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Long Term Flood Recovery

Planning Study Background

The City of Jersey Village is located in the upper portion of the White Oak Bayou watershed, and the bayou flows from the headwaters near U.S. Highway 290 west of Huffmeister Road southeast to its confluence with Buffalo Bayou in downtown Houston.

Major flooding occurred along White Oak Bayou in the City of Jersey Village in 1998, 2001, 2002, and 2016.

In the last 20 years, the Flood Control District has implemented more than \$95 million worth of improvements to address channel flooding in the White Oak Bayou watershed, including completion of the Jersey Village diversion channel in 2010, as well as completion of multiple stormwater detention basins upstream of Jersey Village. In the last decade, the City completed over \$25 million of street and drainage reconstruction efforts, with the primary goal of reducing localized neighborhood flooding.

Despite these significant efforts on behalf of the City and the Flood Control District, more than 230 structures within Jersey Village experienced flooding during the most recent "Tax Day" flooding event on April 18, 2016. The City responded to this severe flooding event by initiating the Jersey Village Long-term Flood Recovery Planning Study. For a cost benefit analysis on the cost of this study, [click here](#).

About the Flood Recovery Planning Study

The Jersey Village Long-term Flood Recovery Plan is an accelerated flood damage reduction study led by Dannenbaum Engineering Corporation with Crouch Environmental Services, Inc. and Kuo and Associates to address repetitive flooding in the City and the surrounding area. In September 2016, the City contracted Dannenbaum Engineering Corporation to rapidly deliver the Jersey Village Long-term Flood Recovery Plan by Summer 2017.

The goal of the Jersey Village Long-term Flood Recovery Planning Study is to develop a flood damage reduction plan that balances social acceptability with economic, hydraulic, and environmental feasibility. The plan will identify both short-term and long-term flood damage reduction projects that can be designed and implemented as funding allows.

The Plan

[You can read the final version of the Long Term Flood Recovery Plan by clicking here. \(opens PDF document\)](#) (PDF Version, approx 44mb in size)

[Report Appendices can be found here.](#)

Please note, some appendices for the City of Jersey Village Long-term Flood Recovery Plan Report have been redacted due to the confidential and sensitive nature of some data.

You can read the read the [Wall Street Storm Sewer System Study here \(opens PDF document\)](#). (PDF Version, approx 42mb in size)

Long Term Flood Recovery Projects

The Long Term Flood Recovery Plan recommended four main projects:

- [A berm around the golf course](#)
- [Drainage and street improvements in the Wall Street Neighborhood](#)
- [Home Elevation and/or buyout grants](#)
- [Widening and deepening the bayou - E100](#)

There are other additional projects the City is undertaking to further flood mitigation:

- [Widening and deepening the bayou - E127](#)
- [Tear Down and Rebuild \(non-grant funded\)](#)
- [Community Rating System \(CRS\)](#)

Golf Course Berm and

Drainage and street improvements in the Wall Street Neighborhood

Background

In the study the results from the HEC-HMS models showed that every storm frequency except for the 500-year event was contained within the Golf Course by the berm. Based upon the modeling in the study the total reduction in damages for the 100-year storm was \$757,580 for a single event. Additionally, constructing a berm around the Golf Course for detention purposes prevented sheet flow from reaching Wall Street and the surrounding neighborhood, thereby reducing localized flooding.

In February 2018 the City had a survey of the Golf Course completed. That survey information, along with the impact areas based upon possible berm elevation, [can be viewed here \(opens PDF document\)](#).

As part of the study, the capacity of the storm sewer system in the Wall Street neighborhood was determined by analyzing the smaller storms and comparing the hydraulic grade line (HGL) to the gutter elevations of the streets. After the existing system capacity was determined, the study team developed proposed models that increased the number of inlets and the storm sewer pipe sizes and reduced the HGL to acceptable levels for the smaller storms. The study team performed a mitigation analysis that utilized the proposed storage in the Jersey Meadow Golf Course to ensure no adverse impacts to E127-00-00. The street study also included a phasing plan for construction of the improved storm sewer system. The full analysis and report for the Wall Street System Drainage Improvements is in Appendix 7J.

