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FLOODPLAIN MANAGEMENT

TEXAS NATURAL RESOURCE CONSERVATION COMMISSION
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NATIONAL FLOOD INSURANCE REFORM ACT

(French & Associates; Park Forest, IL; 708/747-5273; September 23, 1994)

On September 23, 1994, President Clinton signed the *Reigle Community Development and Regulatory Improvement Act of 1994* into law. Title V of this law includes the provisions of the *National Flood Insurance Reform Act*, revisions to the National Flood Insurance Program (NFIP) that have been in the works for five years. The new Act has numerous provisions that will be of value to floodplain managers. The following is excerpted from French & Associates' summary of the main provisions.

MITIGATION GRANTS: Federal Emergency Management Agency's (FEMA) Section 1362 program for the purchase of flooded property is repealed. The Act authorizes a transfer of funds from the National Flood Insurance Fund to a new National Flood Mitigation Fund: \$10 million in FY 1994, \$15 million in FY 1995, and \$20 million each year thereafter. The Fund will provide grants to fund 75% of the cost of mitigation planning and projects. Up to half of the 25% nonfederal match can be in-kind contributions.

Up to \$1.5 million of the Mitigation Fund can be used for state and local planning with a maximum \$50,000 per community and \$300,000 for all communities in one state in one fiscal year. A community may receive a planning grant not more than once every five years.

The balance of the Mitigation Fund can be used for technically feasible and cost-effective mitigation projects (maximum over a five year period of \$3.3 million per community and \$10 million per state). The limits can be waived by FEMA after a Presidential disaster declaration.

To receive a project grant, the community must have a mitigation plan. Eligible projects include elevation, relocation, demolition or floodproofing of a building; acquisition of floodprone property; state technical assistance to communities and individuals; minor flood control projects; and other activities "that are described in the mitigation plan of a state or community."

The FEMA regulations that will specify what has to be in the prerequisite mitigation plan and what types of projects are encouraged or discouraged have not been drafted yet. Until plan criteria are published, it is recommended that communities follow the Community Rating System's (CRS) guidelines for plans (copies of the CRS' *Example Plans* are available by calling 317/848-2898).

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MITIGATION INSURANCE: A new type of coverage will be added to a flood insurance policy. It will cover the cost of complying with state or local building or zoning regulations for flooded buildings that are (1) substantially damaged, (2) repetitive losses, or (3) have been flooded so many times that FEMA deems it in the best interests of the NFIP to require compliance. Repetitive losses are defined as an insured building that is flooded at least twice over a 10-year period for which the cost of repairs averages 25% of the value of the building. FEMA cannot charge more than \$75 per policy to pay for this coverage.

Mitigation insurance has the potential to be the largest source of flood mitigation funding. A community will not have to complete application paperwork or compete with other communities for a limited amount of grant money. The funds would be provided to the insurance policy holder as part of the claim settlement.

MAPPING: Every five years FEMA must assess the need to revise and update its floodplain maps. Priority to remapping will be given to those state or local requests where the requestor is willing to pay up to 50% of the cost of the revision or update. Maps are to be free of charge to government officials but FEMA may charge others. A Technical Mapping Advisory Council was created to make recommendations on accuracy, quality, use, distribution, and digitization of flood insurance maps.

COMMUNITY RATING SYSTEM: The CRS is officially made part of the NFIP's statutory authority. CRS credits for activities funded by the new mitigation grant must be phased in. These provisions will have little effect on local CRS programs. CRS credit points will have to reflect whether a project was funded by a mitigation grant.

AGRICULTURAL BUILDINGS: States and communities may waive the regulatory requirements for repairing substantially or repetitively damaged agricultural buildings. However, flood insurance premiums for such buildings will be based on actuarial rates, if possible. If not, FEMA does not have to make flood insurance available unless the building is wet floodproofed. Such buildings will not be eligible for disaster assistance.

The NFIP regulations and local ordinances require that substantially damage buildings in the floodplain have to be elevated or floodproofed. However, to provide some relief to farmers who cannot relocate their agricultural activities, communities will be allowed to exempt the buildings from the substantial damage requirement.

