

CRS Coverage Improvement Plan Annual Report

2019

In addition to the PPI Plan, the City of Grand Prairie decided to do further outreach projects to improve flood insurance coverage within the community. A Flood Insurance Assessment (FIA) was performed assessing the current level of flood insurance coverage throughout the city. Results of the FIA were then incorporated into a 'Coverage Improvement Plan' (CP) to identify where coverage needed to be improved. The CP was developed by the PPI Committee to determine the most effective ways to increase the policy count city-wide. The following is a summary of activities that were implemented in order to promote the increase of flood insurance coverage and the results of a new Flood Insurance Assessment to determine if the efforts had made an improvement of coverage.

Flood Zone	2015	2016	2017	2018	2019
Policies in Zone AE	49	58	67	74	67
Policies in Zone A	2	2	2	2	1
Policies in Zone X	225	228	234	264	307
Total	276	288	303	340	375
Occupancy					
Single Family Policies	231	242	250	275	302
2-4 Family Policies	1	1	1	2	3
Other Residential Policies	4	9	9	18	22
Non-Residential Policies	40	43	43	45	48
Total	276	295	303	340	375

FLOOD INSURANCE ASSESSMENT:

Notes: 2016 as of June 30, 2017; 2017 as of May 31, 2017; 2018 as of February 28, 2018; 2019 as of May 31, 2019

SUMMARY OF OUTREACH PROJECTS:

Projects 1 and 11: Post Flood Insurance Information on City Website in Both English and Spanish (*Action Items 1 and 14 in PPI*)

• Date Implemented

City Website Floodplain page was operational on August 20, 2019. The webpage includes the English and Spanish floodplain brochures. The information on Flood Insurance Rate Maps, including Frequently Asked Questions (FAQs) was updated to include the March 21, 2019 in Spring 2019. All of the links within the Stormwater web page worked. While the Cottonwood Creek City-Wide Drainage Master Plan and Fish Creek City-Wide Drainage Master Plans were completed in early 2019, they are going through FEMA's Letter of Map Revision (LOMR) process. Once the LOMRs are issued, City staff will take the reports to City Council for adoption and will then be posted to the Floodplain section of the website.

• Assessment of Usefulness

The City's website is available in English and has a Spanish translation feature. The website provides public access to floodplain-related information in a non-threatening way. Some residents are reluctant to contact the City and ask questions about their property for fear of getting themselves in trouble.

- Status of 2018 Recommended Changes (Updates in Italics)
 - Stephanie/Cami will send flood-related news articles to Valerie for the electronic Pipeline newsletter. *Done*.
- Recommended Changes
 - Continue sharing flood-related news articles with Valerie for the electronic Pipeline newsletter.

Projects 2 and 12: Mayoral Letter Promoting Flood Insurance in The Pipeline newsletter in English and Spanish (*Action Items 2 and 15 PPI*)

• Date Implemented

The Mayoral letter ran in the June 2019 edition of The Pipeline. However, the newsletter that is included with the water bills is only available in English. A Spanish version of the Mayor's letter was posted on the Floodplain page of the City's website.

• Assessment of Usefulness

The City received additional phone calls following the newsletter publication inquiring about floodplain determinations and flood insurance.

- Status of 2018 Recommended Changes
 - No changes were recommended in 2018.
- Recommended Changes
 - None at this time

Project 3: FEMA Flood Insurance Brochures in City Library and City Lobbies (*Action Item 3 in PPI*)

• Date Implemented

English and Spanish floodplain brochures are available at The Grand Prairie Main Library, Betty Warmack Library and The Development Center. David McKee visits all three locations quarterly. • Assessment of Usefulness

The brochures provide relevant floodplain information to the public.

- Status of 2018 Recommended Changes (Updates in Italics)
 - Establish a quarterly schedule to check/restock the brochure supply at City facilities described in this section. *Stormwater Department has checked and restocked, as appropriate, the locations where the floodplain brochures are available in public facilities on a quarterly basis.*
 - Add brochures to Epic if an area for brochures is available when these facilities open. *Floodplain brochures have been added at Epic.*
- Recommended Changes
 - Continue checking/restocking brochures at City facilities on a quarterly basis.

