



Contacts

■ **Snohomish County Planning and Development Services (PDS)**

3000 Rockefeller Ave.
M/S 604
Everett, WA 98201
425-388-3311

Hours:

PDS is providing limited in-person services at this time and strongly encourages the use of online services.

■ **Snohomish County Conservation and Natural Resources - Surface Water Management (SWM)**

3000 Rockefeller Ave.
M/S 303
Everett, WA 98201
425-388-3464

Hours:

Please call the number above for assistance.

*Please note that Snohomish County only provides basic flood map information and **does not** determine whether flood insurance coverage is **required** for a specific property prior to the issuance of a mortgage or construction loan. That determination is the responsibility of the lender.*

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To whom it may concern:

As a real estate, lending, or insurance professional, you're aware that flood risks and insurance requirements can affect the way you do business. When you're working with floodplain properties, and need up-to-date information, Snohomish County can help. We encourage you to contact us if you would like assistance with any of the following:

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. ***Snohomish County adopted updated, digitized FIRMs for the unincorporated portion of the county in June 2020.*** You can view these updated FIRMs online at the FEMA Flood Map Service Center (msc.fema.gov/portal).

Mandatory Purchase of Flood Insurance

Snohomish County has produced a handout – attached to this letter – that helps prospective home buyers understand why they must purchase flood insurance in order to secure a loan or mortgage for property located in a flood hazard area.

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 (BFE)

Elevation Certificates

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

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. For assistance with either process, please see www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process.

Additional FIRM Information

Snohomish County can provide additional flood hazard information, including on the following topics:

- Floodways, floodway fringes, and density fringes
- Repetitive flooding and problem drainage areas
- Channel migration zones
- Historical flooding data and photos
- Wetlands and critical habitat areas

Flood Studies

SWM has flood studies available for portions of the county's major rivers. For more information, please call 425-388-3464.

About the Mandatory Purchase of Flood Insurance

The NFIP: The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are inside or outside of a floodplain. Snohomish County participates in the NFIP, making federally backed flood insurance available to property owners within its jurisdiction.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes and buildings under construction. Property owners can purchase building and contents coverage from most local property and casualty insurance agents. If your insurance agent does not sell flood insurance, you can contact the NFIP Help Center at **1-800-427-4661** to request an agent referral.

Mandatory Purchase Requirement: Under the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, anyone seeking federal or federally-related financial assistance for the acquisition and/or construction of buildings within a Special Flood Hazard Areas (SFHA) must purchase flood insurance. An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured loans from financial institutions such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies, including the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs that are affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

How it Works: When making, increasing, renewing, or extending any type of federally backed loan for a building, the lender must conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is within an SFHA. If the building falls within the boundaries of an SFHA, the lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. For real property that is only partially within an SFHA, the notification and purchase requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance for buildings located outside of an SFHA. Up to 25% of all NFIP flood losses occur in areas outside of SFHAs (B, C, and X zones on FIRMs).

Under federal regulations, the flood insurance coverage on a building must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available is \$250,000 for a single-family residence and \$500,000 for a non-residential (commercial) building. Federal agencies and regulators, including government-sponsored enterprises such as Freddie Mac and Fannie Mae, may have stricter requirements.

For more information on SFHAs and FIRMs contact Snohomish County staff at:
Planning and Development Services • 425-388-3311 or
Conservation and Natural Resources - Surface Water Management • 425-388-3464