

**Committee of the Whole**

## STAFF REPORT

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| **Agenda Item:** | 4 | **Name:** | Rick Bautista |
| **Proposed No**.: | 2013-0419 | **Date:** | October 21, 2013 |
| **Invited:** | Mark Isaacson, Manager, Water and Land Resources | | |

**SUBJECT**

An ordinance adopting updates to the 2006 King County Flood Hazard Management Plan (Plan).

**SUMMARY**

This proposal serves as a technical update and progress report on the Plan, updating information on:

* Governance changes[[1]](#footnote-1) that affect ability to protect people and property from flooding risks.
* Mapping of flood and channel migration hazards,
* Risks to people, property, and infrastructure, and
* Programs and projects accomplished since the 2007 adoption of the Plan.

For an overview of the changes, see the power point on Attachment 2 of the staff report.

Since this proposal is intended solely to maintain King County’s ability to participate in federal flood insurance programs, this plan does not include:

* New policies,
* Changes to goals or objectives, or
* Changes to capital priorities.

**BACKGROUND**

**King County Flood Hazard Management Plan**

The Plan serves a number of different functions, as illustrated on the following graphics. The focus of the proposed ordinance is to satisfy the requirements for continued participation in the National Flood Insurance Program (NFIP).



**National Flood Insurance Program**

The NFIP is administered by the Federal Emergency Management Agency. King County participates in the NFIP for a variety of reasons, but primarily to make federal flood insurance available to King County residents. People living in jurisdictions that do not participate in the NFIP are not eligible for flood insurance. Federally-backed loans generally require flood insurance as a condition of such loans.

A central feature of the NFIP is the Community Rating System (CRS), which is a rating program providing flood insurance discounts if communities:

* Take pro-active steps to identify flood hazards and vulnerabilities,
* Communicate this information to the public, and
* Take actions to reduce existing flood risk and minimize new flood risks.

King County participation in the NFIP provides a direct benefit to floodplain property owners and residents in the form of discounts on flood insurance premiums up to 40 percent. This is due to King County’s current rating as a “Class 2” community, the highest awarded to any jurisdiction in the nation. In real terms, during 2012, the savings to unincorporated property owners[[2]](#footnote-2) were estimated to be over $830,265 countywide or approximately $578 per policy.

The need for this update to the Plan is driven by the CRS, which requires a five-year update report that must include the following:

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| **5-Year Report Content Required under CRS**  **(Source: NFIP Community Rating System 2013 Manual, Page 510-27):** |
| Organize to Prepare the Plan   * Describe committee involvement in the update process |
| Involve the Public   * Hold public meeting for review and comment on draft update |
| Coordinate with other agencies   * Include a review of new studies, reports and technical information published since 2006 Plan was adopted |
| Assess the Hazard & the Problem   * Bring these assessments up to date accounting for: * New floodplain or hazard mapping * Annexation of flood-prone areas * Additional repetitive loss properties * Completed mitigation projects * Increased development in the floodplain or watershed * New flood control projects * Lack of maintenance of flood control projects * Major floods or other disasters since 2006 plan adoption * Any other change in flooding conditions and/or development exposed to flooding or other hazards covered in the plan |
| Review original Plans goals   * Are they still appropriate given the hazard and problem assessments? |
| Account for project status (completed, dropped, changed) and changes in the hazard and problem assessment. |
| Adoption of the Plan by the governing body of the community seeking CRS approval |

**Prior Actions to Remain Qualified for NFIP**

This will be the second CRS qualification based on the Plan. The first CRS qualification in 2008 (due to expire December 31, 2013) was accomplished by submitting the then recently-adopted Plan. The current CRS qualification proposal will make minimal revisions to the Plan, intended to satisfy 5-year report content described on the table above. **Note: If the December 31, 2013 timeline is not met, King County would automatically go to Class 10 (no discount) for at least one year until Class 2 status is regained.**

**ANALYSIS**

Passage of the proposed ordinance will allow King County to maintain its high rating in the FEMA’ CRS program, that would otherwise expire if the update is not adopted in time to allow FEMA to complete its review and approval by January 31, 2014.

The proposed ordinance supports the:

* Goals of King County’s Strategic Plan by keeping people safe in their homes and communities and preparing for the impacts of climate change on flooding,
* Equity and Social Justice Initiative by guiding regional investments so that limited public funds are focused on the highest priority public safety projects and programs, and
* Implementation of King County Strategic Climate Action Plan by strengthening preparedness for climate change impacts on flooding.

In short, passing this ordinance would:

* Bring King County flood regulations into compliance with the NFIP,
* Further strengthen a floodplain management program that has garnered King County the highest CRS rating of any county in the nation, and
* Be a prudent business decision by avoiding a significant increase (averaging $587) to each policyholder in unincorporated King County.

**ATTACHMENTS**

1. Proposed Ordinance 2013-0419, with attachments
2. Power point document

1. Adoption of the Plan in 2007 was instrumental in the successful creation of the King County Flood Control District and increased funding for floodplain management projects that protect people, property, and critical public infrastructure while contributing to multiple floodplain management objectives for the citizens of King County. [↑](#footnote-ref-1)
2. Residents in some King County cities also benefit from reduced insurance rate (to a lower extent) if their respective cities choose to participate in the NFIP CRS program by submitting the King County Plan. [↑](#footnote-ref-2)