The berm project and Wall Street Neighborhood project have been rolled into one project for the grant process. It was rolled together as the benefits of the project are closely tied together.

Project Information

The City has had survey work done on the golf course, to ensure the proper design of the berm.

The City applied for a grant to help with this project. The grant is through [TDEM Hurricane Harvey DR-4332 Hazard Mitigation Grant Program \(opens external link in new window\)](#).

On July 16, 2018 the City Council voted on the proposed berm design. You can view the [proposed design here \(opens PDF document\)](#). You can read the full memo to the Council starting on page 165 of the [Council Packet \(opens PDF document\)](#). As such the berm has been designed with these perimeters.

On September 14, 2018 the City was notified Phase I FEMA grant funding has been approved. FEMA funding is approximately \$523,000. It is estimated Phase I (design work and bidding) will take approximately 6 months to complete. After design work is completed FEMA will review the designs and may award funding to do the construction.

On June 3, 2019 the City received the final design of the Berm Project. The design was forwarded to TDEM and FEMA for their review. It is currently under review.

As of September 2, 2020 FEMA is still investigating the Environmental and Historical Preservation piece of this project. They are requesting another archaeological survey of the detention pond and requiring the City to submit that to Texas Historical Commission (THC) for review. Once the updated draft archaeological report has been accepted by THC, FEMA staff will initiate formal consultation with THC and appropriate Tribal parties. FEMA anticipates this step to take 2-3 months in addition to the time required to correct the permit and resurvey the area. FEMA also stated this is the last stop before approval will be given.

On November 18, 2020 the city received word from Congresswoman Fletcher's Office that FEMA has decided to accept the original review by the Texas Historical Commission. There is a comment period from Federally Recognized Tribes that runs through November 28, 2020. After that the grant will be ready for FEMA approval.

On November 30, 2020 [Congresswoman Fletcher issued a press release \(opens external link in new window\)](#) stating the City will receive the grant for construction in the amount of \$4.23 million. We are awaiting formal notification from FEMA of the award. Once that notification is received the project will be placed out to bid.

The project has been placed out to bid as of January 6, 2021. Bid Opening will be held on February 2. It is anticipated the Council will act on the bids during their regular City Council meeting on February 15, 2021.

CDBG-DR Funding

The City applied for \$1,792,344 in funding as part of the Community Development Block Grant - Disaster Recovery (CDBG-DR) program to assist in the construction of the berm and Wall Street neighborhood drainage improvements. On July 19, 2019 the city received the contract for those funds. The environmental work that is required as part of the CDBG-DR program will begin immediately. The final environmental study was approved by the Texas GLO in late July 2020. Once FEMA approval is granted the project will be placed out to bid.

The project has been placed out to bid as of January 6, 2021. Bid Opening will be held on February 2. It is anticipated the Council will act on the bids during their regular City Council meeting on February 15, 2021.

Construction

On Monday, February 22, the [City Council approved a bid for the Golf Course Berm Project to Greenscapes Six LLC](#) in the amount of \$1,298,441.35. It is anticipated contracts will be signed with and a notice to proceed will be issued to the contractor by late March.

On Monday, February 22, the [City Council approved a bid for the Wall Street Neighborhood Drainage Project](#) to SER Construction Partners LLC in the amount of \$5,699,739.30. It is anticipated contracts will be signed with and a notice to proceed will be issued to the contractor by late March.

This project will be funded by four different sources of funding. FEMA has awarded the City with \$3,685,400.25. The Texas Infrastructure Resiliency Fund will provide funding in the amount of \$921,350.06. The Texas Government Land Office (GLO) has awarded the City \$1,792,344. These amounts total \$6,399,094.31. The recommended bids for the Wall Street Project has a

bid price of \$5,699,739.30 and the Berm Project has a bid price of \$1,298,445.35. This means the City is responsible for \$599,090. The City has set aside funds for this project already.

