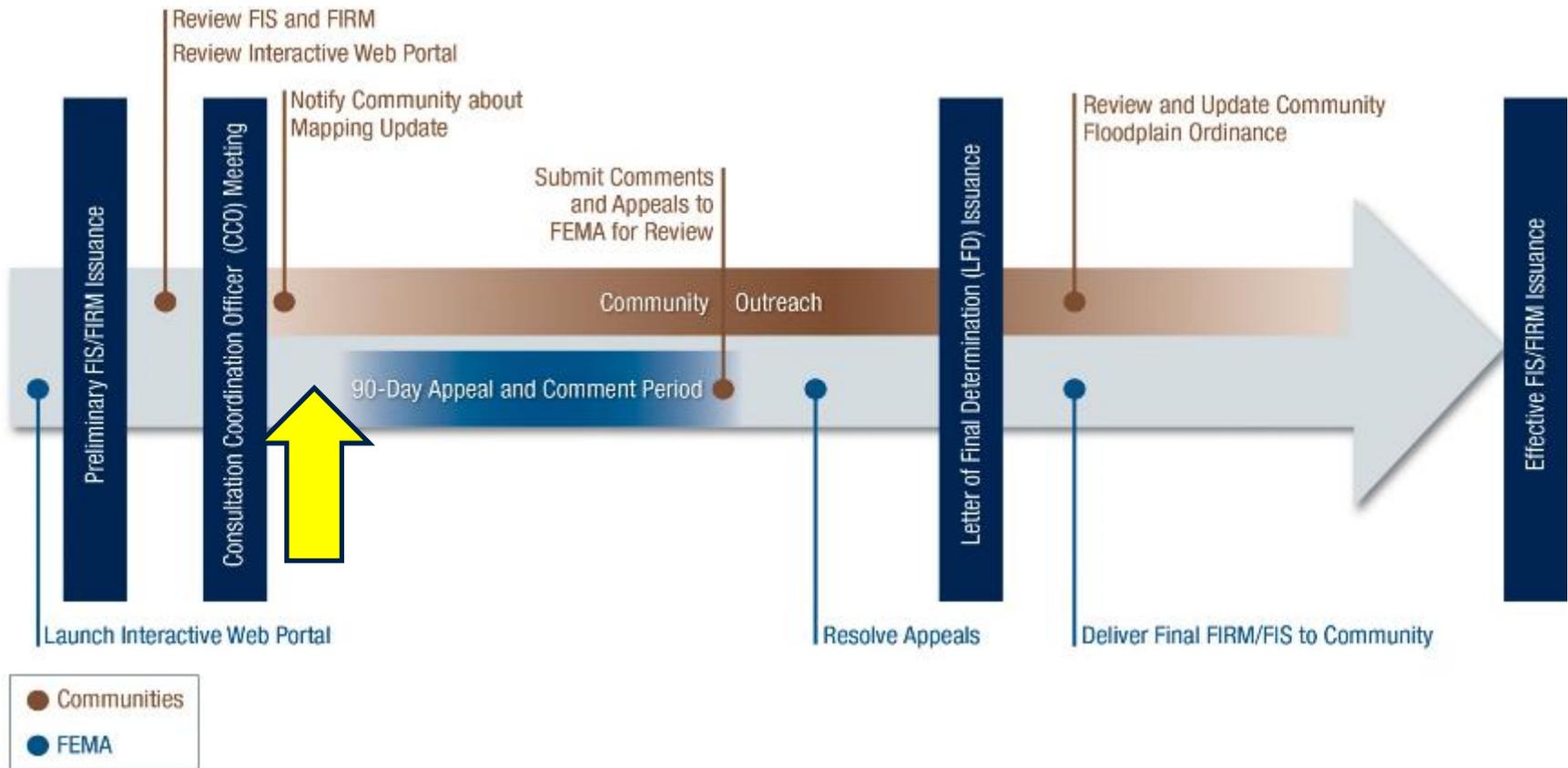
- New properties will be added to the Special Flood Hazard Area in the preliminary FIRM.
- Area that is particularly impacted is the Upper Valley.
- In map to right, area in red is Special Flood Hazard Area (Zone AE/A), yellow is 500 year floodplain (shaded Zone X), and purple is the area of reduced risk due to El Paso 2 levee (shaded Zone X).



