



Title 18E.70 Flood Hazard Areas Bulletin #68

Department of Planning and Land Services
Development Engineering Section, February, 2016

An Introduction to the Flood Hazard Regulations

Flooding is the temporary covering of normally dry land with tidal waters, surface water (rain) or ground water. Areas that can be flooded include land near streams, rivers, lakes, wetlands, low areas and coastal areas. Flooding can cause damage to structures, septic drain fields and other property. In order to protect citizens and their property, Pierce County has adopted standards for regulating development in a Flood Hazard Area. This bulletin has been designed to assist you in applying for a permit on a parcel located in a Flood Hazard Area and to provide you with assistance in understanding the Flood Hazard Regulations.

How do I know if a property is in a Flood Hazard Area?

The first step in finding out if a parcel is located in a Flood Hazard Area is to identify the property's Assessor **Tax Parcel Number**. This information can be obtained from the Pierce County Assessor Treasurer's office at 253-798-6111. You can also obtain a parcel number by contacting the Pierce County Planning and Land Services Department by phone at 253-798-3739 or by visiting us on-line at: <http://www.piercecountywa.org/FormCenter/Planning-and-Land-Services-13/Ask-The-Development-Center-59> .

The next step is to use the Pierce County Planning and Land Services "About My Property" webpage to determine if your parcel is located in a Potential Flood Hazard Area. Enter the following address in your web browser address bar: <http://yakima.co.pierce.wa.us/aboutmyproperty>. Once you have accessed the "About My Property" webpage, enter your parcel number to search for property information about your parcel. The webpage will display general information about your parcel, e.g., zoning and school district information. Below this information is a section titled "About the Property's Natural Environment". Scroll down to the line that says "Potential for Flood". If the column to the right says "No", then your property is not mapped as a Potential Flood Hazard Area. Please Note: Not all areas that flood are mapped as flood areas, in fact, 30% of flood damages occur outside of mapped flood hazard area. Therefore, the County may require further information to determine the exact location of flood hazard areas on your parcel.

If the information in the column says "Yes", then your property is in a **Potential Flood Hazard Area**. A Potential Flood Hazard Area is generally defined as the area within 300 horizontal feet of a mapped flood hazard area as shown on the Flood Insurance Rate Maps. A good way to think of a potential area is to think of a stop light. The potential area is the "yellow" light. It means "caution" and is a warning that the County needs to evaluate the risk of flooding. While an area can be mapped as a potential flood area, it does not necessarily mean that the area has a high chance of flooding. A good example of an area that is mapped as a potential, but not actual flood hazard area, would be a high bank water front parcel. The top of a bank may be very close to a water body, measured horizontally, but because the top of the bank is several feet above the water, the risk of flooding is low.

To the right of the “Yes” column, you can click on the “Tell Me More” tab. This will take you to a webpage that shows a map of your property and where the Potential Flood Hazard Area is mapped on your parcel. It will also provide links to Title 18E.70, which are the Flood Hazard regulations.

So, it looks like my parcel is in a Potential Flood Hazard. What does that mean?

The next step in understanding how a flood hazard may effect development of a parcel is to understand the different types of regulated flood hazard areas. They are generally categorized as Floodway, Flood Fringe and Coastal Flood Hazard Areas. The following is a brief description of each type of flood hazard area:

- Floodway Areas: The Floodway is an extremely hazardous area due to the depth or speed of flood waters. It is the area necessary to convey the 100-year Flood, which is the area subject to a one percent or greater chance of flooding in any given year. In many cases, it can be thought of as the channel of a river or stream, the area that could experience deep, fast flooding or the area next to a river or stream channel where the river or stream could “migrate” or change locations to. The important idea to understand about Floodways is that development, with a few exceptions, is prohibited in the Floodway. You can find out if your parcel is in a Floodway by looking at the line following the “Potential for Flood”. If the “Potential for Floodway” line has a “Yes” in the column to the right, then your parcel also has a Floodway mapped on it. You can click on the “Tell Me More” tab next to it to learn more about Floodways and to see a map of the Floodway on your parcel. To view the Floodway regulations, click on the Title 18E link and go to Title 18E.70.040.B.
- Flood Fringe Areas: Flood Fringe Areas are the areas that can flood and are outside of the Floodway. These areas generally fall into two categories: Studied and Un-Studied Flood Hazard Areas. In Studied areas, a flood study has been done to establish the 100-year Flood Elevation. This is the elevation or height that the flood waters are calculated to rise to. Studied areas are usually large geographic or heavily developed areas like areas along the Puyallup River. This information mostly comes from the Federal Emergency Management Agency (FEMA) in the form of Flood Insurance Rate Maps and Flood Insurance Studies. Un-Studied areas are those areas where a flood study has not been completed. These areas are usually in less developed areas or for geographically smaller flood hazard areas. Generally, development is allowed in the Flood Fringe Area provided it meets the requirements found in the Flood Regulations. To view the Flood Fringe regulations, click on the Title 18E link and go to Title 18E.70.040.C.
- Coastal Flood Hazard Areas: Coastal Flood Hazard areas are generally those flood hazard areas extending from offshore to the shoreline of the Puget Sound. Development is generally allowed in this area; however, there are different regulations for developing in the Coastal Flood Hazard Area than in the Flood Fringe Area. To view the Coastal Flood regulations, click on the Title 18E link and go to Title 18E.70.040.E.

