



COMMUNITY DEVELOPMENT DEPARTMENT

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www.snoqualmiewa.gov

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Dear Snoqualmie Resident,

You are receiving this letter because your property is in or near an identified flood-prone area. As a National Flood Insurance Program (NFIP) and FEMA Community Rating System (CRS) program participant, the City receives a CRS discount of 25% for new and existing NFIP flood insurance policyholders. To learn more about flood insurance or to locate an insurance agent, visit www.floodsmart.gov.

The City of Snoqualmie is in the process of completing a Repetitive Loss Area Analysis (RLAA) to identify the cases of flood loss in the community and define actions that can be taken to reduce those losses. Flooding along the Snoqualmie River Basin is being analyzed. We welcome your input on the flooding hazard and your flood experience related to your property and neighboring areas. This comment phase will be open to citizens from **Saturday, October 21st through Monday, October 30th at 5:00 pm**. You may share your input and/or flood experience information by completing a survey at <https://www.surveymonkey.com/r/XB6CHHS> or emailing me the information at JKesler@Snoqualmiewa.gov. When completed, a copy of the draft RLAA will be available online: <https://www.snoqualmiewa.gov/702/Flood-Hazard-Regulations>.

The City of Snoqualmie is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. We continue to seek funding for home elevations and acquisitions. **Meanwhile, here are some things you can do:**

1. Call the City of Snoqualmie Community Development Department at 425-888-5337 to learn about the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the city is doing about it, and what would be an appropriate flood protection elevation. City staff can visit your property to discuss flood protection alternatives.
2. **Prepare for flooding by doing the following:**
 - Know the flood safety guidance on the last page of this letter.
 - 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 to go to.
 - Take photos of your home to create a household inventory, including basement and garage areas.
 - Put insurance policies, valuable papers, medicine, and prior repair receipts in a safe waterproof place.
 - Collect and put cleaning supplies and waterproof boots, etc. in a dry handy place.
 - Develop a disaster response plan at: <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html>
 - Start your emergency preparedness plan today by using this simple plan, Prepare in a Year, by the Washington Emergency Management Division at: <https://mil.wa.gov/personal>
 - Get a copy of "Repairing Your Flooded Home". We have copies at City Hall or at <https://nchh.org/resource-library/fema-repairing-your-flooded-home.pdf>
3. **During a Flood:**
 - Listen to the radio or television for information. Station 710 AM is the federally designated emergency station.
 - Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move.
 - Have sandbags on hand for to help keep out floodwaters. Snoqualmie sandbag distribution site is located at

Public Works Facility, 38190 SE Mill Pond Road (bring a shovel). After water has receded dump out the sand and save for later.

- Be aware of stream, drainage channels, ditches and other areas known to flood suddenly. Flash floods can occur in these areas with or without typical warnings such as rain clouds or heavy rain.
- If you must evacuate, secure your home. Move essential items to an upper floor.
- Turn off utilities at the main switches or valves in instructed to do so. Disconnect electrical appliances.
- Do not touch electrical equipment if you are wet or standing in water.
- If you have to leave your home remember, do not walk-through moving water. Do not drive through flooded areas. Do not camp or park your vehicle along streams, rivers or creeks.

4. 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. This has been done on a large number of homes in Snoqualmie with excellent results.
- Check your building for water entry points. These can be basement windows, the basement stairwell, doors and dryer vents. These can be protected with temporary shields. Don't block flow through vents, as they equalize the pressure on your foundation, preventing the home to uplift during a flood.
- Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
- More information can be found in the "Homeowners Guide to Retrofitting: Six Ways to Protect Your House from Flooding". Copies are available at Snoqualmie City Hall or at www.ready.gov/washington
- Note that some flood protection measures may need a building permit and other measures may not be safe for your type of building. Be sure to talk to the Building Official.
- Do not dump! Water collected through our conveyance system drains to our waterways. Keep chemicals and debris out of the system! To report illegal dumping call 425-888-5337.

5. Talk to the Community Development Department for information on financial assistance:

- If you are interested in elevating your building above the flood level or selling it to the City, we may apply for a federal grant to cover 75% of the cost.
- Get a flood insurance policy- it will help pay for repairs after a flood and, in some cases, it may pay a portion of the cost of elevating a substantially damaged building.

6. Get a Flood Insurance Policy:

- **Homeowner's insurance policies do not cover damage from floods.** Snoqualmie participates in the National Flood Insurance Program so you can purchase a separate flood insurance policy with up to a 25% Community Rating System discount. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded.
- Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Lenders only require coverage of the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Review your policy to be sure you have 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.
- If you sell your home, consider transferring/assigning your flood insurance policy to the new owners. To assign a flood policy to a buyer, all insureds should complete a NFIP Flood Policy Assignment form with their insurance agent early in the selling process. Contact your insurance agent for more information.
- Contact your agent for more information on rates and coverage.

If you have any questions regarding this letter or would like to request additional information, please feel free to email me at jkesler@snoqualmiewa.gov.

Sincerely,



Jonathan G. Kesler, AICP, Senior Planner
Community Development Department