



When Is a Flood a Flood?

Watermark, Federal Emergency Management Agency, Spring/Summer 1995

Under a National Flood Insurance Program flood insurance policy, flooding begins at the moment the insured building is first touched by flood waters associated with a general condition of flooding in the area. To qualify as a general condition of flooding, the flood must affect **two or more adjacent properties, or two or more**

acres if the water is confined to the lot on which the insured building is located. Also, the occurrence must **inundate normally dry land**.

The "2-acre rule" is found in Article 3, Section C, Paragraph 2 of the Standard Flood Insurance Policy (SFIP) Dwelling form, General Property form, and the Residential Condominium Building Association Policy.

The purpose of the "2-acre rule" is to establish criteria for flooding confined to a single premise. One acre is 4,840 square yards. Two acres is a little less than two football fields in size (one football field, without the end zones, is 50 yards by 100 yards or 5,000 square yards).

It does not matter if the insured owns both adjacent properties. The policy exclusion refers only to

the "premises on which the property is located." The adjacent properties must be legally-distinct properties regardless of ownership.

It is not necessary that buildings on the adjacent premises be inundated or otherwise damaged by flood. It is sufficient that there is

inundation of normally dry land on the adjacent premises or street.

It does not matter if the adjacent properties meet the 2-acre rule. There is no stipulation regarding the size of the adjacent properties which would establish a general condition of flooding. ❖

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New Map Determination Form (NFIP, CRS UPDATE, Winter 1995)

Under federal law, the lender is ultimately responsible for making map determinations to decide if a flood insurance policy is required for a loan. The lender can contract with a third party to make the determinations. If so, the third party must guarantee its work.

FEMA published a new Standard Flood Hazard Determination Form, FEMA Form 81-93, dated June 1995. Beginning January 2, 1996, this form must be used for every loan secured by improved real estate or a mobile home. Copies are available by calling the NFIP

Hotline, 800/638-6620. Instructions come with the form.

Communities are encouraged to help people obtain information provided on their Flood Insurance Rate Maps (FIRMs). They are not encouraged to make determinations for lenders unless they have been contracted to do so and are willing to guarantee their work.

To avoid confusion, communities are encouraged to *NOT* use the new FEMA form unless their legal counsel confirms that they can fulfill all of the requirements stated on the form. ❖

Free Workshops: Floodplain Management 101

These workshops provide instruction to community officials and others on the basics of floodplain management. TNRCC staff will review the permitting process and teach attendees how to read maps. Defining floodplain, the responsibilities of the floodplain administrator and the community, floodplain management, how to read maps, and how to permit development will be covered in these courses.

The following workshops have been confirmed for the locations given:

May 15, 1996, Fort Stockton

June 18, 1996, Tyler

July 10, 1996, Southlake (D/FW Area)

August 7, 1996, Lufkin

Flyers will be mailed out to floodplain administrators in the area. If you have questions, please contact James Mirabal at (512) 239-4771. ✚

****SAMPLE NEWS RELEASE*****



THE COUNTY OF AUSTIN

A reminder from the Austin County Floodplain Administration.

Along with your many building plans, don't forget to get your building permit ...first!

Also, remember that ALL homeowners in the unincorporated area of the County can buy flood insurance. Contact your local insurance agent for details.

FLOODPLAIN ADMINISTRATOR



Austin County Courthouse
1 East Main Street
Bellville, Texas 77418

865-5911

Emergency Management Institute Classes

Each year, FEMA's Emergency Management Institute (EMI) conducts courses on the Community Rating System, the National Flood Insurance Program and Retrofitting. The classes are open to federal, state and local government officials and consultants who work with local governments. The next series of week-long classes will be given on the following dates:

Community Rating System (CRS)

June 17-21 July 29-August 2 September 23-27

Managing Floodplain Development Through the National Flood Insurance Program

March 18-22 June 24-28

Retrofitting Floodprone Residential Buildings

May 6-10 September 9-13

Each class is limited to 25 students. The Emergency Management Institute is located in Emmitsburg, Maryland. Tuition for the course is free and travel stipends are available. For more information, contact Ed Laundry at the Texas Department of Emergency Management at (512) 465-2441. ✚

Floodplain Management is a publication intended primarily for community officials, who handle floodplain management, but it contains information about floodplain management that may be helpful to other groups. We want to make sure that we are providing information that meets your needs. We welcome your comments and suggestions, as well as submissions for articles. Additionally, we encourage you to reproduce information contained in the *Floodplain Management* and include them in your own newsletter or other communication.

