



## King County

### **Dow Constantine**

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July 14, 2022

The Honorable Claudia Balducci  
Chair, King County Council  
Room 1200  
C O U R T H O U S E

Dear Councilmember Balducci:

This letter transmits a proposed Motion that, if enacted, would adopt the Repetitive Loss Area Analysis (RLAA) Report, developed as a requirement of the Federal Emergency Management Agency's (FEMA) Community Rating System (CRS) program. King County has been a member of the National Flood Insurance Program (NFIP) since 1978. CRS is a voluntary program that recognizes commitments by local governments to reduce flood risk to people and property. A core prerequisite for CRS is development and adoption of an RLAA report to assess areas with repetitive flood insurance claims and identify potential strategies to reduce risks. King County was the first county to achieve a Class 2 rating, which provides a 40 percent discount on flood insurance rates for approximately 1,500 flood insurance policy holders in unincorporated King County.

FEMA has notified me that to remain eligible for CRS, King County must be on a clear path to complete and adopt the RLAA report by July 29, 2022. I directed departments to complete the FEMA-required RLAA analysis, community survey, and report as quickly as possible in close coordination with FEMA. In order to meet FEMA's timeline, I am transmitting a draft report that is currently under review by residents of repetitive loss areas. My office will provide a copy of the final report to King County Councilmembers once impacted King County residents have reviewed the draft report, likely on July 25.

I respectfully request that the Council expedite introduction and referral of the proposed Motion by July 26 and take action to adopt the proposed Motion and RLAA report no later than mid-September. The consequence of King County not meeting FEMA's requirements and timeline would be of significant economic impact to property owners in the affected areas: the loss of the 40 percent discount on flood insurance they receive due to our Class 2 designation. The discount represents a value of approximately \$1 million across 1,500 policies. I am particularly concerned about the impacts to homeowners in flood hazard areas who are on fixed

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incomes. Adoption of the RLAA report helps the County and our residents better understand options to mitigate flood risks.

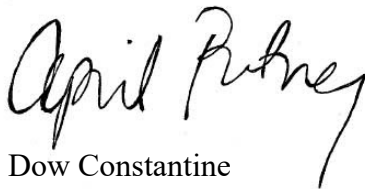
The report is not regulatory and does not commit to funding projects. The RLAA report supports the King County Strategic Plan safety and justice objective to enhance community safety and the healthy environment objective to integrate climate preparedness into public services. The RLAA report also supports Equity and Social Justice goals by reducing the cost of flood insurance for low- and fixed-income residents.

This report required an estimated 700 staff hours to produce, costing approximately \$70,000. Consultant costs for this report were approximately \$65,000, for a total cost of \$135,000 to produce this document.

Thank you for your swift consideration of this proposed Motion, which would approve the Repetitive Loss Area Analysis Report on an expedited schedule. This important legislation will maintain significant flood insurance discounts for policyholders in unincorporated King County.

If your staff have any questions, please contact Josh Baldi, Division Director, Water and Land Resources Division, Department of Natural Resources, at 206-477-9440.

Sincerely,

 for

Dow Constantine  
King County Executive

Enclosure

cc: King County Councilmembers  
ATTN: Stephanie Cirkovich, Chief of Staff  
Melani Pedroza, Clerk of the Council  
Shannon Braddock, Chief of Staff, Office of the Executive  
Karan Gill, Deputy Chief of Staff, Office of the Executive  
Mina Hashemi, Council Relations Director, Office of the Executive  
Christie True, Director, Department of Natural Resources and Parks (DNRP)  
Josh Baldi, Division Director, Water and Land Resources Division (WLRD), DNRP  
Megan Smith, Deputy Division Director, WLRD, DNRP