

## **Chapter 1 – Introduction**

- 1.1 Background
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### **1.1 Background**

On December 13, 1819 Tuscaloosa (the town) was incorporated, exactly one day prior to Congress admitting the State of Alabama to the Union. It is located in West Alabama on the Black Warrior River and comprises 70.3 total square miles. Approximately 46% of the County's population resides in the City of Tuscaloosa, representing 96,122 people (U.S. Census Bureau, 2014 estimate). Preserving natural areas and improving access to recreation is a primary focus for the City and one that can be addressed through the development of this plan.

The National Flood Insurance Program (NFIP) maintains Flood Insurance Studies for Tuscaloosa County with detailed flood data and publishes Flood Insurance Rate Maps (FIRMs) that identify areas prone to flooding. These tools form the basis for the City's participation in the National Flood Insurance Program (NFIP). The City of Tuscaloosa has various water features, three of which have been mapped through the NFIP: Cribbs Mill Creek Tributary 1, 3, & 7; Moody Swamp Tributary 3; Rum Creek, Cypress Creek, and the Black Warrior River.

According to FEMA's most recent Flood Insurance Study (FIS) effective 1/16/2014 (FIS) most flooding in the City of Tuscaloosa occurs during the late summer or early fall, in conjunction with severe storms. Many streets and residential areas are inundated by flooding from Cribbs Mill Creek. The FIS for Tuscaloosa County indicates that a major flooding problem occurs "along the small streams, especially in the urban areas...channels and culvert entrances being obstructed by logs and debris jams during flooding, causing higher than usual elevations" (FIS, p. 14). In addition, "areas near McFarland Boulevard, Hackberry Lane, and the University of Alabama in the City of Tuscaloosa have experienced several severe floods in the past twenty years, including 1996, 1997, 1998, 2000, 2002, 2003, 2005, 2009, 2010, and 2011" (FIS, p. 15).

At a minimum, the NFIP requires adoption and enforcement of an approved flood hazard prevention ordinance to regulate building and development of mapped flood zones. The City of Tuscaloosa has participated in the NFIP since 1973, which entitles homeowners, renters, and businesses to purchase affordable flood insurance. NFIP-backed insurance is available to all properties, not just those located in flood zones.

The City applied for participation in the NFIP's Community Rating System Program ("CRS") as this plan was being prepared. Their participation will be effective May 1, 2016. The CRS is an incentive program whereby policy holders within a

participating jurisdiction receive reduced flood insurance rates. A community receives credits for its proactive flood hazard mitigation activities that exceed the NFIP minimum participation requirements: the more CRS credits, the higher the CRS Class.

One primary mechanism by which Tuscaloosa can receive CRS credits is through the development and implementation of this 2015 City of Tuscaloosa Floodplain Management Plan (“FMP”), which serves as a road map for improving the City’s NFIP participation. The preparation of this Plan has been made possible by a FEMA Flood Mitigation Assistance (FMA) grant awarded to the City in October of 2014.

## **1.2 Purpose of Plan**

Through a careful and inclusive planning process, the FMP will demonstrate the following benefits:

- Identify existing and future flood-related hazards and their causes;
- Ensure that a comprehensive review of all activities and mitigation measures is conducted so that the most appropriate solutions will be implemented to address the hazard;
- Ensure that the recommended activities meet the goals and objectives of the community, are in coordination with land use and comprehensive planning, do not create conflicts with other activities, and are coordinated so that the costs of implementing individual activities are reduced;
- Ensure that the criteria used in community land use and development programs account for the hazards faced by existing and new development;
- Educate residents and property owners about the hazards, loss reduction measures, and the natural and beneficial functions of floodplains;
- Build public and political support for activities and projects that prevent new problems, reduce losses, and protect the natural and beneficial functions of floodplains; and
- Build a constituency that wants to see the plan’s recommendations implemented.

Chapters 3 through 6 in this Plan follow a four-phase planning approach -: I) The Planning Process, II) Risk Assessment, III) Mitigation Strategy, and IV) Plan Maintenance – and are further organized to address the ten CRS Planning Steps, as shown on the following table:

**Table 1-1. Plan Organization and the CRS Planning Steps**

<b>FMP Chapters</b>	<b>CRS Planning Step</b>
Chapter 1 – Introduction	
Chapter 2 – Community Profile	
Chapter 3 – The Planning Process	Step 1: Organize to prepare the plan Step 2: Involve the public Step 3: Coordinate
Chapter 4 – Risk Assessment	Step 4: Assess the hazard Step 5: Assess the problem
Chapter 5 – Mitigation Strategy	Step 6: Set goals Step 7: Review possible activities Step 8: Draft an action plan
Chapter 6 – Plan Maintenance	Step 9: Adopt the plan Step 10: Implement, evaluate, revise

### **1.3 CRS Program**

The CRS Program is a voluntary incentive program that provides reduced flood insurance premiums to policyholders in a participating jurisdiction. The three primary goals of the CRS program are:

1. Reduce flood damage to insurable property;
2. Strengthen and support the insurance aspects of the NFIP; and
3. Encourage a comprehensive approach to floodplain management.

The CRS program credits floodplain management practices that go above and beyond the minimum requirements of regulating construction in designated flood zones. CRS credits are issued to communities who develop ways in which flooding threats can be reduced or minimized to existing construction, elevate new buildings above the minimum levels, protect non-NFIP mapped areas, and help insurance agents and community members with flood insurance issues, among other creditable mitigation activities.

CRS Communities can be included as one of the ten possible CRS Classes, with Class 1 receiving the most credits and providing the largest flood insurance premium reduction of 45% and Class 9 with a 5% reduction. Class 10 means the community does not participate in the CRS or has not earned the minimum required points. The CRS classes are based on completion of 19 activities organized into four categories: 1) Public Information; 2) Mapping and Regulations; 3) Flood Damage reduction; and 4) Warning and Response. The City of Tuscaloosa is a participant in the CRS program, effective May 1, 2016.