

TMCC General Membership Meeting

November 12, 2019

## **Meeting Minutes**

Meeting Called to Order at 6:40 PM

**Guest Speakers: Yi Chan, National Flood Insurance Program (NFIP) Texas Water Development Board (TWDB)**

**Mark Rafail, Rafail Insurance Agency**

Following an introduction and background Ms. Chan reviewed the role of the TWDB, which is a coordinating agency for NFIP, including Community Assistance Program and Grants. There is a history of flooding in Houston, including portions of Timbergrove Manor. NFIP was developed to provide affordable insurance to home owners, based on Flood Plain Management and Risk Identification. The City of Houston is the Flood Plain Manager for this area.

Flood Plain Maps - The basic flood risk event is based on the chance of a 1% annual event, normally referred to as the 100 year event. Maps are available from the City of Houston, Harris County and FEMA. The speaker defined the floodway, floodplain, the 500 year flood plain. Residences in the 100 year flood plain, which have federal backed mortgages, are required to have flood insurance. The new regulatory requirement is that the Finished Floor Elevation (FFE) of structures is to be 2.00 feet above the 500 year flood plain elevation. Policies cover the structure and contents.

Community Rating System – Where communities, such as the City of Houston, establishes more stringent flood plain/proofing measures, participates in the program, a discount is available to residents. In addition to the elevation requirement, the COH requires mitigation of fill so that the existing available amount of storm water detention is not diminished.

Factors Influencing Flood Insurance Coverage – Insurance rates are based on the location, structure elevation, construction and other factors.

Who can buy flood insurance? – Homeowners, Renters, Business Owners, Condo Owners or anyone in a NFIP Community.

Where Can flooding happen? – Anywhere, within floodplain, outside the flood plain, where it has flooded in the past and where is has not flooded.

Typically, homeowners or renter's insurance does not cover flood damage.

## **Meeting Program Continued**

Mark Rafail addressed the membership concerning the rating and premium structure, with the base rate being about \$480 for \$250,000 of coverage; with additional coverage being available and rates based on the location of the residence and risk factors.

In order to purchase flood insurance, the resident should be prepared to obtain an elevation certificate by a Registered Professional Land Surveyor (RPLS) on a standard FEMA form.

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**Officers and Board of Directors Election** – Miles Sasser reviewed the proposed slate, introducing the candidates and asked for nominations from the floor. The slate is as follows:

President – Miles Sasser, Vice President – Alison Reynolds, Secretary – Peter Davies, Treasurer – Jennifer Wilson, Directors – Jennifer Vickers, Micah Heilbrun and Ryan Derong.

There were no nominations from the floor. The ballots were collected and tallied by a member not on the ballot. By a review of votes, the entire slate, as presented, was elected beginning January 2020.

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## **Additional Speakers**

Shelly Kennedy – Candidate for City of Houston City Council District ‘C’ spoke to the membership reminding everyone that there is a runoff and reiterated her commitment to the community.

State Representative Sarah Davis – Ms. Davis recapped the results of the recent legislative session, which emphasized public education. She explained the state budgeting process, which included increased funding for public education. The next session will be in 2021.

## **Officer’s Reports**

Secretary’s Report – The May 14, 2019 Meeting Minutes and September 10, 2019 were distributed and reviewed by the Members. A few minor edits were noted. A motion was made to approve the amended meeting minutes which was seconded and were approved by a show of hands.

Treasurer’s Report - Jennifer Warren reviewed October 1 to 31, 2019 Financial Report which is attached. Following review by the Membership, a motion was made to approve the Report which was seconded and approved by a show of hands.

## **Committee Reports**

Activities – Snow Fest is scheduled for December 7<sup>th</sup> at Jaycee Park from 9:00 to 11:00 AM.

Beautification – Garlands will be placed on the TMCC monuments in the next few weeks.

Block Captains – No report.

Deed Restrictions – No report.

Design Review Committee – No report.

## **Committee Reports Continued**

Environmental Affairs – Jennifer Vickers reported that Sylvia Landry has joined the Board of Friends of West 11<sup>th</sup> Street Park and reported that the effort to rename the park is still pending with the City of Houston.

Membership – No report.

Neighborhood Security – Jennifer Vickers reported that a workshop at Cactus Cove was held to come up with ideas which is being spearheaded by Matt Kern. Based on a lack of participation and other factors, the committee will make a motion at the next Board Meeting to discontinue the security patrols.

Programs – No report.

Timbergram – Alison Reynolds spoke and thanked the volunteers for distributing the November Timbergram.

Timbergreeters – No report.

Website – No report.

Yard of the Month – No report. Committee is still looking for nominations.

**Old Business** – None

**New Business** - None

There was a Motion to adjourn at 8:30 PM.

The next Board Meetings are scheduled for November 19<sup>th</sup> and December 30<sup>th</sup>.

Next meeting is January 14 at Sinclair Elementary School at 6:30 PM

These approved General Meeting Minutes were posted to the TMCC website.

Peter Davies, TMCC Secretary           *Peter Davies*