



Snohomish County
Planning and Development
Services

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ONLINE INFORMATION
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This Assistance Bulletin only applies to property within unincorporated Snohomish County and does not apply to property within incorporated city limits.

Flood Hazard Areas

Revised October 2021

WWW.SNOCO.ORG

Keyword: Assistance Bulletins

This bulletin explains the effect of the Federal Emergency Management Agency (FEMA) on the Snohomish County Planning & Development Services (PDS) permitting process. It also answers some common questions about the impact of the National Flood Insurance Program (NFIP) on development projects. It does not take into account other types of development restrictions, such as shoreline environment designations, sensitive area setback areas, wetlands, stream corridor buffer zones, or other setback requirements. For information on these topics, see other appropriate PDS bulletins.

The PDS website has more detailed information on building in Flood Hazard Areas located here: [Flood Hazard Areas](#).

Acronyms used in this bulletin:	
DFA—Density Fringe Area	LOMA—Letter of Map Amend-
FEMA—Federal Emergency Management	LOMR—Letter of Map Revision
FHA—Flood Hazard Area	NFIA—National Flood Insurance
FIRM—Flood Insurance Rate Map	NFIP—National Flood Insurance Program

Q: What are Flood Hazard Areas?

A: Flood Hazard Areas (FHAs), or “100-year floodplains” as they also are called, are portions of a river, lake or stream channel and adjacent lands that are subject to floods with a one-percent chance of being exceeded in any given year. Such events also are called “100-year floods.”

Q: What is a “floodplain?”

A: FEMA defines floodplain as the total area subject to inundation by a 100-year flood.

Q: Is there more than one type of floodplain?

A: Yes. FEMA divides floodplains into floodways, floodway fringes (areas bordering floodways) density fringe and coastal zones.

- Floodways are the channels of the streams or rivers and those portions of the adjoining floodplain necessary to discharge the 100-year-flood flow without increasing the 100-year flood elevation more than one foot.
- Floodway fringes do not receive the depth and/or velocity of floodwater that floodways receive.
- Density Fringe Areas (DFAs)—see [SCC 30.65.240](#).
- Coastal floodplains have additional hazards associated with storm waves.

Q: Are

This bulletin is intended only as an information guide. The information may not be complete and is subject to change. For complete legal information, refer to Snohomish County Code.

Q: What restrictions apply to development in floodplain areas?

A: New residential and non-residential construction, as well as substantial improvement to existing buildings, is subject to the following restrictions within floodplain areas:

- For residential structures (including mobile homes, accessory and agricultural buildings), the lowest floor, including the basement including utilities, must be elevated to one foot above the base flood elevation. The space beneath the structure must be kept open with hydrostatic openings so that floodwater can pass through. Elevation may be accomplished through a number of means such as posts, piers, piles, columns or stem walls.

According to FEMA's criteria, both residential and non-residential construction projects may include either new construction or "substantial improvements" to an existing building.

Q: What are "substantial improvements?"

A: They include repair, reconstruction or improvement of an existing building at a cost that is 50-percent or greater of the market value before the first alteration of the structure. Substantial improvement occurs when the first alteration of any wall, ceiling, floor or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The total value of all improvements to an individual structure undertaken subsequent to March 14, 1984, shall be used in calculating the value of the improvements pursuant to this section. If at any time the cumulative value of all improvements to the same structure exceeds the 50 percent limit, a substantial improvement exists. Substantial improvements do not include:

- Actions taken for health, sanitary, or safety code specifications which are the minimum to assure safe living conditions.
- Actions taken to comply with existing state or local codes and ordinances.
- Alterations to a building listed on the National Register of Historical Places or a state inventory of historic places.

Q: How does FEMA determine Flood Hazard Areas?

A: FEMA conducts studies using statistical analyses of river flow, storm tides, and rainfall; long-term historical data of flooding in these areas; information obtained from public meetings; floodplain topographic surveys; and hydrologic and hydraulic analyses.

