

Answers to Committee Questions on the National Floodplain Insurance Program

1. What is a Special Flood Hazard Area?

Special Flood Hazard Areas are those areas that are (at a minimum) subject to inundation (flooding) by a flood event having a 1% chance of being equaled or exceeded in any given year (100-year flood event). These areas would be expected to flood during a 100-year flood event *even with all of the established drainage infrastructure working as designed (i.e. flooding is not a result of infrastructure failure, rather it is due to water volumes exceeding design capacity and/or watercourse capacity)*. There are very few Special Flood Hazard Areas within the City of SeaTac; all of them being within the SeaTac portion of the Miller Creek drainage and the majority of this area is wetlands.

2. Why does the local jurisdiction need to take action regarding a Federally Flood Inundation Study and the resulting Flood Insurance Rate Maps?

A flood insurance rate map is an official map of a community within the United States that displays the floodplains, more explicitly special hazard areas and risk premium zones, as delineated by the Federal Emergency Management Agency. In order for property owners within these zones to be eligible for flood insurance, the local jurisdictions are required to have minimum building and development related requirements in place to ensure responsible development. With these minimum requirements in place, the National Flood Insurance Program (NFIP) can maintain a clearer picture of the risk profile that it is insuring which helps to make sure the program can remain viable. If every jurisdiction (which control development) was allowed to have their own set of rules, one can only imagine how difficult risk management would become.

3. Why aren't all the areas within the City that may experience flooding shown on the NFIP flood risk maps?

Areas subject to nuisance flooding, such as shallow ponding, puddles, standing water and sheet flow over roadways are not mapped as part of the NFIP. Nearly any location with SeaTac can experience nuisance flooding if drainage infrastructure fails or is blocked. So, if all areas were mapped that could experience flooding of any type, virtually the entire City would be included in a Special Flood Hazard Area, which would not align with the type of flood risk that the NFIP is trying to identify and protect against. It should be pointed out that Public Works maintains a "hotspot" list of those areas that experience nuisance flooding during heavy rainfall events and visits them to ensure the drainage infrastructure is kept clear of blockages. In some cases, a hotspot location will become a candidate for a capital project if the infrastructure is shown to be inadequate or failing.

4. How is Tub Lake mapped with respect to the NFIP?

Tub Lake, is mapped as being within an area subject to inundation during a 1% annual chance event, however no base flood elevation has been established around the lake. This means that while flooding is expected, modeling results did not yield a reliable base flood elevation but did affirm that a hazard area around the lake exists. If development were to occur within this area, a more detailed engineering study would need to be conducted by the developer to establish a base flood elevation; Flood Insurance Rate Maps would not be sufficient.

5. What is the Purpose of Flood Risk Products such as Flood Risk Mapping?

Flood Risk Products help state, tribal, territories and local governments and community officials view and visualize their local flood risk, allowing communities to make informed decisions about reducing flood loss and mitigating potential damage from flood hazards. These individuals may include property owners, emergency management officials, community planners and developers, real estate and insurance specialists and other professionals and community decision-makers. Fortunately, the community of SeaTac has very little flood related risk.

6. Why does the ordinance focus on the 100-year flood event when some areas flood all the time?

Areas that experience significant flooding with a higher frequency than 1% annual chance would fall within the mapped 100-year inundation area and be required to carry flood insurance. This does not mean that areas that experience frequent nuisance flooding would fall within a special flood hazard area as discussed in #3 above. The acceptable level of risk has been drawn at the 100-year flood event by insurance specialists, other professionals and community decision makers. In other words, events that are probabilistically less likely to occur are an acceptable risk and are not required to be insured against even though they would be more significant than a 100-year flood event. As flood modeling improves and rainfall patterns and accumulations change, the FIRMs will need to be updated to ensure Special Flood Hazard Areas are properly mapped.

7. Why is this an emergency action? Was there not enough time given to deal with this issue in a normal fashion?

This item was first brought to the attention of staff in February 2020 which did allow for adequate time to be addressed using standard procedures and processes. However, it was not prioritized properly and acted upon in a timely manner. The Public Works Department accepts responsibility and will strive to ensure that this does not happen again.