The impact of this should not be too great for four reasons: (1) It is a local option and some communities may not want to give agricultural buildings special treatment. (2) Agricultural buildings do not include farm residences, only buildings "used exclusively in connection with the production, harvesting, storage, raising, or drying of agricultural commodities or livestock." (3) FEMA is instructed to provide advice to farmers on wet floodproofing and other ways to minimize flood damage. (4) Such buildings will be ineligible for subsidized flood insurance and disaster assistance.

EROSION HAZARDS: FEMA has two years to study communities with coastal erosion hazard areas, including the Great Lakes shoreline erosion. The study will look at the cost benefits of mapping, regulating, and insuring these areas. It must also look at the impact of mapping and regulating on property value, tax revenues, and other economic factors.

FLOOD INSURANCE: The maximum amount of insurance coverage for a single family home is increased from \$185,000 to \$250,000. Contents and non-residential coverage limits also increased. A policy does not go into effect until 30 days after purchase (versus the old 5 day waiting period), except for a new policy required for a mortgage or loan. FEMA cannot increase flood insurance premium rates by more than 10% each year (not counting the new mitigation coverage).

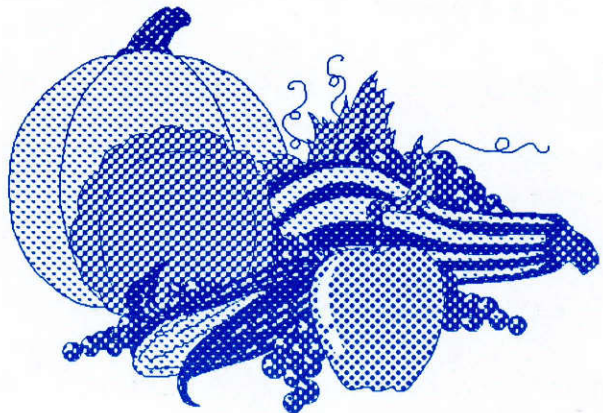
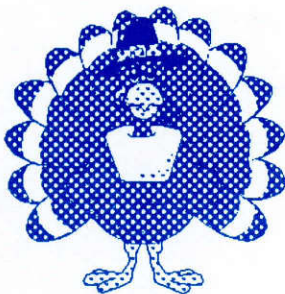
DISASTER ASSISTANCE: The Act tightens up on requiring flood insurance as a condition for disaster assistance to floodplain property. Federal agencies can no longer waive this requirement. No federal disaster assistance will be provided for a property if the owner had previously received disaster assistance, had been required to purchase flood insurance, and had dropped it.

LENDER COMPLIANCE: The term "lender" includes banks, savings & loans, credit unions, etc., that are regulated by a federal agency as well as the Veterans Administration, the Small Business Administration, Housing and Urban Development, and Fannie Mae. When lenders lend money for mortgages or other loans secured by real property, they must require a flood insurance policy on the building. Also, if a lender normally requires an escrow account, flood insurance premiums must be escrowed.

Lenders are required to notify loan recipients in writing that the property is in a special flood hazard area. This calls for a common notice form and lenders will be required to keep a receipt that the form was provided. Anytime during the loan, when the lender determines that more insurance or more coverage is needed, the borrower shall be notified. If coverage is to be bought in 45 days, the lender must buy it and charge the borrower.

These rules cover loans made, increased, extended, or renewed one year after the Act is signed. Small loans (<\$5,000 or <1 year) are exempted. Fines (\$350 per violation) are specified for lenders that do not comply.

MAP DETERMINATIONS: Within nine months, FEMA will develop a standard map determination form in consultation with lenders, agencies, and other appropriate individuals. The form must be used by lenders and federal agencies. It can be completed by a third party only if the third party guarantees the accuracy of the information.



HURRICANE PREPAREDNESS WORKSHOPS

Five workshops were conducted along the Gulf Coast during the last part of August and the first half of September. These workshops presented pertinent information on preparing for hurricanes, including storm surge and the high winds which accompany these natural disasters. The four member team conducting the workshops was composed of Wade Nofziger, Texas Division of Emergency Management; Jack Burleson, Southern Building Code Congress International; Don Lee, Texas Department of Insurance; and Catherine Findley, Texas Natural Resource Conservation Commission (TNRCC). These half day workshops brought the whole picture together including funding and relief after the disaster, building practices, floodproofing practices, and where FEMA stands on insurance concerning the catastrophe pool areas.

