

June 2, 2026**To the Mayor and Members of the City Council**

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SUBJECT: NATIONAL FLOOD INSURANCE PROGRAM (NFIP) REPETITIVE LOSS AREA ANALYSIS UPDATE

The purpose of this Informal Report is to provide information on the Stormwater Management Program's efforts to update the Repetitive Loss Area Analysis in support of the Floodplain Management Plan.

In July 2024, the Stormwater Management program initiated the five-year update of the Repetitive Loss Area Analysis (RLAA) in advance of the Floodplain Management Plan (FMP) Update. More information on the Floodplain Management Plan Update can be found in Informal Report 26-0023. The RLAA is a key requirement of the FMP under the Federal Emergency Management Agency's (FEMA) Community Rating System (CRS).

A Repetitive Loss (RL) is defined by FEMA as a structure insured through the National Flood Insurance Program (NFIP) with at least two paid flood loss claims of more than \$1,000 each in any 10-year period since 1978. In 2024, there were a total of forty-one (41) RL Areas identified throughout the City. The RLAA is a mitigation plan that delineates areas around each RL property to identify factors that contribute to flooding and to assess nearby properties for similar flood risks. It also identifies potential mitigation strategies for each area, including actions that can be taken by the City or by individual property owners. Updated NFIP claim data received in 2025 require the addition of two new RL Areas to the plan.

The RLAA follows the following five-step process in accordance with the FEMA CRS manual.

- Step 1: Notify property owners – Postcards with a QR code linked to a digital survey were sent to the residents and property owners in the forty-one (41) RL Areas, totaling over 714 postcards.
- Step 2: Coordination with other agencies – Thirty-three (33) other communities and/or agencies were contacted to inform them of the analysis and request any pertinent information.
- Step 3: Perform site visits and data collection – City staff and Halff Associates visited the forty-one (41) RL Areas to collect information. Halff also conducted a desktop analysis of potential flooding causes based on readily available information such as natural ground elevation information, the City Flood Risk Areas (CFRAs), FEMA floodplains, storm drain infrastructure, and other GIS information.
- Step 4: Review potential mitigation measures – Halff reviewed all active and completed studies and City projects pertinent to each RL Area. Halff then considered potential alternative approaches for mitigation in each RL Area and provided a conceptual level action plan for each.

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- Step 5: Document the findings – The analysis and findings for each RL Area are documented in individual reports while the main report documents the methodology and summarizes the results.

An upcoming Mayor and Council Communication (M&C) will be presented to the Council in June to amend the existing contract with Haff Associates due to the need to include the two new RL Areas in the plan. The additional effort will include Steps 1, 3, 4 and 5 for the new RL Areas. Once completed, the updated RLAA will be presented to the Council at the same time as the updated FMP for adoption in December 2026. This schedule ensures continued eligibility for the CRS program and qualifies for funding opportunities tied to FEMA compliance. Once adopted, the updated plan will guide floodplain management and flood-risk-reduction efforts for the next five years and support the City's ongoing goals of protecting people, property, and the natural functions of Fort Worth's floodplains.

For questions regarding this information, please contact Lisa Biggs, Transportation and Public Works Department, Engineering Manager/Floodplain Administrator in the Stormwater Management Program at (817) 392-2446.

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