

*Snohomish County * City of Monroe * City of Sultan*

Multi-Jurisdictional Program for Public Information

2013

Prepared by:

Snohomish County Public Works
Surface Water Management

January 2013

I. Background

Snohomish County and the Cities of Sultan and Monroe, located within Snohomish County, are all impacted by flooding during the winter months in similar ways. Historically, the communities initiated their own flood hazard outreach and education efforts during the fall months to help residents prepare for flood season and reduce future flood damage. In general, this outreach was not coordinated inter-jurisdictionally, although the cities have distributed the county's annual publication, the Flood Guide, in their own high risk areas.



Figure 1: Location Map: Snohomish County and the Cities of Monroe and Sultan

As part of upcoming revisions to the Community Rating System (CRS) Program (effective 2013), the Program for Public Information (PPI) was introduced by the Federal Emergency Management Agency (FEMA) as a new planning tool to provide a step-by-step coordinated approach to flood hazard outreach. The PPI can be developed and implemented by a single community or with other communities as a multi-jurisdictional effort. The purpose is the same: to improve communication with citizens, and to provide information about flood hazards, flood safety, flood insurance and ways to protect property and natural floodplain functions to those who can benefit from it. The intent of the CRS program, and the PPI, is to reduce injury to people and damage to property from future floods. Coordination between jurisdictions through a Multi-Jurisdictional Program for Public Information (MJ-PPI) further increases efficiency in resource use and improves communication with citizens.

When the PPI was introduced in spring 2012, four communities within Snohomish County participated in the CRS Program: the Cities of Monroe and Sultan, the Town of Index and the County, which has jurisdiction over the unincorporated area. In May, the County initiated a discussion with these communities to determine their interest in the PPI, and specifically, in collaborating to develop a multi-jurisdictional plan. The Cities of Monroe and Sultan expressed interest¹ in the multi-jurisdictional approach for the practical and economic benefit associated with a

¹ Shortly after the cities indicated interest, Index had to withdraw from this commitment as their town's budget could no longer support the CRS Program.

comprehensive approach to coordinating messages and resources. The County assumed a lead role in developing and facilitating the Multi-Jurisdictional PPI Committee.

For the County and the Cities of Sultan and Monroe, a number of factors supported the need to develop an overall, coordinated flood hazard outreach plan. First, the jurisdictions are generally not in a position to address flooding problems through structural means as often as in the past. New practices in urban stormwater management and floodplain management, which typically address flooding in rural settings, are moving away from approaches that require more infrastructure to channel water. A common objective of both fields is finding cost effective methods of addressing flooding primarily through avoidance or reduction measures, which often have less long-term costs associated with them. Second, the recent economic downturn left the County and the cities with fewer resources (staff, budget, and grant availability) to address future flooding.

However, for the communities, the importance of public safety and the need to reduce future flood damage has not diminished. Reducing future flood damage requires a partnership with the public, and an educated public is an important component for success. Households that have a plan in place for flooding reduction, response and recovery will be more likely to maintain personal safety. Willing homeowners can make modifications to their homes and property that will improve flood resiliency. For homeowners to make those choices, they need access to clear, relevant facts - and in some cases, financial assistance – to take the necessary actions.

A MJ-PPI Plan can offer participating communities the benefits of clear, coordinated messages and a more comprehensive approach in getting information out in a consistent, cost-effective manner. The six priority topics of the revised CRS program are essentially best management practices (BMPs) for households – actions that can be taken by homeowners or renters to avoid or reduce flood damage. Snohomish County, Monroe, and Sultan believe that if floodplain residents have access to the facts on the flood hazard and how to minimize impacts, they will be more equipped to take actions that will, over the long run, reduce costs and better maintain safety and the economic value of their homes.

II. Goals of the Snohomish County/Monroe/Sultan Multi-Jurisdictional PPI Plan

The plan participants share a common vision for a better informed citizenry that is knowledgeable about the flood risks, what they can do to decrease future flood damage, and the benefits of flood insurance. The Multi-Jurisdictional PPI Plan is the tool to achieve that vision. Staff from Snohomish County and the Cities of Monroe and Sultan are recommending two goals and supporting objectives.

1. *Coordinate and synchronize the preparedness messaging of Snohomish County and the Cities of Monroe and Sultan for a more comprehensive approach to building community resilience to flooding.*
 - Cross-jurisdictionally identify the most at-risk groups and how best to reach out to them.
 - Integrate annual messaging with existing regional preparedness campaigns where feasible.
2. *Through the outreach materials and methods, encourage residents to adopt behaviors that improve flood hazard preparedness and decrease future flood damage.*
 - Provide relevant information annually to residents of the unincorporated County areas and the cities of Sultan and Monroe; particularly focusing on residents in flood prone areas.

- *Provide relevant information to residents after they have been flooded.*
- *Provide more detailed information to inquirers through websites and publications.*

III. Multi-Jurisdictional PPI Committee

After the Cities and the County agreed to work together to develop and implement the PPI plan, staff from each jurisdiction recruited active members of their communities - including representatives of the insurance and real estate industries and floodplain residents - to serve on the MJ-PPI Committee.

The County developed a fact sheet to help communicate the role and expectations of committee members and the benefits of the effort. The committee recruitment was successful and led to a committee of 12 stakeholders, with representation as follows:

- Mary Hurner, CRS Coordinator, Surface Water Management, Public Works, Snohomish County
- Dara Salmon, Emergency Program Manager, Emergency Management, Snohomish County
- Roxanne Pilkenton, CFM, Floodplain Manager, Planning and Development Services, Snohomish County
- Christopher Schwarzen, Public Information Officer, Executive Office, Snohomish County
- Brad Feilberg, Floodplain Manager, Public Works Director, City of Monroe
- Tom Cunningham, Tye City Insurance, Monroe
- Cyd Donk, Floodplain Administrator, City of Sultan
- Lucy Hitchcock, Planning Board Member, City of Sultan
- Merlin Halverson, Fire Chief, Snohomish County Fire District 5
- Kevin Plemel, Environmental Health Manager, Snohomish Health District
- Chuck Hazelton, Stillaguamish River Flood Control District Chair
- Frank Linth, Skykomish Valley Real Estate Agent

The role of committee members was to assist in developing the MJ-PPI plan by providing feedback, from their perspective, on areas of their larger community that should be targeted for outreach, what type of message should be delivered and how often. Committee members were also asked to share information on any efforts related to this work that have occurred or are occurring within their communities.

County staff developed the agendas and facilitated the committee meetings. Prior to setting each meeting date, the County surveyed committee members for their availability to ensure that the committee's efforts met the attendance requirements outlined in the new CRS manual.

The process of developing the Multi-Jurisdictional PPI Plan began with representatives from participating jurisdictions completing their respective CRS Community Self-Assessments, and bringing the results to the first Multi-Jurisdictional PPI Committee meeting. That initial meeting was held on July 24, 2012, at the County Administration Building in Everett. The agenda followed steps one and two of the seven step plan outlined in the Draft 2012 CRS Manual, pages 330-11 through 330-18, corresponding to the "information gathering" work on which the PPI would be based. During this meeting, the three communities reviewed the results of their CRS Community Self Assessment, an exercise which highlighted the flood hazard in each community, problem areas, challenges and ways that might be possible to reduce flood risk. Information from the Community Self

Assessment and the product of the meeting - agreement on the five target audiences the PPI plan would focus on – is presented in sections below.

