THE CITY OF ASHEVILLE

STAFF REPORT

Council Meeting Date: June 22, 2021

Subject: Community Rating System Recertification and Annual Report for the Flood Mitigation Actions

Staff Resource(s): Ben Woody, AICP Director, Development Services Dept.
Nancy Watford, PLA, CFM, Site Engineering Coordinator and Floodplain Administration, Development Services Dept.

Action Requested: Adoption of a resolution accepting the annual Flood Mitigation Actions report and supporting the re-certification as a member of the Community Rating System Program.

Background:

- The City of Asheville joined the Community Rating System (CRS) program, a program through the Federal Emergency Management Agency (FEMA), and administered by the Insurance Services Office (ISO) in 2014.
- As required by the CRS program, a Repetitive Loss Area Analysis (RLAA) was prepared in 2014 by Brown and Caldwell to supplement the Buncombe-Madison Regional All Hazards Mitigation Plan.
- Brown and Caldwell is an international Engineering and Consulting firm with a regional office in North Carolina. The team that developed the RLAA Report focuses on flood mitigation and hydrologic engineering.
- Participation in the CRS program provides lower insurance premiums under the National Flood Insurance Program.
- Currently, Asheville property owners receive a 10 percent reduction in their flood insurance premiums through the City's participation in the CRS program, based on the CIty receiving a Class 8 determination in the program.
- The classes are determined by points awarded based on program elements that enhance or are higher standards than requirements of the National Flood Insurance Program administered by FEMA.
- In order to maintain the current status in the CRS program, staff is required to provide to Council the annual report of the Flood Mitigation Actions Items that were part of the RLAA report from Brown and Caldwell adopted by Council on December 10, 2013.
- The Annual Flood Mitigation Actions Report is provided as Exhibit A.
- Highlighted in the report, staff from multiple departments continue to work together, looking for ways to reduce flooding and damage from floods.
- These efforts include community outreach through the City website, social media, flyers, and events; working with the Army Corps of Engineers and other partners on flood mitigation opportunities; and working with developers and property owners on ways to protect their properties from flooding.

Vendor Outreach Efforts:

- Not Applicable.

Council Goal(s):

- A Clean and Healthy Environment
- Thriving Local Economy

Committee(s):

- None

Pro(s):

- Asheville property owners will continue to receive a 10% reduction on their flood insurance.
- Provides a higher level of protection through the current flood ordinance and improves resilience.
- Promotes public education on the dangers of flooding and the Special Flood Hazard Areas.

Con(s):

- Considerable amount of staff time is necessary to maintain these requirements and improve our program.

Fiscal Impact:

- There is no additional fiscal impact to continuing the efforts necessary for the CRS program. Staff time is currently programmed into the annual operating budget.

Suggested Motion:

- Motion to adopt a resolution accepting the annual Flood Mitigation Actions report and supporting the re-certification as a member of the Community Rating System Program.

Attachment(s)

- Resolution
- Flood Mitigation Actions Report

RESOLUTION NO. 21-_____

RESOLUTION ACCEPTING THE FLOOD MITIGATION ACTIONS REPORT WHICH IS PART OF THE REPETITIVE LOSS AREA ANALYSIS, AND AUTHORIZING THE CITY MANAGER TO SUBMIT THE REPORT FOR THE COMMUNITY RATING SYSTEM PROGRAM

WHEREAS, Buncombe County has performed a comprehensive review and evaluation of each section of the previously approved Buncombe Madison County All-Hazard Mitigation Plan and has updated the said plan as required and according to guidance issued by FEMA and the North Carolina Division of Emergency Management, and

WHEREAS, the participation in the Community Rating System program, which Asheville is currently a member requires the City to provide a Repetitive Loss Area Analysis and to report on those Flood Mitigation Action Items on an annual basis, and

WHEREAS, the City wishes to continue to promote public safety and welfare through the continued participation in the Community Rating System Program, and

WHEREAS, City Staff has provided Council with the annual Flood Mitigation Action Items report as it relates to the Repetitive Loss Area Analysis;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF ASHEVILLE THAT:

The City of Asheville does hereby receive and accept the Flood Mitigation Actions Report prepared by City Staff for the annual Repetitive Loss Area Analysis Flood Mitigation Action Items, attached hereto as Exhibit A, and authorizes its submission to the Insurance Services Office and the Federal Emergency Management Agency as part of the annual Community Rating System report which is to be signed by the City Manager.

