

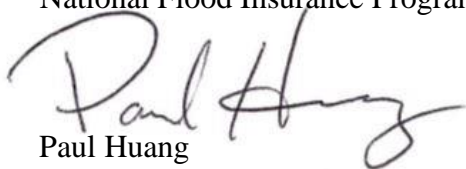


FEMA

W-20005

April 28, 2020

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the
National Flood Insurance Program (NFIP) Direct Servicing Agent

FROM: 
Paul Huang
Assistant Administrator for Federal Insurance
Federal Insurance and Mitigation Administration

SUBJECT: Delayed Impending Community Probation – Island County, WA
Community Identification Number 530312

Due to the ongoing COVID-19 pandemic, FEMA is delaying a final decision regarding the probationary status of Unincorporated Island County, Washington, with the National Flood Insurance Program (NFIP). Initially, the community had a March 30 deadline to address and correct several deficiencies in its floodplain management program and prevent a probationary determination. Beginning on March 30, Island County was granted a 120-day extension to avoid probation by demonstrating program compliance requirements or by correcting deficiencies and remedying all violations to the maximum extent possible. The new deadline is July 28, 2020. All NFIP policyholders in Island County are being notified by mail of the delayed impending community probation. A sample of the notification letter is attached.

If the community fails to comply with the requirements to avoid probation by the indicated date, the \$50.00 Probation Surcharge must be added to the premium for each NFIP flood insurance policy written or renewed on or after that date.

If you have any questions, please contact the NFIP Bureau and Statistical Agent's Underwriting Department at NFIPUnderwritingMailbox@fema.dhs.gov.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Data Processing, Underwriting

Community: Island County, Washington

NFIP Community Identification Number (#): 530312

Community's Probation Effective Date: 7/28/2020

Flood Insurance Policyholder:

Flood Insurance Policy #: XXXXXXXXXX

Property Location:

Insurance Company:

Last December, the Federal Emergency Management Agency (FEMA) notified policyholders in Unincorporated Island County that Island County would be placed on probationary status in the National Flood Insurance Program (NFIP) unless certain remedial measures were taken by March 30, 2020. Due to the ongoing COVID-19 pandemic, FEMA is delaying a final decision regarding the probationary status of Unincorporated Island County with the NFIP. Beginning March 30, Island County was granted a 120-day extension to avoid probation by demonstrating program compliance requirements or by correcting deficiencies and remedying all violations to the maximum extent possible. The new deadline is July 28, 2020.

In accordance with the National Flood Insurance Act of 1968, communities that participate in the NFIP must adopt and enforce floodplain management regulations that meet minimum NFIP criteria. Meeting the criteria makes communities more resistant to the damaging effects of flooding on lives, property, and local prosperity.

To avoid probation, your community must correct one or more deficiencies in its floodplain management program and/or remedy one or more violations of its floodplain management regulations before the date above. FEMA has explained the problem area(s) to your community and the steps required to keep its good standing in the NFIP.

While flood insurance coverage would still be available should your community be placed on probation, a \$50.00 Probation Surcharge would be added to the premium for each NFIP flood policy written or renewed in your community for at least one year. This surcharge is needed to offset some of the added risk assumed by the NFIP because of your community's noncompliance.

If your community does not take the steps required to remain in good standing, it may be suspended from the NFIP and federally backed flood insurance will no longer be available. In suspended communities, the following protections against floods and other disasters are also prohibited by the Flood Disaster Protection Act of 1973.

- Grants, loans, or guarantees from federal agencies – like the Federal Housing Administration, the Department of Veterans Affairs, and the Small Business Administration- to buy or construct an insurable building in a Special Flood Hazard Area (SFHA).

- Federal disaster assistance to buy, construct, or repair an insurable building in an SFHA.
- Post-disaster, individual and family grant assistance for housing and personal property in an SFHA.

For more information, or to voice your concerns, please contact Jessica Carpenter, Island County Planning Director at 360.678.7972.