El Paso Upper Valley Area of Interest



Mapping Timeline



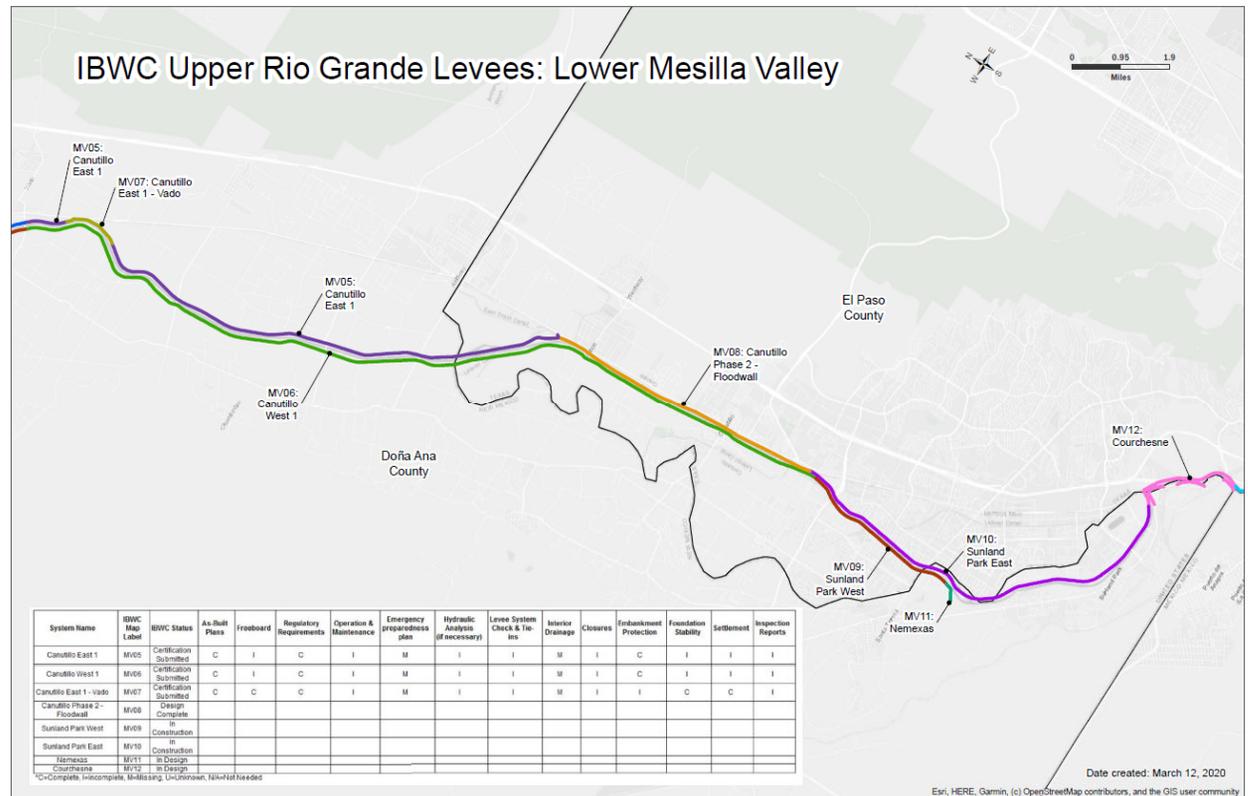
Next Steps in Mapping Process

- Base Level Engineering available on Estimated BFE Viewer: <https://webapps.usgs.gov/infrm/estBFE>
- El Paso Preliminary Map Release – 7/8/2020
- Preliminary Maps available on FEMA’s Map Service Center – <https://msc.fema.gov/fmcs>
 - View preliminary floodzones and elevation information here
 - Warning: changes since last firm layer at above site is not complete!
- Changes Since Last FIRM Viewer: <https://tinyurl.com/EP-ViewChange>
- Insurance Outreach to local insurance agents and real estate professionals – Two workshops on 7/20/2020
- Continued coordination with local communities on communicating flood hazard risk publicly
- Future – Flood Risk Open House options being explored