MITIGATION AND RECOVERY FUNDING: Mr. Nofziger gave insight into where mitigation funds come from and how to apply for them. Under the National Flood Insurance Reform Act (see previous article in this issue) mitigation funding will be available. The how's, where's, and how much's have not yet been established. For more information contact: Wade Nofziger, Texas Division of Emergency Management 512/465-2449.

FLOOD PROTECTION: Ms. Findley presented some information on building homes in a coastal area, concentrating on building techniques and elevating structures. For more information contact: Catherine Findley, TNRCC, 512/239-4773.

HURRICANE RESISTANT CONSTRUCTION: Mr. Burleson explained information on building techniques and analyzed why structures fail. Several interesting videos were shown from previous hurricanes. For more information on hurricane construction contact Jack Burleson, Southern Building Code Congress International, Southwest Regional Office, 3355 Bee Caves Road, Suite 202, Austin, Texas 78746, 512/327-8278.

INSURANCE: Mr. Lee informed everyone of the amount of coverage in the Texas Catastrophe Property Insurance Association (CAT Pool) of the Texas Department of Insurance. These numbers are constantly rising. If your community is in one of the participating counties in the CAT Pool, make sure that any roofing repair is inspected by the Texas Windstorm Inspection Program. For more information on what the catastrophe pool is, or how a county may petition to enter the CAT Pool, contact the Texas Department of Insurance at 512/322-2227.

The following are good reference materials available concerning coastal construction and hurricane preparedness:

Coastal Construction Manual, FEMA-55, FEMA Publications, 800/638-6620

Against the Wind, published by FEMA and distributed through your local American Red Cross office

Best Build: Construction in a Coastal Environment, FEMA Best Build Video Series, FEMA Region VI, 817/898-5127

Dune Protection & Improvement Manual, General Land Office, Coastal Management Division, 512/475-8989

TEXAS FLOODPLAIN MANAGEMENT ASSOCIATION ANNUAL CONFERENCE

The Texas Floodplain Management Association held its annual meeting in Richardson on August 16-18. It was a very informative and well presented program. There were presentations made by Halff and Associates, FEMA, Texas Department of Emergency Management, Brazoria County, Texas Natural Resource Conservation Commission, City of Richardson, and Texas Parks and Wildlife Department. Attendees got a chance to tour some of the Dallas area flood control projects including the Cole Park underground retention facility before its actual use. We would like to thank everyone who attended and encourage everyone to attend next year's conference.

Meeting Highlights:

During the meeting Penny Sturdivant was named the 1994 Floodplain Manager of the Year. Ms. Sturdivant is the floodplain administrator for Brazoria County. Congratulations Penny!

Ms. Diane Calhoun gave some very useful insight on Variances and Substantial Damage Rules. It is very important to not grant variances which will not be recognized by FEMA.

During the meeting, attendees were tested on their knowledge of the NFIP. The results brought into light that workshops are needed concerning several aspects of floodplain management skills.

At the meeting, the survey which was printed in the summer issue of Floodplain Management was passed out. It is very important that these surveys are returned so that we can get your input on floodplain management.

Mr. Jack Bauer of the Texas Parks and Wildlife Department discussed some of the floodplain clearing activities the Department is involved in. He also mentioned the possibility of placing canoe chutes around the Austin area dams.

Mr. Wade Nofziger, Division of Emergency Management, explained the Hazard Mitigation Program sponsored by FEMA.

The City of Richardson gave an excellent presentation on some of their flood control projects that do not resemble flood control to the average citizen. The City also did an excellent job of hosting the conference. Thanks to everyone who worked to make the conference a success. For those who missed out, be sure and attend next year's conference. Everyone had a great time learning and meeting new people. For more information on next year's events, please contact the Texas Floodplain Management Association at the following address:

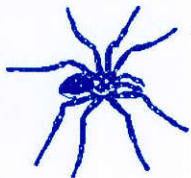
Texas Floodplain Management Association
131 East Live Oak, Room 105
Angleton, Texas 77515

Uninvited Lawn Guest Test

Match the symptoms with the guest. All of these critters and plants are common to parts of the continental United States and may visit you the next time you work or play in your lawn.



