



Plan Commission Hearing FIS and FIRM Update

6/9/10



National Flood Insurance Program (NFIP)

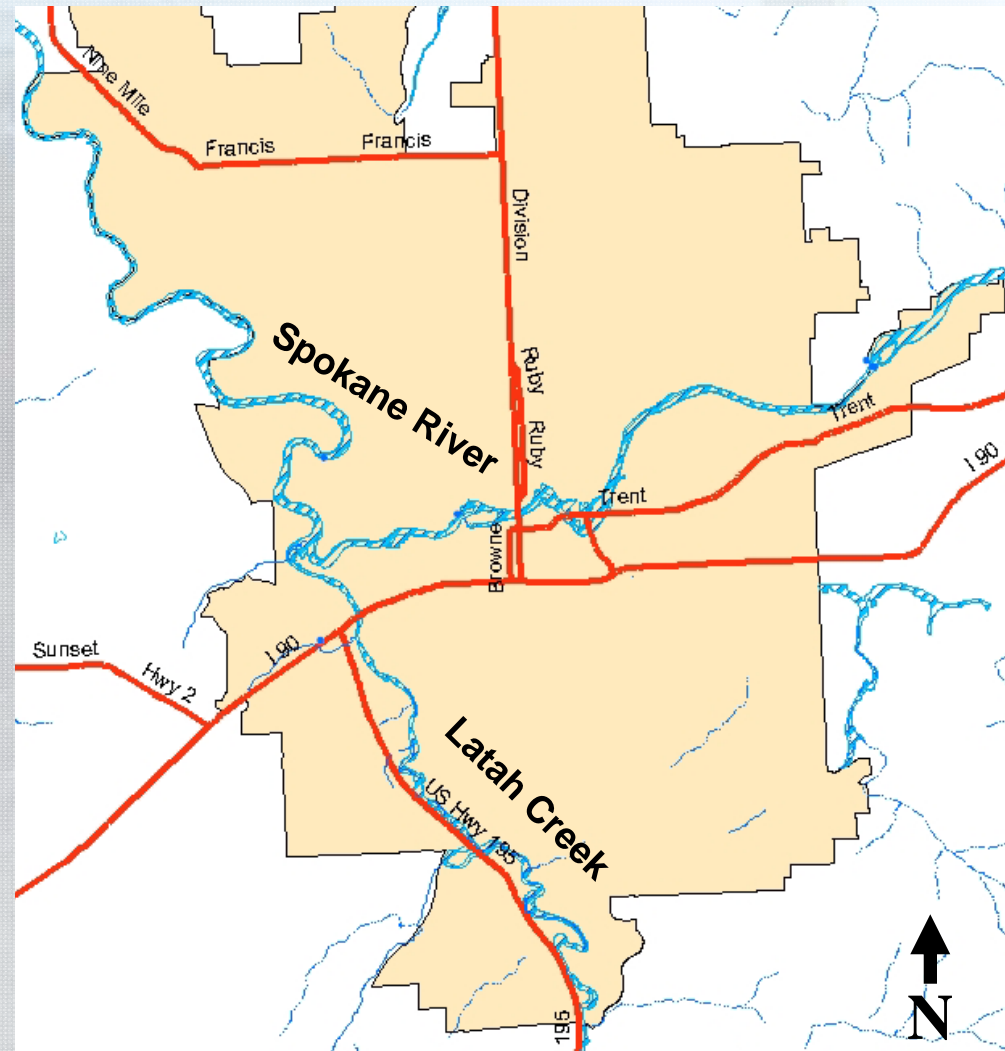


- Standard homeowners insurance doesn't cover flooding
- 1968 Congress created the NFIP
- Financial protection for property owners in participating communities
- Must adopt and enforce risk reducing flood regulations approved by FEMA