The second meeting was held on September 13, 2012, at Monroe City Hall. The agenda followed steps three through five of the seven step plan, referenced above, corresponding to the “program development” phase. During this meeting, members reviewed the six messages of the newly revised CRS program and matched the topics to the five target audiences, developing specific messages. This work is detailed under the “Target Audiences” section below. The Committee informally inventoried related efforts that were already taking place in the community, and noted where they would fit in the PPI Plan as they existed, or how they could be modified to serve the overall effort in a better way. The discussion shifted to program development. Representatives from the jurisdictions and organizations discussed what actions they could take to deliver specific messages to the target audiences. The outcome of this work is presented in Appendix 2: PPI Worksheet.

Based on the discussion during the second meeting, County staff assembled the first draft of the Snohomish County, City of Monroe and City of Sultan Multi-Jurisdictional Program for Public Information. The draft was first circulated to the cities to confirm and complete some facts. A revised copy was sent out to the entire committee for review and approval. The Committee finalized the draft at a meeting on January 14, 2013.

The final draft of the Multi-Jurisdictional Program for Public Information, recommended by the entire Committee, was then brought to the decision-making bodies of each jurisdiction for approval. Council approval dates were as follows:

- Snohomish County Council: Motion #__ (date)
- Monroe City Council: Motion #__ (date)
- Sultan City Council: Motion #__ (date)

IV. The Communities, and Highlights of their CRS Community Self Assessment

The CRS Community Self Assessment is a new online tool posing a series of questions that reveal how the flood hazards affect a community and which groups of residents could benefit most from outreach efforts. The sections below provide an overview of the participating communities and the highlights of their Community Self Assessments related to the flood hazard, flood insurance coverage and repetitive loss properties. The Self Assessment results paralleled information on the flood hazard presented in the *Snohomish County Natural Hazard Mitigation Plan* (2010).

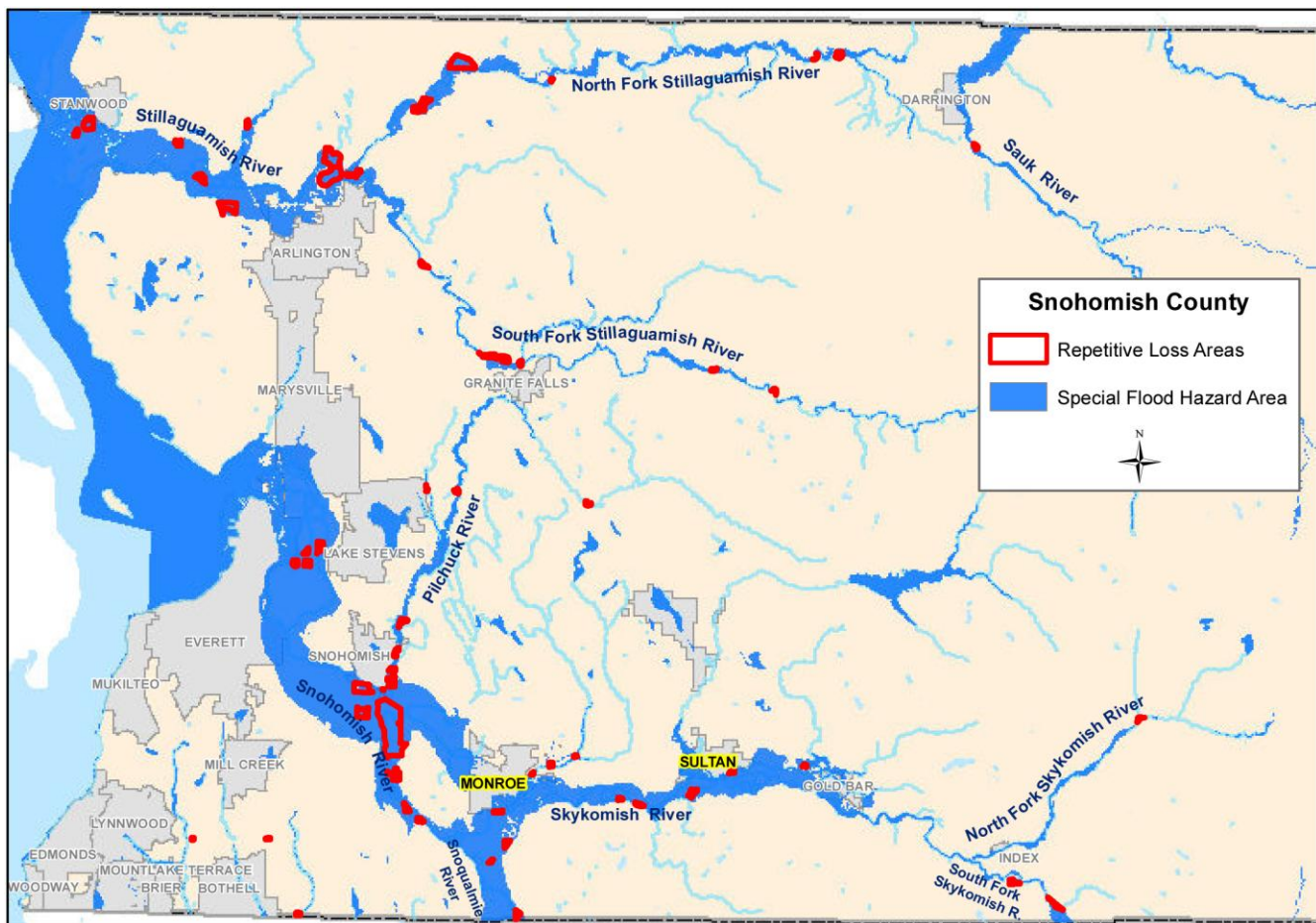
Snohomish County

Snohomish County is located in Western Washington on Puget Sound, between Skagit County to the north and King County (and Seattle) to the south. Covering 2,090 square miles, it is the 13th largest county in total land area in Washington. Snohomish County’s varied topography ranges from saltwater beaches, rolling hills and rich river bottom farmlands in the west to dense forest and alpine wilderness in the mountainous east. Sixty-eight percent of the county land area is forest land, 18% is rural, 9% is urban/city and 5% is agricultural. (Source: http://www1.co.snohomish.wa.us/County_Information/) The total population of Snohomish County was estimated to be 717,000 as of April 1, 2011, according to the Washington State Office of Financial Management.

This includes a total unincorporated population estimate of 304,435 (42% of total county population) and a total incorporated (city) population estimate of 412,565 (58% of total county population).

Snohomish County as a whole typically experiences flooding between November and February, during and after periods of heavy rain and rain following snow. Weather patterns and land uses are the primary factors affecting flooding. The smaller urban streams of the western Snohomish County lowlands flood almost exclusively due to rainfall only. Development and associated impervious surfaces have increased stormwater runoff, resulting in increases in the frequency and severity of flooding.

In contrast, the big rivers in Snohomish County flood primarily due to precipitation in the mountains. The county's largest floods occur along these rivers and are often caused by a combination of intense rainfall and melting snowpack. Because flows generated in the forested mountains dwarf what is produced by the more developed lowland areas, development is not a major contributor to the flood flows on these big rivers. Forestry is the dominant land use in the mountainous headwaters, and its effects on flooding can be an important factor in large river watersheds.



