



# **FEDERAL EMERGENCY MANAGEMENT AGENCY**

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## **Community Assistance Visit** **Community Rating System**

Presentation to the BOARD OF COUNTY COMMISSIONERS  
Brent Alfred Butler, Chief Strategy Officer  
Phil Cecere, Floodplain Administrator, CBO, Fire Marshal  
March 11, 2024

# Agenda

## ***Mission Statement***

"To preserve and enhance the quality of life in Jefferson County by promoting a vibrant economy, sound communities, and a healthy environment."

## **1) STATEMENT OF ISSUE**

- a) FEMA Audit conducted by Washington State Department of Ecology
- b) Regulatory Floodplain
- c) NFIP provides for insurance (building / contents)

## **2) BACKGROUND**

Why, What, When, Where, and How?

## **3) ANALYSIS**

Fourteen Revisions (CRS, Model Ordinance Mandatory & “Best Practices” )

## **5) RECOMMENDATION**

Deliberate the CRS program Pros and Cons

# Agenda Item # 1 –STATEMENT OF ISSUE

## Community Assistance Visit

### Is it required?

CAV → Yes, every five years

What's the difference??

**CRS program** – to offer  
subsidized flood insurance,  
annual reporting + optional  
activities

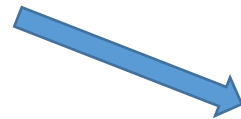
covered: **Contents?**  
**Insurance?**



**Field Survey  
&  
Records Request**



**Last Five Years of  
Permits in Regulatory  
Floodplain**



**Flood Damage  
Prevention Ordinance  
Review**



# Agenda Item # 1 –STATEMENT OF ISSUE

## WHAT? Synonymous Terms

- 1) Areas of Special Flood Hazard
- 2) Special Flood Hazard Area (SFHA)
- 3) 100 Year Flood
- 4) One Percent Chance Flood

NFIP → FIRM → Regulated Areas



Beckett Point 2022/2023 King Tide

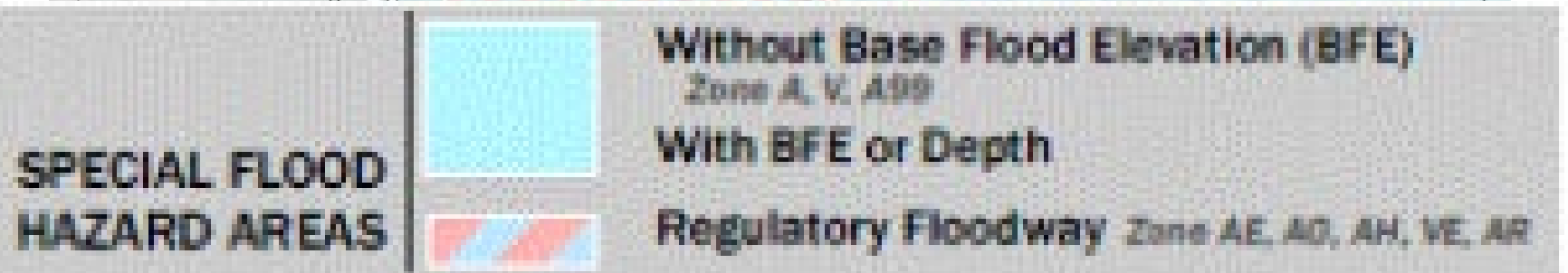
**Flood Damage  
Prevention Ordinance  
Review – JCC 15.15**

# Agenda Item # 2 BACKGROUND

WHERE?

