



**Snohomish County  
Public Works**

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County Executive

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Dear Property Owner:

You've received this letter because you own property in an area that has been flooded several times. We're writing to let you know that Snohomish County Public Works Surface Water Management (SWM) partners with the Federal Emergency Management Agency (FEMA) on programs to assist interested homeowners in protecting their property from future flooding. You'll find information on these programs in the paragraphs below.

Flooding in Snohomish County 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 Federal Emergency Management Agency (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. It is helpful to have these numbers available in your cell phone contact list.
  - Make a household inventory, especially of basement contents.
  - Put insurance policies, medicines, valuable items and papers (including your household inventory) in a safe place on an upper floor.
  - Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
  - Keep a full tank of gas in your car and your cell phone charged if evacuation seems likely.
  - Develop a disaster response plan. For more information, please see the Red Cross website, [www.redcross.org/prepare/location/home-family/plan](http://www.redcross.org/prepare/location/home-family/plan), and view "Make a Plan."
  - For more information on preparedness, please see <http://www.ready.gov/are-you-ready-guide/> and view the publication, "*Are You Ready? An In-depth Guide to Citizen Preparedness.*"
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.
  - 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 on FEMA's website, [www.ready.gov/floods](http://www.ready.gov/floods).
  - Consider elevating your home with private funds or with FEMA grant assistance through the county's "Voluntary Home Elevation Program". For more information, please see a brochure on the subject at [http://www.co.snohomish.wa.us/documents/Departments/Public\\_Works/SWM/F-HomeBuyout0513.pdf](http://www.co.snohomish.wa.us/documents/Departments/Public_Works/SWM/F-HomeBuyout0513.pdf).

- In some locations, the river near your home may be migrating or the river bank may be eroding and it may be more practical to relocate. You may consider financial assistance through the county's "Voluntary Home Buyout Program". For more information, please see [http://www.co.snohomish.wa.us/documents/Departments/Public\\_Works/SWM/F-HomeBuyout0513.pdf](http://www.co.snohomish.wa.us/documents/Departments/Public_Works/SWM/F-HomeBuyout0513.pdf).

Note: 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 to complete it under the applicable building permit regulations.

4. Talk with Surface Water Management (SWM) for information on financial assistance.

If you are interested in participating in the Voluntary Home Elevation Program or the Voluntary Home Buyout Program (both referenced in #3 above), SWM staff may be able to apply for a FEMA grant on your behalf. If awarded, the grant covers between 75 and 100% of the costs of these mitigation actions.

For more information, please contact David Wilson, PE, Public Works, Surface Water Management at 425-388-3464, extension 4619, or by email at [david.wilson@snoco.org](mailto:david.wilson@snoco.org).

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 (NFIP), 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, "Nothing Can Dampen the Joy of Homeownership." Contact your insurance agent for more information on rates and coverage, or go online to [www.FloodSmart.com](http://www.FloodSmart.com).

In late October, we will be sending you a copy of the 2013 Flood Guide, "Flood Safety in Snohomish County." 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 occur 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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