CRS Coverage Improvement Plan Annual Report

2016

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 INSURANCE ASSESSMENT: (2016 counts as of June 30, 2016)

<table>
<thead>
<tr>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policies in Zone AE</td>
<td>49</td>
</tr>
<tr>
<td>Policies in Zone A</td>
<td>2</td>
</tr>
<tr>
<td>Policies in Zone X</td>
<td>225</td>
</tr>
<tr>
<td>Total</td>
<td>276</td>
</tr>
<tr>
<td>Policies in Zone AE</td>
<td>58</td>
</tr>
<tr>
<td>Policies in Zone A</td>
<td>2</td>
</tr>
<tr>
<td>Policies in Zone X</td>
<td>228</td>
</tr>
<tr>
<td>Total</td>
<td>288</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Family Policies</td>
<td>231</td>
</tr>
<tr>
<td>2-4 Family Policies</td>
<td>1</td>
</tr>
<tr>
<td>Other Residential Policies</td>
<td>4</td>
</tr>
<tr>
<td>Non-Residential Policies</td>
<td>40</td>
</tr>
<tr>
<td>Total</td>
<td>276</td>
</tr>
<tr>
<td>Single Family Policies</td>
<td>242</td>
</tr>
<tr>
<td>2-4 Family Policies</td>
<td>1</td>
</tr>
<tr>
<td>Other Residential Policies</td>
<td>9</td>
</tr>
<tr>
<td>Non-Residential Policies</td>
<td>43</td>
</tr>
<tr>
<td>Total</td>
<td>295</td>
</tr>
</tbody>
</table>

SUMMARY OF OUTREACH PROJECTS:

Projects 1 and 11: Post Flood Insurance Information on City Website in Both English and Spanish

- Date Implemented:
  The City website is only available in English. However, the webpage includes the English and Spanish floodplain brochures.

- Assessment of Usefulness:
  The website provides the 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.

- Recommended Changes:
  Develop Spanish pages for the Floodplain Information pages on the City’s website. Insert a link that guides users to the Spanish pages.
Projects 2 and 12: Mayoral Letter Promoting Flood Insurance in The Pipeline newsletter in English and Spanish

- Date Implemented:
  The Mayoral letter ran in the February 2016 edition of The Pipeline. However, the newsletter is only available in English.

- Assessment of Usefulness:
  The City received additional phone calls following the newsletter publication inquiring about floodplain determinations and flood insurance.

- Recommended Changes:
  None at this time.

Project 3: FEMA Flood Insurance Brochures in City Library and City Lobbies

- Date Implemented:
  English and Spanish floodplain brochures are available at The Grand Prairie Main Library, Betty Warmack Library and The Development Center. David McKee confirmed the brochures were available at these locations on August 29, 2016.

- Assessment of Usefulness:
  The brochures provide relevant floodplain information to the public.

- Recommended Changes:
  Establish a schedule to check on the brochure supply on a monthly basis. If the area where residents obtain garage sale permits (Code Enforcement) has a brochure display, inquire about posting brochures here.

Project 4: Flood Insurance Message on City-Owned Electronic Message Board

- Date and Messages Implemented:
  February
  Does your property flood? Be prepared
  gptx.org/flood-safety

  March
  Be prepared for the rainy season
  knowwhat2do.com

  April
  Turn Around Don’t Drown
  tadd.weather.gov

  May
  Turn Around Don’t Drown
  tadd.weather.gov

  June
  Turn Around Don’t Drown
  tadd.weather.gov
July
Do you have flood insurance?
gptx.org/flood-insurance

August
Protect your property from a flood
gptx.org.flood-safety

September
Flash flood safety tips
Knowwhat2do.com

October
Insure your property from flooding
gptx.org/flood-insurance

November
Be prepared for inclement weather
Knowwhat2do.com

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

January (planned)
Insure your property from flooding
gptx.org/flood-insurance

This is a new outreach project. We started running the messages in February 2016.

- Assessment of Usefulness:
  The message boards provide visual reminders regarding flood awareness.

- Recommended Changes:
  Confirm with Cami which boards are being used. Ideally, use all five electronic message boards should be used when possible.

Project 5 and 12: Flood Insurance Message in The Pipeline Newsletter in English and Spanish

- Dates Implemented:
  o February: Mayor’s letter encouraging the purchase of flood insurance
  o March: Flash Flood Risk
  o April: Flood Warning and Disaster Preparedness
  o May: Flood Safety Tips
  o September: Insure Your Property for Flood
  o October (planned): Build Responsibly
  o October (planned): Flood Hazard (communication error – supposed to run in August)
  o November (planned): Public Information and Flood Information Assistance
  o November (planned): Protect Natural Floodplain Areas
  o December (planned): Community System Rating
• **Assessment of Usefulness:**
  Stephanie sees an increase in phone calls from residents following the newsletter distribution. Callers typically state that they read about the floodplain services in the newsletter. However, the newsletter is only available in English.