SFHA on FIRMS

Throughout  
Jefferson County,  
e.g., Quilcene  
example to right →

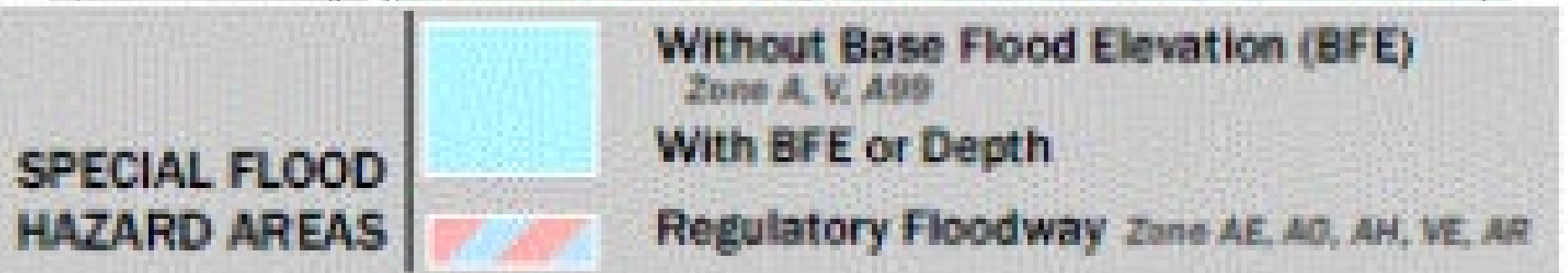
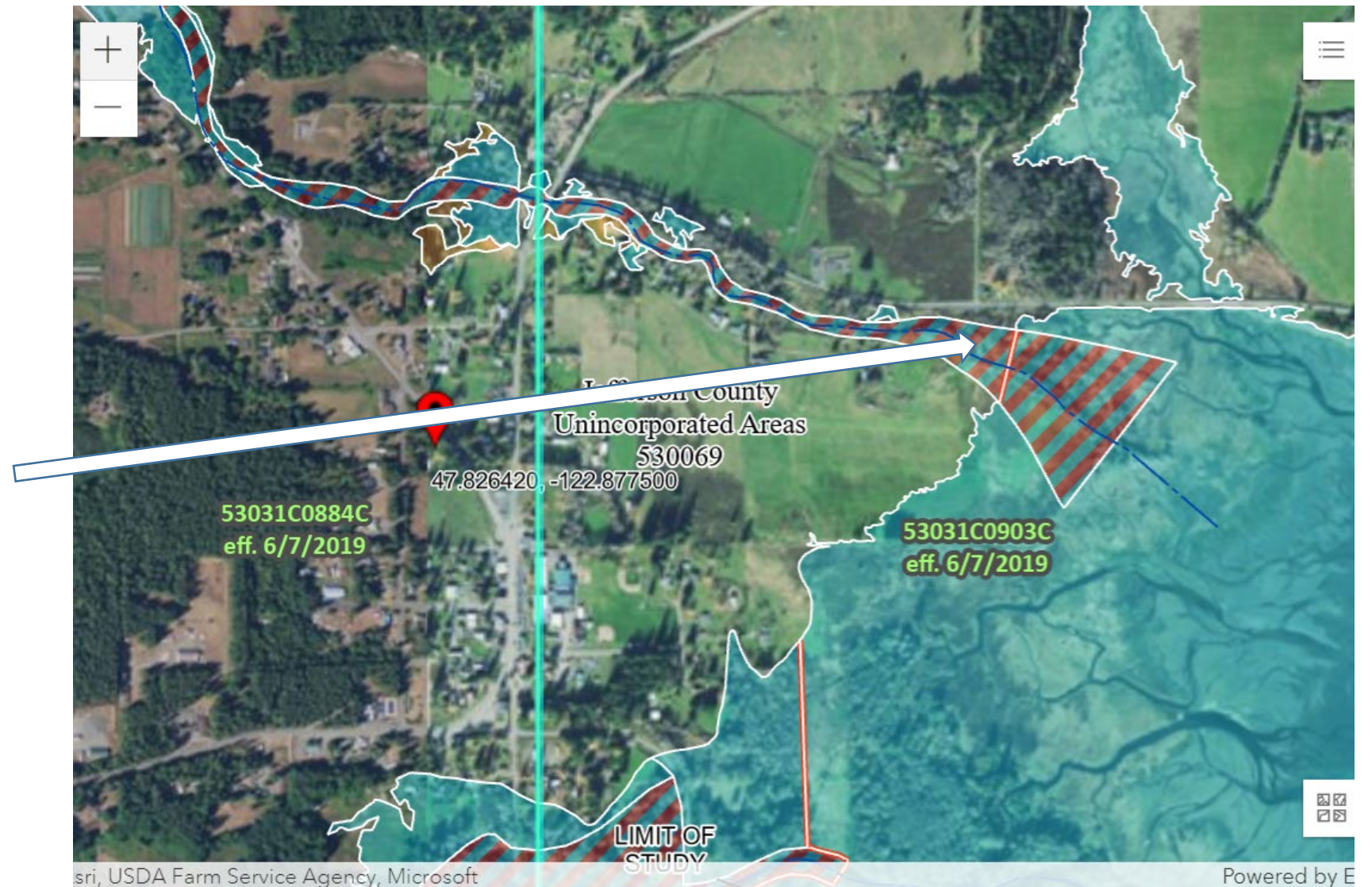




