



# CRS Coverage Improvement Plan Annual Report

2024

In addition to the PPI Plan, the City of Grand Prairie decided to do further outreach projects to improve flood insurance coverage within the community. A Flood Insurance Assessment (FIA) was performed assessing the current level of flood insurance coverage throughout the city. Results of the FIA were then incorporated into a ‘Coverage Improvement Plan’ (CP) to identify where coverage needed to be improved. The CP was developed by the FMP and PPI Committee to determine the most effective ways to increase the policy count city-wide. The following is a summary of activities that were implemented to promote the increase of flood insurance coverage and the results of a new Flood Insurance Assessment to determine if the efforts had made an improvement of coverage.

**FLOOD INSURANCE ASSESSMENT:**

<b>Flood Zone</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
Policies in Zone AE	49	58	67	74	67	60	59	35	18	16
Policies in Zone A	2	2	2	2	1	1	1	0	0	0
Policies in Zone X	225	228	234	264	307	298	273	212	190	158
<b>Total</b>	<b>276</b>	<b>288</b>	<b>303</b>	<b>340</b>	<b>375</b>	<b>359</b>	<b>333</b>	<b>247</b>	<b>208</b>	<b>174</b>
<b>Occupancy</b>										
Single Family Policies	231	242	250	275	302	295	276	191	177	152
2-4 Family Policies	1	1	1	2	3	4	3	1	2	0
Other Residential Policies	4	9	9	18	22	19	12	17	9	7
Non-Residential Policies	40	43	43	45	48	41	42	38	20	15
<b>Total</b>	<b>276</b>	<b>295</b>	<b>303</b>	<b>340</b>	<b>375</b>	<b>359</b>	<b>333</b>	<b>247</b>	<b>208</b>	<b>174</b>

Notes: 2016 as of June 30, 2017; 2017 as of May 31, 2017; 2018 as of February 28, 2018; 2019 as of May 31, 2019; 2020 as of October 2, 2020; 2023 as of Aug 30, 2023; 2024 as of September 23, 2024.

**SUMMARY OF OUTREACH PROJECTS:**

**Project 1:** Post Flood Information on City Website and other Social Media Outlets in Both English and Spanish

Date Verified that Website and Social Media Accounts were Active and Working

City Website Floodplain page was operational on September 23, 2024, webpage includes the English and Spanish floodplain brochures. The information on Flood Insurance Rate Maps, including Frequently Asked Questions. All the links within the Floodplain web page worked.

Social Media Posts to Facebook (as of September 23, 2024)

- Summary: 4 posts reached 7,926 resulting in 620 reactions/shares
  - Protect Our Watershed – February 18, 2024
  - Benefit of Watershed – March 13, 2024
  - Flash Flood Warning– May 28, 2024
  - Flood Insurance – September 11, 2024
- Assessment of Usefulness

The City’s website is available in English and has a Spanish translation feature. The website provides public access to floodplain-related information in a non-threatening way. Some residents are reluctant to contact the City and ask questions about their property for fear of getting themselves in trouble.

The City’s social media accounts are only available in English. The City’s Facebook account experienced a significant number of views associated with floodplain insurance, weather warnings. Twitter posts related to flood awareness week and turn around don’t drown reached the largest number of people.

- FMP, PPI, and CP were update in 2023.
  - Recommended Changes: Work with Marketing to make monthly post.

### **Project 2: Mayor’s Letter Promoting Flood Insurance in The Pipeline**

- Flood Insurance Letter from the Mayor was in the August 2024 Pipeline

### **Project 3: Flood Brochures and Flood Information in City Libraries and City Buildings**

- Date Verified that brochures and Information was still in Library and Lobbies
  - July 2024
  - September 2024
- English and Spanish floodplain brochures are available at The Grand Prairie Main Library, Betty Warmack Library and City Hall. S.J. Tapia visits all three locations quarterly.
- Assessment of Usefulness
  - The brochures provide relevant floodplain information to the public.
- Status of 2023-2024 Recommended Changes

