



Contacts

■ **Snohomish County Planning and Development Services (PDS)**
3000 Rockefeller Ave.
M/S 604
Everett, WA 98201
425-388-3311

Hours:
Monday - Friday:
8:00 a.m. - 4:00 p.m.

**Closed on Thursdays
from 8:00 - 10:00 a.m.**

■ **Snohomish County Public Works Surface Water Management (SWM)**
3000 Rockefeller Ave.
M/S 607
Everett, WA 98201
425-388-3464

Hours:
Monday through Friday
8:00 a.m. - 5:00 p.m.

*Please note that Snohomish County only provides basic flood map information and **does not** determine whether flood insurance coverage is **required** for a specific property prior to the issuance of a mortgage or construction loan. That determination is the responsibility of the lender.*

May 2018

To whom it may concern:

As a real estate, lending, or insurance professional, you're aware that flood risks and insurance requirements can affect the way you do business. Because you need to have up-to-date information when working with floodplain properties, Snohomish County offers flood map information services. Upon request, we will assist you with the following:

Flood Insurance Rate Maps (FIRMs)

FIRMs are official Federal Emergency Management Agency (FEMA) maps that can be used to locate a specific property in relation to flood hazard areas, to determine if flood insurance is required for a mortgage or construction loan, or to calculate flood insurance premiums. The current FIRMs and the Preliminary Digital FIRMs can be accessed online by visiting <https://snohomishcountywa.gov/3750/Flood-Hazard-DFIRM> or the FEMA Flood Map Service Center (<https://msc.fema.gov/portal#>).

Mandatory Purchase of Flood Insurance

Snohomish County has produced a handout – attached to this letter – that helps people understand why they must purchase flood insurance in order to secure a loan or mortgage for property located in a flood hazard area.

Flood Hazard Determination

PDS offers a Flood Hazard Determination service for a \$206 fee. This determination includes the following information:

- Whether a property is located within a FEMA-mapped Special Flood Hazard Area (SFHA) in Snohomish County
- Flood insurance rating information such as FIRM zone, panel number, suffix, panel date, index date, and regulatory base flood elevation

Elevation Certificates

Snohomish County maintains elevation certificates for structures on some properties within the SFHA, and will provide copies upon request. For more information, please contact PDS at 425-388-3311.

LOMA and LOMR-F Map Amendments

FEMA has established processes for property owners to request minor changes to FIRMs. Letter of Map Change (LOMC) requests may be submitted to FEMA using the Letter of Map Amendment (LOMA) process or the Letter of Map Revision Based on Fill (LOMR-F) process. For assistance with either process, please see <https://www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process>.

Additional FIRM Information

Snohomish County can provide additional flood hazard information, including on the following topics:

- Floodways, floodway fringes, and density fringes
- Repetitive flooding and problem drainage areas
- Channel migration zones
- Historical flooding data and photos
- Wetlands and critical habitat areas

Flood Studies

SWM has flood studies available for portions of the county's major rivers. For more information, please call 425-388-3464.