

City of Cleburne, Texas
Floodplain Awareness Outreach Program

For several years not, the City of Cleburne has engaged in a federal program that enabled the community to receive discount credit for residents who have homes located in the Special Flood Hazard Area (SFHA) as shown on the Flood Insurance Rate Map (FIRM) provided by the Federal Emergency Management Agency (FEMA).

This program is called the Community Rating System (CRS). It was created by FEMA to provide incentives for activities that reduce flood losses and support the purchase of flood insurance. Any community participating in the National Flood Insurance Program (NFIP) may apply for a CRS classification in order to obtain flood insurance premium credits for its residents. The community must demonstrate that it is implementing floodplain management and public information activities that exceed the minimum requirements of the NFIP.

There are many activities in which a city may participate for credit. The following is a short list:

- Elevation Certificates
- Outreach Project
- Map Determination
- Flood Protection Assistance
- Storm Water Management

Through Map Determinations, the City provides local lending, insurance, real estate agencies, and residents information concerning building in or around a SFHA. The Engineering Department of the City of Cleburne provides this information to all inquirers, either written or verbally, if their structure is in or outside of the floodplain. The Engineering Department also provide information concerning insurance as it is affected by the floodplain, explanation of the floodplain, floodway, FEMA designated "X" areas and other such information that may be useful to the above stated parties. A copy of the correct FIRM panel on which the property is located is also available upon request. It is important to understand that if a property is too close to the SFHA boundary to determine the correct FIRM zone the structure is in, the City of Cleburne may provide the inquirer with a copy of the FIRM and advise that a determination cannot be made based on the information available. It is possible that a surveyor may be contracted to make these infrequent encountered determinations. In some cases an Elevation Certificate may be generated, and information on completed Elevation Certificates are on file in the City Engineer's office at City Hall.

There are ten CRS classifications with the highest being a Class 1 and Class 10 being the lowest. Each Class level decrease from Class 10 to Class 1 will reduce the insurance premiums for the community by 5% with no reduction being given for a Class 10 community. The City of Cleburne is currently a Class 9 community resulting in a 5% reduction of flood insurance premiums that have been renewed or have come into effect since October 1, 1992.

There are numerous publications available in the City Engineers office as well as on the internet. A link to the home page for the FEMA NFIP is available on the City of Cleburne webpage under the Engineering section. The Engineering Department of the City of Cleburne serves as the local coordinating body that administers the application and initiates the activities involved in the CRS program. If anyone requires more information concerning the program they are encouraged to call the Engineering Department for more information.

This communication serves to inform you that the City of Cleburne both provides and publicizes the service of map determinations for property in or around the SFHA in the City of Cleburne. The City Engineer and the Engineering Technician have a combined total of 10 years experience performing flood determinations and are well qualified to make this determination for anyone wishing to inquire. Please feel free to contact the Engineering Department at 817-645-0948 should you have any questions.