# Agenda Item # 2 BACKGROUND

## WHERE?

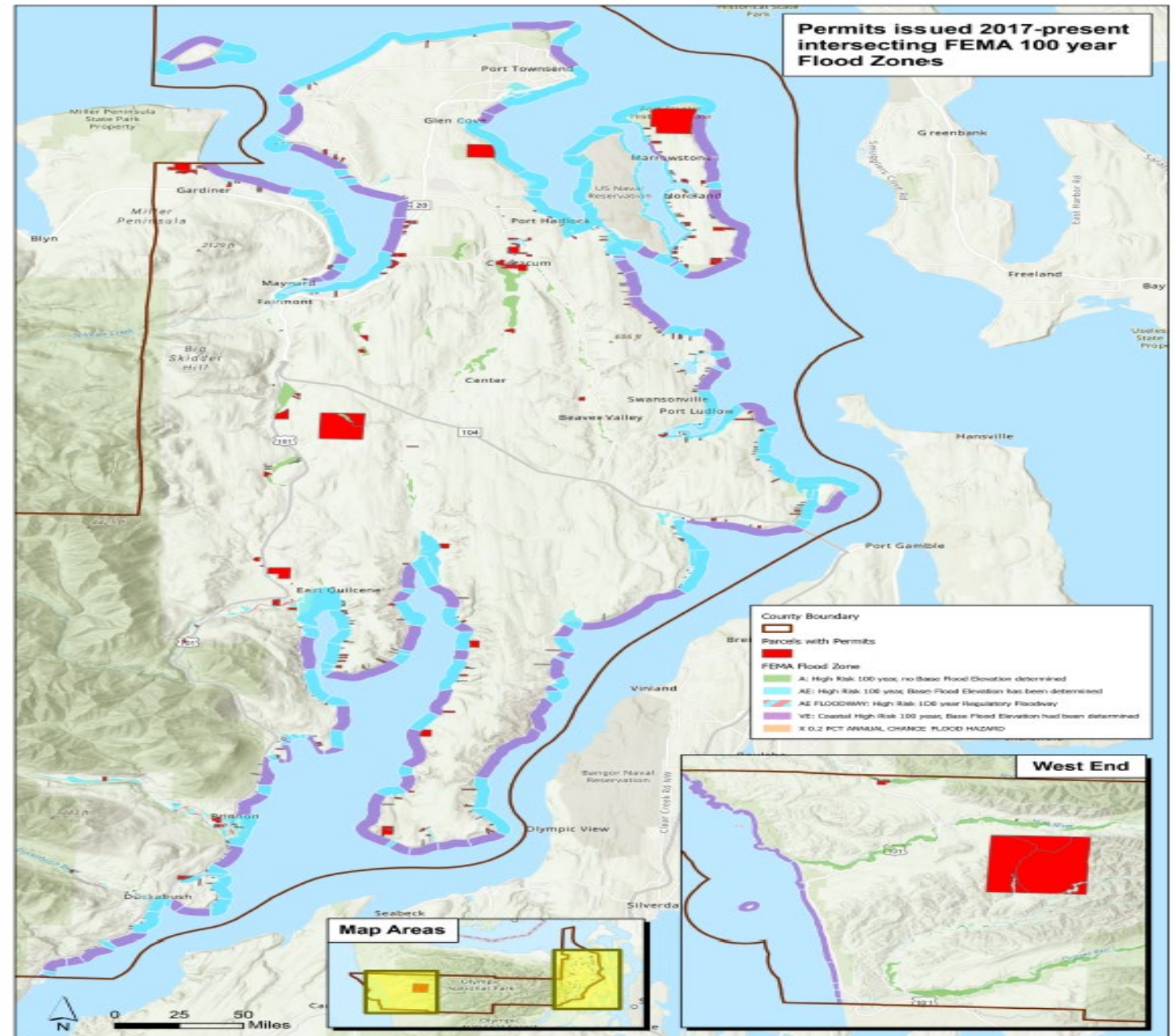
SFHA on FIRMS  
Especially high risk  
areas = V-zones and  
Floodways





Where?