Flood Hazard. Historically, the county has experienced flooding every three to five years. Since 1962, there have been 16 floods of such magnitude that they qualified for Presidential Disaster Declarations. The primary sources of flooding are the Sauk, Stillaguamish, Skykomish, Pilchuck and Snohomish Rivers. These rivers originate in the

mountainous east side of the county, and make their way down thorough the floodplain/agricultural areas draining into Puget Sound.

In unincorporated Snohomish County, under the current Flood Insurance Rate Maps (FIRMs), there are 5505 properties with structures in the special flood hazard areas (SFHA). Of these, 72 percent are zoned as single family (1-4 unit), and the remainder are commercial. Under the Preliminary Digital Flood Insurance Rate Maps (DFIRMs)², there are 5,287 properties in the SFHA. Of these, 69 percent are single family and the others are commercial.

The areas that flood in the county are numerous. They are largely adjacent to the five main rivers as well as a number of smaller rivers (such as Sultan and Wallace), and creeks (such as Canyon, French, North, Quilceda, Swamp, Scriber, and Woods).

Flood Insurance Data. In unincorporated Snohomish County, the numbers of households with flood insurance policies are low relative to the number of structures in the Special Flood Hazard Areas, 1,936 out of 5,505 (35%). (See Appendix 1, FEMA Community Information System Report for Snohomish County, 9/30/2012)

Repetitive Loss Properties. FEMA keeps a list of repetitive loss³ and severe repetitive loss⁴ properties for each jurisdiction in a national database. The County has the largest area within its jurisdiction and more flood prone areas. There are 62 areas which have experienced repetitive flood damage. There are 694 structures within those areas. Of those, approximately 150 meet the definition of repetitive loss properties and 12 of the repetitive loss properties qualify as severe repetitive loss properties. During the last two years, the County partnered with willing homeowners and successfully competed for FEMA grants to complete four home elevations, and one acquisition, of repetitive loss properties.

The City of Monroe

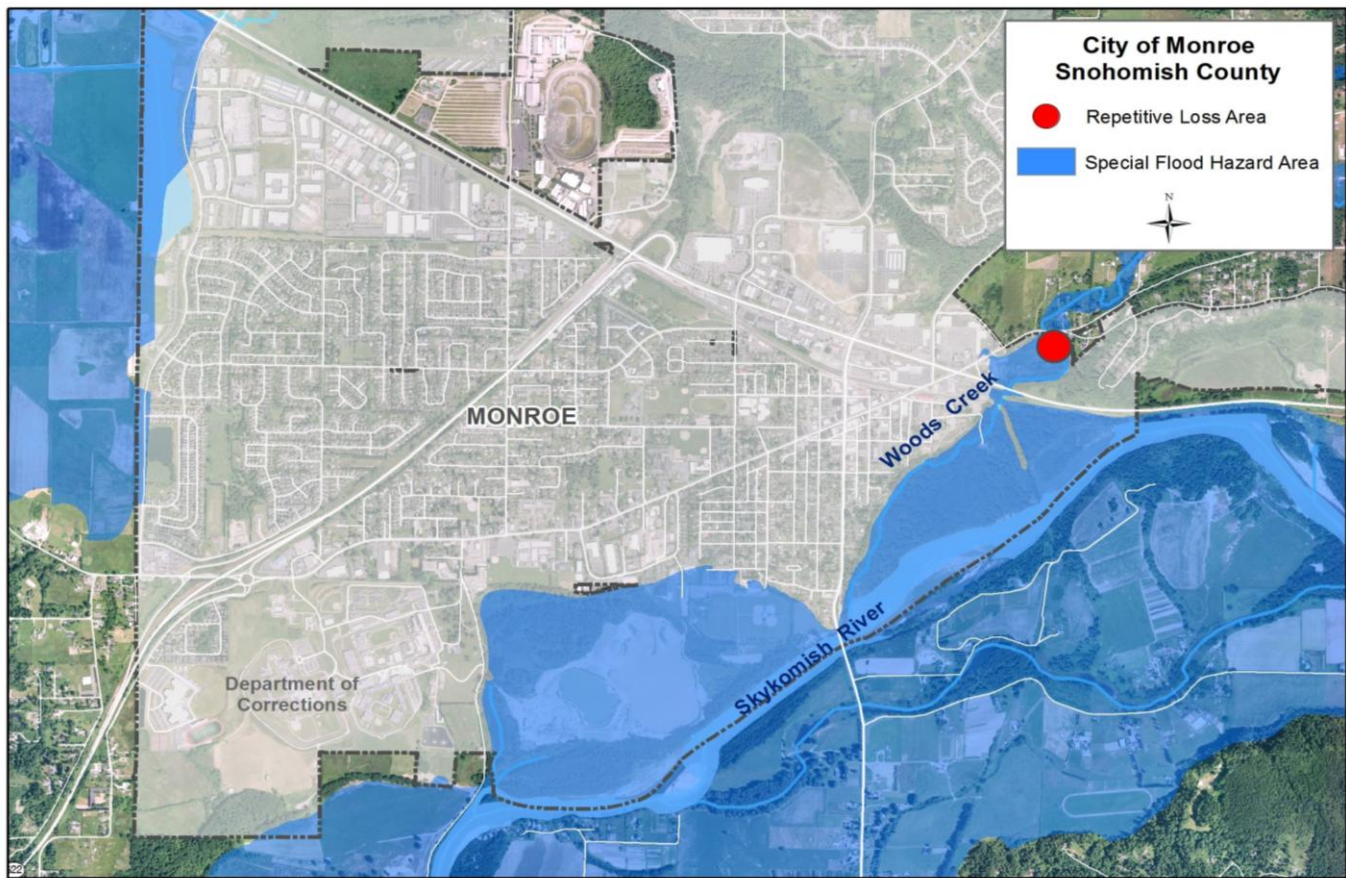
The City of Monroe is located in southeastern Snohomish County, approximately 15 miles southeast of Everett along U.S. Highway 2, and 30 miles northeast of Seattle along State Route 522. Monroe is located in both the Skykomish River and Snohomish River valleys at the western fringe of the Cascade Mountain foothills. The Skykomish River borders the City on the south. Woods Creek essentially forms the eastern border of the City; although, a small section of the City lies south and east of the creek. The majority of the city's businesses are located along the US Highway 2 (US-2) commercial corridor, in the Monroe Valley industrial complex, and in the developing areas north of US-2. The City limits encompass 3,944 acres, and the Urban Growth Area consists of an

² Adoption of the DFIRMs is on hold, pending FEMA's completion of a revised levee analysis and mapping approach used to analyze areas on the landward side of non-accredited levees on FIRMs.

³ FEMA defines a Repetitive Loss property as any insurable building for which two or more claims of more than \$1,000 were paid by the National Flood Insurance Program (NFIP) within any rolling ten-year period, since 1978.

⁴ FEMA defines a Severe Repetitive Loss property as a residential property that is covered under an NFIP flood insurance policy and (a) has at least four NFIP claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or for which at least two separate claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building.

additional 950 acres, for a total of 4,894 acres as of June 2001. Per the 2010 Census, the population of the City is 17,304, including 2,448 inmates at the Monroe Correctional Complex.