- Continue checking/restocking brochures at City facilities on a quarterly basis.
- Recommended Changes 2024-2025
  - Continue checking/restocking brochures at City facilities on a quarterly basis.
  - Provide floodplain brochures outside Engineering area at City Hall

**Project 4: City-Owned Message Boards**

- 2023-2024 Dates and Messages put onto City Owned Message Boards
  - October 2023
    - Do You Have Flood Insurance? [gptx.org/flood-insurance](http://gptx.org/flood-insurance).
  - November 2023
    - Do You Have Flood Insurance? [gptx.org/flood-insurance](http://gptx.org/flood-insurance).
  - December 2023
    - Do You Have Flood Insurance? [gptx.org/flood-insurance](http://gptx.org/flood-insurance).
  - January 2024
    - Do You Have Flood Insurance? [gptx.org/flood-insurance](http://gptx.org/flood-insurance).
  - February 2024
    - Do You Have Flood Insurance? [gptx.org/flood-insurance](http://gptx.org/flood-insurance).
  - March 2024
    - Do You Have Flood Insurance? [gptx.org/flood-insurance](http://gptx.org/flood-insurance).
  - April 2024
    - Do You Have Flood Insurance? [gptx.org/flood-insurance](http://gptx.org/flood-insurance).
  - May 2024
    - Do You Have Flood Insurance? [gptx.org/flood-insurance](http://gptx.org/flood-insurance).
  - June 2024
    - Do You Have Flood Insurance? [gptx.org/flood-insurance](http://gptx.org/flood-insurance).
  - July 2024
    - Do You Have Flood Insurance? [gptx.org/flood-insurance](http://gptx.org/flood-insurance).
  - August 2024
    - Do You Have Flood Insurance? [gptx.org/flood-insurance](http://gptx.org/flood-insurance).
  - September 2024
    - Do You Have Flood Insurance? [gptx.org/flood-insurance](http://gptx.org/flood-insurance).
- The messages run on a 12-month cycle displaying 500,000 times on eight digital signs on roadways and in city buildings yearly.
- During a big rain event, the sign stating Turn Around Don't Drown is displayed approximately 10,000 times daily.
- If flooding is in progress, the sign stating Crossing Road Barrier Can Result in Fines is displayed.
- Assessment of Usefulness
  - The City owns five outdoor message boards and locations in 3 City buildings that provide visual reminders regarding flood awareness. Locations: I-20 @ Carrier Parkway, Roy Orr (Mike Lewis Park), MacArthur north of I-30 at landfill entrance, inside City Hall, Lake Ridge Parkway near Lynn Creek Park, and Warrior Dr near Play Grand Adventures and the Prairie Paws Animal Shelter.

- Status of 2023-2024 Recommended Changes
  - Work with the marketing department to update messages to include more FEMA flood insurance information and include information about new Risk Map 2.0
- Recommended Changes 2024-2025
  - Whether in or out of SFHA, residents should receive the same flood insurance discount from CRS.
  - Verify that residents are receiving the appropriate discount. The discount should have been applied automatically but may not be clearly itemized on their statements.
  - There is a difference in the number of homes with mandatory flood insurance versus those that actually have it. The number of mandatory policies has decreased as homeowners within the SFHA pay off their mortgages.
  - City staff understand how a policyholder could confirm that they are getting a discount. (Staff) talk with John Bowman or Gilbert. Check with John Bowman or Gilbert Giron at FEMA for the best language to communicate the CRS discount and how residents can go about verifying that they are receiving the discounted rate.

**Project 5:** Flood Articles in The Pipeline newsletters.

- 2023-2024 articles included in The Pipeline newsletter.
  - Flood Insurance and Community Rating System- How They Work Together October 2023
  - Flood Siren Information, Disaster Preparedness, Flood Safety January 2024
  - Insure Your Property for Flooding February 2024
  - Flood Risk, Turn Around Don't Drown March 2024
  - Community Rating System and Flood Assistance Information June 2024
  - Flood Insurance Letter from the Mayor August 2024
  - Turn Around Don't Drown August 2024
- Assessment of Usefulness
  - The Pipeline newsletter is only available in English. The flood-related articles have been translated into Spanish and are available on the Floodplain page of the City's website.
  - City staff experiences an increase in phone calls from residents following the newsletter distribution. Callers typically state that they read about the City's floodplain services in the newsletter.
- Status of 2023-2024 Recommended Changes
  - No changes
- Recommended Changes 2024-2025
  - Add phone numbers or URLs to articles to track responses.
  - Use QR codes that lead to comprehensive information; include QR codes in addition to the written content, not as a replacement.
  - Consider how changes in weather patterns impact expectations in the region.
  - Make updates to articles if needed but avoid excessive changes to meet ISO requirements.

