

West Galveston Island Property Owners Association (WGIPOA)

Board of Directors Meeting

The WGIPOA Board of Directors held a meeting on September 20, 2014, at the Galveston Country Club. Jerry Mohn called the meeting to order at 9:00 A.M. A quorum of Directors was established by the attendance of Tom Boothe – Condos, Boyd Carr – Isla Del Sol, Steve Kendziera – Jamaica Beach, Charley Jones – Sea Isle, Clay Lewis – Sportsman Road, Mary Jan Lanz – Bermuda Beach, and Jay Lendrum – Dunes of West Beach.

The Board reviewed the minutes and financial statements previously submitted. Motion by Tom Boothe and seconded by Charley Jones, the Board by unanimous vote approved the August 16, 2014 minutes, and the September 18, 2014, financial reports.

Attending elected officials Judge Jim Schweitzer and City Council Member Carolyn Sunseri were recognized.

Candidates for office included Justice of the Peace Jim Schweitzer. The Judge congratulated the Police Department in apprehending and breaking up the Omega Gang.

Community Policing: Officer Joey Quiroga talked about the Citizen's Police Academy. Palm Beach POA President, Melanie Perry, spoke about her wonderful experiences in attending the Academy and encouraged west end people to participate since you learn so much about the workings of the police department.

Resiliency Conference: Brad Easterwood spoke about the upcoming Coastal Resilience Conference 2014 from October 8 to 10 at Ashton Villa and sponsored by the Galveston Historical Foundation and UTMB. This conference will provide a platform to discuss the challenges and strategies for building and preserving a resilient Gulf Coast.

Windstorm Insurance: Otie Zapp, President of the Galveston Windstorm Insurance Action Committee talked about the recent Texas Windstorm Insurance Association (TWIA) meeting at Moody Gardens where the Board approved a 5% rate increase. The coast needs to fight rate increase and band together. The Chamber of Commerce's in Corpus Christi, Beaumont, San Antonio, and Galveston have been very effective with businesses to stop rate increases. The Lieutenant Governor, David Dewhurst, suggested TWIA should be phased out and move the policy holders to commercial insurance carriers. This is not favored since the insurance firms could really take rates

up.

City Council Member District 6: Carolyn Sunseri advised the City adopted fiscal 2014/15 budget at \$108,678,347 with a lowering of the tax rate \$.02 to \$.53, the first tax reduction since Ike. The police are ticketing golf cart drives that are under age and without a registration or driving on the beach. Sea Isle has drainage and flooding issues and Carolyn and the City are working on it. She requested signage and speed signs along Stewart Road since a lot of speeding and reckless driving are occurring. Carolyn is meeting with the Mayor and Acting City Manager to get a better understanding in getting sewers to the west end and getting off septic systems. The City

Surge Protection System for the West End: TAMUG Dr. Sam Brody and his team, Dr. Wes Highfield and Graduate Student Russell Blessing did a preliminary analysis of flood claims and policies for the west end of Galveston Island. This included 12,400 acres and 5,838 residential parcels. There were 5,686 policies active in 2009. After Ike there were 4,825 claims resulting in \$91.2 million of damage with \$52.8 million in the "A" flood zone and \$38 million in the "V" flood zone. The average premium in the "A" zone was \$694 and in the "V" zone it was \$3,503.

The team looked at two approaches to reduce flood loss and insurance policy premiums. The first was to elevate San Luis Pass (FM 3005 Road). The pros are it is an existing right of way, transportation funds would be available and low acquisition costs. The cons were that the homes south of FM 3005 would be unprotected and lost over time due to storms, and it would require additional storm protection or buy outs from FEMA over time. In addition a major tax base for the City would be lost. However, flood insurance premiums for homes north of FM 3005 could be reduced while homes south would definitely increase.

The other scenario would be to build a fortified dune on the beach. This would protect all existing development, be ecologically functional, and aesthetically acceptable. However, cons would be a potential right-of-way issue, may require land acquisitions, and could be more expensive. With a fortified dune flood insurance policies could be reduced for an annual savings of \$7.5 million (based on premium amounts of 3 feet above BFE - base flood elevation - under the Flood Insurance Protection Reform Act of 2012.

Ideas for future work:

- Refined cost/benefit calculation
 - More accurate premium adjustments
 - Projected increase in premium amounts (Biggert-Waters)
 - Detailed residential structural assessment (slab types, BFEs)
 - Cost of construction & maintenance of barriers
 - Other Alternatives: groins, beach nourishment, buffer zones, floodable landscapes.
- Scenario Development
 - No action Complete Mitigation
 - Non-structural mitigation alternatives (land use regulations, freeboard, environmental protection)
 - Damage from an 'Ike' under each scenario
- Barrier Island Dynamics
 - Erosion, sediment deposition, sea level rise

Reducing flood risk in the Houston-Galveston region is essential. A single function barrier is not what we want but rather a multi-functional barrier design. The Board concluded that the west end should be part of a storm surge protection system mainly the largest tax base for the City and saving the government over \$91 million in flood losses.

For additional information, go to: www.TAMUG.edu/CTBS

The Board discussed ways to help Texas A&M with their studies. Motion made by Clay Lewis and seconded by Charley Jones, the WGIPOA would contribute \$1000 to Texas A&M to assist Dr. Sam Brody and his team to continue to evaluate storm surge protection systems for the west end.

Other:

Parks Board: The City is investigating to turn over all beach related activities to the Parks. For the west end this would mean that the Parks Board would pick up all trash barrels on the beach and at the beach access points. Currently the Parks Board picks up trash barrels at on site beach access points and the City picks up trash barrels at offsite beach access points.

Holland: Jerry Mohn indicated he was part of a 45 person Texas delegation that would be visiting Holland next week to look at various storm surge protection systems the Dutch has used ever since a devastating flood from a North Sea storm in 1953 that killed over 1800 people.