Future Levee Accreditation Efforts

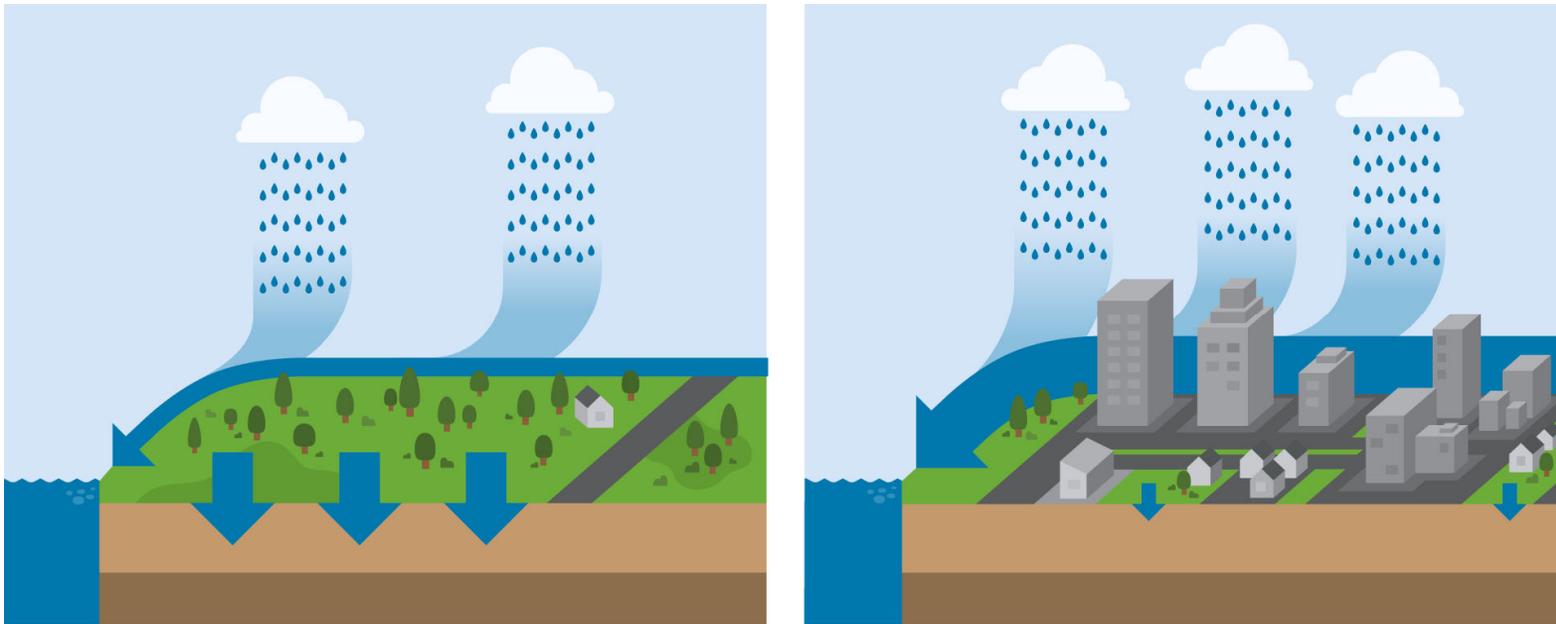
- Coordination with City of El Paso, El Paso Water, USIBWC, and other stakeholders on levee accreditation continues, per 44 CFR 65.10
- Levee accreditation through the LOMR process available at any time
- Flood Insurance will continue to be based on current effective maps



Everyone Lives In a Flood Zone

Floods Don't Always “Stay Within the Lines”

As overall precipitation increases and communities become more urbanized, the frequency and severity of floods will increase.



More impervious surface + more rainfall + impeded drainage = more flooding.

Mandatory Purchase Guidelines

- El Paso County - Initial FIRM date: 9/4/1991
 - Buildings constructed before this date are known as pre-FIRM
- El Paso County – Current effective FIRM date: 2/16/2006
- Total Flood Policies in Force – El Paso County – 3,431
- Flood Policies in mod-low risk Zone X – El Paso County - 904

When is flood insurance federally required?

- When a building is located in a high-risk flood zone (e.g., Zone A, AE) and you have a federally-backed loan
- Keep in mind that the flood risk is based off the **CURRENT EFFECTIVE Flood Insurance Rate Map (FIRM)** and not the Preliminary FIRM



Newly Identified to Be High Risk



- Keep in mind that the flood risk is based off the **CURRENT EFFECTIVE Flood Insurance Rate Map (FIRM)** and not the Preliminary FIRM
- Federal Mandatory Purchase Requirement
- NFIP provides a cost-saving option: **Newly Mapped Procedure**
 - Lower cost preferred risk rates are available 12 months after effective date (additional period if lender required) with a Preferred Risk Policy (PRP)

Don't wait!
Buy PRP now as risk is higher than
previously identified!