Notices to proceed were given to the contractors the week of March 24, 2021. The Berm project will break ground the week of April 5, and the Wall Street Project will get underway the week of April 12. A Ground Breaking Ceremony will be held on April 1 at 11am at Jersey Meadow Golf Club.

To find the [construction progress updates on the Berm Project please click here \(opens external link in new window\)](#).

To find the [construction progress updates on the Wall Street Project please click here](#).

The Berm project was completed in April 2022.

The Wall Street project should be completed in May 2022.

Home Elevation and/or buyout grants

Background

The Plan identified approximately 60 homes that could be candidates for home elevations/buyouts.

FEMA offers financial assistance to local sponsors for property acquisition and structure demolition (also called a buyout) to create open space in frequently flooded areas. The purpose of the program is to alleviate flood-prone property owners from frequent flooding by purchasing the property and either demolishing or relocating the structure. Although relocating the structure to another site is an option, simply acquiring the land and demolishing the existing structure requires minimal environmental review and is considerably less expensive. Additionally, for a structure to be eligible for a buyout, the property cannot be part of any future planned development project and the owner must be selling the property voluntarily. Any incompatible easements must be extinguished before acquisition.

If FEMA funds are used for demolition or relocation projects, the law requires the property to be maintained as open space by the local sponsor submitting the application. Once the structure is demolished or relocated, the property must be dedicated to uses compatible with open space, recreation or wetlands management practices. No new structures may be built on the property with the exception of a few: public buildings open on all sides, public restrooms or structures compatible with open space, recreation or wetlands management use and applicable floodplain management policies and practices. All of these structures must be elevated or flood proofed to the Base Flood Elevation (BFE) plus one foot of freeboard.

Structure elevation is another FEMA program provided through the HMA program. The purpose of the structure elevation program is to raise an existing structure to an elevation that is equivalent or higher than the Base Flood Elevation (BFE). All structures being elevated must be structurally sound and able to be elevated safely. FEMA requires that structure elevation projects be designed in accordance with NFIP standards in 44 CFR Part 60 and with ASCE 24-14. Distribution of funds for approved projects falls under the same cost share process as the buyout program.

The home elevation program application must include the scope of work, the schedule of the project, and a cost estimate for construction. The scope of work requires specific data such as the physical address and property owner's name, the name and location of the flooding source, the existing and proposed finished floor elevation, the BFE, the existing foundation type, the proposed elevation method, and a statement that the project will be designed according to NFIP standards in 44 CFR Part 60. FEMA has completed a Sample Engineering Case Study for Elevation to demonstrate all the information typically required in a structure elevation application.

For more information on the [Home Elevation grants and how they work click here](#).

Federal FY17 Project Information

On September 11, 2017 the City Council held a special meeting to discuss elevations and buyouts. [You can find the presentation from that meeting here. \(opens PDF document\)](#)

The City Council authorized an application to seek funding to elevate 18 homes in Jersey Village. As this is a very competitive grant program funded by FEMA the City must phase the applications. This will be a multiyear projects where the city will seek funding for home elevations year after year.

The City submitted their application in September 2017. As of March 26, 2018 the elevation projects for the City of Jersey Village have been "Identified for further review" by [FEMA \(opens external link in new window\)](#).

As of September 2019 the City has requested the funds from the state to begin the 9 elevations. It could take 3 months for the money to reach the city. Once the money reaches the city the elevations will commence. Once the first 9 elevations are at 75% completion the city can request the funds for the last 9 home elevations.

As of June 2020 the first 9 elevations have been completed. The second phase, or remaining 8 elevations, were started in August 2020 and should be completed by the end of 2020.

As of December 2021 all home elevations have been completed and the grant close out paperwork has been submitted.

Federal FY18 Project Information

On October 8, 2018 the City Council held a work session to discuss the FY18 application for home elevations. [You can view that presentation here. \(opens PDF document\)](#) [Video from that work session can be found here. \(opens external link in new window\)](#). The work on the E100 project has changed the outlook for this and future years.

