

### **LEGEND & SCORE SHEET**







### SAVED VIEWS

### **Data Orientation**

Local Atlas

### Current Risk

- Flood Zones
- Flood Depth
- Critical Facilities Flood
- Social Vulnerability Index

### Mitigation Opportunity Areas & Land Use Strategies

- Mitigation-Dedicate
- Mitigation-Elevate
- Mitigation-Vacate

### Future Scenario Exercise

- Scenario Painting
- Discovery Flood
- Future Flood Summary
- Future Flood Loss

### Debrief

### 4 SOCIAL VULNERABILITY /RESILIENCE

Social Vulnerability Index is a measurement of the ability of residents to bounce back from disaster(s). It is based on the following socioeconomic and demographic indicators:

- Per Capita Income
- Population over 65
- Population under 17
- No High School Diploma
- Single Parent Household
- Below Poverty Level
- Below Poverty Level
- Ability to speak English "Well"
- Live in Mobile HomesNo Vehicle Access
- No Vehicle Access

CHARM's use of Social Vulnerability is in comparison to the whole state of Texas.

### FLOOD RISK

Flood Zones are measured as **"1% Flood Zone"** and **".2% Flood Zone"**, these are formerly known as the "100 Year Flood Zone" and "500 Year Flood Zone" respectively. Using "year" language discourages an understanding of the actual likelihood for flooding risk to occur at your home. **On average a home with a typical 30 year mortgage has a 26% chance of a 1% flood event.** Additionally, your flood insurance premium is affected by which flood zone your home is located in. A greater chance for flood risk means your insurance premium will be greater.

### CRITICAL FACILITIES

Critical Facilities					Function After Disaster ?
*	Airport	100	500	X	
	AM/FM Stations				
ð	Medical Facility				
Þ	Police Station				
ð	School				
<b>\$</b>	Fire Station				
	Waste Water Treatment Plant				

### MITIGATION DEDICATE /ELEVATE/VACATE

DEDICATE - open space

Setting aside areas that are highly flood prone as natural open space is an effective risk avoidance strategy. These areas can be used for recreation or habitat conservation, keeping development out of harm's way.

Total Estimated Benefit For Green Open

Space: \$

#### Elevate

New home construction that meets or exceeds local freeboard standards reduces risk to the home and lowers insurance premiums. Homeowners can save over \$10,000 per year from lower flood insurance premiums, and avoid floods.

#### VACATE

Homes that have risk of repeat cycles of flood damage could be prime instances for acquisition to halt the cycle of losses in flood prone areas and keep the space free from future development.

# **6** DEVELOPMENT

### FUTURE DEVELOPMENT



### FLOOD ZONE - RESIDENTIAL



If you have questions or want to learn more about CHARM, please contact Texas Community Watershed Partners: Dana Snyder | dana.snyder@tamu.edu

## CHARM | LAND USE PAINT SHOP

