Flood Insurance Rate Maps (FIRMs)

FIRMs are official Federal Emergency Management Agency (FEMA) maps that can be used to locate a specific property in relation to flood hazard areas, to determine if flood insurance is required for a mortgage or construction loan, or to calculate flood insurance premiums.

In 2010, FEMA released updated, digitized FIRMs for communities across the U.S. Adoption of the Digital Flood Insurance Rate Maps (DFIRMs) was put on hold, however, until FEMA could address concerns about how it evaluated different types of levees. In July 2016, FEMA released preliminary DFIRMs for Snohomish County. These maps, which exclude areas landward of levees, were presented to the public at open houses held in late 2016. An appeal period will likely open in fall/winter 2017 and close in early spring 2018. Final DFIRMs are expected to be adopted in winter 2018 at the earliest. For more information, please see www.fema.gov.

The current FIRMs and the Preliminary DFIRMs can be viewed at a Sno-Isle Library or at the county’s Planning and Development Services office. They can also be accessed online by visiting https://snohomishcountywa.gov/3750/Flood-Hazard-DFIRM or the FEMA Flood Map Service Center (https://msc.fema.gov/portal#).

LOMA and LOMR-F Map Amendments

FEMA has established processes for property owners to request minor changes to FIRMs. Letter of Map Change (LOMC) requests may be submitted to FEMA using the Letter of Map Amendment (LOMA) process or the Letter of Map Revision Based on Fill (LOMR-F) process. Copies of approved LOMAs and LOMRs are available at the county’s PDS office or online at FEMA’s Flood Map Service Center. For assistance with either process, please see www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process#00.

Flood Hazard Determination

PDS offers a Flood Hazard Determination service for a $206 fee. This determination includes the following information:

- Whether a property is located within a FEMA-mapped Special Flood Hazard Area (SFHA) in Snohomish County
- Flood insurance rating information such as FIRM zone, panel number, suffix, panel date, index date, and regulatory base flood elevation

Elevation Certificates

Snohomish County has elevation certificates on file for structures on some properties within the SFHA, and will provide copies upon request. For more information, please contact PDS at 425-388-3311.

Flood Studies

The county also has flood studies available for portions of the major rivers. For more information, please contact Surface Water Management at 425-388-3464.

Online Information

Additional information is available on the county’s website:

- For guidance on flood hazard permitting, please see this PDS web page: http://www.snohomishcountywa.gov/2927/Flood-Hazard.
- To locate a specific property in relation to the regulatory floodplain, please visit http://gis.snoco.org/maps/permits/index.htm. Be sure to check the “flood information” box on the left sidebar.
**Title VI/ADA:** Interpreter and translation services for non-English speakers, and accommodations for persons with disabilities are available upon request. Call Beth Liddell at 425-388-3144. For questions regarding Public Works’ Title VI Program, contact our Title VI Coordinator via email at spw-titlevi@snoco.org, or by phone at 425-388-6660. Hearing/speech impaired: call 711.

A solicitud, se dispone de servicios de intérprete y traducción para personas que no hablan inglés y acomodaciones para las personas con discapacidades. Llame a Beth Liddell, 425-388-3144. Para preguntas concernientes al Programa del Título VI de Obras Públicas, póngase en contacto con nuestro Coordinador del Título VI mediante correo electrónico a spw-titlevi@snoco.org, o llame por teléfono al 425-388-6660. Las personas con deficiencia auditiva o del habla, llamen al 711.