www.floodsmart.gov

Significant Flood Hazards

Latah Creek
Spokane River



1997 Flood

Upriver Drive



Peaceful Valley

New FIS and FIRM

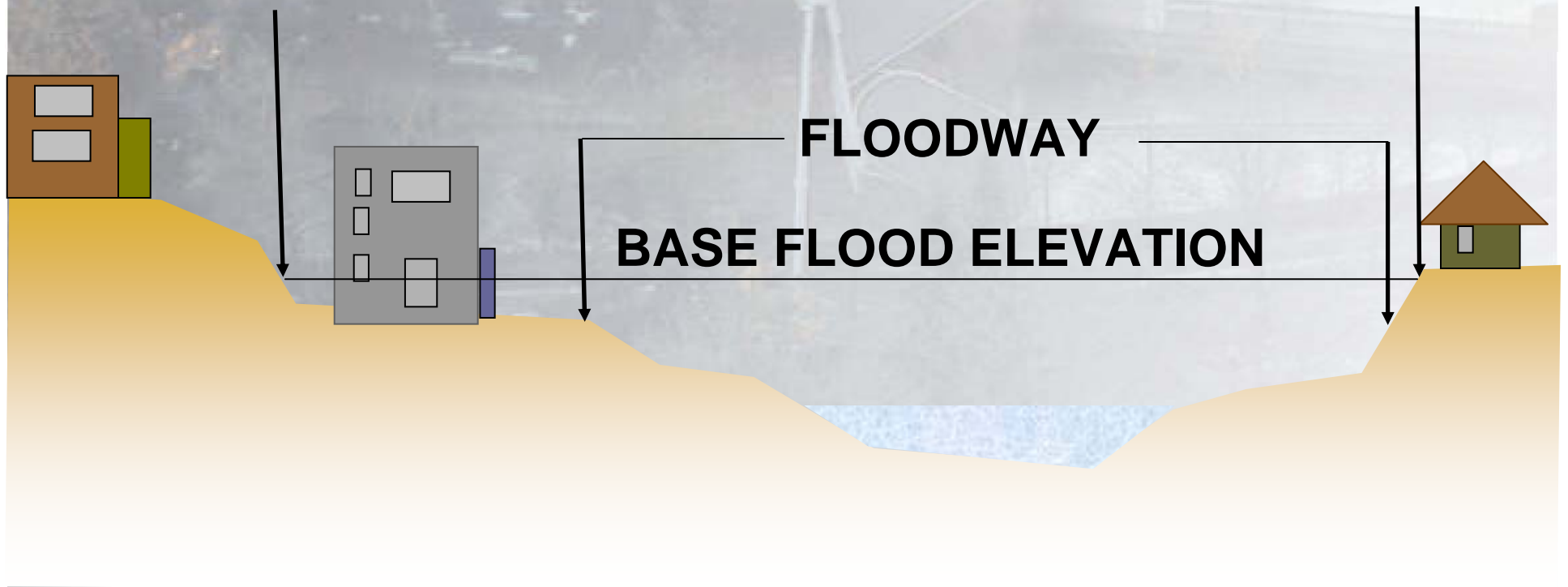
- Flood Insurance Study (FIS) and Flood Insurance Rate Maps (FIRM) identify areas at risk of flooding
- Issued by FEMA
- Used by:
 - Insurance Agents- risk assessment for policies
 - Planning Staff- apply development standards to reduce loss

Special Flood Hazard Area

- 1% or greater chance of flooding any given year.
- Flood zones A, AE, AH, AO, AR, V, VE, A99
- Also known as the 100-year floodplain or Base Flood
- Does not mean it will flood once every 100 years.
- 26% chance of flood damage during a 30 year mortgage

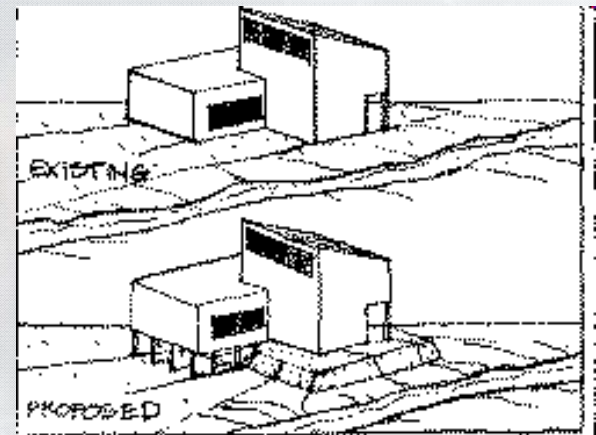
Special Flood Hazard Area

**1% ANNUAL CHANCE OF FLOOD
SPECIAL FLOOD HAZARD AREA/ BASE FLOOD**



Special Flood Hazard Area

- Comp. Plan Policies to discourage development in and encourage public acquisition of these properties
- Development in this area is regulated.
 - Floodplain Development Permit
 - Flood Proofing
- Owners of a Federally backed mortgage must purchase flood insurance.
- Everyone in this area is encouraged to have flood insurance.