Read, approved, and adopted this the 22th day of June 2021.

_____ _____

City Clerk Mayor

Approved as to form:

_____

City Attorney

Exhibit A
FLOOD MITIGATION ACTIONS
REPORT TO COUNCIL 2021

As an ongoing method to reduce flood hazards, increase resilience, and protect natural functions of floodplains, in 2014, the City was accepted into the Community Rating System Program. This is a national voluntary incentive program that recognizes community floodplain management activities that make communities safer and a lower flood risk. As a result of these activities, we see increased community resilience, and our citizens with insured properties in the floodplain will receive a 10% discount in flood insurance, based on our classification of CRS Class 8.

In June 2019, the Insurance Services Office, Inc, conducted a verification visit, which are typically conducted every five years to review the City's compliance with program elements for which we've received points over the past 5 years, and update our program compliance to the elements starting May 1, 2020 we will be responsible for until our next Verification visit. Based on this analysis of our program compliance and the 2014 Repetitive Loss Area Analysis (RLAA) there are mitigation action items identified for the City to focus on both long term and annually.

Long-term program elements:

1. Buncombe Madison Regional Hazard Mitigation Plan:
   a. The Buncombe Madison Regional Hazard Mitigation Plan has been approved by FEMA and adopted by the City Council on June 8, 2021 Council Agenda.
   b. The plan incorporates the CRS program, as well as the Climate Resilience Plan.
   c. North Carolina Emergency Management supported the update. Staff from the Asheville Fire Department, Public Works, Development Services, and Sustainability work together to update the action items specific to the City of Asheville.
2. Flood Warning System - The City will consider the feasibility of a flood warning system in one or more of the Repetitive Loss Areas to assist in advance notice to property owners of an impending flood. (RLAA, 2014)
   a. The Public Works Department, Development Services Department and the Asheville Fire Department are utilizing the NC Flood Inundation Mapping and Alert Network FIMAN website to assist in advance warnings for flooding. The City team utilizes the projections and can send out key messages to property owners and residents within the City as necessary.
   b. The City utilized social media and other communication outlets (AVL Alert) to update citizens on the status of road closures, latest forecasts and passed along key information from the North Carolina Emergency Management Department. DSD maintains a list of direct contacts for flood prone property owners, and properties with flood action plans, to send out direct email alerts.
   c. The Fire Department and DSD Site Development & Floodplain Administration are working together to potentially develop a Flood Warning and Response plan that will coordinate the warning system efforts in hope to streamline and improve utilization of existing systems and protocols already in place, such as AVL Alert.
3. Flood Mitigation Projects:
   a. The City's Public Works Department, partnering with the U.S. Army Corps of Engineers and the N.C. Division of Water Resources, identified a flood mitigation project along the Swannanoa River to remove fill both upstream and downstream of the Biltmore Avenue Bridge in the Biltmore Village area. Due to major utility conflicts, the project resulted in

larger impacts and additional costs reducing the benefit/cost ratio. The project was placed on hold until additional funding is identified or other project partners are able to participate.

b. The Public Works Stormwater division is currently in the design phase of a project located in the Edwin/Celia/Canterbury area of the city. This area has been experiencing localized flooding which has overtopped Edwin Place periodically over the past several years. City staff has had multiple public meetings to discuss the details of this project. This project is currently in final design and will result in a multi-phased, multi-year project for construction.
c. The Public Works Stormwater division has a number of projects moving into the construction phase that help address localized roadway flooding issues. These include Sulphur Springs Stormwater Improvements, the Forest Hill-Caledonia Stormwater Infrastructure project, and Carter-Ann-Patton Stormwater Improvements project. Public Works Stormwater Operations team is currently upgrading a system along Cedar Street in the Oakley community that will reduce localized flooding in that area.
d. A multi-departmental and agency team, led by Transportation is in the preliminary stages of the Swannanoa River Corridor Resiliency Plan for Transportation, Flood Mitigation, and Greenway Study. This includes the current Swannanoa Greenway and Tunnel Road corridor studies underway with French Broad River Metropolitan Planning Unit. The Corridor study will look at roadway, greenway, and infrastructure alignment, as well as opportunities for green infrastructure, flood mitigation and improved resilience from flooding.

