



Snohomish County
Public Works
Surface Water Management

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To Whom It May Concern:

Enclosed please find important information regarding Flood Insurance Rate Maps (FIRMs) for you and your clients.

Flood Insurance Rate Maps are the official maps of the Federal Emergency Management Agency (FEMA) showing the location of special flood hazard areas and flood risks in a community. They are used to locate properties and buildings in relation to mapped flood risk areas, and to determine whether flood insurance is required when making loans or providing grants following a disaster for the purchase or construction of a building.

Last fall, FEMA released newly updated and digitized flood insurance rate maps, which are in the adoption process at this time. For more information on the new flood maps, the changes they contain, and the schedule for adoption, please visit the county's website at www.snoco.org, and type "DFIRM" in the search box.

In 1984, Snohomish County began participating in the National Flood Insurance Program (NFIP), adopting FIRMs and special flood hazard development regulations. Participation in the NFIP allowed county residents to purchase flood insurance. In 2005, Snohomish County was accepted into the NFIP's Community Rating System Program (CRS), which provides a financial incentive for communities that enact policies and regulations that go beyond the minimum requirements of the NFIP. The county's participation in the CRS program now earns a 30% discount on the annual flood insurance premium for all policy holders.

Participating in the CRS program does more than save flood insurance policy holders money by discounting their premiums. The flood damage reduction efforts undertaken by Snohomish County can save lives and reduce damage to property.

For more information on the National Flood Insurance Program and Flood Insurance Risk Maps, please visit www.floodsmart.gov/floodsmart/. If you would like information on flood hazard areas in the county, please contact Snohomish County Planning and Development Services at 425-388-3311.

Thank you,

Mary Hurner
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