



Snohomish County

Public Works

Surface Water Management

April 20, 2017

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www.snoco.org

To whom it may concern:

As a lending, real estate, or insurance professional, you're aware that flood risks and insurance requirements affect how you do business. Because it's important for you to help your clients understand flood hazards and the benefits of flood insurance, this letter and the attached flyer provide updated information on Flood Insurance Rate Maps (FIRMs) for Snohomish County, pending changes to these maps, and recent increases in flood insurance premiums.

Dave Somers
County Executive

FIRMs Show Areas at Risk for Flooding: Flood Insurance Rate Maps, or FIRMs, are official Federal Emergency Management Agency (FEMA) maps that show special flood hazard areas and flood zones within a community. They are used by:

- *Lenders* to determine if flood insurance is required for a mortgage or construction loan,
- *Insurance agents and real estate brokers* to calculate flood insurance premiums, and
- *Planning staff and building officials* to administer floodplain management regulations.

Upon request, Snohomish County Planning and Development Services (PDS) or Surface Water Management (SWM) will provide basic FIRM information for specific properties, as well as technical information on flood risks, high water marks, historic flooding, and natural floodplain functions.

Preliminary Digital FIRMs Available: In 2010, FEMA released newly updated, digitized FIRMs for communities across the country. Adoption of the Digital Flood Insurance Rate Maps (DFIRMs) was put on hold, however, until FEMA could address concerns about how it evaluated different types of levees. In July 2016, FEMA released preliminary DFIRMs for Snohomish County. These maps, which exclude areas landward of levees, were presented to the public at open houses held in late 2016. An appeal period will likely open in fall/winter 2017 and close in early spring 2018. Final DFIRMs are expected to be adopted in winter 2018 at the earliest.

Cost of Flood Insurance Continues to Rise: Rising flood insurance premiums are related to significant reforms made to the National Flood Insurance Program (NFIP) by Congress in 2012 and 2014. If you'd like more information on these reforms, please see FEMA's webpage www.fema.gov, and search "flood insurance reform" and/or "HFIAA."

Discounts on Flood Insurance Premiums: Snohomish County participates in the NFIP's Community Rating System (CRS). The county's participation in this program saves policy holders 25% on annual premiums for flood insurance policies on properties inside special flood hazard areas and 10% on annual premiums for policies on properties outside special flood hazard areas.

If you'd like additional information on the National Flood Insurance Program, FIRMs, or steps for requesting changes to flood maps, please see FEMA's Flood Smart website, www.floodsmart.gov. For more information on the county's flood hazard areas, please contact Snohomish County PDS at 425-388-3311 or Snohomish County SWM at 425-388-3464.

Thank you,

Beth Liddell
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