

Designated Flood Hazard Areas



The excerpts below may have been abbreviated, paraphrased or edited to help provide clarity. This information should not be construed as replacing or superseding existing code language.

Flood Hazard Areas, also known as “100 year floodplains”, are portions of a river or stream channel and adjacent lands that are subject to floods with a one-percent chance of being exceeded in any given year.

Floodplains are the total area subject to inundation by a 100-year flood.

According to FEMA, the term “100-year flood” is misleading. It is not the flood that will occur once every 100 years. It is the flood elevation that has a 1- percent chance of being equaled or exceeded each year. The 100-year flood could occur more than once in a relatively short period of time.

The 100-year flood, which is the standard used by most Federal and state agencies, is used by the National Flood Insurance Program as the standard for floodplain management and to determine the need for flood insurance. A structure located within a special flood hazard area shown on an National Flood Insurance Program map has a 26 percent chance of suffering flood damage during the term of a 30-year mortgage.

The Federal Emergency Management Agency (FEMA) has divided floodplains into three types of areas.

These classifications are based on FEMA’s statistical analyses of river flow, storm tides and rainfall; long-term historical data of flooding, information from public meetings, floodplain topographical surveys and hydrologic and hydrolic analysis. The three classifications are:

- 1) Floodways** – These 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 elevation more than one foot.
- 2) Floodway Fringes** – These areas do not receive the depth and or velocity of floodwater that floodways receive.
- 3) Density Fringe Areas** –These areas are those portions of the Snohomish River special flood hazard area (located between the mouth of the river and river mile 16.61) and the Stillaguamish River special flood hazard area (located between the mouth of the river and river mile 11.1) identified by the U.S. Army Corps of Engineers river studies as “modified by the county.”

Note: Once you have located your property on the Flood Hazard Areas map, and have determined the 100-year flood elevation (flood hazard area), you may want to check that status by having your property surveyed to determine its elevation and to be sure whether any portion of it is situated within a floodplain.

If the survey results differ from the Flood Hazard Areas map established by the National Flood Insurance Program, you can request a change through a Letter of Map Amendment 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, DC 20472

If you’d like more information on flood hazard mapping and the National Flood Insurance Program, see www.fema.gov/fhm/fq_main.shtm