This year staff recommended elevations for 4 homes on Jersey Drive, and mitigation reconstruction grants for homes on Jersey Drive between Lakeview and the pool. Staff also recommended applying for a grant to design the deepening and widening of the E127 through Jersey Village, which was included in the HCFCD Bond Program. Council authorized these grants and the grants were submitted in November 2018. It is anticipated there will be an award date of spring 2019.

The home elevations for 4 homes was approved by FEMA. The application is still under further review. The mitigation reconstruction grants were not funded. The City was identified for further review for the design work of the E127. It is anticipated final approval of these grants will be given in Spring 2020.

On December 1, 2020 the City received the fully executed contract from TWDB, the state agency that handles the funding from FEMA. This means the work can begin. A meeting with the home owners will be scheduled in the coming weeks, and elevation work should begin in early spring 2021.

As of November 2021 all 4 homes have been elevated. Grant closeout paperwork is expected to be submitted in Spring 2022.

As of May 2022 the grant closeout paperwork has been submitted.

Federal FY19 Project Information

On November 18, 2019 the City Council will hear a recommendation from staff to apply for grant funding to elevate 31 homes. The application is due to the state in late November 2019. The City was notified in May 2020 that FEMA did not fund the FY19 Elevation Project.

Federal FY20 Project Information

The Notice Of Funding Opportunity (NOFO) for the FY20 FMA grants was announced in August 2020.

On [November 16, 2020 the City Council](#) authorized two grant applications, for a total of 30 homes. You can [view the presentation from the Council meeting here \(opens PDF document\)](#). The application was submitted to the state on November 17, 2020. The state will review all grant applications from around the state and submit them to FEMA by January 29, 2021. It is anticipated FEMA will make funding decisions in late May 2020.

Project 1 has 16 homes and a total project cost of \$4,859,790. Of that total amount the FEMA grant would be \$4,470,793 and the city cost share would be \$388,997.

Project 2 has 14 homes for a total project cost of \$4,941,681. Of that total amount the FEMA grant would be \$4,457,713 and the city cost share would be \$483,968.

On June 30, 2021 [FEMA announced their award decisions \(opens external link in new window\)](#). Project 1 was "Identified For Further Review". Project 2 was "Not Selected". It is anticipated the further review will take 12-18 months before it is finalized and the process to start construction can begin.

As of May 2022 we are still awaiting final award from FEMA.

In July 2022 the final grant award was made. Homeowners met with the Grant Administrator and Contractor in August 2022. [A copy of the presentation from the grant administrator can be found here \(opens PDF document\)](#).

Bids were received from the contractors and approved by the state in February 2023. Homeowner selections of contractors will happen by mid-March. A request for advancement of funds will be submitted to the state by mid-March. It is expected that work

will begin by July 2023.

Federal FY21 Project Information

The Notice Of Funding Opportunity (NOFO) for the FY20 FMA grants was announced in August 2021.

City staff is reviewing information from FEMA and floodplain information. It is anticipated the City Council will discuss this grant application in November 2021 and take action on a proposed grant application.

On November 15, 2021 the City Council authorized a grant application for 16 homes to be submitted. You can [view the information presented to the City Council here](#). The project has a total cost of \$5,043,170. Of that total amount the FEMA grant would be \$4,588,213 and the city cost share would be \$454,957. It is anticipated that FEMA will make funding decisions in the summer of 2022.

In August 2022 FEMA announced the grant application was not awarded.

Federal FY22 Project Information

In November 2022 the City Council authorized two grant applications for home elevations. Both applications had 14 homes in them.

For Application 1 the total project cost is \$4,824,911 with a city cost share of \$237,774. This application has 10 SRL homes, 3 RL homes, and 1 insured home.

For Application 2 the total project cost is \$4,678,969 with a city cost share of \$188,899. This application has 11 SRL homes, 2 RL homes, and 1 insured home.

It is anticipated that FEMA will make funding decisions in the summer of 2023.