Project 4: Flood Insurance Message on City-Owned Electronic Message Board (*Action Item 5 in PPI*)

• Date and Messages Implemented

<u>January</u> Insure your property from flooding gptx.org/flood-insurance

<u>February</u> Does your property flood? Be prepared gptx.org/flood-safety

<u>March</u> Be prepared for the rainy season knowwhat2do.com

<u>April</u> Turn Around Don't Drown tadd.weather.gov

<u>May</u> Turn Around Don't Drown tadd.weather.gov

June Turn Around Don't Drown tadd.weather.gov

<u>July</u> Do you have flood insurance? gptx.org/flood-insurance

<u>August</u> Protect your property from a flood gptx.org.flood-safety <u>September</u> Do you have flood insurance? Knowwhat2do.com

<u>October</u> Flash flood safety tips gptx.org/flood-insurance

<u>November</u> Be prepared for inclement weather Knowwhat2do.com

<u>December</u> Protect property from flooding gptx.org/flood-safety

The messages are updated each month and cycle through the message board display system with several other messages.

• Assessment of Usefulness

The City owns five message boards that provide visual reminders regarding flood awareness, but only two have digital capabilities to be used for this outreach activity: I-20 @ Carrier Parkway and Roy Orr (Mike Lewis Park). These are the two locations where the messages are displayed. In 2017, messages were added to the Lynn Creek Park message board.

- Status of 2018 Recommended Changes (Updates in Italics)
 - Cami will ask if the Ruthe Jackson Center sign can be used to post messages. *The Ruthe Jackson Center message board is not very dynamic. So, we did not use this message board.*
 - Cami will ask if the City Hall message screen can be used to post messages. *Cami added the electronic messages to the City Hall message board. The electronic messages are also posted at The Summit, Roy Orr at Carrier Pkwy, and MacArthur at the landfill.*
- Recommended Changes
 - Add "Flood Insurance" in addition to "Turn Around Don't Drown" messages in April and May.
 - Cami will ask about adding messages to the new Prairie Paws message board once it is operational.

Project 5 and 12: Flood Insurance Message in The Pipeline Newsletter in English and Spanish (*Action Items 2 and 15 in PPI*)

- Dates Implemented
 - o October 2018: Free Weather Apps
 - November 2018: GP Maintains CRS Rating of 5
 - o February 2019: Flash Flood Risks
 - March 2019: New Real-Time Data Helps Gauge Streams (new article)
 - June 2019: Mayor's letter encouraging the purchase of flood insurance (Projects 2 and 12 in CP)

- o July 2019: Build Responsibly
- o August 2019: Protect Natural Floodplains
- o September 2019: Flash Flood Risks
- o ____: Flood Hazard
- ____: Insure Property for Flood
- ____: Flood Information Assistance
- o ____: Flood Warning and Disaster Preparedness
- ____: Flood Insurance Information
- ____: Flood Safety Tips
- Assessment of Usefulness

The Pipeline newsletter is only available in English. The flood-related articles have been translated into Spanish and are available on the Floodplain page of the City's website.

City staff experiences an increase in phone calls from residents following the newsletter distribution. Callers typically state that they read about the City's floodplain services in the newsletter.

- Status of 2018 Recommended Changes (Updates in Italics)
 - Stephanie will check with Mark Dempsey, Assistant City Attorney, about potential liability in promoting free weather apps. (Stephanie asked Mark to review the article. He suggested one edit. He did not have any concerns about promoting the free weather apps.)
- Recommended Changes
 - None at this time

Project 6: Flood Insurance Information at Flight of the Monarch Festival (Action Item 7 in PPI)

• Date Implemented:

In 2018, Flight of the Monarch was absorbed into EpicFest. This multi-day event was scheduled for Friday and Saturday, September 21 and 22, 2018. Friday hours were scheduled to be 5 PM to 11 PM, and Saturday hours were scheduled to be 10 AM to 11 PM. The Stormwater booth was expected to remain open at all hours of the event. City staff and volunteers had stuffed bags with TADD stickers, FEMA brochures, coloring books, tattoos, State Farm pens, pencils, etc. prior to the event.

Unfortunately, a flood event occurred that weekend. The City called off the event the morning of September 21. The rain began late in the afternoon. The City received 6.68 inches of rain in 4 hours beginning at 9 PM on September 21. Lighter rain continued until 9 AM on September 22.