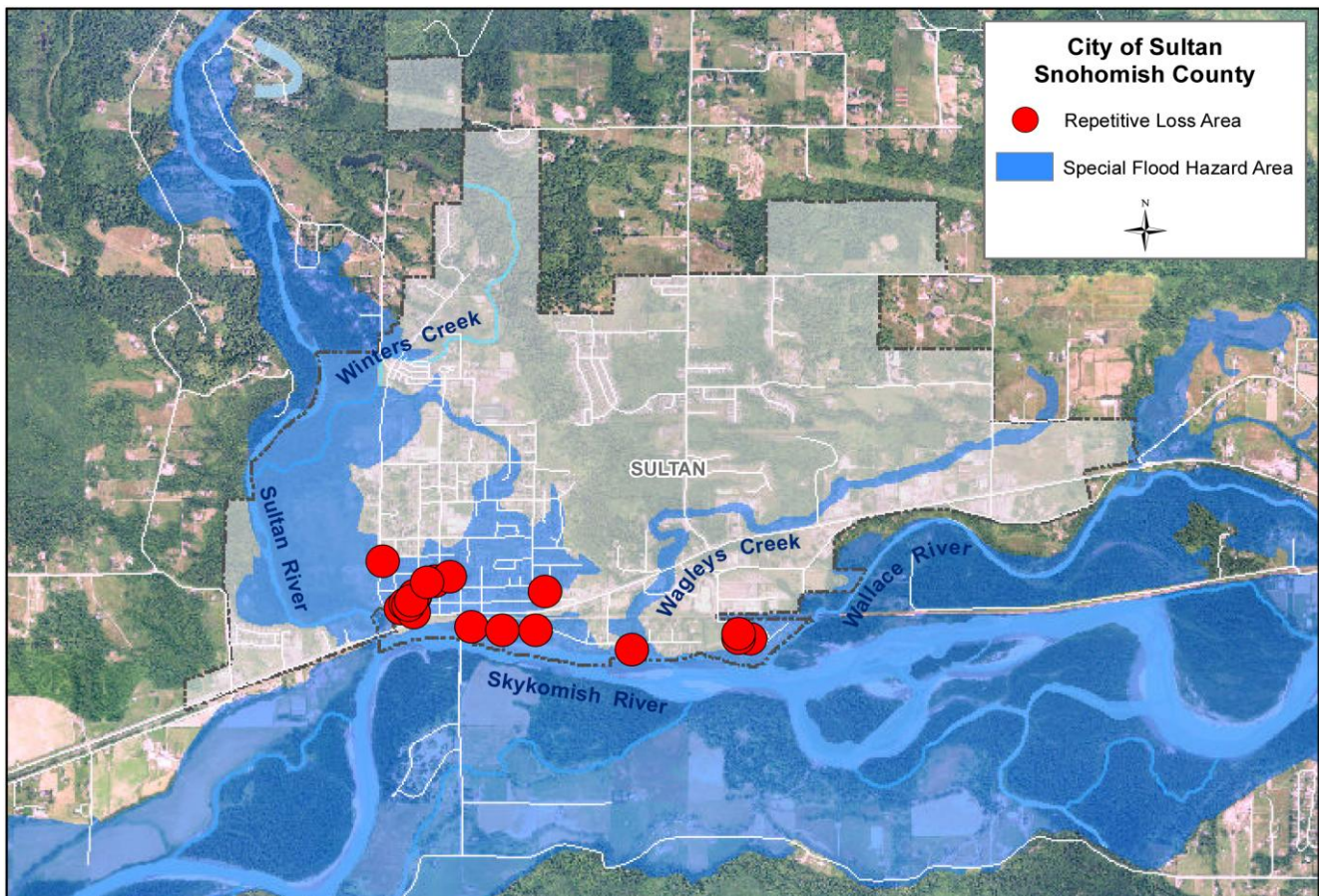
Flood Hazard. In the City of Monroe, under the current FIRM, there are 36 properties with structures in the special flood hazard area (SFHA). Of these, 53 percent are single family (1-4 units), 17 percent are multi-family, and 30 percent are commercial. Under the preliminary DFIRMs, there are no single family residential properties, only commercial and multi-family; and all are above the base flood elevation (BFE) in the commercial zone. Specific areas that flood in the City of Monroe include the Monroe Hotel (near Woods Creek, receives backwater from the Skykomish River), the Terrace Street Apartments (near the Skykomish River), and the Frylands industrial development (receives backwater of the Snohomish River).

Flood Insurance Data. In the City of Monroe, there are 71 households carrying flood insurance and 36 structures in the floodplain. (See Appendix 2, FEMA Community Information System Report for the City of Monroe, 9/30/2012)

Repetitive Loss Properties. The City of Monroe has one repetitive loss area. In this area, there are seven structures, one of which has been elevated, five travel trailers and 12 mobile homes.

The City of Sultan

The City of Sultan is located in the foothills of the Cascade Mountain range, at the confluence of the Sultan and Skykomish Rivers approximately eight miles east of the City of Monroe. Sultan has a predominantly rural environment, with a population of 4,660 as of April 1, 2012, according to the Washington State Office of Financial Management. Major types of land use in the City are commercial, rural residential and some agricultural. Transportation facilities include U.S. Highway 2 and the Burlington Northern Railroad. The major sources of flooding are the Sultan River to the west and the Skykomish River. The Sultan River floodplain includes residential and business structures, with some farmland. The City also experiences minor flooding from Wagley Creek, Winters Creek and the Wallace River located to the east of Sultan. The Sultan City limits encompass 2,629 acres and the Urban Growth Area consists of 787 acres, for a total of 3,416 acres (2011).



Flood Hazard. In the City of Sultan, under the current FIRM, there are 628 properties with structures in the SFHA. Of these, 95 percent are residential and the majority of these were built before flood hazard permit regulations were adopted. Under the preliminary DFIRMs, there are 535 parcels with structures in the SFHA. Of these, 87 percent are residential and 13 percent are commercial. Areas that flood in the City of Sultan include Skywall, a single family residential area near the Skykomish River; Dyer, a single family residential area also near the Skykomish River; River Park and First and Main, both near the Sultan River; Downtown Sultan, which receives backwater from the Skykomish River and ponding; and Wagley's and Winter's Creeks, which are affected by the Wallace and Skykomish Rivers.

Flood Insurance Data. In Sultan, the number of flood insurance policies is 276, which is low for the 628 structures in the SFHA. (See Appendix 3, FEMA Community Information System Report for the City of Sultan, 9/30/2012)

Repetitive Loss Properties. The City of Sultan has 24 repetitive loss properties that are clustered into 3 areas. Of these 24 properties, 19 are not mitigated and five have been mitigated through home elevations. Within the three flood prone areas, there are 225 structures.