Widening and deepening the bayou

E100

The White Oak Bayou is controlled by the [Harris County Flood Control District \(opens external link in new window\)](#) (HCFCD). The city is in communication with them about deepening and widening the bayou. This is a project that is currently on their list. However, they must complete work downstream of us before they can do the work on the portion of the bayou that runs through Jersey Village.

The Bipartisan Budget Act of 2018 (Act) passed February 9th did contain substantial appropriation amounts and provisions that favor Texas, Harris County, and the U.S. Army Corps of Engineers/HCFCD partnered White Oak Bayou flood risk reduction project. The City and Harris County Flood Control District are very grateful for what our Texas delegation accomplished.

Here is a breakdown of the \$17.39 billion in funding approved for the U.S. Army Corps of Engineers:

- \$15.055 billion for repairs to ongoing construction projects, and to expedite construction projects that will help mitigate future disaster damage
 - The completion of ongoing projects, such as Project Brays, would be at full Federal expense.
 - \$10.425 billion of the construction funding will be used to expedite construction of projects for flood and storm damage reduction in areas affected by Hurricanes Harvey, Irma, or Maria. All authorized projects in Harris County, such as White Oak Bayou, are eligible for this funding.
 - \$4.63 billion of the construction funding will be used for projects in states that have had more than one flood-related major disaster since 2014. Harris County would also be eligible for this funding.
 - Construction funds could be used for projects that are studied as a result of the investigations the bill allows for. This will allow us to undertake studies for potential new projects such the 3rd reservoir, and have the funding available to begin construction.

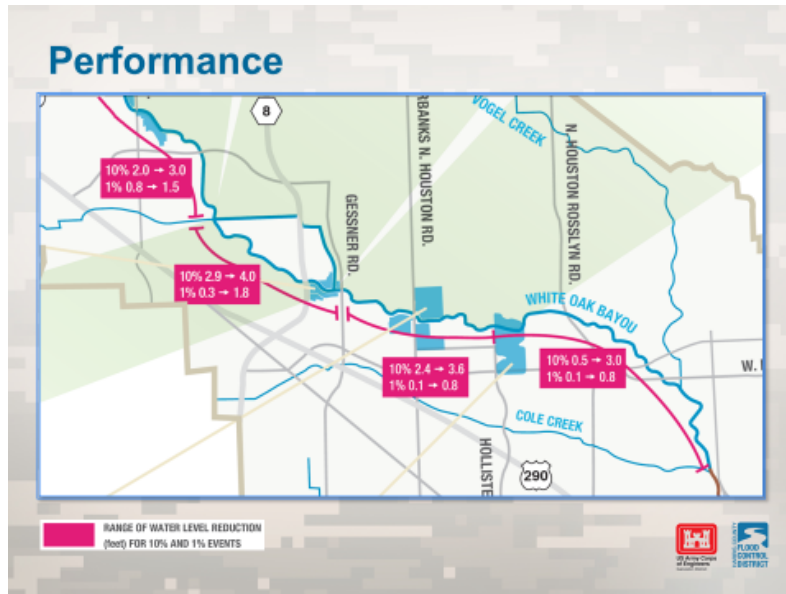
On Monday, March 26, 2018 City officials attended the County Commissioners Court meeting to advocate for allowing HCFCD to begin negotiations to deepen and widen the White Oak Bayou E-100 from Tidwell to FM1960, which includes through Jersey Village. We are excited the Commissioners approved this. HCFCD will begin negotiations and will have a contract brought to the Commissioners at a later date. Design work should be completed in March 2020, and the construction work will take another year. HCFCD believes construction will begin in Summer 2020.

According to HCFCD the plan is to widen the E-100 channel to 30 feet (at the base of the bayou) through Jersey Village, and the E-200 (the bypass) Channel to 20 feet. The City has been in contact with HCFCD about whether or not more land is required to widen the bayou. HCFCD has stated at this time no home buyouts within Jersey Village are needed to widen E-100. The design of the project is still on going.

