



City Council

Approval of an Ordinance Amending Olympia Municipal Code Chapter 16.70 Relating to FEMA Required Amendments to Development Regulations Pertaining to Flooding - First and Final Reading

Agenda Date: 9/14/2021
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Title

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Recommended Action

Committee Recommendation:

Not referred to a committee.

City Manager Recommendation:

Move to approve the proposed Ordinance with FEMA required amendments on first and final reading.

Report

Issue:

Whether to approve the FEMA-required revisions to development regulations pertaining to flooding.

Staff Contact:

Erik Jensen, (Interim) Building Official, Community Planning & Development, 360.753.8280

Presenter(s):

None. Consent Item.

Background and Analysis:

Department of Ecology (Ecology) has recently completed its process of conducting a Community Assistance Visit (CAV) to Olympia on behalf of the Federal Emergency Management Agency (FEMA). Ecology requires all aspects in the CAV to be in compliance within 90 days of their visit. The CAV visit was in May, and Ecology has agreed to extend the timeline in consideration of the City's process to complete an ordinance. However, it is essential for Olympia's code to be updated as soon as possible to be in compliance with National Floodplain Insurance Program (NFIP) to avoid possible flood insurance rate increases, or suspension or revocation of the NFIP. Therefore, an emergency situation exists based upon public health, safety, and welfare and staff recommends this ordinance

be approved on first and final reading and take immediate effect.

The FEMA-established flood hazard areas of the City of Olympia are subject to periodic inundation which can result in property damage, loss of property, creation of health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base, all of which adversely affect the public health, safety, and general welfare of the city.

Downtown Olympia has a history of flooding during heavy storms, high winds and tidal events. As a member city of the National Flood Insurance Program (NFIP), the City is required to comply with regulations for flood damage prevention, including preparing an ordinance to address revisions as determined by FEMA studies. Pursuant to the National Flood Insurance Act of 1968 and in accordance with the Flood Disaster Protection Act of 1973, FEMA performed a study and analysis of frequently flooded and flood prone areas of Thurston County, establishing revised elevation maps related to flood damage protection. Through this study, FEMA determined that modifications to the previous Flood Insurance Rate Maps (FIRM) were needed. These maps were effective as of May 15th, 2018, and were adopted by the City of Olympia in order for the City to remain a member of the NFIP.

Currently, Olympia is vulnerable to flooding during relatively short-term periods in the winter months, which results in one or two-hour long flooding events. Fortunately, these events are predictable, allowing us to prepare for them. City staff closely monitors weather events reacting to flood hazards as they occur.

Pursuant to the National Flood Insurance Program and the City of Olympia's involvement in the program, Olympia must adopt these revisions to the published ordinance. The importance to our community involvement in the NFIP is in the ability of our citizens and businesses to purchase flood insurance through the NFIP; the Federal Government makes this insurance available to member communities.

A community that does not participate in the program, does not comply with the program, or withdraws from the program faces the following:

1. No resident would be able to purchase a flood insurance policy.
2. Existing flood insurance policies would not be renewed.
3. No Federal grants or loans for development could be made in identified flood hazard areas under programs administered by Federal agencies such as HUD, EPA, and Small Business Administration (SBA);
4. No Federal disaster assistance could be provided to repair insurable buildings located in identified flood hazard areas for damage caused by a flood.
5. No Federal mortgage insurance or loan guarantees could be provided in identified flood hazard areas, this includes policies written by FHA, VA, and others.
6. Federally insured or regulated lending institutions, such as banks and credit unions, would be

required to notify applicants seeking loans for insurable buildings in flood hazard areas that there is a flood hazard and that the property is not eligible for Federal disaster relief.

Community/Neighborhood Interests:

This ordinance change is important to our entire community because flood insurance rates and programs can be adversely affected if not adopted.

Options:

1. Approve adoption of the Flood Damage Prevention Ordinance.
2. Do not approve adoption of the Flood Damage Prevention Ordinance. The Flood Damage Prevention Ordinance is a requirement of the Federal Emergency Management Agency and is to be adopted as soon as possible in order for the City to remain a member of the NFIP. If the City chooses not to adopt the Flood Damage Prevention Ordinance, the City may be suspended from the program.

Financial Impact:

The associated fiscal impact is included in department budget for 2021.

Attachments:

Ordinance