

CITY OF DOUGLAS WYOMING

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Memo

To: City Council

Cc: Jonathan Teichert, City Administrator

From: Clara Chaffin, Community Development Department

Subject: Flood Insurance Assessment

Date: June 10, 2019

This memo is being submitted for Council Information as a part of the National Flood Insurance Program (NFIP) Community Rating System (CRS) requirements for Activity 370 Flood Insurance Promotion.

Collection of Flood Insurance Information

In order to determine the level of flood insurance coverage in Douglas, the most recent Insurance Zone and Insurance Occupancy flood insurance policy data provided by FEMA was used, along with the assistance of the community's GIS department.

Determination of Level of Flood Insurance Coverage

Our current number of buildings within the FEMA mapped Special Flood Hazard Area (SFHA) is 170. Based on this information, approximately 1% of the buildings located in the SFHA are covered by flood insurance. (Zone X is not within the SFHA, but is commonly known as the 500-year floodplain. Zones A & AE are within the SFHA and are commonly known as the 100-year floodplain.) Flood insurance coverage of properties in the SFHA by occupancy can be found in Table 1 and flood zone in Table 2.

Table 1 – Policies by Occupancy

Table 1	Policies in Force	Premium	Insurance in Force	Average Coverage
Single Family	4	\$1,605	\$1,209,000	
2-4 Family	0	\$0	\$0	
All Other Residential	2	\$880	\$1,200,000	
Non-Residential	0	\$0	\$0	
TOTAL	6	\$2,485	\$2,409,000	

Table 2 – Insurance Zone (Post-FIRM)

Table 2	Policies in Force	Premium	Insurance in Force	Average Coverage
A01-30 & AE Zones	2	\$775	\$509,000	\$254,500
A Zones	0	\$0	\$0	\$0
AO Zones	0	\$0	\$0	\$0
X Zones	4	\$1,710	\$1,900,000	\$475,000
Standard	0	\$0	\$0	\$0
Preferred	4	\$1,710	\$1,900,000	\$475,000
TOTAL	6	\$3,485	\$2,409,000	\$401,500

Preparation of this Summary

City staff began this process with the intent of learning where flood insurance policies were concentrated and what would need to be done to try and increase the awareness of the importance of protecting property with flood insurance. Staff began the process by asking the City's ISO/CRS Specialist to provide the Insurance Zone and Insurance Occupancy sheets needed to calculate the numbers generated in Table 1 and 2. Staff then proceeded to analyze the information provided on these sheets.

Staff summarized that our most vulnerable properties, the majority of properties in the SFHA or areas within our A zones, do not have adequate flood insurance coverage. According to the numbers, only 1% of SFHA properties have flood insurance coverage. However, there are properties within other flood zones that do have policies.

Staff also looked at paid claims to policy holders. There were no Repetitive Loss properties and no submitted paid claims.

Staff also looked at policies for manufactured homes and found none; however, there are several manufactured homes in the SFHA.

Based on this information, Staff has concluded that additional outreach projects geared toward increasing the aware of the flood hazard in the areas mentioned above and promoting the purchase of flood insurance for property protection. Those projects include, but are not limited to:

1. Increased direct mailings to residents in these areas done with different letters or brochures.
2. Increased direct mailings and education to real estate agents on the mandatory purchase of flood insurance.
3. Using social media, our web site and other digital media.

Submittal to the Governing Body

This assessment is submitted to the City Council on June 10, 2019 at the regular council meeting as a document under Council Information. No action is necessary by the City Council at this time.

Reassess

This flood insurance assessment will be re-assessed in 5 years before the next CRS verification/cycle visit. Updated flood insurance data will be requested from the ISO/CRS Specialist prior to the 5 year visit and used to revise this document including the process followed, summary of data, along with any conclusions and recommendations. The revised assessment will then be submitted to the City Council prior to the CRS visit.