On July 6, 2018 it was announced that the Army Corps of Engineers has allocated about \$45 million to the deepening and widening project.

The City is working closely with HCFCD to ensure this project is completed. [You can view project information on the HCFCD website \(opens external link in new window\)](#). This project broke ground the week of November 30, 2020. It is anticipated to be finished before the end of 2021.

On March 18, 2019 the City received the following information from HCFCD. In a 100 year event the level of water in the bayou should be between 0.3 and 1.8 inches lower in the Jersey Village area than it is in a 100 year event today.



[This exhibit \(opens PDF document\)](#) shows what is complete and what still needs to be completed for the E100 Project. HCFCD is completing the final design details of the channel. The overall benefit (lowering the water surface during storm events) is shown in the graphic above. [You can read the full project briefing here. \(opens PDF document\)](#)

Another note to remember is that the 1% is for rain event (13.2 inches in 24-hours) is for the effective FEMA FIRM maps. HCFCD is in the process of revising the effective FEMA FIRM maps to include the latest rain amounts from the NOAA Atlas 14 report. (16.9 inches in 24-hours) HCFCD is reviewing the timing of the revision due to Atlas 14 rain fall amounts and when this project is complete.

As of late 2021 HCFCD has informed the city the work on the E100 project is ongoing, but it is anticipated to be completed in Summer 2022.

[Update from HCFCD Page \(opens external link in new window\)](#) Project Status Update – 2/15/2023

Regarding E100-00-00-E005 (FM1960 to Hollister), the notice to proceed and mobilization took place in mid-December and construction began in early January 2023. The construction contract for this segment allows for 420 calendar days. Trails within the project limits will remain closed for the duration of construction for safety of the public and construction personnel.

Regarding E100-00-00-E006 (Hollister to Cole Creek), the Harris County Flood Control District expects to advertise this segment for bids in early 2023, which could allow for construction to begin as early as spring 2023. Trails within the project limits will remain closed until the construction of this segment is complete for safety of the public and construction personnel. In the interim, the Flood Control District will continue to manage maintenance concerns along project segment E100-00-00-E006, including mowing and illegal disposal issues.

The Flood Control District appreciates your understanding and patience as we continue to work to complete this important project.

Widening and deepening the bayou

E127

As part of the Harris County Flood Control District (HCFCD) [Bond Program \(opens external link in new window\)](#) the City of Jersey Village worked closely with HCFCD to have a deepening and widening of the E127 channel through Jersey Village be a part of the program. This project was included in the Bond Program.

In November 2018 the City applied to FEMA for a grant to do the design piece of this project. In May of 2019 the city was "identified for further review" for this grant. This review process could take up to 1 year. After that the city will work with HCFCD to begin the design process.

On December 1, 2020 the Harris County Commissioners Court authorized HCFCD to negotiate with the City on an interlocal agreement for this project. It is anticipated the agreement will be approved by the City and the County in March 2021.

In June 2021 the City went out for RFP for an engineering firm for the project. In July 2021 the City Council authorized the City Manager to negotiate a contract with Aguirre & Fields. A contract is expected to be presented to the City Council in September 2021 for approval.

On September 20, 2021 the City Council [reviewed a proposed contract](#) for the project to take the city through the Preliminary Engineering Report and Permitting Process through the US Army Corps of Engineers. The City Council approved this contract and a kick off meeting will be held for the project in late September.

Aguirre & Fields, the engineering firm selected to lead the project, has started the design work for this project as of November 2021. It is anticipated the work will be completed in late 2022.

Tear Down and Rebuild

The City is working to find home builders or developers that maybe interested in partnering with the city to buy homes that are in the flood plain and rebuild homes that would be above the flood plain. This project would not have federal funds attached to it, and would be an incentive from the city to a home builder.

To help facilitate this the residents on Jersey Drive between Lakeview and Equador Street petitioned the City Council to create a Tax Increment Reinvestment Zone (TIRZ). This TIRZ was [created by the City Council during their March 15, 2021 meeting by adopting Ordinance 2021-14](#). More information on the [TIRZ can be found here](#).