The following items were available at the Stormwater booth in 2017:

- o Turn Around Don't Drown (TADD) stickers (provided by TFMA)
- TADD tattoos (provided by TFMA)
- o Coloring books (provided by Emergency Management)
- Crayons and pens (provided by Emergency Management)

- Metal whistles and metal clips (provided by Emergency Management)
- Emergency supply kit (band aides and ointment) (provided by Emergency Management)
- Antibacterial wet wipes (provided by Emergency Management)
- o Lifesavers
- FEMA brochures (English and Spanish)
- City brochures (English and Spanish)
- Contents only postcards (English and Spanish)

In 2019, the City purchased its own tabletop flood model and an erosion trailer. The flood model is anticipated to be delivered by December 2019. The trailer delivery date is anticipated to be Fall 2019.

• Assessment of Usefulness

The 2017 Flight of the Monarch outreach event was well-attended. The tent can really only hold 2-3 staff/volunteers with the flood model and tables. The coloring pages were a big hit with the kids! We have plenty of TADD stickers and bumper stickers for the 2018 event. We will order bags for 2018 and possibly pre-stuff them with floodplain brochures.

The flood model was well received! The model provided for interaction and discussion opportunities with guests.

The iPad was useful in providing on-the-spot information for specific areas of town and addresses regarding floodplain determinations.

- Status of 2017 Recommended Changes (2018 event was cancelled due to weather)
 - o Bring paperweights for brochures, coloring pages, etc. Paperweights are still needed.
 - o 2 bags of Lifesavers was one bag too many.
 - We only need 2-3 people in the booth at all times.
 - No need to setup the night before. The display sets up quickly.
 - Offering free shirts for volunteers helped bring volunteers!
 - It is a bit of a walk to get water for the model. Fill the bucket with water before getting to the site. *This strategy worked perfectly!*
- Recommended Changes
 - EpicFest will not be held in 2019 or 2020 because of construction in the area around The Summit and Epic.
 - City will host the stormwater booth on Saturday at The Farmers Market to maintain this outreach credit. Farmers Market is open 8 AM to 1 PM most Saturdays. The booth is scheduled for Saturday, September 14, 2019.

Project 7 and 14: Flood Information Brochure Sent to All Residents in SFHA in Both English and Spanish (*Action Items 10 and 17 in PPI*)

• Date Implemented

Mailing labels were updated based on returned mail from 2018. 270 English and Spanish brochures were mailed in April 2019 to coincide with the release of updated FEMA floodplain maps at the end of March 2019. The City posted an article regarding the new FEMA FIRMs to ePipeline as well.

• Assessment of Usefulness

As of May 31, 2019, 76 properties in the SFHA had flood insurance policies. The number of policies has essentially remained the same since 2017 when we began tracking this information.

Year	Number of Policies
2017	69
2018	76
2019	68

- Status of 2018 Recommended Changes
 - No changes were recommended in 2018.
- Recommended Changes
 - Stephanie will confirm with Tim that the letter he received is pertinent to the insurance industry. Insurance agents are not involved in the closing process for property ownership changes. (*Tim reviewed the letter and did not recommend any changes.*)

Project 8 and 15: Letters Mailed to Renters Regarding "Contents Only" Flood Insurance Coverage in English and Spanish (Target Audience) (*Action Items 11 and 18 in PPI*)

• Date Implemented

The mailing list was updated based on returned mail in 2018.

• Assessment of Usefulness

In 2018, the committee promoted the "less is more" approach and recommended keeping the postcard format instead of going to a letter. The committee suggested updating the postcard for 2019 mailings.

New postcards are being designed and printed. We will mail 862 postcards to this Target Audience in October 2019. FEMA was unable to provide details regarding the actual flood insurance policy holder addresses when requested in July 2019. FEMA stated that Federal Insurance leadership, Federal Insurance and Mitigation Legal Division, Privacy and others were meeting to discuss the path forward for information sharing with states, communities and localities that have a documented, verified need for policyholder personally identifiable information. FEMA stated that the agency would not be able to share NFIP data until this group had developed a data sharing process that ensures policyholder information is safe. Thus, the City was unable to determine the number of policies in effect within this target audience or the effectiveness of the outreach project.