Contributors to this issue include Loyd Blackmon, Kerry Howard, James Mirabal, David Murdoch, Catherine Nash, David Passey, Jane Ward, and Darrell Williams.

Floodplain Management is produced quarterly by the Texas Natural Resource Conservation Commission (TNRCC) through assistance provided by the Federal Emergency Management Agency (FEMA) under the Community Assistance Program - State Services Support Element Grant of the National Flood Insurance Program (NFIP CAP-SSSE). The contents do not necessarily reflect the views and policies of the federal government or the Texas Natural Resource Conservation Commission. The newsletter design and layout is done by the TNRCC Graphics Team. If you need more information about the program, would like to make comments or submit articles, please contact James Mirabal at 512/239-4771, or send him the information at TNRCC, Ag&WSM, Floodplain Management Team, MC-158, P.O. Box 13087, Austin, Texas 78711-3087, or Fax to 512/239-4750. ✚

Cover America Is Gathering Force

FEMA has initiated an exciting and ambitious national media effort to reach key audiences. The **Cover America** campaign is an ambitious program, extending from October 1995 through June 1996. The initial phase of the program, which began in October, started with an awareness-building advertising campaign. Through national TV, radio, and print advertising, the campaign will reach as many as 80% of all adults. As the awareness campaign continues, a more targeted approach will be implemented to reach those most at risk. In January 1996, network, cable, and spot TV advertising will reach people in areas with traditionally high

levels of flooding. All advertising will contain a call to action, directing people to call their insurance company, agent or the NFIP toll-free number. That number will provide additional information about the NFIP to the public and will also serve as a lead-generating device.

This comprehensive effort utilizes a number of educational and awareness opportunities to reach the goal of a *20% increase in new flood insurance policies*. The **Cover America** campaign will help drive sales with compelling messages. The **Cover America** campaign will target homeowners, renters, and small-business owners on how to protect their most important investment and recover quickly after floods.

As more people become aware of their level of flood risk and how easy it is to get flood insurance, we believe they will make the right decision: to buy flood insurance.

As our partner, you can make **Cover America** successful. We all stand to benefit from FEMA's first national advertising campaign promote flood insurance:

Consumers, who can protect their most important investment and recover quickly after floods; *Small Business Owners*, who can protect themselves and get their businesses up and running again quickly; *Lenders*, who can reduce the risk on mortgages they hold, as the public becomes more aware of the need for flood insurance and informed about how to buy it; *The Insurance Industry*,

which benefits from increased business from consumers who respond to the marketing messages of **Cover America**; *State and Local Officials*, who receive increased mitigation assistance from FEMA, as a result of increased policy sales; and ultimately, *The American Taxpayer*, when federal disaster assistance decreases because more homes and businesses are covered by flood insurance.

We hope this preview of the **Cover America** advertising campaign excites and inspires you to help spread the word about the importance of federally-backed flood insurance. Use the following form to order, free of charge, **Cover America** campaign materials. ✚

COVER AMERICA ORDER FORM

PLEASE SEND THE FOLLOWING: (CIRCLE ONE)

1. Poster: "I Never Thought It Could Happen to Me.	1	10	_____	_____	_____	_____
2. Stuffer: <input type="checkbox"/> Consumer	50	100	500	_____	_____	Name
<input type="checkbox"/> Business	50	100	500	_____	_____	Company
3. Ad Slicks <input type="checkbox"/> Full page, halftone	1	5	10	_____	_____	Address
<input type="checkbox"/> Type only, several	1	5	10	_____	_____	City
4. Myth & Facts Information Sheet	10	50	100	_____	_____	State
5. "What You Need to Know" Information Sheet	10	50	100	_____	_____	Zip

Please mail or fax your order today to: FEMA
6730 Santa Barbara Court Baltimore, MD 21227-5623 **FAX: 410/471-4030**

Publications

(CRS UPDATE, Winter 1995)

FEMA Publications:

FEMA has reorganized its publications office. They now prefer taking orders over the telephone. All FEMA publications listed in this article can be obtained by calling 800/480-2520 or by faxing an order to 301/497-6378.

