

Memorandum



CITY OF DALLAS

DATE December 22, 2023

TO Honorable Mayor and Members of the City Council

SUBJECT **2023 City of Dallas Flood Insurance Assessment**

The City of Dallas participates in the Federal Emergency Management Agency's (FEMA) Community Rating System (CRS) program. The program recognizes communities that implement floodplain management practices that exceed the minimum requirements of the National Flood Insurance Program (NFIP). The City of Dallas is currently rated a Class 3, receiving one of the best ratings in the nation. This rating provides Dallas residents with a 35% reduction in their annual flood insurance premiums.

As part of its ongoing participation in the program, Dallas Water Utilities (DWU) has prepared the attached *2023 City of Dallas Flood Insurance Assessment*. In summary, this document demonstrates that approximately 15% of the buildings located in the FEMA Special Flood Hazard Area (SFHA) in the City of Dallas are covered by flood insurance. As part of the NFIP and the CRS, DWU staff regularly attends outreach events and annually sends outreach mailers that inform residents about the importance of buying flood insurance, the City's efforts in mitigating flood risks and the services provided by DWU's floodplain management staff. Please see the attached document for details.

If you have questions, please contact me or Sarah Standifer, Director (I) of Dallas Water Utilities at sarah.standifer@dallas.gov.

Putting Service First,

A handwritten signature in black ink, appearing to read 'Kimberly Bizzor Tolbert'.

Kimberly Bizzor Tolbert
Deputy City Manager

c: T.C. Broadnax, City Manager
Jon Fortune, Deputy City Manager
Tammy Palomino, City Attorney
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Biliera Johnson, City Secretary
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M. Elizabeth (Liz) Cedillo-Pereira, Assistant City Manager
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2023 City of Dallas Flood Insurance Assessment

Purpose:

This document was prepared to assess the current City of Dallas flood insurance coverage and identify steps to increase the awareness of the importance of flood insurance. The most recent flood insurance policy data provided by the Federal Emergency Management Agency (FEMA) in 2023 was used to determine the level of flood insurance coverage in the City of Dallas.

Insurance Policies and Zones:

The current number of buildings within FEMA’s Special Flood Hazard Area (SFHA) in the City of Dallas is 7,389. An additional 7,480 buildings are in the City’s mapped floodplain outside of the SFHA. Flood insurance coverage of properties in the SFHA by occupancy can be found in **Table 1** and by flood zone in **Table 2**.

Table 1: Policies by Occupancy

	Policies in Force	Annual Premium	Insurance in Force	Average Coverage
Single Family	1,921	\$1,216,712	\$572,994,000	\$298,279
2-4 Family	45	\$21,112	\$10,301,000	\$228,911
All Other Residential	621	\$224,869	\$111,564,000	\$179,652
Non-Residential	255	\$352,376	\$138,152,000	\$541,773
Total	2,842	\$1,815,069	\$833,011,000	\$293,107

Table 2: Insurance Zone

	Policies in Force	Annual Premium	Insurance in Force	Average Coverage
A01-30 & AE Zones	1,145	\$870,654	\$299,260,000	\$261,362
A Zones	0	\$0	\$0	\$0
B, C & X Zone				
Standard	1,697	\$944,415	\$533,751,000	\$341,526
Preferred	0	\$0	\$0	\$0
Total	2,842	\$1,815,069	\$833,011,000	\$293,107

The ISO/CRS Specialist provided the Insurance Zone and Insurance Occupancy sheets needed to calculate the average coverage values generated in **Table 1** and **Table 2**. From this information, it was determined that approximately 15% of the buildings located in the SFHA (Zone A01-30 & AE Zones) in the City of Dallas are covered by flood insurance. Most vulnerable properties in the City of Dallas (85% of properties in the SFHA) do not have adequate flood insurance coverage.



Target Areas for Increase Flood Protection Coverage:

The City identified target areas that would benefit the most from an increase in insurance coverage. These areas include:

- **Target Area 1 - Repetitive Loss Areas**
 - Repetitive loss properties are insurable structures for which two or more flood insurance claims of more than \$1,000 have been paid by the National Flood Insurance Program within a rolling ten-year period. These properties as well as surrounding properties with similar flood risk make up Repetitive Loss Areas.
- **Target Area 2 - Floodplain**
 - This area contains properties located within FEMA's SFHA, which FEMA defines as the area that will be inundated in a 1% annual chance flood event. This also includes the City's mapped floodplain outside of the SFHA.
- **Target Area 3 - Dam Breach Inundation**
 - These areas are located on the downstream side of dams that would be impacted by flooding in the event of a dam failure.
- **Target Area 4 - Levee Protected**
 - These areas are located on the land side of the federal levee system that would be impacted by flooding in the event of a levee breach.
- **Target Area 5 - All other citizens**