Year	Number of Policies
2017	6
2018	7
2019	Unable to determine

- Status of 2018 Recommended Changes
 - Stephanie will work with Valerie in 2019 to update the postcard. *Valerie is preparing an updated postcard for the October 2019 mailing.*
- Recommended Changes
 - o None at this time

Project 9: Flood Brochure Mailed to Residents below Joe Pool Dam (Target Audience) (*Action Item 12 in PPI*)

• Date Implemented

In 2019, City staff developed a postcard to replace the letter for this outreach project. The postcard included information in English and Spanish.

• Assessment of Usefulness

In 2018, the committee promoted the "less is more" approach and recommended converting the letter into a postcard format. With a postcard, the recipient is more likely to see the information before discarding it.

The City is printing the new postcards and will mail 341 postcards in September/October 2019. FEMA was unable to provide details regarding the actual flood insurance policy holder addresses when requested in July 2019. FEMA stated that Federal Insurance leadership, Federal Insurance and Mitigation Legal Division, Privacy and others were meeting to discuss the path forward for information sharing with states, communities and localities that have a documented, verified need for policyholder personally identifiable information. FEMA stated that the agency would not be able to share NFIP data until this group had developed a data sharing process that ensures policyholder information is safe. Thus, the City was unable to determine the number of policies in effect within this target audience or the effectiveness of the outreach project.

Year	Number of Policies	
2017	5	
2018	9	
2019	Unable to determine	

- Status of 2018 Recommended Changes
 - Stephanie will work with Valerie to create postcards for the 2019 mailings. *City staff developed a postcard for this target outreach project.*
 - Valerie will post information on NextDoor when the postcards are mailed.
- Recommended Changes
 - o None at this time

Project 10: Flood Brochure Mailed to Kirby Creek Residents (Target Audience) (*Action Item 13 in PPI*)

• Date Implemented

In 2019, City staff developed a postcard to replace the letter for this outreach project. The postcard included information in English and Spanish.

• Assessment of Usefulness

In 2018, the committee promoted the "less is more" approach and recommended converting the letter into a postcard format. With a postcard, the recipient is more likely to see the information before discarding it.

The City is printing the new postcards and will mail 27 postcards to this target audience in September/October 2019. FEMA was unable to provide details regarding the actual flood insurance policy holder addresses when requested in July 2019. FEMA stated that Federal Insurance leadership, Federal Insurance and Mitigation Legal Division, Privacy and others were meeting to discuss the path forward for information sharing with states, communities and localities that have a documented, verified need for policyholder personally identifiable information. FEMA stated that the agency would not be able to share NFIP data until this group had developed a data sharing process that ensures policyholder information is safe. Thus, the City was unable to determine the number of policies in effect within this target audience or the effectiveness of the outreach project.

Year	Number of Policies	
2017	2	
2018	0	
2019	Unable to determine	

- Status of 2018 Recommended Changes
 - Stephanie will work with Valerie to create postcards for the 2019 mailings. *City staff developed a postcard for this target outreach project.*
 - Valerie will post information on NextDoor when the postcards are mailed.
- Recommended Changes
 - None at this time

Project 13: Send Flood Insurance Information to Spanish Media Outlets (Action Item 16 in PPI)

• Date Implemented

Fortunately, the City has not experienced a major flood event since January 1, 2016. Therefore, this activity has not been implemented. The City experienced flooding in September and October 2018 and April and May 2019, but the damages did not warrant contacting the Spanish media outlets.

• Assessment of Usefulness

The usefulness will be assessed after the activity is implemented.

- Status of 2018 Recommended Changes
 - No changes were recommended in 2018.
- Recommended Changes
 - None at this time

Projects 16, 17, and 18: Provide Mandatory Flood Insurance Requirement Information to Lenders, Realtors, and Insurance Agents: (*Action Items 21, 22 and 23 in PPI*)

• Date Implemented

The letters were printed in English and Spanish and mailed in August 2019. Contact information was updated prior to the mailing.

• Assessment of Usefulness

This is a FEMA-required annual mailing. Based on the increased calls City staff receives from real estate agents and insurance agents, the outreach activities to these groups appears to be effective.

- Status of 2018 Recommended Changes
 - No changes were recommended in 2018.
- Recommended Changes
 - None at this time