The following presentations marked with "L" are oriented toward the general public and should be considered for addition to local public libraries. Those marked with "T" are technical manuals.

Floodplain mapping: Here are two new ones:

L *How to Use a Flood Map to Protect Your Property*, FEMA 258, May 1995.

T *Managing Floodplain Development in Approximate Zone A Areas*, FEMA 265, July 1995.

Retrofitting: Here are two of the latest references on property protection.

L *Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas*, FEMA-257, October 1994.

T *Three Successful Projects in Louisiana*, Dr. Rod E. Emmer, September 1994, reviews common lessons learned by three communities implementing flood mitigation projects. Copies can be ordered from the Association of State Floodplain Managers, (608) 274-0123.

T *Engineering Principles and Practices for Retrofitting Flood Prone Residential Buildings*, 1995. This is *THE* compendium for designers of floodproofing and retrofitting projects. It is a comprehensive and detailed review of elevation, relocation, dry floodproofing, wet floodproofing, levees and floodwalls. It comes with FEMA's latest benefit-cost software.

There are four recent publications from the Corps of Engineers that are particularly helpful to the local official who provides flood protection assistance. These can be ordered from the Corps' National Flood Proofing Committee, U.S. Army Corps of Engineers, ATTN: CECW-PF, 20 Massachusetts Avenue, N.W., Washington, D.C. 20314 or call (202) 761-0169.

T *Local Flood Proofing Programs*, June 1994.

T *A Flood Proofing Success Story*, September 1993.

T *Flood Proofing: How to Evaluate Your Options*, July 1993.

T *Flood Proofing Technology in the Tug Fork Valley*, April 1994.

Natural and Beneficial Floodplain Functions:

L A variety of posters and citizen information materials on watershed protection are being prepared by the Terrene Institute for the U.S. EPA's Office of Wetlands, Oceans and Watersheds. Get the latest list from the Terrene Institute at (202) 833-8217.

L A poster series on water resources is oriented to grade and middle school students. Posters can be obtained from the U.S. Geological Survey by calling (303) 236-7477.

L Another document oriented to school children is *A Young Scientist's Introduction to Wetlands*. Call the U.S. Army Engineer Waterways Experiment Station, (601) 634-4217.

T U.S. EPA *Wetlands Fact Sheets* and other types of assistance can be obtained by calling the EPA Wetlands Information Hotline at (800) 832-7828.

T *Environmental Planning for Small Communities*, EPA/625/R-94/009, September 1994, is available from the U.S. Environmental Protection Agency, Office of Regional Operations and State/Local Relations, Washington, DC 20460.

T *Cost Effectiveness Analysis for Environmental Planning: Nine Easy Steps*, IWR Report 94-PS-2, October 1994, is available from the Corps of Engineers' Institute for Water Resources, Water Resources Support Center, Casey Building, 7701 Telegraph Road, Alexandria, VA 22315-3868 or call (703) 355-3042.

T *How Greenways Work, a Handbook on Ecology*, Jonathan M. Labaree, 1993, can be ordered from the National Park Service's Rivers, Trails and Conservation Assistance Program, (202) 343-3780. +

**DEADLINE:
APRIL 1, 1996**

Floodplain Management Survey

Assessing the needs and issues of floodplain management of Texas, the Texas Natural Resource Conservation Commission (TNRCC), the designated state agency to coordinate floodplain management in the State of Texas, is conducting this survey of floodplain management. Please take a few minutes out of your busy schedules to fill out this survey, so we can address your needs.

