
Bellaire Homeowners Will Lose Their Flood Insurance Discount as of October 1, 2021

By Kathy Ballanfant

Bellaire residents will lose their 15% Flood Insurance discount come Oct. 1 because of the failure of a high-level Bellaire city employee to meet FEMA deadline requirements.

FEMA's list of Community Rating System cities,

which was published on Aug. 9, shows that Bellaire has lost their rating of "7," which allowed homeowners to get a 15% discount. The city has been downgraded to "10," the lowest rating.

The result: Bellaire homeowners will get no

discount on their flood insurance premiums as of Oct. 1, 2021. One city council member says the retrograde could mean as much as a million dollars in additional flood insurance premium costs for Bellaire residents.

The loss of a beneficial

CRS rating was the result of a failure by Community Development Director ChaVonne Sampson to meet the FEMA deadline for re-certification for the program. Sampson resigned from city employment July 23. She had been employed by Bellaire since

2014.

The retrograding of the city's rating does not mean that Bellaire residents cannot get flood insurance. It means that they will not be able to have a discount until the city is reinstated, and that discount will be determined by FEMA's rat-

ing at that time.

Interim City Manager Brant Gary says the city has taken steps to rectify the loss and has been assured by FEMA that as of April, 2022, Bellaire will be back in the program with a rating of "9," which gives

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residents a 5% discount.

He shared a letter from FEMA's Lauren Fulton that confirms the reinstatement but gives Bellaire a warning: "Please keep in mind that based on our conversation last week, region will not hesitate to revoke this approval if needed."

And from Danny Hinton with consultant TetraTech, a Florida company who has been hired by

the city to help with reinstatement, "The goal here is to show the community is advancing a full variety of action items to clean up the CAV and lack of missing documentation from their 5-year CRS Cycle."

FEMA's CRS manual says "If a CRS community (is) retrograded to a Class 10 for whatever reason, it may apply to be reclassified as a Class 9 or better community.

Such a community must submit a complete new application according to the Coordinator's Manual currently in effect. It may not submit a modification or documentation just to correct the problem activities."

"A community's CRS classification cannot change more than once a year. Therefore, only one modification can be processed over a 12-month period."

Federal Emergency Management Agency Community Status Book Report

State	Community Number	Community Name	CRS Entry Date	Current Effective Date	Current Class	% Discount for SFHA	% Discount for Non-SFHA	Status*
TX	480624	Austin, City of	10/01/1991	05/01/2010	6	20	10	C
TX	481193	Bastrop County	10/01/2004	10/01/2004	8	10	5	C
TX	485456	Baytown, City of	10/01/1991	05/01/2006	6	20	10	C
TX	485457	Beaumont, City of	10/01/2008	10/01/2013	7	15	5	C
TX	480289	Bellaire, City of	10/01/1993	10/01/2021	10	0	0	R
TX	480586	Benbrook, City of	10/01/1991	10/01/2017	7	15	5	C
TX	480878	Bevil Oaks, City of	05/01/2010	10/01/2020	8	10	5	C

Issued August 9, 2021.

*Status: C-Cycle, M-Modification, NA-New Application, R-Retrograde