



## Legislation Text

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**File #:** 20-1996, **Version:** 1

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**STRATEGIC PRIORITY:** Mobility Solutions, Infrastructure, and Sustainability

**AGENDA DATE:** November 11, 2020

**COUNCIL DISTRICT(S):** All

**DEPARTMENT:** Water Utilities Department

**EXECUTIVE:** Majed Al-Ghafry

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### **SUBJECT**

A public hearing to receive comments regarding an ordinance amending Chapter 51A, "Dallas Development Code", Ordinance No. 19455, as amended, of the Dallas City Code by amending Sections 51A-5.104 to meet the prerequisites of the Federal Emergency Management Agency Community Rating System Program which currently earns the property owners in Dallas a 25 percent discount on flood insurance premiums - Financing: No cost consideration to the City

### **BACKGROUND**

As a participant in the Federal Emergency Management Agency (FEMA) Community Rating System (CRS) program since 1991, the City of Dallas is required to meet stringent floodplain regulations and standards outlined by the program to protect life and property should a flood event occur. This program provides a benefit to all residential and commercial flood insurance policy holders by providing a percentage decrease per policy based on the City's audited participation in the program. Class rankings range from 1 to 10, with Class 10 earning no discount in flood insurance premiums and Class 1 earning a 45% discount. The City of Dallas is currently a Class 5 in the program, providing residential and commercial flood insurance policy holders in Dallas a 25% discount on individual policies. The City is in the audit cycle for the upcoming rating and has identified necessary modifications to the ordinance that are required to be stated specifically to maintain the Class 5 rating.

The CRS Program recently updated the prerequisites for any Class 8 or higher rating to specifically require stated elevation requirements for mechanical and electrical equipment, and to no longer permit new manufactured homes for construction to be built within a floodplain. The City of Dallas floodplain regulations should include these requirements to prevent being placed in a Class 9 rating. This will reduce residential and commercial flood insurance policy holders from receiving a 25% discount to a 5% discount. This would equate to an approximate savings loss of \$310.00 per policy within the 100-year floodplain, and \$115.00 per policy outside of the 100-year floodplain per residential policy holder. The loss to the local policy holders in savings equates to \$1,150,000.00 to individual residents and businesses in Dallas.

## **PRIOR ACTION/REVIEW (COUNCIL, BOARDS, COMMISSIONS)**

On November 8, 1976, City Council authorized the adoption of a 10-point engineering criteria plan for development in the flood plain by Resolution No. 76-2940.

On July 28, 1982, City Council authorized an amendment to the Dallas City Code to comply with federal issuance eligibility requirements and to simplify the process for making improvements to existing structures in the flood plain by Resolution No. 82-2652; Ordinance No. 17482.

On April 6, 1983, City Council authorized corrections and additions of the flood plain prefix to all City zoning maps for all previously unidentified areas in the Southwest, Northwest, Northeast and Southeast quadrants of the City by Resolution No. 83-1184; Ordinance No. 17782.

On May 12, 1993, City Council authorized an amendment to the Dallas City Code to include Corridor Development Certificate process as a means to avoid adverse impacts from development within the Trinity River Corridor and reduce flood risks and damage in the corridor by Resolution No. 93-1737.

City Council was briefed regarding the Flood Plain Regulations on April 21, 1999.

The Health, Youth and Human Services Committee was briefed regarding this matter on May 10, 1999

The Health, Youth and Human Services Committee was briefed regarding this matter on May 24, 1999.

City Council was briefed regarding this matter on June 16, 1999.

On October 27, 1999, City Council authorized an amendment to the Dallas City Code to include changes and additions to meet federal criteria, new definitions and additional technical requirements by Resolution No. 99-3486; Ordinance No. 24085.

On August 4, 2004, City Council authorized an amendment to the Dallas City Code to include changes and additions to meet federal criteria, new definitions and additional technical requirements by Resolution No. 04-2472; Ordinance No. 25716.

September 10, 2008, City Council authorized an amendment to the Dallas City Code to include changes and additions to meet federal criteria and new definitions by Resolution No. 08-2489; Ordinance No. 27318.

On May 27, 2009, City Council authorized an amendment to the Dallas City Code to include changes and additions to meet federal criteria and new definitions on by Resolution No. 09-1365; Ordinance No. 27551.

On May 24, 2010, City Council authorized an amendment to the Dallas City Code to include changes and additions to meet federal criteria, new definitions, and additional technical requirements by Resolution No. 10-1346; Ordinance No. 27893.

On April 13, 2011, City Council authorized an amendment to the Dallas City Code to include changes and additions to meet federal criteria and new definitions on by Resolution No. 11-0991; Ordinance No. 28164.

On May 23, 2012, City Council authorized an amendment to the Dallas City Code to include changes and additions to meet federal criteria and new definitions on by Resolution No. 12-1422; Ordinance No. 28671.

On May 28, 2014, City Council authorized an amendment to the Dallas City Code to include changes and additions to meet federal criteria and new definitions on by Resolution No. 14-0872; Ordinance No. 29359.

On May 24, 2017, City Council authorized an amendment to the Dallas City Code to include changes and additions to meet federal criteria and new definitions on by Resolution No. 17-0886; Ordinance No. 30481.

On January 23, 2019, City Council authorized an amendment to the Dallas City Code to include changes and additions to meet federal criteria and new definitions on by Resolution No. 19-0221; Ordinance No. 31109.

#### **FISCAL INFORMATION**

No cost consideration to the City.