V. Target Audiences

After consideration of the Community Assessment results, the Committee agreed upon five key target audiences that would benefit most from public information outreach:

1. Prospective Buyers. Committee members agreed that people interested in purchasing properties inside flood hazard zones need to have accurate information about the flood risk up front, so they can incorporate it into their decision-making process. This information is not consistently passed along by a real estate agent. Purchasers with federally-backed mortgages are required to purchase flood insurance, so the flood hazard designation of a property will be known at that time, but by that time, buyers may feel it is too late for them to change course. Flood insurance is not required for homes purchased with cash. Through calls received by the planning departments, jurisdictions become aware of floodplain area homeowners who were surprised to learn that stricter development regulations applied on their property. It is the buyers' responsibility to research land use designations and development regulations for parcels they are interested in buying. The Committee agreed that if a PPI project or projects increased the ease of obtaining this information, potential buyers may be more informed in the future and better prepared to make a decision they will be happy with. As a side benefit, the interest in living in floodplain areas may be reduced, which would also reduce the flood risk.
2. Repetitive Loss Area Residents. Buyers and owners of Pre-FIRM⁵ (built before Flood Insurance Rate Maps were effective) structures are often unaware of what they can and can't do when they are ready to improve their property. They express feelings of being "blindsided" by the information, which leads to some very difficult discussions at the permitting counter. During the first meeting, the PPI Committee agreed that owners of Pre-FIRM structures might be the second subgroup to focus on, but when this idea was examined through discussion in the second meeting, the focus was adjusted to include owners of repetitive loss properties. The majority of repetitive loss structures were also built before the FIRMs were adopted.

The CRS Program requires participating communities to complete an analysis of repetitive loss areas and contact repetitive loss property owners on an annual basis, identifying options for long-term mitigation. Whenever possible, staff from the county and the cities work with homeowners to reduce future flood damage to these properties using long-term methods, such as a home elevation. When a jurisdiction

⁵ Pre-FIRM structures are structures built before FIRMs were in effect and before the adoption of National Flood Insurance Program development regulations, which are designed to minimize future flood damage. The FIRMs identify the location and extent of special flood hazard areas (SFHAs).

sends in documentation that verifies acceptable mitigation⁶ of a repetitive loss property, the list is modified. Some examples of acceptable long-term mitigation actions are a home elevation or an acquisition and demolition by a jurisdiction. Other acceptable long-term actions that are not as costly include re-grading the property, to guide water away from the house. The County and the Cities of Sultan and Monroe work with willing homeowners and available FEMA grant funds to reduce these lists of repetitive loss properties, but this is a “work in progress” since the lists often grow after flood events and the corresponding flood insurance claims.

The County and the cities of Monroe and Sultan have between 210-220 repetitive loss properties. In each community, staff contacts these property owners by letter on an annual basis and these efforts have met with limited success. Committee members agreed that a more targeted approach, coordinated through the PPI Plan, might yield some better results.

3. Potential Flood Insurance Policy Holders. The PPI Committee chose potential flood insurance policy holders as the third target audience. In general, the county as a whole (incorporated and unincorporated areas) appears to be undersubscribed relative to the numbers of structures located in the floodplain. Since flood insurance covers damage from flooding not covered by other types of policies, the reimbursement for flood damage claims provides homeowners a means of recovering – to rebuild or replace damaged items. Federal disaster aid for flood relief is a loan that must be paid back, which will have a longer term impact on the recipient’s budget.

The advantage of having a flood insurance policy is seen in the tables in Appendices 1 – 3: over 1,000 claims have been paid for nearly \$21,000,000 in the three communities. Committee members agreed that flood insurance provides important benefits for the community at large - by helping speed recovery, maintain property values and support public health and safety – and it would be a worthwhile activity to publicize its availability.

4. Floodplain residents. A fourth audience that deserves attention is the residents in the mapped floodplains, the Special Flood Hazard Area shown on FEMA’s Flood Insurance Rate Maps. This group is more susceptible to flooding than other residents. They must comply with special construction regulations to ensure that new buildings and substantial improvements to existing buildings meet flood protection standards and that any project they do to their property does not increase flooding for their neighbors.
5. The community at large. The Committee concluded that the community at large should also be considered a target audience, since flooding can occur anywhere for a variety of reasons. Flooding can occur in urban areas, through an undersized culvert or blocked drain, and also in areas not shown on flood maps. Citizens may travel through flooded areas and not know the proper safety precautions, or they may consider purchasing or moving to a flood prone property.

⁶ Mitigation is defined by FEMA as “...sustained action that reduces or eliminates long term risk to people and property from natural hazards and their effects.”

VI. Other Public Information Efforts

As noted above, the purpose of the Program for Public Information is to build community resilience to flooding by influencing residents to adopt behaviors to improve flood hazard preparedness and decrease future flood damage.

The Committee developed the Multi-Jurisdictional PPI Plan beginning by inventorying initiatives in place that supported the goal and CRS messages. These would supplement the project list, which would also incorporate new approaches to delivering priority messages.

Table 1: Other Public Information Efforts

Jurisdiction	Project	Message
Sultan	Envelope used for monthly water billing can hold additional sheet of info at no cost.	Various
	Annual repetitive loss area mailing	flood insurance, property protection
	County Flood Guide made available for pick up at city hall and post offices in area	Flood Preparedness
Snohomish Health District (SHD)	Information on SHD website: Cleanup procedures for water systems; food safety	Recovery; Public Health
	News releases - post-event messaging	Same as above
	Offers free water testing post event	Same as above
Monroe	Sends letter with Flood Guide to Floodplain area residents	Flood Preparedness
	Annual repetitive loss area mailing	flood insurance, property protection
	Public information related to the National Pollution Discharge Elimination System (NPDES) outreach related to water quality	Do not dump material in storm drains
	Videos of specific NPDES messages run in local theater	Water quality
	Coffee sleeve messages -NPDES outreach	Water quality
Snohomish County	<i>Take Winter By Storm</i> flood Information website links referenced. This is a winter weather preparedness initiative in the Puget Sound area with nine program participants that include counties, utilities, and an insurance company	Flood Preparedness – Avoid/Minimize/Recover
	Snohomish County Flood Information Center website	Flood maps, mitigation measures, grants, warning, safety, floodplain regulations, flood insurance
	Flood Preparedness Week: County publicizes preparedness information annually through newspaper ads and articles, updated information website and the distribution of the Flood Guide (see below) the last week of October	Flood Preparedness – Avoid/Minimize/Recover
	Flood Guide sent to residences in unincorporated county floodplain area, fire stations and city halls in flood prone cities, including Monroe and Sultan	Flood Preparedness – Avoid/Minimize/Recover; special regulations for building in floodplains, benefits of floodplains
	Annual mailing to repetitive loss areas	Information on the flood hazard, and mitigation measures
	Flood guides, mitigation info available at all public meetings	See above; Information on financial assistance included
	Solid Waste brochure distributed “Is illegal dumping spoiling your environment? Here’s help...”	Environmental protection, Water quality (to include natural floodplain functions in 2013)

VII. Communication Strategy, Projects and Initiatives

The focus of the MJ-PPI Plan is to encourage flood preparedness best practices for the following key audiences:

- Prospective buyers
- Repetitive Loss area residents
- Potential flood insurance policy holders
- Floodplain residents
- The community at large

The Committee selected seven key messages that need to be disseminated to the audiences. The first six are the same as the six priority messages for the CRS. Two more were added by the Committee.

1. Know your flood hazard
2. Insure your property for your flood hazard
3. Protect people from the flood hazard
4. Protect your property from the flood hazard
5. Build responsibly
6. Protect natural floodplain functions
7. Know your flood hazard before you buy
8. Know your channel migration hazard

The overall strategy is to make information more readily available to the target audiences in a manner that will equip and encourage these audiences to adopt behaviors to improve preparedness and decrease future flood damage. The PPI Worksheet (Appendix 4) provides a comprehensive list of the program elements, which include various public information pieces, an information package covering all aspects of flood recovery, website enhancements, videos, and neighborhood meetings.

