

The Comfort Floodplain Coalition welcomed John Hewitt, President of Hewitt Engineering Company in Kerrville, for his May 3rd presentation focusing on interpreting the floodplain & floodway regulations that frequently impact property owners in the Comfort area. Floodway regulations require an engineer's involvement in any building project, and Mr. Hewitt's insight into the requirements and associated costs was very informative. As the Kerr County floodplain administrator, Mr. Hewitt offered real-world solutions and perspectives from both sides of the issue.

Due to hurricanes Katrina & Sandy, the National Flood Insurance Program was approximately \$24 billion over budget. As a result, it was decided that NFIP subsidies to insurance premiums would be drastically reduced, raising homeowner's rates significantly. However Congress rescinded this increase in 2014, maintaining insurance premiums at previous levels.

Mr. Hewitt attested to the inaccuracy often found in flood insurance rate maps, however methods are in place to contest this on an individual basis, at the owner's expense.

"It was refreshing to get the actual dollar amounts associated with the studies required by FEMA regulations and various methods of satisfying the requirements. Mr. Hewitt shed light on how property owners can achieve their goals, working within the regulatory environment," said Emmanuel Flatten, CFC President. "A critical take-away, in my opinion, was the importance of reporting the removal of any flow impedance, such as trees, fences and buildings to the floodplain administrator. These "credits" can then be used by a community or individuals to offset the impacts of any future construction."

“Mr. Hewitt’s presentation was very informative. We’re confident that our county engineer & floodplain administrator can provide more community support. We have options as a community to ease the regulatory burden, we just need to utilize them,” stated Royce Steubing, County Commissioner-elect.

The public meeting was attended by approximating 30 concerned individuals. Following the presentation Mr. Hewitt responded to questions from many attendees, including the wife of a disabled veteran who must alter her home to accommodate the special needs of her husband. Mr. Hewitt explained that an engineering study proving no rise to flood elevation would be required for any project in the floodway, including alterations to an historic property by Veteran’s Affairs. Though confident options were available, he could not guarantee that such a project would be possible.

The question of what criteria designated a property as historic was left unanswered, requiring clarification by FEMA. Historic designation affords property owners many exemptions within the regulatory framework, unavailable to owners of newer structures. These exemptions can be found in the RESOURCES section of www.comfortflood.org .

Mr. Hewitt briefly responded to questions relating to the Cypress Creek water supply studies currently being performed, stating that in no way are the current studies investigating flood protection aspects of projects upstream of Comfort. “For Comfort to enjoy the benefits of flood protection from any water supply structure, Kendall County must take the lead in applying for study grants directly related to flooding, otherwise Comfort will miss an opportunity that will not likely come

again,” stated Mr. Flatten. “Dual purpose flood-mitigating water supply structures are common in Texas and are proven to be effective, but it’s a frightening possibility that the danger to our community will be ignored during a critical planning phase of upstream projects. It has been stated that Kendall County must take the lead in applying for grants for any flood-related benefits to be incorporated into the proposed Cypress Creek project. We hope to sponsor a public meeting with local leaders to address these issues, soon.”

The Comfort Floodplain Coalition is a grassroots, informal organization that promotes flood awareness and advocates for sensible interpretation of regulations affecting property owners in the floodplain. For more information, visit www.comfortflood.org.