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The Facts

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Unfinished, unreleased FEMA data puts property owners at risk

County recovery efforts stymied by actions of federal agency, officials say

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As Brazoria County residents who experienced flooding decide whether to rebuild or relocate, many are keeping an eye on their

mailboxes for a document that could alter their fate — a letter from Brazoria County Floodplain Director Joe Ripple.

If Federal Emergency Management Agency assessors determine a property was "substantially damaged," which means it lost more than half its value due to flooding, it is up to Ripple and his office to send letters to the owners stating they will have to bring their property into compliance with up-to-

date elevation standards in order to receive a new building permit.

Those substantial damage determination letters are among the few tools county officials have to mitigate the risks of future flooding, and while it might force property owners to undertake costly steps to elevate their buildings, it can



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also open up thousands of dollars in grant money for them, Ripple said. But, to Ripple's surprise, FEMA contractors only assessed about 2,000 out of the approximately 13,000 properties that flooded in Brazoria County. As a result, FEMA's assessments found just 303 properties in the county

were substantially damaged — a number Ripple calls "ridiculous."

The true number of homes meeting the definition of "substantially damaged" is likely in the thousands, Ripple said.

"In reality, there are many more properties that received damage to their structures that would equal substantial damage but they were not included in the evaluation by the FEMA

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contractors," he said.

FEMA's insurance branch, the National Flood Insurance Program, has paid claims equal to or greater than the value of homes that flooded, but the agency will not share that information with the county, leaving Ripple and his staff unable to issue more substantial damage determination letters, he said.

Not only does FEMA's assessment seem under-sized, in some instances it appears to be arbitrary, too.

"In Buffalo Camp, one neighbor got a letter and had the same flooding as a neighbor who did not get a letter," Ripple said. "I told them, 'Get the data to me, and I can still issue that substantial damage letter.'"

FEMA spokesman Bob Howard responded to The Facts' questions about why so few properties were assessed, and he said the county could ask for more help from the agency.

"FEMA is in regular contact with communities regarding substantial damage and other floodplain issues and is committed to providing service to these communities. This support is available, so if a community feels that more data needs to be collected, FEMA is able to provide additional support," Howard said via email.

In response, Ripple said FEMA needs to do a complete job from the get-go.

"The bottom line is that when FEMA comes in, we want it done right the first time," he said.

While Ripple's office has already sent out the 303 substantial damage letters, he said the County Floodplain Office plans to send out another letter this week aimed at dispelling a false sense of security among property owners who experienced flooding.

The Floodplain Office collaborated with the Brazoria County District Attorney's Office to draft the letter, Ripple said.

The letter alerts residents to "the limited number of structures evaluated by FEMA."

"Many property owners

have received insurance payouts equal to 100 percent of the value of their property that are not on the substantial damage list," the letter states. "As a result, a concern exists as to the elevation of many structures located throughout the heavily flooded areas of the county."

The Floodplain Office would like to send its letter to more households, but FEMA has so far refused to share names and mailing addresses with county officials, Ripple said.

In the meantime, Brazoria County Judge Matt Sebesta said the county will look at other means of encouraging residents to mitigate their flood risks.

"We are pressing FEMA and the state so that there are some federal and state help for people who need to elevate," he said. "We are pushing as best we can to see if there will be some money available."

Ultimately, the decision to take action still rests with homeowners, Sebesta said.

"I would hope that people that have seen repetitive flooding over the last two to three years would realize that they need to do something a little different," he said.

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