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Memo

To: City of Tenino Planning Commission

From: Ryan Shea, Contract Planner

Date: May 9, 2022

Re: Suspension from the National Flood Insurance Program (NFIP)

In 1968 the National Flood Insurance Act was launched with the creation of the National Flood Insurance Program (NFIP) to reduce future flood damage and protect property owners. The Federal Emergency Management Agency (FEMA) was put in charge of this program shortly after. In 1980 the City of Tenino entered into the NFIP which requires the City to adopt measures to mitigate and reduce the community's flood risk through the implementation of floodplain management standards. The City of Tenino's current regulations can be found in City Code Title 5, Chapter 5.24: Flood Hazard Regulations.

As landscapes and the environment change over time due to development and natural processes, so too does the dynamic nature of floods. Because of this FEMA updates a community's Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) approximately once every five years. For Tenino, these updates were most recently done in 2013 and 2020. When FEMA updates a community's FIRM and FIS the community is required to reflect these changes in their regulations. Following the 2020 update FEMA stated in two letters to the City that Tenino had until June 19, 2020, to update their floodplain ordinance to meet the minimum standards to remain in the NFIP. When FEMA did not receive evidence of the requested code revisions the City of Tenino was formally suspended from the NFIP on June 22, 2020.

The City of Tenino's suspension from the NFIP means that the community is non-participating and residents' flood insurance policies cannot be written or renewed.

To fix this issue FEMA requires that the City update its ordinance to at least meet the minimum requirements of the NFIP. To this end, Planning staff has initiated contact with Washington State Department of Ecology staff to aid in identifying which components of the ordinance require revision to become compliant. Following appropriate revisions and subsequent adoption by City Council evidence may be submitted to FEMA to restore the City's status as a participating community of the NFIP.

Staff will provide a brief presentation on the NFIP at the next Planning Commission meeting.