Some new proposed projects, developed through discussions at the Committee Meetings, are highlighted below:

- The County CRS Coordinator would work with the Assessor's Office to include a link to the Permit, Planning and Zoning Map on the Assessor's online parcel information. This would make it easier for prospective buyers researching properties on the county's website to see whether or not a property is near or inside a mapped flood hazard area.
- The Real Estate representative, Frank Linth, would work within his professional community to offer a continuing education opportunity for realtors that would communicate the impacts of buying a house in a floodplain or wildfire area and encourage them to better prepare the homeowner.
- County staff would hold a neighborhood meeting in one or more repetitive loss areas with large numbers of affected properties to let homeowners know what measures can be taken to reduce their damage, and to attract homeowners willing to participate in FEMA grant-assisted home elevation project.
- Snohomish Health District would look into making a short video and posting it on their website, to provide information on flood cleanup. Ideally the video would be available in Spanish as well as English, and possibly Russian and Vietnamese as well, the other more common ethnicities in the county.
- The County CRS Coordinator would work to publicize the National Flood Insurance Program's (NFIP) Flood Smart website, www.floodsmart.gov, which is a collection of information to help people decide if flood

insurance is right for them. The website illustrates how different levels of flood water can damage a home, and estimates the costs of restoring to original condition.

- The County CRS Coordinator would complete a Flood Insurance Coverage Assessment, a Geographic Information Systems (GIS) exercise showing the structures in the floodplain and their flood insurance coverage (none, structure only, contents only, both structure and contents.) This research would help the Committee to refine the recommended public information projects that promote flood insurance, which are eligible for more credit under the Community Rating System.
- The County CRS Coordinator would print a supply of business cards that list key flood-related websites. The cards would be made available at offices, such as the Planning Department's permit counter, and handed out at meetings, etc.
- As projects are reviewed and revised, we would be adding information about channel migration to the sections about the flood hazard. Channel migration is related to flooding, but can cause more damage as the stream banks are undercut and structures can fall over. It can affect properties outside the mapped floodplain. Most residents are not aware of the hazard, but now we have maps for some rivers.
- The County CRS Coordinator would coordinate development of messages to be released during or after a flood. These are listed separately as "Flood Response Preparation Projects" at the end of Appendix 4. One example is a door hanger package of information for properties impacted by flooding. This package would contain contacts and information on rebuilding, recovery, disposing of waste, health and safety. These door hanger packages would be distributed to County personnel who go out in the field to estimate flood damage during or after a flood event. The County staff person can hang the information on the door of an affected structure, allowing the owner to have complete information to assist in recovery brought to his door. A version of this could be prepared for the Cities of Monroe and Sultan, for the same purpose.

VIII. Annual Evaluation

The Multi-Jurisdictional PPI Committee will meet at least once a year, to evaluate the Plan and incorporate any needed revisions. The evaluation will cover:

- A review of the projects that were completed
- Progress toward the desired outcomes
- Recommendations regarding projects not completed
- Changes in the target audiences

The jurisdictions should refresh their CRS Community Self Assessment at least once every two years, and bring the results to the Annual Evaluation. The County will coordinate and facilitate this meeting, and afterward, provide a summary and updated PPI worksheet (see Appendix 4) reflecting the Committee's decisions. The outcomes and revisions will be submitted as part of the annual CRS recertification package for the County and for the Cities of Monroe and Sultan.

IX. Plan Adoption

This document will not become effective until it is approved by the Snohomish County Council, the Monroe City Council, and the Sultan City Council.

Appendix 1

Insurance Pre/Post FIRM

Page 1 of 1



[CIS Home](#)
[Search](#)
[Previous Search](#)
[Community](#)
[CRS](#)
[CAC/CAV](#)
[Maps](#)
[SOS](#)
[Insurance](#)
[CAP-SSSE](#)
[CAV Selection](#)

[CIS Reports](#)
[Links](#)
[Request/Feedback](#)

[FAMS](#)

[Log Out](#)

Community Information System

Release 4.05.05.01, 04/13/2012 – Build 001,

Insurance Pre/Post FIRM

As of 09/30/2012

Community:	SNOHOMISH COUNTY *	State:	WASHINGTON
County:	SNOHOMISH COUNTY	CID:	535534

[Overview](#) |
 [Occupancy](#) |
 [Zone](#) |
 [Pre/Post FIRM](#)

Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	759	\$713,630	\$132,353,000	437	\$9,990,583.29	\$388,593.01
A Zones	150	\$144,233	\$25,455,400	158	\$3,248,430.96	\$113,704.45
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	241	\$118,751	\$64,408,500	93	\$2,216,122.75	\$86,492.79
Standard	46	\$52,230	\$10,295,500	43	\$974,301.35	\$34,696.26
Preferred	195	\$66,521	\$54,113,000	50	\$1,241,821.40	\$51,796.53
Grand Total	1,150	\$976,614	\$222,216,900	688	\$15,455,135.00	\$588,789.00

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	454	\$230,969	\$100,300,100	152	\$935,161.13	\$88,175.00
A Zones	58	\$62,039	\$12,394,300	21	\$422,161.31	\$19,223.11
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	274	\$127,913	\$76,822,600	28	\$934,429.96	\$34,487.27
Standard	38	\$46,908	\$10,099,600	12	\$174,828.51	\$9,060.92
Preferred	236	\$81,005	\$66,723,000	16	\$759,601.45	\$25,426.35
Grand Total	786	\$420,921	\$189,517,000	201	\$2,291,751.00	\$141,885.00

Appendix 2

Insurance Pre/Post FIRM

Page 1 of 1



[CIS Home](#)
[Search](#)
[Previous Search](#)
[Community](#)
[CRS](#)
[CAC/CAV](#)
[Maps](#)
[SOS](#)
[Insurance](#)
[CAP-SSSE](#)
[CAV Selection](#)

[CIS Reports](#)
[Links](#)
[Request/Feedback](#)

[FAMS](#)

[Log Out](#)

Community Information System

Release 4.05.05.01, 04/13/2012 – Build 001,

Insurance Pre/Post FIRM

As of 09/30/2012

Community:	MONROE, CITY OF	State:	WASHINGTON
County:	SNOHOMISH COUNTY	CID:	530169

[Overview](#) |
 [Occupancy](#) |
 [Zone](#) |
 [Pre/Post FIRM](#)

Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	5	\$4,850	\$789,500	5	\$35,740.78	\$2,525.00
A Zones	10	\$5,550	\$1,018,000	25	\$222,355.13	\$13,349.16
A0 Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	6	\$3,541	\$1,265,000	5	\$58,216.70	\$2,500.00
Standard	3	\$2,497	\$425,000	5	\$58,216.70	\$2,500.00
Preferred	3	\$1,044	\$840,000	0	\$0.00	\$0.00
Grand Total	21	\$13,941	\$3,072,500	35	\$316,311.00	\$18,374.00

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	14	\$10,750	\$5,934,700	1	\$55,511.16	\$1,837.89
A Zones	2	\$2,965	\$81,900	4	\$97,398.39	\$4,425.00
A0 Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	43	\$27,986	\$13,774,000	10	\$259,126.79	\$9,738.55
Standard	9	\$11,630	\$2,126,000	10	\$259,126.79	\$9,738.55
Preferred	34	\$16,356	\$11,648,000	0	\$0.00	\$0.00
Grand Total	59	\$41,701	\$19,790,600	15	\$412,035.00	\$16,000.00