The target areas were identified in conjunction with the City Community Rating System (CRS) outreach plan's targeted mailing list. The City will use the existing outreach plan as an opportunity to inform people in each target area of the availability and benefits of flood insurance coverage. In addition to eventually developing a more detailed database of flood insurance coverage and the properties affected, the City hopes to increase flood insurance coverage in the following metrics:

- The number of buildings insured in Areas 1 through 4
- The number of properties with contents coverage in addition to structural coverage
- The number of rental properties with contents coverage

Future Revisions:

This assessment was submitted to Dallas Water Utilities staff in September 2023. This flood insurance assessment will be re-assessed in 3 years (in the year 2026) before the next CRS verification/cycle visit. Updated flood insurance data will be requested from the ISO/CRS Specialist prior to the 3-year visit and used to revise this document including the process followed, summary of data, and any conclusions and recommendations. The revised assessment will then be submitted to Dallas Water Utilities staff prior to the CRS visit.

Memorandum



CITY OF DALLAS

DATE December 22, 2023

TO Honorable Mayor and Members of the City Council

SUBJECT **Dallas Housing Policy 2033 – Selecting Equity Strategy Target Areas**

This memorandum will provide information regarding the status of the selection of Equity Strategy Target Areas as outlined in Pillar 1 of Dallas Housing Policy 2033 (DHP33) for the Department of Housing & Neighborhood Revitalization (Housing) that was adopted in April 2023.

On May 9, 2023, TDA Consulting was contracted to assist with the implementation of DHP33, including:

- Building a community engagement strategy
- Developing an inclusive Housing Task Force
- Assisting in developing Equity Strategy Target Areas and a plan for interdepartmental coordination
- Refining the programs offered

TDA Consulting and Housing staff launched a community engagement initiative to seek input from residents on housing needs in their communities. On November 3, 2023, Housing released a Friday memo detailing the community engagement efforts underway (attached). TDA Consulting conducted an analysis using the 2023 Market Value Analysis (MVA) from the Reinvestment Fund and the City of Dallas Racial Equity Atlas to form a Housing Equity Index. Data available from other City Departments, including DWU unserved areas, potential infrastructure investment, planning area boundaries, and TIF Districts, were overlaid to identify 11 clusters across the City for potential target areas.

This round of community engagement was part of an ongoing effort to provide information on the creation and implementation of DHP33 and was conducted between November 9, 2023, and December 15, 2023, in English and Spanish through mixed media educational materials and flyers, a survey, and in-person and virtual events. This included:

- A Telephone Town Hall event attended by 3,192 residents.
- A virtual kick-off meeting and two in-person meetings reaching over 50 people.
- A digital Housing and Community Needs Survey with over 600 responses.
- Individual Focus Group sessions with roughly 60 stakeholders, including community development corporations, developers, senior and special needs groups, neighborhood associations, environmental and sustainability advocates, Latinx and immigrant service providers, nonprofits, and housing advocates.

Though nearly 4,000 contacts were made, common housing needs and geographic areas of concern repeatedly resurfaced. Below are some of the highlights of the trends heard through community engagement:

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SUBJECT **Home Repair Program Amendment Update**
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- City-wide construction of new for-sale units and homebuyer assistance were identified as the most needed housing investments. Residents in more built-out communities sought support for rental assistance and housing preservation.
- South and Southeast sections of Dallas were consistently identified as areas of concern and opportunity for investment in affordable housing.
- Several areas throughout the City, including West Dallas, were repeatedly identified as areas needing coordinated anti-displacement strategies.
- Infrastructure improvements, utility access and upgrades, and transportation were identified as other community investments the Housing Department should align housing investments with.

Currently, Housing is working closely with TDA Consulting as they analyze the feedback received during the community engagement period.

On January 22, 2024, TDA Consulting and Housing will brief Housing and Homelessness Solution Committee (HHSC) to present the selected target areas, key takeaways from community engagement, and outline the next steps for implementing DHP33, including the process to form a new Housing Task Force, plan for continued community engagement in the selected target areas, and the city-wide strategy for housing activity and investment.

Should you have any questions or require any additional information, please contact Cynthia Rogers-Ellickson, Director (I), Department of Housing & Neighborhood Revitalization at cynthia.rogersellic@dallas.gov or 214-670-3601.