- Use available space in most newsletters to expand on topics related to extreme weather, such as the City is experiencing more frequent and intense storms.
- Include QR codes in Emergency Management articles that link to maps of flood and risk zones.
- Collaborate with the National Weather Service (NWS) for additional information.
- Send new or significantly modified articles to ISO to ensure they meet requirements.
- Prior to the start of the year, send all the 2025 articles to Communications (Cami) to allow her to insert them as space allows.

## **Project 6: Community Events**

- **Tabletop Flood Model and Erosion Trailer Use**
  - March 27-28, 2024: CREW Camp with High School Students (Tabletop Flood Model).
  - April 20, 2024: Earth Day- (Canceled due to inclement weather).
  - May 7-9, 2024: CREW Camp with Elementary School Students (Tabletop Flood Model).
  - August 3, 10, 17, 24, 31, 2024: Farmers Market (Tabletop Flood Model).
  - September 7, 2024: Pickleball Fest @ Market Square (Tabletop Flood Model).
  - September 28, 2024: Meat on Main BBQ Fest @ Market Square (Tabletop Flood Model).
- The following items were available at the Stormwater booth in 2024. All items include either “Turn Around Don’t Drown” or “City of Grand Prairie Storm Water Utility” logos:
  - Pencil Sharpeners (with city logo Turn Around Don’t Drown).
  - City Floodplain brochures (English and Spanish).
  - Water bottles with Turn Around Don’t Drown Logo.
  - Pencils.
  - Stress Balls.
  - Reusable Straws.
  - Water Guns.
  - Notepads.
  - Sunglasses.
- **Assessment of Usefulness**
  - The 2023-2024 City events event were attended by individuals of all ages. The CREW camp events were held for school students ranging from 3rd-12th grades.
  - The flood model was well received! These outreach tools provide opportunities for interaction and discussion with guests.
- **Status of 2023-2024 Recommended Changes**
  - Focus outreach booths more on schools, library events, HOA and PID meetings, Earth Day, National Night Out.
- **Recommended Changes for 2024-2025**
  - Focus on outreach booths at library events, HOA and PID meetings, and National Night Out.

- Pre-stuff giveaway bag with brochures, bookmarks, rack cards, coloring pages, etc.
- Special mascot (example Dallas uses small teddy bear; other use rubber duck; color changing cups; trash bags for cars)
- Keep brochures for larger projects and CRS points while also distributing smaller items.
- Background boards for quicker information

**Project 7: Flood Information Brochure in Both English and Spanish Mailed to Residents in SFHA and RL Area (Target Audience)**

- Date Implemented: August 23, 2024
  - Mailing labels were updated based on returned mail from 2023.
- Assessment of Usefulness
  - As of September 23, 2024 - 16 policies in the SFHA had flood insurance policies.

Year	Number of Policies
2017	69
2018	76
2019	68
2020	61
2021	60
2022	35
2023	18
2024	16

- Status of 2023-2024 Recommended Changes
  - All hyperlinks were verified.
  - Added a cover sheet on City letterhead to 2023 SFHA mailouts with a brief explanation of the important information in the brochure. (RL already has a cover sheet)
- Recommended Changes 2024-2025
  - No changes were recommended.

**Project 8: “Contents Only” Flood Brochure in Both English and Spanish Mailed to Residents Who Rent Property in the SFHA or Flood Prone Areas (Target Audience)**

- Date Implemented: August 23, 2024.
  - The mailing list was updated based on returned mail in 2023.
- Assessment of Usefulness
  - The City mailed 866 postcards to this Target Audience (residents who rent property within mapped SFHA and flood prone areas).
- Status of 2023-2024 Recommended Changes
  - No changes were recommended.