Appendix 3

Insurance Pre/Post FIRM

Page 1 of 1



[CIS Home](#)
[Search](#)
[Previous Search](#)
[Community](#)
[CRS](#)
[CAC/CAV](#)
[Maps](#)
[SOS](#)
[Insurance](#)
[CAP-SSSE](#)
[CAV Selection](#)

[CIS Reports](#)
[Links](#)
[Request/Feedback](#)

[FAMS](#)

[Log Out](#)

Community Information System

Release 4.05.05.01, 04/13/2012 – Build 001,

Insurance Pre/Post FIRM

As of 09/30/2012

Community:	SULTAN, CITY OF	State:	WASHINGTON
County:	SNOHOMISH COUNTY	CID:	530173

[Overview](#) |
 [Occupancy](#) |
 [Zone](#) |
 [Pre/Post FIRM](#)

Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	112	\$119,586	\$19,086,100	71	\$1,211,314.93	\$53,158.45
A Zones	39	\$41,422	\$6,375,500	46	\$798,911.03	\$28,327.53
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	23	\$15,246	\$6,215,200	8	\$261,760.57	\$9,524.17
Standard	8	\$8,504	\$1,665,200	8	\$261,760.57	\$9,524.17
Preferred	15	\$6,742	\$4,550,000	0	\$0.00	\$0.00
Grand Total	174	\$176,254	\$31,676,800	125	\$2,271,985.00	\$91,009.00

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	57	\$36,230	\$13,511,000	12	\$88,897.49	\$6,025.00
A Zones	24	\$17,453	\$5,222,500	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	21	\$8,103	\$5,887,300	1	\$5,359.29	\$575.00
Standard	1	\$296	\$22,300	0	\$0.00	\$0.00
Preferred	20	\$7,807	\$5,865,000	1	\$5,359.29	\$575.00
Grand Total	102	\$61,786	\$24,620,800	13	\$94,256.00	\$6,600.00

Appendix 4

Snohomish County, City of Monroe, City of Sultan

Multi-Jurisdictional PPI Worksheet

2013 Projects

Target Audience	Message	Outcome	Project(s) proposed to support the messages	Assignment	Proposed Schedule	Stakeholder ⁷	CRS Community ⁸
1. Prospective Buyers	<u>Topic # 1:</u> Know your flood hazard	Increase in the number of inquiries from prospective buyers asking about the flood designation of property	Integrate PDS's Permit, Planning & Zoning map information (which includes info on flood hazard) into parcel information available through Assessor's website.	County: CRS Coordinator/Assessor/Department of Information Services	Fourth quarter 2013		All
	<u>Topic #7:</u> Know your flood hazard before you buy		(OP#1) ⁹ Develop brochure describing flood hazard designations, channel migration areas and what they mean; the flood hazard building regulations and how they promote safety; make available on website and in planning department	County CRS Coordinator/Planning and Development Services	Third quarter 2013		All
	Topic #8: Know your channel migration hazard	Increase the number of real estate agents who will advise their clients that they are interested in a floodplain area home	Update Multiple Listings website page to include link to a new Snohomish County form disclosing floodplain status	Real Estate industry/Frank Linth	2013-2014	Northwest Multiple Listing Service	All
	<u>Message:</u> Know the flood and channel migration risk for a property before you buy it		(OP#2) Continuing education for real estate agents on the impacts of buying a house in a floodplain or a wildfire area and how they can help prepare the homeowner	Real Estate industry/Frank Linth	2014	Real estate agents	All
	<u>Topic # 2:</u> Insure your property for your flood hazard	Increase in the number of flood insurance policies purchased at time of sale	(OP#3) Distribute National Flood Insurance Program (NFIP) literature to real estate agents in area, ask that they distribute it to all buyers	County CRS Coordinator will distribute	2013	Insurance agents	All
	<u>Message:</u> Standard homeowner or commercial policies will not cover damage to structures or contents caused by flooding. Flood insurance is the only sure way to be reimbursed for some of your flood losses.		(OP#4) Publicize the Flood Smart website (www.floodsmart.gov) through business cards on the counters of Emergency Management, Planning, and Public Works Departments	County CRS Coordinator prepares business cards, distributes to counters	Third quarter 2013	FloodSmart	All

⁷ Stakeholders are organizations or agencies other than the community's local government that help implement a project. This column is to clarify CRS scoring.

⁸ The CRS Community column designates which community is impacted by the project and that receives CRS credit for it. This column is to clarify CRS scoring.

⁹ Individual Outreach Projects, creditable under the Community Rating System, are numbered in the PPI worksheet preceded by "OP" ("Outreach Project").

Target Audience	Message	Outcome	Project(s) proposed to support the messages	Assignment	Proposed Schedule	Stakeholder ⁷	CRS Community ⁸
2. Repetitive Loss area residents	<u>Topic #4:</u> Protect your property from the flood hazard <u>Message:</u> Retrofit or elevate your home to reduce future flood damage. Contact your local planning department to determine what steps should be taken to protect your property. Contact Public Works CRS Coordinator to find out if grant assistance is available.	Increase in inquiries on retrofitting measures. Decrease the number of repairs and elevations without permits. (This category of code enforcement cases should increase in short run, decrease in long run.)	(OP#5) Annual Flood Guide – updated information on flood hazard preparedness that includes information on property protection – sent to all households in floodplain and distributed in county offices, regional library branches and fire department stations	County CRS Coordinator	Fourth quarter 2013		All
			(OP#6) Develop information sheet on acquisitions to give to interested property owners	County CRS Coordinator and Stormwater Management staff	First quarter 2013		County
			(OP#7) Hold neighborhood meetings in repetitive loss neighborhoods explaining flood threat and what homeowners can do to reduce flood damage Public Works/Planning and Development Services	County CRS Coordinator, Planning and Development Services and DEM staff	Second quarter 2013	Homeowner associations that sponsor the meetings	County
			(OP#8) Annual letter to all repetitive loss households and their neighbors	County, Monroe, Sultan CRS Coordinators	Third quarter 2013		All
	<u>Topic #5:</u> Build responsibly. <u>Message:</u> Whether retrofitting or repairing, get a permit before you build.	Increase number of elevation certificates on file, and structures repaired with permits; decrease the number of R/L homes	OP#5, the Annual Flood Guide, will include this information				
			OP#7 will cover this information				
			OP#8 will cover this information				
	<u>Topic #3:</u> Protect people from the flood hazard. <u>Message A:</u> After a flood, follow proper safety precautions before using your food, water supply, and septic system.	Public health will be maintained throughout the cleanup period after a flood event; no code enforcement actions required.	OP#5, 6, 7, 8, will cover this information				
			(OP#9) Contact college class to make video for Snohomish Health District (SHD) to provide flood cleanup information. Make Video available on SHD website, possibly with translations (sign language, Spanish, etc.)	SHD	2013-2014	SHD	All

