



Snohomish County
Public Works
Surface Water Management

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Dear Property Owner:

You've received this letter because you own property located in or near the 100-year floodplain¹. Snohomish County works together with the Federal Emergency Management Agency (FEMA) and county residents to reduce risk from flood damage, and to reduce long-term flood damage.

Flooding typically occurs between October and March. Here are some things you can do now to be prepared:

1. Contact Public Works Surface Water Management staff at 425-388-3464 for information related to the FEMA floodplain mapping in your area, or to report bank erosion problems.
2. Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place for your family and pets to go during the flood.
 - Make a household inventory, especially of basement contents.
 - Put insurance policies, valuable papers, medicine, etc. in a safe place on an upper floor.
 - Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
 - Develop a disaster response plan – See the Red Cross' website: www.redcross.org/services/disaster/ for a copy of the brochure "*Your Family Disaster Plan.*"
 - Get a copy of the FEMA Publication, *Repairing Your Flooded Home*, accessible online at <http://www.fema.gov/library/viewRecord.do?id=1418>.
3. Consider some permanent flood protection measures:
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*, accessible online at <http://www.fema.gov/library/viewRecord.do?id=1420>.

¹ The floodplain is mapped as a "Special Flood Hazard Area" by FEMA on Flood Insurance Risk Maps (FIRMs).

- Note that some flood protection measures may require a building permit and others may not be the right choice for your type of building. Please be sure to check with Planning and Development Services, at 425-388-3311, ext. 2731, to ensure that your choice will be the best one to reduce future flood damage for your property and how to complete it under the applicable building permit regulations.
4. Once you know the best way to protect your property from flooding, and the permits required to complete this process, please check back with Surface Water Management (SWM) staff for information on financial assistance.
 - If you are interested in elevating your building above the flood level or selling it to the county, SWM staff may be able to apply for a FEMA federal grant on your behalf to cover approximately 75% of the cost. Please contact David Wilson, PE, at 425-388-3464, extension 4619, or by email at david.wilson@snoco.org, for this assistance.
 5. Get a flood insurance policy.
 - Homeowner's insurance policies do not cover damage from floods. However, because Snohomish County participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Snohomish County participates in the Community Rating System, you will receive a reduction in the annual premium of 30%.
 - There are two types of flood insurance policies – one for the structure and another for the contents. Many people purchase flood insurance because it was required by the bank when they accepted a mortgage or home improvement loan. Often they have purchased just coverage for the building's structure. During many kinds of flooding, there can be more significant damage to the furniture and contents than there is to the structure, so be sure you have correct amount of contents coverage.
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Please see the enclosed brochure, and contact your insurance agent for more information on rates and coverage.

In late October, we will be sending you a copy of the 2011 Flood Guide, "*Are you prepared for the next flood?*" This publication is updated and distributed annually within the county's floodplain areas. It covers many of the points in this letter and provides additional information on the Flood Warning System and other related topics.

We would like to help you reduce the risk to life and property that can continue when property owners fail to take steps to prepare for floods. Please consider taking the actions we've outlined above, and give us a call if you have any questions.

Sincerely,

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