



INSURANCE SERVICES OFFICE, INC.

1000 Bishops Gate Blvd, Suite 300, P.O. Box 5404, Mt. Laurel, New Jersey 08054
Phone: (856) 787-0412 or (800) 444-4554 FAX 1-800-777-3929

Mail Correspondence to: Stephanie Weeks • 207 Cedar Grove Dr. • Youngsville • LA • 70592

1/27/2023

Christian Somers, CFM
Building Official
Development Services
City of Bellaire
7008 South Rice Avenue
Bellaire, Texas 77401

Dear Mr. Somers:

Enclosed are the preliminary results regarding credits for your Community Rating System (CRS) cycle application.

At the present time, I have verified 1529 credit points for the City of Bellaire. This results in a CRS Classification of 7. Attached are a draft verification report and a draft credit calculations worksheet AW-720 which contains an overall point summary. The information provided is subject to acceptance by DHS/FEMA.

Thank you for your cooperation during my visit. If you have any questions or when I can be of future assistance, please do not hesitate to contact me.

Respectfully yours,

A handwritten signature in black ink that reads "Stephanie Weeks". The signature is fluid and cursive, with the first letter of each name being significantly larger and more decorative.

Stephanie Weeks, CFM
ISO/CRS Specialist

enc.

cc: Sharon Citino, City Manager of City of Bellaire
Gilbert Giron, FEMA Region VI
Manuel Razo, Interim State NFIP Coordinator
Christina Groves, Tetra-Tech, Consultant for City of Bellaire
Amanda Gowans, ISO/CRS Technical Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

City of Bellaire, TX

Verified Class 7

NFIP Number: 480289

Cycle

Date of Verification Visit: November 4, 2022

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 1529 credit points are verified which results in a recommendation that the community improve from a CRS Class 9 to a CRS Class 7. The community has met all Class 7 prerequisites. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Construction Certificate Management: Credit is provided for having written construction certificate management procedures for all new and substantially improved/substantially damaged buildings. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing information about flood depth data, historical flood information and natural floodplain functions. The service is publicized annually, and records are maintained. (90 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects, general outreach projects, and targeted outreach projects. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. (206 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (23 points)

Activity 350 – Flood Protection 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 the community's website. (86 points)

Activity 360 – Flood Protection Assistance: Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. Credit is also provided for offering advice on financial assistance programs. The service is publicized annually and records are maintained. (65 points)

Activity 370 – Flood Insurance Promotion: Credit is provided for providing technical advice regarding flood insurance. The service is publicized annually and records are maintained. (20 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require 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, and regulations administration. (272 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using additional map data in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks and maintaining copies of all previous FIRMs. (168 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of August 17, 2021 the City of Bellaire, Texas has 181 repetitive loss properties and is a Category C community for CRS purposes. All requirements for a Category C community have been met. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the Harris County Multi Hazard Mitigation Plan 2020, adopted on July 6, 2020, and for the development of a Substantial Damage Plan. A progress report (for each plan) must be submitted on an annual basis. (367 points)

Activity 540 – Drainage System Maintenance: Credit is provided for the regular inspection and maintenance of the community's natural drainage system, identified problem sites and records are maintained. Credit is provided for implementing an ongoing Capital Improvements Program. The community enforces a regulation prohibiting dumping in the drainage system and annually publicizes the regulation. (165 points)

Activity 630 – Dams: Credit is provided for a State Dam Safety Program. (29 points)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Harris County, TX is 1.12.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

Sharon Citino
City Manager
7008 South Rice Avenue
Bellaire, Texas 77401

CRS Coordinator Name / Address:

Christian Somers
Building Official/Floodplain Manager
7008 South Rice Avenue
Bellaire, Texas 77401
713-662-8232

Date Report Prepared: January 23, 2023

DRAFT

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 38	38
c320 90	90
c330 206	206
c340 23	23
c350 86	86
c360 65	65
c370 20	20
c410 x CGA =	
c420 x CGA =	
c430 243 x CGA 1.12 =	272
c440 150 x CGA 1.12 =	168
c450 x CGA 1.12 =	
c510 367	367
c520	
c530	
c540 165	165
c610	
c620	
c630 29	29

Community Classification Calculation:

cT = total of above	cT = 1529
Community Classification (from Table 110-1):	Class = 7

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