Target Audience	Message	Outcome	Project(s) proposed to support the messages	Assignment	Proposed Schedule	Stakeholder ⁷	CRS Community ⁸
Repetitive Loss area residents (Continued)	<u>Message B:</u> Have a plan in place to keep your family safe.	Fewer rescues; reduced calls to 911 for non-life threatening emergencies	OP#5, 6, 7, 8, will cover this information				
			(OP# 10) Department of Emergency Management will give presentations on family disaster preparedness to groups, communities	County Emergency Management	Ongoing		All
	<u>Topic #6:</u> Protect natural floodplain functions. <u>Message:</u> Keep debris and trash out of streams and ditches.	Lack of water pollution-related complaints	OP#5, 6, 7, 8, will cover this information				
			(OP#11) National Pollution Discharge Elimination System (NPDES) Video clips in Monroe movie theatre, shown before feature films	Monroe	Ongoing	Monroe Theater	Monroe
			(OP#12) NPDES coffee sleeve messages	Monroe	Ongoing	Monroe Espresso stand	Monroe
			(OP#13) Enhance existing public information brochure re: dumping to include protecting floodplain functions	County CRS Coordinator	Third quarter 2013		All
3. Potential Flood Insurance Policy Holders (inside and outside SFHAs)	<u>Topic #2:</u> Insure your property for the flood hazard. <u>Message:</u> Flood Insurance will cover damage from flooding that most homeowner's policies don't cover.	Increase in number of policies in the SFHAs and in the county in general	OP#3, #4, 5, 6, 7, 8, will cover this information				
			(OP#14) Sultan distributes National Flood Insurance Program (NFIP) material in water bills	Sultan	Third quarter 2013		Sultan
			(OP#15) Monroe distributes Snohomish County Flood Guide floodprone areas	Monroe	Third quarter 2013		Monroe
			County CRS Coordinator and GIS staff completes Flood Insurance Coverage Assessment (FIA)	County CRS Coordinator	Second quarter 2013		All
			(OP#16) County CRS Coordinator prints business cards that list key flood-related websites and distributes to county offices	County CRS Coordinator	First quarter 2013		County
			(OP#17) Snohomish County Flood Brochure distributed to all households in floodplain; has section devoted to this topic	County CRS Coordinator	Third quarter 2013		County

Target Audience	Message	Outcome	Project(s) proposed to support the messages	Assignment	Proposed Schedule	Stakeholder ⁷	CRS Community ⁸
4. Floodplain area residents	<u>Topic # 1:</u> Know your flood hazard Topic #8: Know the channel migration hazard	Increase in the number of inquiries asking about the flood designation of property	OP#1, 6 will cover this information				
	<u>Topic # 2:</u> Insure your property for your flood hazard.	Increase in the number of flood insurance policies in the SFHA	OP# 4, 5, 6, 14, 15, 16, 17 will cover this information				
	<u>Topic #3:</u> Protect people from the flood hazard - Follow proper safety precautions	Public health maintained through cleanup period after a flood event	OP# 5, 6, 9 will cover this information				
	<u>Topic #4</u> Protect your property from the flood hazard -Retrofit or elevate your home	Increase in inquiries on retrofitting measures. Decrease the number of repairs and elevations without permits.	OP#1, 5, 6, will cover this information				
	<u>Topic #5</u> Build responsibly -Get a permit before you build	Increase number of elevation certificates on file, and structures repaired with permits	OP#1, 5, 6, will cover this information				
	<u>Topic 6.</u> Protect natural floodplain functions - Keep debris and trash out of streams and ditches	Water quality maintained.	OP# 4, 6, 10, 12, 13 will cover this information				

Target Audience	Message	Outcome	Project(s) proposed to support the messages	Assignment	Proposed Schedule	Stakeholder ⁷	CRS Community ⁸
5. The Community at large	<u>Topics # 1 and #8::</u> Know your flood hazard and your channel migration hazard	Increase in the number of inquiries asking about the flood designation of property	OP#1, 6 will cover this information				
	<u>Topic # 2:</u> Insure your property for your flood hazard. Flood insurance is the only sure way to be reimbursed for some of your flood losses.	Increase in the number of flood insurance policies	OP# 4, 5, 6, 14, 15, 16, 17 will cover this information				
	<u>Topic #3:</u> Protect people from the flood hazard - follow proper safety precautions	Public health will be maintained throughout the cleanup period after a flood event.	OP# 5, 6, 9 will cover this information				
	<u>Topic #4:</u> Protect your property from the flood hazard -Retrofit or elevate your home	Increase in inquiries on retrofitting measures. Decrease repairs and elevations without permits.	OP#1, 5, 6, will cover this information				
	<u>Topic #5</u> Get a permit before you build	Increase number of elevation certificates on file, and structures repaired with permits;	OP#1, 5, 6, will cover this information				
	<u>Topic 6.</u> Keep debris and trash out of streams and ditches	No water quality related complaints reported in area.	OP# 4, 6,10, 12,13 will cover this information				

Target Audience	Message	Outcome	Project(s) proposed to support the messages	Assignment	Proposed Schedule	Stakeholder ⁷	CRS Community ⁸
Flood Response Preparation Projects							
Flooded property owners and residents	<u>Topic #3:</u> Protect people from the flood hazard. <u>Message A:</u> follow proper safety precautions before using your food, water supply, and septic system.	Public health will be maintained throughout the cleanup period after a flood event; no code enforcement actions required.	(FRP#1) Packet of information placed on doors in flooded neighborhoods, includes offer of free home inspections through Public Works, Planning and Development Services, Emergency Management	County CRS Coordinator; distribution through Public Works, Planning and Development Services, Emergency Management	Drafted Second quarter 2013		County
	<u>Topic #4:</u> Protect your property from the flood hazard <u>Message:</u> Retrofit or elevate your home	Increase in inquiries on retrofitting measures. Decrease the number of repairs and elevations without permits.	FRP#1 will have this information				
	<u>Topic #5:</u> Rebuild responsibly. <u>Message:</u> Whether retrofitting or repairing, get a permit before you build.	Increase number of elevation certificates on file, and structures repaired with permits	FRP#1 will have this information				
	<u>Topic #6:</u> Protect natural floodplain functions. <u>Message:</u> Keep debris and trash out of streams and ditches.	Lack of water pollution-related complaints	FRP#1 will have this information				

Target Audience	Message	Outcome	Project(s) proposed to support the messages	Assignment	Proposed Schedule	Stakeholder ⁷	CRS Community ⁸
The Community at Large	Topic #3: Protect people from the flood hazard.	Public health will be maintained throughout the cleanup period after a flood event; no code enforcement actions required.	(FRP#2) Post flood permit publicity (newspaper articles, website)	County, Monroe, Sultan	Drafted 2nd quarter 2013		All
	Message A: follow proper safety precautions before using your food, water supply, and septic system.		(FRP#3) Snohomish County Health District (SHD) will cover this in its public service announcements and newspaper publicity after flood events	SHD	Drafted 2nd quarter 2013		All
	Topic #4: Protect your property from the flood hazard	Increase in inquiries on retrofitting measures. Decrease repairs and elevations without permits.	FRP#2 will have this information				
	Message: Retrofit or elevate your home		FRP#3 will have this information				
	Topic #5: Rebuild responsibly.	Increase number of elevation certificates on file, and structures repaired with permits;	FRP#2 will have this information				
	Message: Whether retrofitting or repairing, get a permit before you build.		FRP#3 will have this information				
	Topic #6: Protect natural floodplain functions.	No water quality related complaints reported in area.	FRP#2 will have this information				
	Message: Keep debris and trash out of streams and ditches.		FRP#3 will have this information				