Q: How does FEMA identify these flood areas?

A: FHAs are indicated on Digital Flood Insurance Rate Maps (DFIRMs), which are prepared by FEMA and used by private lenders to determine flood insurance requirements and premium rates and local communities for regulatory purposes.

Q: How can I tell if my property is in an FHA?

A: You can contact PDS, view your property utilizing the PDS Map Portal or the [FEMA Map Center](#). To view your property on the [PDS Map Portal](#) and search for your property using your property address or tax account/parcel number. Instructions on how to see the FEMA flood hazard data on the map are located here: [Map Portal Flood Hazard Data Layer Instructions](#).

Q: What should I do if I disagree with the FIRM designation of my property?

A: There are two procedures for requesting a change or correction of a flood map: a Letter of Map Amendment (LOMA) and a Letter of Map Revision (LOMR). Requests for multiple-lot or multiple-building determinations that do not involve changes to base flood elevations or floodways should be addressed to:

Federal Emergency Management Agency
Federal Insurance Administration
Office of Risk Assessment
Technical Operations Division
Washington, D.C. 20472

All other requests should be sent to the local FEMA regional office at:

Federal Emergency Management Agency
130 - 228th Street SW, Bothell, WA 98011
Phone: (425) 487-4678

Q: What is a LOMA?

A: A LOMA is used to make changes in individual property designations if a piece of property or a structure has been inadvertently included in a floodplain. A LOMA is the result of an administrative procedure in which the Federal Insurance Administrator reviews scientific or technical data submitted by the owner or lessee of the property to support his or her request for a map amendment. It is up to the petitioner to establish that the property is not located in a floodplain.

If FEMA issues a LOMA, it amends the currently effective FEMA map and establishes that the property or structure is not located in an FHA. After a LOMA is issued, your permit application will be processed according to normal PDS procedures. However, you should be aware that your lending institution has the discretion to require flood insurance as a condition of granting a loan or mortgage.

Q: What is a LOMR?

A: A LOMR is an official amendment to the existing FEMA map. It is used to change flood zones, flood delineations and flood elevations, among other things. These changes to the FHA may be the result of structural modification to the floodplain, errors in the original study or new methods of analysis. A LOMR is usually followed by a revision of the official FEMA maps. Since this process can be lengthy and involved, the LOMA is more widely used by individuals than the LOMR process.

Q: What is the National Flood Insurance Program?

A: The National Flood Insurance Program (NFIP) was established by Congress with the passage of the National Flood Insurance Act (NFIA) in 1968. The Federal Insurance Administration, a division of FEMA, administers the program. The State Department of Ecology administers the NFIP in Olympia, Washington. The NFIP has a three-fold objective:

- To provide federally subsidized flood insurance for property owners;
- To reduce flood damage to new construction; and
- To minimize future flood damage to existing structures.

Q: Does the Flood Insurance Program place restrictions on my property?

A: Possibly, depending on whether or not your property contains FHAs. Although restrictions on developing private property often are unpopular with landowners, Snohomish County's NFIP participation does offer some benefits for its citizens.

Before the adoption of the NFIA, the public could not buy flood insurance from insurance companies due to the high cost of reimbursing flood victims, and because of the frequency of flooding in this area. In passing the act, the Federal Government agreed to subsidize flood insurance in exchange for local communities' agreements to reduce the likelihood of flood damage by restricting development in flood hazard areas. In order to qualify for participation in the NFIP, a community must meet federal criteria for development restrictions in FHAs. Unincorporated Snohomish County is such a community.

Q: What happens to structures that existed before the NFIP?

A: The floodplain management measures affect such buildings only when they are substantially improved, as defined above.

Q: How do I apply for a flood hazard permit?

A: Permit applications should be submitted online at MyBuildingPermit.com. For information on using our online permitting system, please see the following web page: <https://www.snohomishcountywa.gov/3920/Online-Permitting>. If you need additional assistance with the online process, please call our office at 425-388-3311.