As of December 2021 the City Council has authorized, based upon the recommendation of the TIRZ 3 Board, the purchase of 3 homes in the TIRZ. Three homes were purchased in the first half of 2022. The homes will be demolished and the lots will be sold for new homes to be built.

Community Rating System (CRS)

As part of the commitment to flood mitigation the City of Jersey Village has been working to join the National Flood Insurance Program's (NFIP) Community Rating System (CRS). CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.

The City has received formal notification from FEMA that Jersey Village will be a part of CRS as a Class 7 Community effective May 1, 2020.

The City received formal notification of this in a letter from William Lesser, the CRS Coordinator for the Federal Insurance and Mitigation Administration. The letter stated the Department of Homeland Security, Federal Emergency Management Agency (FEMA), has verified that the voluntary actions undertaken by Jersey Village exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 7 rating. The floodplain management activities implemented by Jersey Village qualify it for a 15 percent discount on the cost of flood insurance premiums for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2020. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

This notification caps off several months of hard work by city staff to participate in the program. Some of the activities the City has implemented for credit in this program include:

- Outreach projects that include social media posts, newsletters, and utility billing inserts, and priority audience messages that include letters to residents in the Special Flood Hazard Area (SFHA) and Repetitive Loss Areas. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information.
- Documents relating to floodplain management are available in the reference section of the Harris County Public Library. Credit is also provided for floodplain information displayed on [our website](#).
- The City also receives credit for enforcing regulations that require development limitations, freeboard for new and substantial improvement construction, foundation protection, and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/4, and regulations administration.

The City will continue these efforts on an annual basis to continue to provide flood plain management, which allows residents to see a savings on their flood insurance premiums.

Being a Class 7 Community means people living in the Special Flood Hazard Area (SFHA) (the 100 year or 500 year flood plain) will see a 15% discount on their flood insurance premiums. Anyone living outside of the SFHA would receive a 5% discount on their flood insurance premiums. These discounts would be reflected on policies after May 1, 2020.

Being a part of CRS also provides more points in the scoring criteria for grants, such as home elevation grants, the city applies for from FEMA.

[Click here to learn more about the CRS Program \(opens external link in new window\)](#).

During the 5-year Cycle Visit in late 2023 the city applied to move from Class 7 to Class 5. In January 2024 the city received the preliminary results that show we should be a Class 5 community starting October 1, 2024.

What This Means for Jersey Village

The improvement to a Class 5 rating in the CRS program signifies not just a recognition of our city's proactive flood management and risk reduction strategies but also brings tangible benefits to our residents in terms of flood insurance savings. This leap forward reflects our commitment to enhancing public safety, reducing flood risks, and ultimately, lowering the cost burden of flood insurance for our community.

Impact on Flood Insurance Discounts

Under the current Class 7 rating, residents living in the Special Flood Hazard Area (SFHA) enjoy a 15% discount on their flood insurance, while those outside the SFHA receive a 5% discount. With the upgrade to a Class 5 rating, these discounts will increase substantially. Policies issued or renewed on or after October 1, 2024, will see discounts of 25% for properties in the SFHA—amounting to an average savings of about \$400—and a 10% discount for properties outside the SFHA, averaging around \$90 in savings.

A Standout Achievement

Jersey Village's achievement is notable not just on a local scale but also nationally and within the state of Texas. As of **October 2023**, out of 1,505 communities participating in the CRS program nationwide, only 208 have attained a Class 5 rating or higher. Within Texas, of the 71 CRS-participating communities, only 7 have reached such a high classification. This places Jersey Village in an elite group of cities leading the way in effective floodplain management practices.

Long Term Flood Recovery Plan Cost Benefit Analysis

The Long-Term Flood Recovery Plan evaluated several possible projects. Each one of the projects was measured by how it reduced flooding and the benefit-cost ratio of the project. A benefit-cost ratio (BCR) is an indicator, used in cost-benefit analysis, that attempts to summarize the overall value for money of a project. A BCR is the ratio of the benefits of a project, expressed in monetary terms, relative to its costs, also expressed in monetary terms.