1. SCORPIONS ___
2. GYPSY MOTH CATERPILLAR ___
3. POISON IVY ___
4. BROWN RECLUSE SPIDER ___
5. PUSS CATERPILLAR ___
6. KISSING BUG ___
7. FLY MUSHROOM ___
8. TARANTULA ___
9. TICK ___
10. POISON HEMLOCK ___
11. BLACK WIDOW SPIDER ___
12. GRASS PEAVINE ___
13. BOX ELDER ___
14. YELLOW JACKET ___



- A Symptoms vary depending on species; sting causes a sharp burning sensation, swelling, sweating, restlessness, salivation, confusion, vomiting, muscular twitching, convulsions, death. The mortality rate from stings from certain species is very high.
- B Causes a skin rash similar to the dermatitis poison ivy inflicts. Some victims who react severely to its touch may experience shortness of breath as well.
- C Bite causes stinging sensation or burning pain, blanching at site of bite surrounded by redness, blistering, hemorrhages into the skin and internal organs, ulceration, vomiting, fever, cardiovascular collapse, convulsions, sometimes death.
- D Bite may or may not be painful, two tiny red dots at site of bite, localized swelling after a few minutes; intense cramping pain of abdomen, legs, chest, back; pain may become agonizing, causing patient to scream; rigidity of muscles, lasting 12-48 hours, nausea, chills, skin rash, restlessness, fever, abnormal, painful erection of the penis in males, numbness, tingling, about four percent are fatal.
- E Most of the species found in the United States are harmless to man; their bites are similar to pinprick and relatively mild; some tropical species may be more poisonous, but their effects are largely localized.
- F Causes skin irritation, swelling, blistering, itching; may be fatal to young children.
- G Muscular weakness, paralysis of extremities, blindness, respiratory paralysis, death --- responsible for many human fatalities.
- H Poison causes intense burning pain, itching, pustules, redness, nausea, fever, numbness, swelling, and paralysis; recovery usually within about six days.
- I Bite usually painless; later itching, edema about the bite, nausea, palpitations, redness; the bite is of relatively minor importance but spreads Chagas Disease.
- J Symptoms develop rapidly, are severe, consisting of severe gastrointestinal disturbances, delirium, hallucinations, convulsions; rarely causes death.
- K Its bite can infect the skin with bacteria that causes severe disease.
- L Symptoms include back pain, weakness in legs, paralysis; has caused death in children.
- M Causes hay fever (respiratory allergy) may also cause an eczematous dermatitis of the exposed parts of the body.
- N They can bite and sting; sting produces acute local pain or burning sensation, blanching at the site of the sting surrounded by zone of redness, itching; local symptoms usually disappear after 24 hours.

WE HAVE MOVED!

The Texas Natural Resource Conservation Commission (TNRCC) has relocated from the State Capitol Complex in downtown Austin to the Park 35 Office Complex on I-35 North at Yager Lane. Park 35 is a six-building complex located about nine miles north of downtown Austin. Please send all mail for TNRCC Austin offices to: P.O. Box 13087, Austin, Texas 78711. The physical address of the TNRCC is now 12100 Park 35 Circle, Austin, TX 78753. The TNRCC Information Center is at (512)239-1000 or 800-64-TEXAS.

FLOODPLAIN MANAGEMENT SURVEY

In our last Floodplain Management Newsletter, we published a Floodplain Management Survey and requested that they be filled and returned to us by September 16, 1994. To date we have received only 28 out of the 1,700 that were sent out! We are extending the return date to December 1, 1994. Please take a few minutes out of your busy schedule to fill out the survey form. This survey will help us determine what issues and needs exist throughout Texas. With these state-wide concerns better defined, FEMA, TNRCC, and TFMA can meet these needs through better maps, workshops, proposed legislation, etc. The results will be published in our next newsletter. Thank you for your input and time spent on the survey.