Annual Action Items:

1. Public Outreach and Education: The City will continue its flood hazard mitigation public outreach efforts by communicating with property owners in flood prone areas to make certain they understand the risks associated with flooding, and encourage owners to consider flood protection measures outlined in this analysis and related publications.
   a. Flood Informational Website - the City maintains an extensive flood related information available on the City's Public Works Department's Stormwater Division's website - Flood Information This website has links to interactive tools to research properties within the special flood hazard area along with the Biltmore Village Emergency Response Plan which was developed in partnership with the US Army Corps of Engineers. Located on the website is information related to what to do before floods, during a flood and after flooding. The website also includes information on flood maps, searchable repository of Elevation Certificates, and other community outreach information.
   b. Community Outreach:
      i. Information outreach pamphlets are located in public areas, throughout the city, including Public Works Building, City Hall, Azalea Park, Carrier Park, Recreational Centers, and some local libraries. In addition these are provided to the public at stormwater and flood community engagement events and school outreach programing.
      ii. Informational letters providing City floodplain administration contact, flood insurance, services provided by the floodplain administration staff, are sent to local banks, lenders and insurance agencies for their agents and to provide to their customers.
      iii. City Staff is available to meet with citizens who have flooding questions. Staff will

continue to be proactive with providing the customer services citizens deserve.

iv. Social media and digital engagement - various flood preparation, hazard, and management information is shared through our social media outlets and public engagement outlets. We work with CAPE and Fire Department public outreach to guide the release of this information as there are two (2) types of information that are released through this outlet:
    1. General program information and operational changes that impact the floodplain. This provides information about the CRS program, AVL Alert, how to prepare for a flood, and what to do if it floods.
    2. Incident outreach which provides information in real time, with flood warnings, road closures, and other related emergency information, specific to that event. Depending on the event may follow with additional information on flood damage recovery. (*See Flood Warning System*)

c. Stakeholder Outreach:
    i. Repetitive Loss Area informational letters are sent to each property owner located within the defined areas with information related to flood protection and actions the property owners could take to help minimize damage from flooding.
    ii. City staff provide on site flood assessment guidance for citizens who have concerns about flooding on their property.
    iii. City staff often meet with property owners and developers who have questions about their property and how the flood zones impact current and future plans for the property.
    iv. As development takes place within the Repetitive Loss Area (RLA) and regulatory floodplain, the DSD staff work with property owners and engineers to inform them of the protection measures required for their development and guide them through the development process. City ordinances require the developer to take actions that are above minimum FEMA requirements to help provide additional protection from flood damage in flood prone areas.

2. Enforcement: The City will identify any structures within each of the RLAs that are not permitted for occupancy and proceed with standard enforcement actions to bring the structures into compliance or have them removed.
    a. The Development Services and Fire Departments continue to work to identify such properties and make notifications to these property owners. As these properties that are not permitted for occupancy arise, staff will take action to notify the property owners of the non-compliance issues and provide them with the necessary requirements to meet current standards. City staff is available to meet with citizens to discuss issues concerning these properties and discuss what options are available.

Moving forward:
Various city departments' work together to complete the flood mitigation actions tasks necessary for the CRS program; the team includes the Development Services Department, Public Works, CAPE and the Asheville Fire Department. Staff is pleased to assist the citizens of Asheville, to be able to receive a 10 percent reduction on flood insurance premiums as a result of the City participating in the CRS program.

The flood mitigation efforts are key to the sustainability and resilience of special flood hazard areas and the City looks for partnership opportunities in these locations as they become available. Staff looks forward to continuing to partner with NCDOT, Army Corps of Engineers,

NC Department of Water Resources and other local partners on flood mitigation efforts.

The Development Services Stormwater team is looking at opportunities to improve the program and our rating. Specifically through working interdepartmentally to improve outreach to the community, flood warning response, and flood data.