



CITY OF HOUSTON - CITY COUNCIL

Meeting Date:

ALL

Item Creation Date:

HPW-20RLAA01 - Repetitive Loss Area Analysis Report

Agenda Item#:

Background:

SUBJECT: Motion to approve the 2023 City of Houston Repetitive Loss Area Analysis (RLAA) Report.

RECOMMENDATION: (Summary) It is recommended that City Council pass a motion to approve the 2023 City of Houston Repetitive Loss Area Analysis (RLAA).

BACKGROUND: The City of Houston is a participant in the Community Ratings System (CRS) of the National Flood Insurance Program, which recognizes communities with floodplain management practices that exceed minimum federal requirements. Participating communities are awarded class ratings ranging from 10 (lowest) to 1 (highest) based on their degree of compliance and documentation with CRS recommended activities. As a community's class rating improves, the amount of flood insurance premium discount available to the policy holders also improves.

The Repetitive Loss Area Analysis (RLAA) Report is one of the many activities within the CRS program. A community can receive credit for perusing this activity because of the annual progress reports and update requirements of the CRS. The RLAA is a mitigation plan for areas that have or are expected to experience repeated losses from flooding. During this analysis, detailed building information is collected through field visits to develop an understanding of the exact causes of repetitive flood damage at those sites. Its purpose is to generate mitigation solutions for individual buildings or areas by examining community-wide flooding problems and solutions.

For CRS purposes, a repetitive loss property is any insurable building for which two or more claims of more than \$1,000 were paid by the National Flood Insurance Program (NFIP) within any rolling ten-year period since 1978 (the year at which consistent claims data collection began). Therefore, a building with paid NFIP claims of more than \$1,000 in 1979 and again in 1980 is considered a repetitive loss property until that building's flood problem is mitigated. On the other hand, a building with paid NFIP claims of more than \$1,000 in 1994 and again in 2013 would not be a repetitive loss property since more than 10 years elapsed between the first and second losses. Severe repetitive loss (SRL) properties are another class of repetitive loss. These properties, defined under the 2004 Flood Insurance Reform Act, are those buildings that either have four or more claims of \$5,000 or more, or have at least two claims that cumulatively exceed the building's value.

A community will fall into one of three categories:

- Category A - No unmitigated repetitive loss properties
- Category B - More than 1 but fewer than 49 unmitigated repetitive loss properties,
- Category C - 50 or more unmitigated repetitive loss properties

The City of Houston falls in the Category C.

The Repetitive Loss Area Analysis (RLAA) Report is broken down into five steps:

- Step 1: Send notice to all properties within repetitive loss area's that an analysis of their flooding conditions will take place, as well as request input from the property owners.
- Step 2: Contact agencies/organizations that have plans/studies in the repetitive loss area that could affect the cause/impacts of flooding.
- Step 3: Perform a site visit on each building in the repetitive loss area.
- Step 4: Review alternative approaches to flood cause identification and determine what protection measures/improvements are feasible for the area.
- Step 5: Document the findings in a report that will serve as the analysis of the Repetitive Loss Area.

A public meeting was held on October 5th, 2023, as part of the Transportation, Technology, and Infrastructure Council Committee Meeting.

DocuSigned by:

 10/18/2023
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ATTACHMENTS:

Description

RLAA Report 2023-10-5
TTI Committee Agenda
TTI Presentation

Type

Backup Material
Backup Material
Backup Material