TRAINING AND EDUCATIONAL FLOODPLAIN MANAGEMENT WORKSHOPS

The TNRCC Floodplain Management Team is kicking off the 1994-95 year with several changes in the types of workshops offered. More attention will be given to training in the coming years. However, your input into what you would like to see in these training modules is very valuable. We have planned several workshops for the next year. The following is the most up-to-date schedule with a description of the types of workshops to be offered:

TENTATIVE WORKSHOPS:

<u>LOCATION</u>	<u>DATE-SESSION</u>	<u>MODULE</u>
Abilene, Texas	November 17 am November 17 pm	Basic Floodplain Mgmt 101 How to Permit Development in the Floodplain
College Station, Texas	November 30	---- OPEN ----
Uvalde, Texas	December 6	---- OPEN ----
Texarkana, Texas	January 25, 1995	---- OPEN ----
Port Arthur, Texas	February 15	---- OPEN ----
Harlingen, Texas	March 22	---- OPEN ----
Amarillo, Texas	April 26	---- OPEN ----
Temple, Texas	May 17	---- OPEN ----
Corpus Christi, Texas	June 14	---- OPEN ----
Fort Stockton, Texas	July 19	---- OPEN ----
Sherman, Texas	August 15	---- OPEN ----
Lufkin, Texas	September 15	---- OPEN ----

Information on workshops in your area will be mailed 2-3 weeks prior to the workshop.

VARIANCE CRITERIA

The National Flood Insurance Program (NFIP) Regulations provide variance criteria to guide the community in providing administrative relief from the minimum floodplain management standards in cases where they impose exceptional unnecessary hardship for a particular applicant. The hardship that would result from failure to grant a requested variance must be exceptional, unusual, and peculiar to the property involved.

Mere economic or financial hardship alone is not considered exceptional. Inconvenience, aesthetic considerations, physical handicaps, personal preferences, or the disapproval of one's neighbors likewise do not qualify as exceptional hardships. All of these problems can be resolved through proper design and construction techniques without granting a variance.

Variations must not result in additional threats to public safety or create nuisances. Local floodplain management ordinances (including elevation requirements) are intended to help protect the health, safety and well being, and property of the local citizens. Granting variances allows buildings to be rebuilt that would then be subject to future flood damages. Future property owners, of the property and the community as a whole, are subject to all the costs, inconvenience, danger, and suffering that future floods bring.

Any variance granted must be the minimum necessary, considering the flood hazard, to alleviate the hardship. This means that, if a variance is granted, other measures must be taken to minimize potential flood damages to the building. The community can specify these measures as a condition for granting the variance. Granting a variance to all the requirements is contrary to the purpose of the NFIP when there are feasible alternatives to reducing the potential for future flood damages.

Because the duty and need of local governments to help protect their citizens from flooding is so compelling, and the implications of the cost of insuring building construction below the Base Flood Elevation (BFE) (100-year flood) are serious, variances from the BFE or from other requirements from the local floodplain management ordinance should be quite rare. In particular, with the potential for local businesses and homes being damaged by future floods, the implications go beyond the possible damage to the building. If the business is not immediately operational due to flood damage or abandoned homes, the implications will likely include loss of jobs and an eroding tax base. This impact not only results in extending the recovery process for property owners, but could also potentially jeopardize the long term economic viability of the community.

We must reiterate that consideration in granting a variance must be consistent with the guidelines provided in Section 60.6 of the National Flood Insurance Program Regulations and the objectives of assuring that sound floodplain management is carried out by a community. If a review of a community's enforcement procedures indicates a (variance) pattern inconsistent with the objectives of sound floodplain management, the community would be subject to probation and then suspension from the NFIP if the practice continued (reference Section 60.6(a) of the NFIP regulations).

Consideration for the safety of life and property is a priority in issuance of a variance. In addition, the Community must also consider the additional hardship that has been placed on the applicant. Not only is that property in a position to be flooded, the cost of flood insurance for that structure will be (in most cases) unaffordable. It is mandatory by law, that when federal money is obtained for development within the 100-year flood hazard area, a flood insurance policy must be obtained as a condition of the loan.