1. Do you benefit from TNRCC's participation in floodplain management activities
(i.e., newsletters, workshops, publications, technical assistance, etc.)? YES / NO

2. Should TNRCC be involved in the following floodplain management activities:
Publication of newsletters? YES / NO
Floodplain management certification? YES / NO
Technical assistance? YES / NO
Training? YES / NO
Compliance with participation in the NFIP YES / NO
Mapping of floodplains? YES / NO

3. Would floodplain management in your community or in the state be jeopardized
if TNRCC DISCONTINUED participation in floodplain management? YES / NO

4. With respect to our Floodplain Management Newsletter:
Do you like the new format? YES / NO
Are the articles interesting and meeting your needs? YES / NO
What do you like or don't like about the newsletter? _____

5. Should Floodplain Administrators be Certified? YES / NO

6. Is new State legislation for the management of floodplains needed? YES / NO
If so, what kind? _____

7. With respect to Floodplain Management training:
Is TNRCC doing an adequate job with its workshops? YES / NO
Do TNRCC/FEMA publications address your needs? YES / NO
What should TNRCC be doing in this area? _____

8. Do the flood maps meet your needs? YES / NO
Comments: _____

9. Additional comments: _____

THANK YOU FOR YOUR INPUT AND TIME SPENT ON THIS SURVEY!

PLEASE TEAR OUT, FOLD AND SEAL WITH TAPE AND MAIL TO THE PRE-PRINTED ADDRESS ON BACK, OR FAX TO 512/239-4750

FLOODPLAIN MANAGEMENT SURVEY

Enclosed



NO POSTAGE
NECESSARY
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AGRICULTURAL & WATERSHED MANAGEMENT DIVISION, MC-158
TEXAS NATURAL RESOURCE CONSERVATION COMMISSION
PO BOX 13087
AUSTIN TX 78711-9958



Texas CRS Communities

This is a list of communities participating in the Community Rating System and what their rating is. If you have any questions about the CRS, please call the TNRCC Floodplain Coordination Team at (512) 239-4710.

	Class		Class		Class
Arlington	9	Dallas	8	Lubbock	8
Austin	7	Denton	9	Midland	8
Baytown	8	Duncanville	9	Nassau Bay	8
Bellaire	9	El Paso	9	North Richland Hills	8
Benbrook	9	Friendswood	8	Odessa	9
Burleson	9	Garland	9	Plano	8
Carrollton	8	Grand Prairie	8	Port Arthur	9
Cleburne	9	Hurst	9	Richardson	9
Conroe	9	Kemah	7	San Marcos	9
Coppell	9	League City	9	Sweetwater	9
Corpus Christi	9	Lewisville	9	Wichita Falls	9

City of Ingleside Maximizes Opportunity

(Jane Ward, *Around the Bend, Volume 1, No. 4, Fall 1995*)

This article demonstrates one effective way a small community with limited resources has used Multi Objective Management.

Like all coastal communities, the City of Ingleside is faced with the need to improve drainage while reducing pollution of coastal waters by storm water runoff. To accomplish this, the City has designed a multi-use project in popular Ingleside Cove Park to implement several best management practices (BMPs) that will reduce the pollution loading in the runoff. The proposed project will complement the adjacent double-lane boat ramp and parking area, and the attractive wetland mitigation area already completed on the site. Citizens and school children will participate in the project, and area residents will be encouraged to implement similar measures on their properties.

The proposed Ingleside Cove Park project entails redesign, contouring, soil enhancement (using lawn and garden waste), and planting native species as a vegetative filter to reduce nonpoint source discharge into the cove. The filter area will receive runoff

from over a mile of Highway 361 and from nearby residential areas, and will require only minimal maintenance for a heavy use area. Laboratory monitoring of inflow and outflow will be conducted by City staff and volunteers with the Texas

City is currently seeking funding and in-kind support to implement this project.

Like its residents, Ingleside is being called upon to stretch every dollar and to maximize the use of its assets. Over the last few years, the

improved streets and highways, extension of a sanitary sewer to 80 percent of the residents, development of an 89-acre woodland public park, and expansion of housing and business development.

The newest partner being welcomed by Ingleside is the Corpus Christi Bay National Estuary Program. The estuary, like the City of Ingleside itself, is a community of many neighborhoods with varied and sometimes divergent needs. The live oak, mesquite, red fish, and dolphins are as much our neighbors as the family next door, the ranch up-country, or the industries on which so many of us depend for our livelihood. Like good neighbors everywhere, we must work together to solve problems and maintain the health of our community, both environmentally and economically.

