

Texas Water Development Board Helps Guadalupe County Safeguard Severe Repetitive Loss Properties

GUADALUPE COUNTY, TX: The Flood Mitigation Assistance (FMA) grant program assists states and communities. It provides federal funds for cost-effective measures to reduce or eliminate long-term risk from flood damage to Repetitive Loss (RL) and Severe Repetitive Loss (SRL) structures insurable under the National Flood Insurance Program (NFIP).

Guadalupe County, with assistance from the Texas Water Development Board (TWDB), has tapped into the FMA program to come to the rescue of homeowners of these identified properties.

“TWDB provides financial assistance to communities to conduct feasibility studies on the solutions to flood hazards occurring within their jurisdiction,” said Kathy Hopkins, TWDB Flood Mitigation Planner. “We did a study of Geronimo Creek and Alligator Creek and we identified locations to do detention ponds, but it would have been too costly. The next option was to do a buyout, elevate or flood-proof structures. It was determined that elevations was the best approach.”



The Guadalupe River runs from Kerr County, Texas, to San Antonio Bay on the Gulf of Mexico.

Photo of the mouth of the Guadalupe courtesy of Wikipedia. Photo: Ken B

Geronimo Creek and its tributary Alligator Creek are located in Comal and Guadalupe counties, and lie within the larger Guadalupe River Basin. Alligator Creek flows southeast towards Seguin until about midway in the watershed where it joins Geronimo Creek.

“TWDB funded the application cost. The FMA grant was for \$2.1 million – 100 percent of the cost to elevate 42 homes. We tried to reach out to as many homeowners as possible,” said Hopkins. “A total of 64 SRL properties were identified for the elevation project. Forty-two homeowners submitted applications.”

A project of this magnitude was a first for Guadalupe County so officials proceeded cautiously.

“One of the big concerns homeowners had was how the elevation would look. An additional concern was that these homes were built in the 1960’s and there was doubt as to whether they could withstand the elevation process,” said Shelly Coleman, Guadalupe County Environmental Health Director and Floodplain Manager. “It’s hard to get homeowners to buy in when you don’t know what to expect. So we went to Galveston County to see the elevation project they had executed. The homes there also dated back to the 1960’s and 70’s.”

Coleman added, “This was our first time attempting such a project. We wanted some assurance of the look and outcome. We were impressed with Galveston County’s project. We took pictures and spoke with homeowners who had participated and they were also impressed with their project. Then we came back to Guadalupe County and had a second town hall meeting to give feedback on observations. Everybody came on board. They were ready!”

To participate in the project, homeowners were asked to provide a copy of their elevation certificate, the declaration page of their flood insurance policy, a flood loss history from their insurance agent, photos of all four sides of the home and information regarding the type of foundation.

Value range for homes identified in the mitigation project is \$150 - \$250 thousand.

To determine the cost for each elevation project, two contractors were employed to examine the foundation of each home and to give an estimate for the elevation by square foot. A matrix was used to determine the cost.

The project is still in its initial stage and has a completion date of 2017.

“We are moving forward with the project and have advertised and collected contractors’ qualifications. Selections will be made from the list and we will have another town hall meeting for homeowners to meet the contractors,” said Coleman.

The county has already adopted a 1 ft. freeboard. SRL structures have to be elevated an additional 2 ft. for a total of 3 ft. above the BFE when mitigating. Mitigating RL and SRL properties is definitely on the rise in Guadalupe County. The county has applied for a second grant. An invitation went out to the remaining SRL property owners and to 345 RL property owners.

“This second application addressed 21 RL and the remaining six SRL properties,” said Coleman. “We will continue to address the RL properties. The two applications we have made doesn’t take care of everybody. I would highly recommend officials look into addressing mitigation for RL and SRL properties for county growth and to keep the market value fair. Help is out there for floodplain properties, you just have to find it.”