When applying on MyBuildingPermit.com, please use the following path:

Application Type: Natural Resources

Project Type: Flood Hazards

Activity Type: New Development Activity

Scope of Work: Choose the building type you are constructing or altering

Q: Who should I contact if I have questions?

A: You may contact us if you have any questions via:

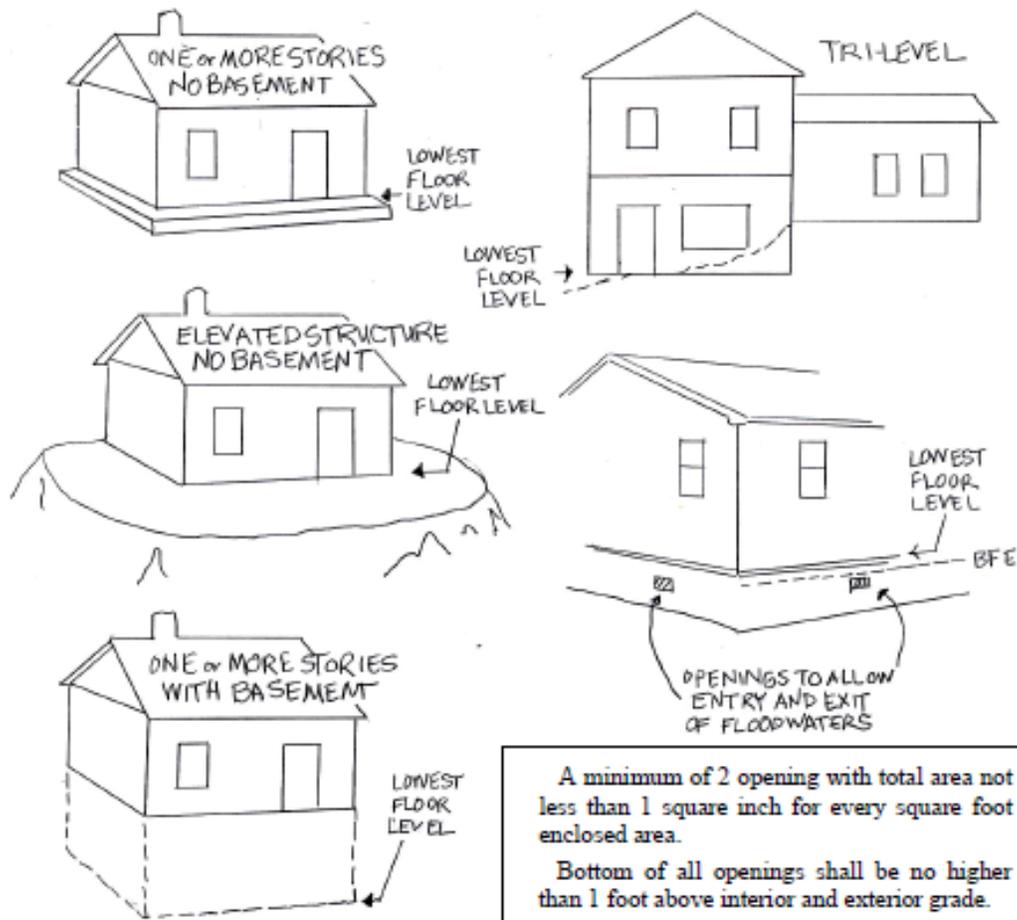
Online: [Ask A Permit Tech](#)

Telephone: 425-388-3311

Visit us at: 2nd Floor, Administration East, Robert J. Drewel Building, 3000 Rockefeller Avenue, Everett

FLOOD HAZARD REQUIREMENTS

Determining Lowest Floor Level (Residential Structures)



A minimum of 2 opening with total area not less than 1 square inch for every square foot enclosed area.

Bottom of all openings shall be no higher than 1 foot above interior and exterior grade.

Openings may be equipped with screens provided they permit entry and exit of floodwater.