Majed A. Al-Ghafry, P.E
Assistant City Manager

[Attachment: November 3, 2023, Housing Memorandum]

c: T.C. Broadnax, City Manager
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Memorandum



CITY OF DALLAS

DATE November 3, 2023

TO Honorable Mayor and Members of the City Council

SUBJECT **Community Engagement – Dallas Housing Policy 2033 – Selecting Equity Strategy Target Areas**

This memorandum is to inform the Dallas City Council that the Department of Housing & Neighborhood Revitalization (Housing) is launching engagement efforts to select target areas as part of our new housing policy, Dallas Housing Policy 2033 (DHP33). Engagement will begin the week of November 6, 2023. Additional details are below. Please stay up to date on engagement events by visiting bit.ly/DHP33. Flyers, educational materials, and the link to the survey can also be found on the website starting November 3, 2023.

In April 2023, the City of Dallas passed its new comprehensive housing policy, DHP33, which was built around the idea of collaboration. It seeks to align investments made by Housing with the work of other City departments and external stakeholders to revitalize neighborhoods, increase access to affordable housing, and reduce historical disparities.

DHP33 has 7 pillars of housing that guide implementation found in this link [equity](#). Each pillar has measurable goals that define how it will promote housing equity and increase housing opportunities. Pillar 1 “focuses on Housing and will select equity strategy target areas to make focused and concentrated investments in housing through both preservation and new development.” Housing will create tailored neighborhood revitalization strategies for each area using data, community engagement, and alignment with other City initiatives.

To identify potential focus areas, Housing reviewed City-level data, including indicators of equity, housing characteristics, and potential investment. The areas with the most critical housing needs, where the most social and economic vulnerability exists, and where there is the highest likelihood for interdepartmental collaboration, were then grouped together by geography. The exercise resulted in 11 possible target areas. Housing’s goal is to narrow down to 3-5 areas from this larger pool.

To select target areas, the Department of Housing & Neighborhood Revitalization will conduct engagement and outreach, including surveying residents, virtual and in-person meetings, and stakeholder focus groups. Targeted stakeholder focus groups will be invitation-only and will be ongoing through December 2024.

Upcoming opportunities for engagement include:

- 11/9/23 - 5-6 pm Tele-town-hall hosted by Department
- Target numbers will be called in zip codes proximate to the potential focus areas
- A number will be made available for anyone in the City of Dallas to call in

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- 11/14/23 - 6-7 pm virtual kick-off meeting (Housing staff will do English/Spanish presentation)
- Hosted via. Webex and recorded
- 11/15/23 - 6-7 pm meeting Cummings Recreation Center (Hiawatha)
- 11/16/23 - 6-7 pm meeting Bachman Recreation Center
- 12/1/23 - The Department will host a booth at Deck-the-Plaza

Here is what to expect next:

On November 3, 2023, Housing’s Engagement website will go live. The survey will be available starting November 6, 2023. Engagement events will wrap up on December 1, 2023, at Deck the Plaza, where the Housing booth will be set up to engage participants all day. Housing will send a Friday memo in January 2024 recapping this process. On January 22, 2024, Housing will brief the Housing and Homelessness Solutions Committee to discuss the results of these engagement efforts, announce the selected focus areas, and discuss the next steps.

We invite you to help spread the word and invite residents to complete the survey or attend any events. You can learn more by visiting the website bit.ly/DHP33 starting November 3, 2023. You can download promotional materials for social media/emails and a flyer. A short broadcast video will also be available for sharing. The survey will be available until December 4, 2023.

Should you have any questions or require any additional information, please contact Cynthia Rogers-Ellickson, Director (I), Department of Housing & Neighborhood Revitalization, at cynthia.rogersellic@dallas.gov or (214) 670- 3601.



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DATE December 22, 2023

TO Honorable Mayor and Members of the City Council

SUBJECT **REP Accountability Dashboard**

On December 11, 2023, the Office of Equity and Inclusion along with Data Analytics and Business Intelligence briefed the [Workforce, Education, and Equity Committee](#) on the City's Racial Equity Plan (REP) Department Progress Measures. As a part of the briefing, staff shared a live demonstration of the REP Accountability Dashboard.

Data Analytics and Business Intelligence, in collaboration, with the Office of Equity and Inclusion created the Racial Equity Plan Accountability Dashboard to increase transparency and to serve as a site for residents to receive real-time updates. The Dashboard provides city-wide insight on the status of the REP Department Progress Measures (DPMs) for each city department. Data for the DPMs will be updated regularly as provided by departments. We are pleased to share the Racial Equity Plan Accountability Dashboard exclusively with the City Council to garner your feedback. Please share your feedback by Tuesday, January 9, 2024.

Should you have any questions or require additional information, please contact Dr. Brita Andercheck, Chief Data Officer or Dr. Lindsey Wilson, Director of Office of Equity and Inclusion at lindsey.wilson@dallas.gov.

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M. Elizabeth (Liz) Cedillo-Pereira
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