To: Thurston County Planning Commission
From: Mark J. Swartout (CFM), Natural Resources Program Manager; and Tim Rubert (CFM), Floodplain Manager
Date: March 21, 2012
Subject: Request to include in the CAO provisions to reduce flood damage to private property.

Flooding in Thurston County causes more damage to private property than any other natural disaster. The Federal Emergency Management Agency’s (FEMA) National Flood Insurance Program (NFIP) provides flood insurance to property owners. Flood insurance premiums are based on the risk of flood damage to the property. FEMA’s NFIP Community Rating System (CRS) rates communities based on their regulations and programs that reduce flood damage. Therefore, the better the rating the higher the discount for flood insurance premium payers. Currently Thurston County is a CRS Class 5, which provides a 25% discount to flood insurance. Staff would like the Planning Commission to consider adding a provision to the revised Critical Areas Ordinance that will require residences in the Special Flood Hazard Area (SFHA) to mitigate for flood damage by raising their homes 2-feet above base flood elevation or move their home to reach the same elevation. Most property owners will choose to raise their homes.

SFHA means an area subject to a 100-year base flood, areas of special flood hazards that are shown on a Flood Insurance Rate Map (FIRM), high ground-water flood hazard areas shown on the map on file with the Resource Stewardship Department, or the highest known recorded flood elevation.

The provision should require residences in the SFHA to mitigate for flood damage when the cumulative substantial improvements to the existing structure exceed 50% of the fair market value. This would apply mainly to older homes since newer residences were required to build at 2-feet above base flood elevation. However, it may apply to newer homes as revised flood maps are produced and higher floods of record occur.

Currently the county’s building code requires residences in SFHAs to mitigate for flood damage when the property owner applies for a substantial improvement building permit that exceeds 50% of the fair market value. However, this misses the occasional property owner that applies for multiple building permits over time that cumulatively is greater than 50% of the current market value as a way to avoid having to mitigate for flood damage. This avoidance in mitigating for flood damage results in structures having repetitive losses due to floods.

FEMA rates Thurston County as a Class C Community (the lowest) because there are over 10 residences that have experienced repetitive losses due to floods. By making this provision in the
Thurston County Planning Commission  
February 23, 2012

CAO the county will meet FEMA’s requirements to reduce properties that are repetitive losses. This provision will also help address climate change, which is predicted to have more frequent and intense storm events thus causing more floods.

Thurston County will benefit by getting additional credit for this provision in the CRS program. The benefit to the property owners, when they mitigate for flood damage, is their flood insurance premiums will be lowered but most importantly they will have less flood damage.

Below is the applicable section of the draft CAO where this suggestion pertains:

24.50.030 Alteration, expansion, repair, and maintenance – Frequently flooded areas. Repair, maintenance, alteration, or expansion of a lawfully established nonconforming structure in frequently flooded areas shall only be allowed in the 100-year flood plain, channel migration hazard area, or a high groundwater hazard area no development zone (NDZ) when consistent with all of the following:

A. Alteration within existing footprint. Alteration, repair, and maintenance of a legally established nonconforming structure are allowed within the existing building footprint (outside wall at the foundation) including attached decks, porches, and patios. However, within the floodway, repair, maintenance, alteration, expansion or improvements to a structure shall not increase the ground floor area, and the cost of repairs shall not exceed fifty percent of the structure’s market value as determined by an accredited appraisal or the Assessor’s valuation, at the owner’s option. The value shall be determined based the value of the structure either before the repair, maintenance, alteration, or expansion is started, or if the structure has been damaged, and is being restored, before the damage occurred. Work done on structures to comply with existing health, sanitary or safety codes or to structures identified as historic buildings is not subject to the value limit above;

Staff option: Specify there is no time limit which cumulative substantial improvements add up to 50% of market value.