• **Recommended Changes:**
  - Freshen up the CRS articles posted in The Pipeline newsletter – possibly use a different font, add examples, and/or include pictures.
  - Develop Spanish versions of each article included in The Pipeline.
  - Add a line to each newsletter article directing readers to the location on the City’s website where the Spanish articles can be accessed.

**Project 6:** Flood Insurance Information at Flight of the Monarch Festival

• **Date Implemented:**
  The festival is scheduled for Saturday, September 24, 2016 (10 AM to 4 PM). The City has reserved the TFMA flood model for the event. The City will have at least one iPad to lookup properties in relation to FEMA floodplains. Tim Bordelon is donating the use of his State Farm tent and a couple of volunteers.
  The following have been ordered:
  - Turn Around Don’t Drown stickers
  - FEMA brochures (English and Spanish)
  - Additional City brochures (English and Spanish)

  **Additional tasks to be completed:**
  - Order Lifesaver candies
  - Print coloring pages for kids? Do we want to have a coloring table?

• **Assessment of Usefulness**
  The usefulness will be assessed following the event.

• **Recommended Changes**
  - Tim and John volunteered to assist with the Stormwater booth at the event.
  - Stephanie will follow-up with the event coordinator to get answers to questions.

**Project 7 and 14:** Flood Information Brochure Sent to All Residents in SFHA in Both English and Spanish

• **Date Implemented:**
  As of August 30, the mailing labels were being printed. Additional English and Spanish brochures were being printed. Both brochures have since been mailed.

• **Assessment of Usefulness:**
  As of April 30, 2016, 29 properties in the SFHA had flood insurance policies. As of February 2015, 32 properties in the SFHA had flood insurance policies. The properties located within the SFHA with flood insurance policies decreased by 3. The count for 2016 was prior to the mailing of the new brochure.
While this has been an annual mailing for many years, the format has changed such that only the brochure is required to be mailed without an additional letter. The change in the format and the updated brochures may provide different results. The usefulness will be assessed after the activity is implemented.

- **Recommended Changes:**
  None at this time.

**Project 8 and 15:** Letters Mailed to Renters Regarding “Contents Only” Flood Insurance Coverage in English and Spanish (Target Audience)

- **Date Implemented:**
  As of August 30, Stephanie, Cami and Valerie were to develop the postcard to send to renters in specific target areas. Stephanie was developing the mailing list. The postcards have since been developed, printed and mailed.

- **Assessment of Usefulness:**
  The usefulness will be assessed after the activity is implemented. Stephanie has requested the list of “contents only” insurance policies from FEMA to establish the baseline for this outreach activity.

- **Recommended Changes:**
  None at this time.

**Project 9:** Flood Brochure Mailed to Residents below Joe Pool Dam (Target Audience)

- **Date Implemented:**
  As of August 30, the letters had been prepared in English and Spanish. The English and Spanish floodplain brochures would be sent with these letters to this Target Audience. The mailing labels were ready. Additional copies of the floodplain brochure were being printed. This outreach activity has since been mailed.

- **Assessment of Usefulness:**
  As of April 30, 2016, three (3) properties in Joe Pool Dam Target Area had flood insurance policies. This count is prior to the first target area mailing.

  This is a new outreach project. The usefulness will be assessed after the activity is implemented.

- **Recommended Changes:**
  None at this time.

**Project 10:** Flood Brochure Mailed to Kirby Creek Residents (Target Audience)

- **Date Implemented:**
  As of August 30, the letters had been prepared in English and Spanish. The English and Spanish floodplain brochures were being sent with these letters to this Target Audience. The mailing labels were ready. This outreach activity has since been mailed.
Assessment of Usefulness:
As of April 30, 2016, two (2) properties in the Kirby Creek Target Area had flood insurance. This count is prior to the first target area mailing. This is a new outreach project. The usefulness will be assessed after the activity is implemented.

Recommended Changes:
None at this time.

**Project 13: Send Flood Insurance Information to Spanish Media Outlets**

- **Date Implemented:**
  Fortunately, the City has not experienced a major flood event since January 1, 2016. Therefore, this activity has not been implemented.

- **Assessment of Usefulness:**
  The usefulness will be assessed after the activity is implemented.

- **Recommended Changes:**
  None at this time.

**Projects 16, 17, and 18: Provide Mandatory Flood Insurance Requirement Information to Lenders, Realtors, and Insurance Agents:**

- **Date Implemented:**
  As of August 30, the mailing labels had been updated and printed. The letters had been prepared in English and Spanish. The attachment is being translated into Spanish. The letters have since been mailed.

- **Assessment of Usefulness:**
  This is an annual mailing. Based on the increased calls I receive from real estate agents and insurance agents, the outreach activities to these groups appears to be effective.

- **Recommended Changes:**
  None at this time.