Now I understand a little more about Flood Hazard Areas. What’s next?

That depends on you! People are usually seeking flood info because they fall into one of the following groups:

- They are applying for development permits on a parcel in a flood hazard area.
- They are interested in buying a parcel and want to know if it floods.

If you are applying for development permits on a parcel in a Potential Flood Hazard Area:

- The first thing you will need to do before you can apply for a development permit is to get a Submittal Standard. A Submittal Standard is a document that identifies the permitting requirements for your project. You can obtain a submittal standard by submitting a site plan to a Permit Technician at the Development Center located in the Pierce County Annex. A Development Engineer will review your project to determine which of the Flood Regulations will apply to your project and document them on the Submittal Standard.
- If possible, your project needs to be located out of the Flood Hazard Area. The Development Engineer will examine the Flood Insurance Rate Maps to determine if your project is out of the Flood Hazard Area. If it can be determined, the engineer will document that in the submittal standard. If it cannot be determined, you may be asked to hire a civil engineer and surveyor to prepare a flood study and or a flood delineation survey. For more information on Flood Studies and Flood Boundary Delineation Surveys, click on the Title 18E link and go to Title 18E.70.030.A.

If you are interested in buying a parcel and want to know if it floods:

You can request that a Submittal Standard for “Feasibility” be prepared for the parcel you are interested in. A Development Engineer will examine the Flood Insurance Rate Maps and document the potential for flooding on the submittal standard. The Engineer will also be available to answer your questions about how the Flood Regulations apply to the parcel and how they could impact your future development plans. Please Note: This is only intended to provide you with information on how the Flood Regulations may apply to development on a parcel. It is not information to submit to an insurance company to prove that a parcel is in or out of a flood hazard area. If you need this information, see the FAQ section of this handout. Submittal standards can be obtained by contacting the Pierce County Planning and Land Services Department by phone at: <http://www.piercecountywa.org/FormCenter/Planning-and-Land-Services-13/Ask-The-Development-Center-59>

FAQ's

Q: Are there any development activities that are exempt from the Flood Regulations?

A: For a list of exemptions, see Title 18E.20.030.

Q: If a development project is not exempt, but cannot meet the requirements of the Flood Regulations, is there a process to request a variance?

A: For variance information, see Title 18E.20.060.D.4.

Q: If a structure was lawfully built several years ago, but now is located in a flood area, how do the Flood Regulations apply?

A: For information on Nonconforming structures, see Title 18E.20.040.

Q: What do I do if I have to submit a flood boundary delineation survey?

A: If you are being asked to submit a flood boundary delineation survey, it means that the Development Engineer did not have enough information to determine that your development was taking place outside of the flood hazard area. You will need to hire a licensed surveyor to prepare the survey and submit it to Planning and Land Services for review.

Q: What if I am asked to submit a flood study?

A: If you are being asked to submit a flood study, it means that the Development Engineer did not have enough information to determine what the 100-year Flood Elevation was for your project. You will need to hire a licensed engineer to prepare the study. Once the study is

FAQ's (cont.)

prepared, you will bring three copies of the study, along with the review fee, to the Pierce County Development Center and submit them for review. You can find a list of engineers in the phone book. Once the study is approved, you may also need to submit a flood delineation survey.

Q: Can I bring fill material onto a parcel that is located in a flood area?

A: Filling in a flood area requires a permit. For more information, see Title 18E.70.40.C.4.

Q: What is an "Elevation Certificate"? How do I know if I need one?

A: An Elevation Certificate is a FEMA form that documents the lowest floor elevation of a structure in a Flood Hazard Area. The form is completed by a surveyor and is required for all regulated structures built in a Flood Hazard Area.

Q: My insurance or mortgage company wants me to get a copy of an Elevation Certificate. Does Pierce County keep Elevation Certificates on file?

A: Yes. You can get a copy of an Elevation Certificate for structures built in Unincorporated Pierce County. Contact the Permit Information Line at 253-798-3739 and asked to be transferred to the Development Engineering Technical Support Section. You will be put in contact with a Development Engineer who will assist you.

Q: I am having a septic system or well design done, and the Health Department says the system may be in a Flood Hazard Area. What do I do next?

A: Bring the design to the Pierce County Development Center and a Development Engineer will review the design for compliance with the Flood Regulations.

Q: I have a structure that has been damaged by a flood. How do the Flood Regulations apply?

A: See Bulletin Number 56, Flood Damage.

Q: I live in a Flood Hazard Area, where can I get more flood information?

A: Enter the following web address in your web browser; it will take you to the Pierce County Public Works webpage:
<http://www.co.pierce.wa.us/index.aspx?NID=3945>

Q: Where can I find the Flood Regulations?

A: Enter the following web address in your web browser; it will take you to the Pierce County Council webpage:
<http://www.codepublishing.com/WA/PierceCounty/>

Q: I have some more questions, is there someone I can contact at Pierce County?

A: Yes. Contact the Permit Information Line at 253-798-3739 and asked to be transferred to the Development Engineering Technical Support Section.

Q: I am interested in doing a LOMA / LOMR. Do you have contact information for FEMA?

A: Yes. You can contact FEMA, Region X at 425-487-4600. You can also get online information at: <http://www.fema.gov/change-flood-zone-designation-online-letter-map-change>

Hopefully, this information has been helpful to you. If you have any suggestions for how this handout could be improved, please contact Mitch Brells, Development Engineering Manager at (253) 798-3755