MEMORANDUM TO: Write Your Own Company Principal Coordinators & NFIP Servicing Agent

FROM: WYO Clearinghouse

DATE: April 2, 2004

SUBJECT: Advance Notice – Tropical Storm Allison Recovery Project (TSARP)

In conjunction with FEMA and the NFIP, the Tropical Storm Allison Recovery Project (TSARP) will be conducting a series of public information meetings in Harris County, Texas, about significant changes in the county’s flood maps in the aftermath of Tropical Storm Allison. We hope that you can attend these meetings when scheduled, so that you can better inform your clients of their risk of flood damage in Harris County – and the heightened importance of buying and maintaining NFIP flood insurance.

When Tropical Storm Allison struck the Texas coast in June 2001, it became the costliest tropical storm in U.S. history. Eighty percent of Houston’s annual rainfall fell in just 5 days, with the maximum rainfall of 38 inches in the same period over Greens Bayou watershed. Other Harris County communities experienced similar inundation. Over 60% of the flooded area was outside of the 1% regulatory floodplain. Of the more than 73,000 structures damaged by the storm, only one in four was insured by the NFIP.

TSARP represents a cooperative effort between the Federal Emergency Management Agency, the Harris County Flood Control District, and the 35 communities in Harris County, Texas, to address the rapid re-study of the county following the storm.

As part of the re-study effort, TSARP began developing preliminary digital flood maps of the area using state-of-the-art LIDAR (Light Detection And Ranging) technology. When the maps are finished, they will depict floodplains in finer detail, and with greater accuracy, than was possible with older technologies. It is expected that the new maps will show major changes in the distribution and severity of identified flood hazards in Harris County and neighboring areas. TSARP has launched a website, www.tsarp.org, to keep the public apprised of the process and of the potential effects of the map revisions on their property.

Once the preliminary maps are released, FEMA will provide specific details about the meeting schedules. Please encourage insurance agents, mortgage lenders, community officials, and other stakeholders to attend these meetings to learn about the effects of the remapping and the insurance and mitigation options available.

cc: IBHS, WYO Standards Committee, FIPNC, WYO Marketing Committee, FEMA Regional Offices, NFIP Regional Offices, Government Technical Representative

Suggested Routing: Claims, Marketing, Underwriting