For example, if a residential structure was constructed in the 100-year floodplain eight (8) feet below the required base flood elevation (BFE), to purchase a flood insurance policy to cover a loan of \$100,000 for this structure, the annual premium for that coverage is calculated as follows:

\$100,000 coverage for structure:

	<u>8 feet</u> <u>below BFE</u>	<u>At BFE</u>
1st \$45,000 is \$8.30 per \$100 of coverage	= \$ 3,735	= \$ 180
Remaining \$55,000 is \$5.40 per \$100 of coverage	= \$ <u>2,970</u>	= \$ <u>35</u>
Total	= \$ 6,705	= \$ 215

\$60,000 coverage for contents:

1st \$15,000 is \$12.60 per \$100 of coverage	= \$ 1,890	= \$ 108
Remaining \$45,000 is \$8.20 per \$100 of coverage	= \$ <u>3,690</u>	= \$ <u>54</u>
Total	= \$ 5,580	= \$ 162

It must be emphasized that variances are granted with respect to floodplain management requirements and do not affect insurance rates. The Federal Insurance Administration (FIA), by statute, must charge insurance rates commensurate with the risk to which a building is exposed. It is imperative that the community also realize that if a property owner does not seek Federal assistance during a declared disaster, it is not a floodplain management issue. Therefore, issuance of a variance based on that criteria is not acceptable.

When a community adopts floodplain management measures by Ordinance or County Order, the Community established standards to protect life and health and minimize the flood risk for the citizens within the Community. In addition, the Community has accepted the responsibility to regulate development within the designated floodprone areas. Allowing development to occur in noncompliance of program regulations has not eased the financial situation of the property owner. In reality, it has placed an "additional hardship" on that property owner and future occupants of that structure. It has increased the cost of flood insurance coverage, and possibly increased the potential flood hazard to the adjacent property owners. When noncompliance development is allowed within a designated floodprone area, the Community has placed not only the property owner, but also the Community in a position that they could be liable for flood damage to the immediate property owner and to the adjacent property.

The National Flood Insurance Program: A Public-Private Partnership

David Schein, Senior Program Specialist, FEMA Region V

In order for the National Flood Insurance Program (NFIP) to work, all the players involved need to understand their responsibilities and how their role fits into the larger picture of federal and state flood loss reduction efforts. You need to know how your function relates to what other NFIP users do. The following is a summary of the major NFIP activities and how the individuals involved with those actions should respond to assure the program's goal of reducing flood losses.

THE PUBLIC SECTOR

LOCAL BUILDING AND ZONING OFFICIALS:

Must interpret and enforce floodplain regulations in the same manner and with the same aggressiveness as they would any other building or zoning requirement; and must maintain sufficient information in the permit file system to allow Federal Emergency Management Agency (FEMA) and state officials to determine compliance and to allow insurance agents, realtors, and bankers to perform their NFIP-related tasks; (Properly constructed new buildings in flood hazard areas will pay very low flood insurance premiums, but improper construction will pay very high rates for insurance, rates so high as to render new construction essentially unsalable); keep FEMA and the state advised of natural or man-made changes to the floodplain so the floodplain maps can be kept current; train replacement staff in the NFIP's requirements, respond to requests by insurance agents, lenders, and state and Federal officials for NFIP Elevation Certificates.

LOCAL COMMUNITY ELECTED OFFICIALS:

Adopt and amend floodplain regulations to keep the floodplain management ordinance or resolution in compliance with Federal and state requirements; give visible support to staff enforcing the regulations; provide the necessary financial resources to carry out the local responsibilities; maintain flood insurance in force as necessary on public buildings.

STATE NFIP COORDINATING AGENCIES:

Assist FEMA in implementing the NFIP among local communities and other state agencies; identify communities needing floodplain mapping; conduct training for local officials; enforce state floodplain management regulations in accordance with NFIP requirements; assist lenders, realtors, and insurance

agents with their responsibilities; act as an intermediary between the Federal government and local governments; and explain the NFIP and its implementation to affected citizens, trade groups, and others.

FEMA: Administer and coordinate the NFIP; reply to inquiries concerning local flooding; map flood-prone areas and distribute floodplain maps; provide flood insurance; train insurance agents and lenders, both by FEMA staff and FEMA's flood insurance training contractor, Computer Sciences Corporation; integrate floodplain management into all Federal actions in accordance with Federal regulations and executive orders; reply to inquiries from citizens and Congressional staff; fund state NFIP coordinating agencies; promote floodplain management and flood insurance; provide Federal flood disaster assistance in Presidentially-declared Major Disasters.

FEDERAL BANKING INSTRUMENTALITIES:

Examine Federally-insured and regulated lending institutions to assure mandatory flood insurance purchase requirements are adhered to; publish guidance on flood insurance requirements and train bank compliance officers.

