THE CITY OF ASHEVILLE

STAFF REPORT

Council Meeting Date: June 9, 2020

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.
- CRS provides lower insurance premiums under the National Flood Insurance Program. The premium reduction is in the form of a CRS Class. The classes are obtained by actions that are above and beyond the requirements of the National Flood Insurance Program administered by FEMA.
- Currently, property owners in Asheville receive a 10 percent reduction in their flood insurance premiums through participation in the CRS program.
- 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.
- Highlighted in the report, staff from multiple departments continue to work together, looking for ways to reduce flooding and damage from floods.
- We do this through community outreach from 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):

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

Con(s):

- None

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 approve a resolution accepting the report prepared by City staff for the flood mitigation action associated with the repetitive loss area analysis report.

Attachment(s)

- Resolution
- Flood Mitigation Actions Report

RESOLUTION NO. 20-_____

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 9th day of June, 2020.

_____ _____

City Clerk Mayor

Approved as to form:

_____

City Attorney

Exhibit A
FLOOD MITIGATION ACTIONS
REPORT TO COUNCIL 2020

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 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 (multi-year) program elements:

1. Buncombe Madison Regional Hazard Mitigation Plan:
    a. Currently Fire Department, Development Services, and Public Works staff are participating in the Buncombe Madison Regional Hazard Mitigation Plan update, as sponsored by the NC Department of Emergency Management. Updated plan shall be forthcoming in 2021.
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 is utilizing the 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 forecast, 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 US Army Corps of Engineers and the NC Division of Water Resources, is continuing the flood mitigation project within the Swannanoa River basin. The feasibility report is complete, City Staff have entered into a Project Partnership Agreement (PPA) with the Corps for design and construction of the recommended project from the Feasibility Study. The project that is recommended from the feasibility report is the removal of the floodplain fill both upstream and downstream of the Biltmore Avenue Bridge within the Biltmore Village area of the City.

b. The Public Works Stormwater team also completed construction on the Morris Street Stormwater Improvement project. This included adding new stormwater conveyance to alleviate roadway overtopping causing localized flooding and also expanding stormwater quality and quantity devices located within West Asheville Park.
c. The Lake Craig Fill Removal Project provided engineering services necessary to design and obtain environmental permits for the removal of the sedimentation that has occurred following the flooding events along the Swannanoa River. The original Lake Craig/Azalea Road Project included removal of floodplain fill to maximize flood storage above the Gashes Creek Roadway/Lake Craig Dam. The flood events following the construction completion of the original project have deposited material in this area which was in need of removal. Construction was completed on removal of the deposited material November 13, 2019, and is awaiting final approval from the state inorder to close out permits.
d. The Stormwater team 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.

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. These are also provided to the public at relative 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 outlet provides general information of the CRS program, AVL Alert, how to prepare for a flood, and what to do if it floods. This year, in addition, we released a survey for the Regional Hazard Mitigation Planning.
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 Section*)

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 meets 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 Community Rating System (CRS); the team includes the Public Works Department, the Development Services Department, CAPE and the Asheville Fire Department. Staff is glad to assist the citizens of Asheville, who have flood insurance, to be able to receive a 10 percent reduction in the insurance premium 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 the partnership with the US Army Corps of Engineers and the North Carolina Division of Water Resources 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.