Where can I find my Preliminary FIRM?

- FEMA Flood Map Service Center (MSC)
<https://msc.fema.gov>
- Interactive Flood Map Changes Viewer (FMCV)
<https://msc.fema.gov/fmcv> (Preliminary floodzones and BFEs only!)
- Changes Since Last FIRM Viewer:
<https://tinyurl.com/EP-ViewChange>
- Newly Mapped Procedure factsheet
<https://www.fema.gov/media-library/assets/documents/184799>

FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map?

Enter an address, a place, or longitude/latitude coordinates:

Enter an address, a place, or longitude/latitude coordinates:

Looking for more than just a current flood map? Visit [Search All Products](#) to access the full range of flood risk products for your community.

About Flood Map Service Center

AGENT

YOUR CLIENT'S FLOOD RISK IS CHANGING FROM LOW- TO MODERATE-RISK TO HIGH RISK

Newly Mapped Procedure Highlights

Property owners in the new 12-month risk area (Zone A, C, X, AH, AO, or Unshaded Zone D), that are experiencing an increase in flood risk, may now be eligible for a new flood risk rating, meaning they may be eligible for a new flood risk rating.

Eligible to purchase a lower cost Preferred Risk Policy (PRP)

For up to 12 months after the new flood map goes into effect.

Open renewal, rates will begin to increase by no more than 10 percent each year, until they reach the higher rate.

After a new, state policy, insurance rates, available through the New Mapped Procedure, would take effect on their next billing.

Eligibility

To be eligible for the PRP rates, the building must meet the state's safety requirements.

Helping clients understand the Newly Mapped Procedure

For clients, wanting that their property's flood risk is increasing can be a stressful and overwhelming time. As agents, you can help your business while building trust by helping clients – both property owners and renters – understand their new flood risk and ways to reduce their flood insurance costs.

For clients that are recently identified as being in a high-risk flood area from the low-to-moderate risk flood area, the National Flood Insurance Program (NFIP) offers a cost-sharing option called the **Newly Mapped Procedure**.

With the Newly Mapped Procedure, clients who purchase a flood insurance policy during the first 12 months after a map update are eligible for the lower-cost Preferred Risk Policy (PRP). The rate will then go up no more than 10 percent each year until it equals a standard Zone X rate of the new flood map rate, whichever is cheaper.

Flooding can happen at any time and doesn't wait for new maps to become official. Because your clients are at increased flood risk, encourage them to purchase flood insurance before the new maps go into effect. Purchasing a policy can bring peace of mind and extend the time a policyholder can enjoy lower-cost flood rates.

If the property is sold, the policy can be transferred to the new owners, allowing them to keep the lower rate. Clients also must maintain coverage to keep their Newly Mapped rate.

Talking points for clients

- **You are now at increased risk of flooding.** Your community's flood maps are being updated, and your home or business was recently designated to be at an increased risk for flooding. Flood insurance is mandatory in a high risk area for most property owners.
- **Flood insurance is mandatory if you have a federally backed mortgage.** If you don't carry a mortgage, you should still protect your investment with flood insurance due to increased risk. You should also consider flood mitigation options to lower your risk and insurance costs.
- **Act now to secure a lower-cost flood insurance policy.** Property owners or renters who purchase flood insurance within the first 12 months after a map update are eligible to purchase a lower-cost rate to enter their property, contracts, or bids.
- **Don't wait to purchase flood insurance until the new map goes into effect.** Floods don't wait for maps to become official and can happen at any time. To maintain your ratings and reduce your risk today, buy a PRP option for the most income effective. Most flood insurance policies take 30 days to go into effect.
- **Renew your policy each year to keep your lower-cost rate.** You must maintain coverage continuously to keep your lower rate. If the building is sold, your policy can be transferred to the new owners, allowing them to keep the lower-cost rating option.

For more details about the Newly Mapped Procedure, refer to the NFIP Flood Insurance Manual at [FEMA.gov/FloodInsuranceManual](https://www.fema.gov/floodinsurance-manual).



Questions?



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