If the cost of a project outweighs the benefits of a project, the project has a BCR of less than 1. If the benefits of a project are higher than the cost of the project, the project has a BCR of greater than 1. A score of 1 means the project simply breaks even.

Using the Long Term Flood Recovery Plan the city has been able to apply for seven different grants, as of June 2019. One grant was not funded. The City has been successful in five of those grants so far, and another one has been submitted. The city has been awarded \$27,578,004 in grant funds. The cost of the Long Term Flood Recovery Plan was \$620,917. Applying the same benefit-cost ratio to the Long-Term Flood Recovery Plan shows a BCR of 44.41. This shows the benefits that were received from conducting the Long-Term Flood Recovery Plan outweigh the costs by a factor of more than 44.

Having the Long Term Flood Recovery Plan completed gave us the data that is required to make successful grant applications. The timing of the completion of the study put us in a much better position to make early and compelling applications which is what led to the awarding of these grant funds. Without having the data from the Long Term Flood Recovery Plan the grant applications would not have been as complete or as comprehensive, which means we most likely would not have received funding without the data.

Below is a listing of the grants that have been applied for and the grant amount requested for each project.

FY17 Home Elevation Grant	3,631,947
E127 Deeping and Widening Plan	\$600,000
FY18 Home Elevation Grants	\$782,003
Wall Street and Berm Grant - CDBG-DR	\$1,792,344
Wall Street and Berm Grant - HMGP	\$5,734,896
Wall Street and Berm Grant - State Funding	\$1,433,724
FY20 Home Elevation Grants	\$4,536,131
FY22 Home Elevation Grant 1	\$4,427,150
FY22 Home Elevation Grant 2	\$4,639,809
Total Awarded	\$27,578,004

Cost of Long Term Flood Recovery Plan	\$620,917
Benefit Cost Ratio (Grant Amounts Awarded Divided by Cost)	44.41

Grants Submitted (Not Yet Awarded)

Total Grants Submitted And Not Yet Awarded

Grants Submitted that were not awarded

FY19 Home Elevation Grants	\$9,223,850
FY20 Home Elevation Grant - Project 2	\$4,457,713
FY21 Home Elevation Grant	\$4,588,213
E127 Construction Grant - BRIC	\$8,494,658
E127 Construction Grant - FMA	\$8,494,658
Total Grants Submitted And Not Awarded	\$18,269,776

Utilizing the data from the Long Term Flood Recovery Plan the city will continue to apply for grants as they come available. Implementation of the Long Term Flood Recovery Plan is a high priority for the city.

If you have any questions on any of these things, [let us know!](#)

Previous updates on the study are as follows:

- [11-16-2016 Study Update \(opens PDF document\)](#)
- [12-07-2016 Study Update \(opens PDF document\)](#)
- [01-20-2017 Study Update \(opens PDF document\)](#)
- [02-07-2017 Study Update \(opens PDF document\)](#)
- [02-20-2017 Study Update \(opens PDF document\)](#)
- [06-27-17 Powerpoint presentation from Public Meeting \(opens PDF document\)](#)
- [September 21, 2015 -Presentation to City Council on Updates to Harris County Flood Control Activities \(opens PDF document\)](#)

FOR APRIL 18, 2016 FLOOD EVENT AND MITIGATION COMMUNICATION INFORMATION - [CLICK HERE \(opens in a new window\)](#)


EMERGENCY NOTICES - FLOOD - APRIL 18, 2016 - [CLICK HERE](#)

Long Term Flood Recovery Plan Appendices

- Appendix 2
- Appendix 4
- Appendix 5
- Appendix 6
- Appendix 7
- Appendix 8
- Appendix 9
- Appendix 10
- Appendix 11



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[Web Policy \(opens PDF document\)](#)

 [\(opens external link in new window\)](#)  [\(opens external link in new window\)](#)

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