



Fort Bend Levee Coalition Overview

Raising Levee Awareness, Lowering Flood Insurance Costs

The Fort Bend Levee Coalition’s (FBLC) primary goal has been to ensure affordable, voluntary flood insurance for 100-year accredited levee protected areas.

The FBLC formerly known as the Fort Bend Flood Management Committee, is undergoing a transition due to the Fort Bend Economic Development Council’s (FBEDC) strategic realignment process. To ensure the critical work of the FBLC continues uninterrupted, coordination will shift from the FBEDC to the Fort Bend Chamber of Commerce (FBCC). Additionally, the FBLC board has approved renaming the committee to Fort Bend Levee Coalition to elevate the stature and impact. While the coordination and name are changing, the members, interests and urgency remain the same. Moving forward, funding for FBLC efforts and memberships will flow through the FBCC.

FBLC's Goals Remain Unchanged

- Protecting Fort Bend County from flooding through effective advocacy.
- Ensuring affordable and accessible flood insurance for residents in accredited levee-protected areas.
- Advocating for responsible flood management practices and transparent flood risk assessments.

Since the inception of RR (Risk Rating) 2.0 in the National Flood Insurance Program (NFIP) in April, 2022, the FBLC has been engaged to ensure three things:

1. work “within the Federal Emergency Management Agency (FEMA) system” to get the best outcome for Levee Improvement Districts (LIDs) and residents.
2. work “legislatively” to ensure we are not disadvantaged and that FEMA and US Army Corps of Engineers (USACE) follow customary and required regulatory processes for changes to their program and requirements
3. Where necessary, seek “legal remedy” to enforce breaches of law that imperil flood insurance availability and affordability.

With those 3 objectives in mind, this past year the FBLC has looked closely at:

1. The Community Rating System (CRS) within City of Sugar Land and Missouri City and found some LIDS were not receiving the full discount they are entitled to under this program. The FBLC has successfully updated LID 10 and LID 11 and are working on FCLID, LID 2, LID 7, and MUD 42. Savings can be 15-25% off insurance premiums.
2. The Levee Quality Factor (LQF) which is used by FEMA to determine base flood insurance on policies. Until FEMA allows us a pathway to update their data with current data, flood insurance rates in FBC do not accurately reflect the high quality of levee protection. If successful, policy holders could save up to 26% on flood premiums.

For 2024-2025 the FBLC will be closely monitoring the Technical Mapping Advisory Council's (TMAC) recent recommendation to FEMA to move from a 50% confidence level to a 95% confidence level in base flood elevation (BFE) (learned at the recent NFA conference). This would move the 100-year flood plain requirement to as much as a 500-year. This could mean mandatory flood insurance where Federal loan standards apply, hugely impacting Fort Bend County.

The value behind LIDs makes up approximately 25% of the total value of the county, substantially more for the City of Sugar Land. How go the LIDs, go the county and cities and, unfortunately, homeowner equity and competitiveness of LID protected properties.

Please join the efforts of FBLC this year as we continue to work closely with FEMA and USACE on behalf of residents. The efforts of the FBLC benefit all the Fort Bend County levee districts.

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