- Recommended Changes 2024-2025
  - Update postcard message; several addresses in Willow Bend MHP were not included in mailing list; consider adjusting the target audience as the number of policies in the current mailing list is currently zero.

**Project 9:** Flood Brochure to Residents below Joe Pool Dam, Dorchester, and Landfill Levee (Target Audience)

- Date Implemented: August 23, 2024
- Assessment of Usefulness
  - The City mailed 341 postcards to the Target Audience (areas generally within the probable breach inundation area of Joe Pool Dam).

Year	Number of Policies
2017	5
2018	9
2019	Unable to determine
2020	Unable to determine
2021	Unable to determine
2022	5
2023	5
2024	2

- Status of 2023-2024 Recommended Changes
  - No change.
- Recommended Changes 2024-2025
  - Update target audience to generally include areas within the probable breach inundation area of Mountain Creek and Padera Lake Dams.

**Project 10:** Flood Brochure Mailed to Residents of Creek Erosion Area (Target Audience was determined as properties within 50 feet of a creek)

- Date Implemented: August 23, 2024
  - In 2019, City staff developed a postcard to replace the letter for this outreach project. The postcard included information in English and Spanish.
- Assessment of Usefulness
  - The City mailed 545 postcards to this target audience in August 2024.

Year	Number of Policies
2017	2
2018	0
2019	Unable to determine
2020	Unable to determine
2021	Unable to determine
2022	3
2023	2

2024	4
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- Status of 2023-2024 Recommended Changes
  - Target audience was expanded from Kirby Creek to all creeks represented on the City’s GIS layer named “River Creeks.”
- Recommended Changes 2024-2025
  - Update postcard message

**Project 11:** Flood Postcard for Flood Siren Locations

- Date Implemented: October 2024
  - In late 2021, City staff developed a postcard for this outreach project. The sirens went live in October 2021 but have not been activated other than for testing. There has not been a flood event since activation. The postcard gives residents information about the flood sirens located near them and what they should do in the event the sirens are sounded for a flood. The postcard included information in English and Spanish.
- Assessment of Usefulness
  - The usefulness will be assessed after the sirens are activated during a flood event.
- Status of 2023-2024 Recommended Changes
  - No changes were recommended.
- Recommended Changes 2024-2025
  - Update and mail postcards – full size sheet to show all siren locations, goal by end of year
  - Complete the standard operating procedures for activating the sirens
  - Email sent September 3, 2024 for feedback.

**Project12:** Floodgate Information Postcard (Postcard not sent out this year due to both sites being out of service)

- Date Implemented: N/A
  - In late 2022, City staff update a postcard for this outreach project to reflect second gate location. The new gate location at SW 3rd St went live in September 2022. The postcard included information in English and Spanish.
- Assessment of Usefulness
  - Gives useful information to resident about what to expect when gates deploy during a flooding event.
- Status of 2023-2024 Recommended Changes
  - No changes were recommended.
- Recommended Changes 2024-2025



- Update the postcards to not only give information to resident about what to expect when gates deploy during a flooding event but, also give information about the dangers of going around barricades.
- Information was provided on how to escape if stuck in the gate; The City is working on rewording it.
- City plans to build a bridge to eliminate the need for gates.

**Project 13&14: Mandatory Purchase Requirement Letter to Lenders, Realtors, and Insurance Agents:**

- Date Implemented: August 24, 2024
  - The letters were printed in English and Spanish and mailed in August 2024. Contact information was updated prior to the mailing.
- Assessment of Usefulness
  - This is a FEMA-required annual mailing. Based on the increased calls City staff receives from real estate agents and insurance agents, the outreach activities to these groups appears to be effective.
- Status of 2023-2024 Recommended Changes
  - Updated mailing list before 2024 letters were sent out.
- Recommended Changes 2024-2025
  - Update mailing list before 2025 letters are sent out.