Contributed by Jane Ward, representative of the City of Ingleside on the Corpus Christi Bay National Estuary Program Local Governments Advisory Committee. For more information, call (512) 776-2635. ❖

LCRA's Flood Protection Planning Study

David Murdoch, Lower Colorado River Authority

The Lower Colorado River Authority (LCRA) is conducting a Flood Protection Planning Study within its 10-county statutory district. This study will produce information for a report on the state of floodplain management within LCRA's district. The Texas Water Development Board is providing partial funding for the study, which will be completed by summer 1996. Findings from the Flood Protection Planning Study will be used to determine how LCRA can provide assistance to local floodplain administrators and to further non-structural flood hazard mitigation in the basin. It is hoped that LCRA's flood management expertise will reinforce the importance of strong floodplain programs in local communities. ❖

Watch program. Information on the project will be made available to other communities via the Ingleside Home Page on the Internet and by printed materials distributed through the schools and the Ingleside City Hall. The proposed project is designed to help local property owners understand how they can save money while improving the local environment by implementing BMPs on their property, just as the City will be doing at Ingleside Cove Park. The

City has worked with the San Patricio Drainage District, the Texas Highway Department, the Texas Agricultural Extension Service, Texas Parks and Wildlife Department, Texas Natural Resource Conservation Commission, the South Texas Library System, the U.S. Navy, and local land owners, developers and businesses to plan projects that solve problems faced by the community. That cooperation has resulted in reduced residential flooding in low-lying areas,

Factors that Increase Flood Potential

The Office of Hydrology of the National Weather Service offered the following information in its March 27, 1995 report, titled National Hydrologic Outlook: Spring Flood Potential and Water Supply. The National Weather Service is part of the National Oceanic and Atmospheric Administration of the U.S. Department of Commerce.

Many conditions cause flooding across the country. Those that contribute the

most and recognized as major factors are:

- ◆ **Wet Soil:** Rain and snow melt cannot be absorbed if the ground is saturated — it rapidly runs off into rivers and streams.
- ◆ **High Stream Levels:** Little additional runoff is necessary to push streams over their banks.
- ◆ **Full reservoirs:** There is no ability to retain flood flows and attenuate the flood crest.

◆ **Frozen Ground:** Generally has the same effect as saturated soils.

◆ **Ice-Covered Rivers:** As rivers rise due to snow melt and/or rainfall, ice fractures and flows along the river until it reaches a constriction where it can jam, forming a temporary dam. Water can rapidly rise and flood behind the jam, and, if the jam suddenly breaks, water can flood downstream locations, sometimes carrying

enormous ice floes that can crush anything in their path.

◆ **Deep Snow Cover:** Snow melt, combined with rain, can rapidly raise stream levels. Snow melt alone is not usually sufficient to cause major flooding.

◆ **Widespread, Heavy Rain:** Regardless of how unfavorable all the above factors may be, given enough rain, flooding is inevitable. ❖

IMPORTANT PHONE NUMBERS FOR FLOODPLAIN ADMINISTRATORS

**Federal Emergency Management Agency (FEMA),
Region VI (817) 898-5127
FEMA Publications (800) 480-2520
FEMA Floodplain Maps & Flood Insurance Studies
(800) 358-9616**

**U.S. Army Corps of Engineers District Offices
Tulsa District (918) 669-7401
Albuquerque District (915) 568-1359
Fort Worth District (817) 334-2681
Galveston District (409) 766-3930**

**Texas Natural Resource Conservation Commission
Floodplain Coordination Team (512) 239-4730
Water Utilities District Administration
(512) 239-6161
General Information (512) 239-1000**

The Texas Natural Resource Conservation Commission is an equal opportunity / affirmative action employer. The agency does not allow discrimination on the basis of race, color, religion, national origin, sex, disability, age, sexual orientation or veteran status. In compliance with the Americans with Disabilities Act, this document may be requested in alternate formats by contacting the TNRCC at (512)239-0010, Fax 239-0055 or 1-800-RELAY-TX (TDD), or by writing P.O. Box 13087, Austin, TX 78711-3087.

pd-005/96-1

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Agriculture & Watershed Management
Floodplain Management Team, MC 158
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