Permits in the  
SFHA



# Agenda Item # 2 –**BACKGROUND**

**WHY?** NFIP (1) reduce property financial risk

**WHEN?** Upon new development or substantial improvement

**HOW?** Standard Operating Procedures, Elevation Certificate,  
Development Standards & Habitat Assessment

Process Based on Lawsuit → Three options

National Wildlife Federation versus FEMA Ruling

Attempted Door 2 - (in Door 3)



VS



FEMA





# FEDERAL EMERGENCY MANAGEMENT AGENCY

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**ANALYSIS**

# Agenda Item # 3 – Analysis

## *NFIP Background Summary*

What → 100 year flood

Where → Regulatory flood zone

When → New Construction or Substantial Damage/Improvement

Why → Reduce property owner financial risk

How → SOP w/ required Elevation Certificates & Habitat Assessment

CRS overview – what, why, when, where, and how

**What** → CRS Manual March 2020 outlines activities and programs above the minimum (many already required)





# Agenda Item # 3 –Analysis

## *CRS Summary*

What → 100 year flood (Optional activities, e.g., elevation, debris maintenance, etc... see handout)

Where → Regulatory flood zone

When → New Construction or Substantial Damage/Improvement or at the start of the flood season....

Why → Reduce property owner financial loss, and loss of life

How → Collaboratively with other team, e.g., emergency management

# Multi Hazard Mitigation Plan (2016 and 2017) – WHY CRS?

Based on the recommendations in Table RR-1, the *Risk Report for Jefferson County* suggested the strategies in Table RR-2.<sup>3</sup>

| Table RR-2 – Jefferson County Recommended Mitigation Strategies <sup>5</sup>                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i><b>Problem Statement</b></i>                                                                                                                                                                                          | <i><b>Recommended Strategy</b></i>                                                                                                                                                                                                                                                                                              |
| Jefferson County has 681 properties in the Special Flood Hazard Area (but only 162 flood insurance policies), representing \$4.9 million in losses after a 1-percent-annual-chance flood.                                | <ul style="list-style-type: none"><li>• Develop an outreach strategy to help homeowners, realtors, and insurance agents understand the value of flood insurance.</li><li>• Use the Risk Report to conduct a Benefit-Cost Analysis and apply for FEMA funding to elevate or relocate structures out of the floodplain.</li></ul> |
| Jefferson County has 8 percent of its buildings located in the moderate-high liquefaction zone, with 2,139 of them built before modern building codes, increasing the risk of significant damage to an earthquake.       | <ul style="list-style-type: none"><li>• Develop priority list for essential facility earthquake retrofit.</li><li>• Develop an outreach strategy or mitigation program for homeowners or businesses to retrofit older buildings.</li></ul>                                                                                      |
| Jefferson County's building dollar losses are \$164 million for a Whidbey M7.4 earthquake. Essential facilities and infrastructure are of particular concern and are likely to lose function immediately after an event. | <ul style="list-style-type: none"><li>• Develop priority list for essential facility earthquake retrofit.</li></ul>                                                                                                                                                                                                             |



# Agenda Item # 3 ANALYSIS



Beckett Point, 2022 King Tide

- 1) Exposure (650 to 700 homes)
- 2) Four areas of effort
  - a) Recordkeeping Requirements
  - b) Development Standards
  - c) Multi-hazard Mitigation
  - d) Fiscal Impact (related to one above)

# Agenda Item # 3 ANALYSIS



Beckett Point, 2022 King Tide

- 1) **Definitions**
- 2) **Park Model**
- 3) **Local Administrator**
- 4) **CRS language**
- 5) **Storage (optional – MG7)**
- 6) **SFHA (MG9 & MG10)**
- 7) **Enclosed areas (MG11)**
- 8) **Farmhouses (MG12)**
- 9) **Other Development – optional (MG13)**
- 10) **Livestock (mandatory)**

# Agenda Item # 4 – **Recommendation**

**Make decision upon receipt of the  
Planning Commission  
recommendation**





Thank you

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