FLOOD INSURANCE STUDY



**CITY OF SPOKANE,
WASHINGTON
SPOKANE COUNTY**



FEBRUARY 1980

REVISED:12/21/82



Federal Emergency Management Agency

COMMUNITY NUMBER - 530183

FLOOD INSURANCE STUDY



**SPOKANE COUNTY,
WASHINGTON**

AND INCORPORATED AREAS



Community

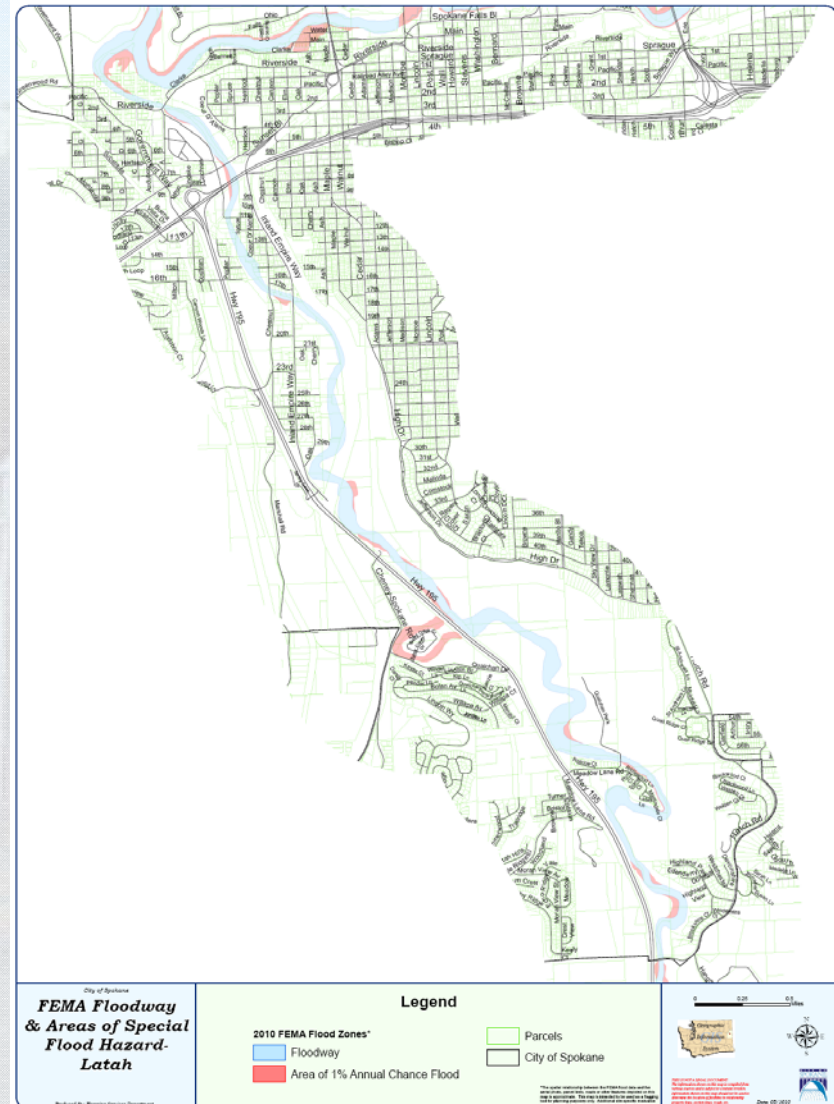
Name	Community Number
*AIRWAY HEIGHTS, CITY OF	530270
CHENEY, CITY OF	530175
DEER PARK, CITY OF	530176
FAIRFIELD, CITY OF	530177
LATAH, TOWN OF	530178
LIBERTY LAKE, CITY OF	530162
MEDICAL LAKE, CITY OF	530179
MILLWOOD, TOWN OF	530180
ROCKFORD, TOWN OF	530181
SPANGLE, TOWN OF	530182
SPOKANE COUNTY UNINCORPORATED AREAS	530174
SPOKANE VALLEY, CITY OF	530342
SPOKANE, CITY OF	530183
WAVERLY, TOWN OF	530184



Effective:
Federal Emergency Management Agency
FLOOD INSURANCE STUDY NUMBER
53063CV000A

New DFIRM

- Old paper maps digitalized using newer topographic information from the County
- No new flood information used to generate maps
- GIS maps just a flagging tool



Proposed Action

- Adopt the new study and map by reference

Basis for Establishing the Areas of Special Flood Hazard.

The areas of special flood hazards identified by the Federal Insurance Administration in a scientific and engineering report entitled “The Flood Insurance Study for ((the City of)) Spokane County, Washington and Incorporated Areas” dated July 06, 2010 ((February 1980)), and any revisions thereto, with accompanying Flood Insurance Rate Maps (FIRM), and any revisions thereto, are hereby adopted by reference and declared to be a part of this chapter. The procedure for map corrections is set forth in the federal code of regulations, 44 CFR Part 70. The Flood Insurance Study and Flood Insurance Rate Maps are on file in the City planning department.

Proposed Process

- Plan Commission workshop May 25th
- Postcard notification of possibly impacted property owners
- Open house today before the Hearing
- Plan Commission Public Hearing
- Recommendation to City Council
- Brief City Council June 14th
- Council Hearing June 21st

An aerial, slightly hazy photograph of a city. A large suspension bridge is visible in the background, and a tall, thin clock tower stands on the right side. The foreground shows a dense urban area with buildings and streets.

**Plan Commission
Hearing
New FIS and FIRM
06/09/10**