OTHER FEDERAL AGENCIES: Provide assistance to FEMA and local and state governments in identifying flood hazards; discourage new floodplain development; construct flood control projects in accordance with legislation, regulation, and executive orders; avoid participating in new projects in communities not participating in the NFIP; comply with floodplain management requirements in all activities affecting floodplains; respond to Congressional inquiries.

STATE INSURANCE COMMISSIONERS: Provide flood insurance information to insurance agents; investigate complaints regarding flood insurance; keep state licensing examinations current regarding the NFIP; cooperate with FEMA and the state NFIP coordinating agency in educating insurance agents.

THE PRIVATE SECTOR

INSURANCE AGENTS: Write flood insurance policies; advise clients on purchasing flood insurance (both inside and outside of flood hazard areas); work with realtors and lenders in providing flood insurance information and coverage when needed; attend NFIP

training seminars and workshops to keep abreast of latest NFIP requirements and products.

LENDERS: Require flood insurance on new and existing loans where appropriate in accordance with Federal regulations and individual risk management decisions; assure flood insurance policies are renewed as required; provide accurate information to borrowers about Federal flood insurance requirements at loan commitment; assure secondary mortgage market (Fannie Mae, Freddie Mac, etc.) flood insurance requirements are met at loan origination and at sale; provide written notices to borrowers (at least 10 days prior to closing) about the floodprone nature of property and whether Federal flood disaster assistance will be available; have consistent printed internal policies regarding flood insurance, Letters of Map Amendment, waiving the flood insurance requirement, and risk management decisions; attend NFIP training seminars and workshops as well as industry flood insurance training.

REALTORS: Advise clients on flood hazards associated with the purchase of real estate; maintain a set of floodplain maps for the local area; explain the minimum requirements of the mandatory flood insurance purchase rules; work with lenders and insurance agents to obtain flood insurance where required; disclose information on flood hazards in accordance with state or local disclosure laws and industry ethics requirements.

CONSULTING ENGINEERS: Provide advice and assistance to local communities and private citizens regarding floodplain mapping, new floodplain developments, changes to floodplain designations, proper floodplain construction techniques, and stormwater management activities; provide new floodplain models to local officials according to NFIP criteria; respond to requests for topographic and planimetric surveys, data for Letters of Map Amendment or Letters of Map Revision, and related matters.

BUILDERS: Comply with local, state, and Federal floodplain development regulations; provide required proposed and as-built data (floor elevations, surveys, etc.) to local building officials; advise customers of floodplain construction techniques and alternatives; avoid exacerbating existing flooding conditions; and have contractors (engineers, architects, surveyors, etc.) advise appropriate government officials of any changes to designated floodplains as a result of filling, excavating, bridge, culvert, or sewer construction, etc.).

SURVEYORS: Provide floodplain surveys (plats, NFIP Elevation Certificates, topographic data, etc.) for public and private clients in accordance with established industry accuracy standards; understand NFIP terminology such as base flood elevation, lowest floor, reference level floor, Letter of Map Amendment, etc.

APPRAISERS: Appraise property for lenders according to established industry standards; understand significance of floodplain location; be familiar with NFIP terminology (such as Special Flood Hazard Area, floodplain, floodprone, area of minimal flood hazards, A Zone, B Zone, C Zone, X Zone, etc.) and NFIP mapping standards so clients will receive accurate information regarding property value and location relative to identified flood hazards; maintain a set of floodplain maps for the firm's service area; provide photocopies of current floodplain maps with all appraisals; be willing to re-evaluate an appraisal when presented with new or more complete information regarding the floodplain; be clear on what the federal minimum requirements are versus any more restrictive individual mortgage lender's requirement (such as any portion of the lot or property being in the floodplain), and annotate the appraisal form correctly.

THE HOME-BUYING PUBLIC: Become aware of floodplain mapping and consider the floodplain's implications when deciding where to buy a home; be willing to build in accordance with sound floodplain development standards as prescribed by local, state, and Federal regulations; purchase flood insurance to protect the investment (even outside of identified floodplain areas); and convey the floodprone nature or floodplain/non-floodplain location of the property to prospective buyers.

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REMEMBER

Your community receives one copy of this Newsletter. Please circulate to all key personnel with responsibilities in Floodplain Management or Emergency Management.

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