

FLOODPLAIN REGULATIONS

LIVING IN KITTITAS COUNTY'S FLOODPLAINS



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Letter from your Floodplain Manager

November is Flood Awareness Month! Visit the County's flood information website for more information and for tips on how to prevent or reduce damage from flooding on your property.

<http://www.co.kittitas.wa.us/public-works/flood/default.aspx>

Last year, voters in Kittitas County supported the formation and funding of a Flood Control Zone District. This funding not only allows the County to address, prevent and respond to flooding issues county-wide, it also provides additional resources for management of the County's floodplains.

The primary purpose of floodplain management is to protect the public's safety and enforce regulations that will protect private development from flood damage. The regulations also:

- prevent actions that increase public expenditure on flood relief;
- minimize public expenditure on repair of facilities and infrastructure such as utilities, streets and bridges;
- minimize the need for rescue and relief efforts associated with flooding;

- minimize business interruptions;
- ensure that those who live in floodplains assume responsibility for their actions; and
- ensure that residents pay the lowest amount possible for flood insurance premiums.

This info sheet is being sent to all property owners within Kittitas County that live in or near a floodplain. Even if only a small portion of your property is within the regulatory floodplain, it is important to know and understand the regulations.

If you have questions about any of the information in this info sheet, please call me at 509-962-7523 or email christina.wollman@co.kittitas.wa.us.

If you are unsure of which flood zone you live in or where the floodplain is located on your property, you can visit <http://www.floodsmart.gov> or <http://gis.co.kittitas.wa.us> for the county's online mapping program.

Sincerely,

Christina Wollman, AICP CFM

DEFINITIONS

Development

KCC 14.08.020 defines development as: Any manmade change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials located within the areas of special flood hazard.

Special Flood Hazard Area

The special flood hazard area are those areas within the 100-year floodplain.

Base Flood

The flood having a 1% chance of occurring each year, also known as the 100-year flood.

Base Flood Elevation

The water level during the 100-year flood.

Floodway

The channel of a river and adjacent lands that must be reserved to allow discharge of the base flood. The floodway is where water and debris flow at a high velocity.

Floodplain Development Permits

Permits are required prior to beginning construction or development within the special flood hazard area.

Floodplain Development Permits are required prior to beginning any work on improved or unimproved real estate within the special flood hazard area, also known as the 100-year floodplain. This includes, but is not limited to, buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials located within the areas of special flood hazard.

Because permits are required for almost all activities, it is easier to list activities that are not considered development and do not require a permit. These include:

- Normal maintenance of landscaping that does not involve grading, filling or excavation;
- Plowing and other normal farm practices on fields already in existence (except structures and filling);
- Tree trimming and removal of hazard trees.

If your activity does not fit within those categories, please call your Floodplain Manager to discuss whether a permit will be required.

Floodplain permits are available at the Public Works Department or online. The permit asks for basic information about the property and proposed project, such as what activities will be required to complete the project and what other permits are required. The appropriate fee



and landowner's signature are required for submission of the permit.

Residential Development, including new construction or elevation, requires a few extra steps. It is important for you to notify your builder and architect that your property is within the floodplain. Without knowing this information, the house cannot be properly designed. A building permit pre-application meeting is also required. During this meeting, the floodplain manager and plans examiner meet with the landowner and/or builder to review the building plans prior to submission. This ensures all flood-related items are included on the building plans. This review can avoid setbacks during plan review.

Assistance is available to those who need help filling out the permit. Please call 509-962-7523 with your questions.

Common Activities That Require a Permit

- Small storage sheds that do not require building permits
- Interior remodels
- Fences
- Enclosing an open-sided structure
- Cutting down trees to make room for future development
- Landscaping activities such as building retaining walls or raised beds
- Propane tanks

Your homeowners insurance does not cover flood damage. Only flood insurance covers flood damage. To find out which flood zone you live in or for information on flood insurance, visit:

<http://www.floodsmart.gov>



WHY DO WE ENFORCE THESE REGULATIONS?

On May 5, 1981, Kittitas County joined the National Flood Insurance Program (NFIP). By joining the NFIP, the county agreed to enforce federal regulations pertaining to development within the special flood hazard areas shown on FEMA's Flood Insurance Rate Maps.

In exchange for enforcing the regulations, the county became eligible to receive disaster assistance from FEMA after a presidentially declared disaster, and residents are able to purchase flood insurance. Because most mortgages or home equity loans for property within the floodplain require the purchase of flood insurance, residents are able to buy, sell and build on property within the floodplain.

County regulations can be found in KCC 14.08. State regulations are found in RCW 86.16. Federal regulations are in 44 CFR.

In addition to the county, state and federal regulations, the International Building Code and International Residential Code require compliance with the NFIP regulations regardless of a community's participation in the NFIP.

Substantial Improvements and Damage

Substantial Improvement means any repair, reconstruction or improvement of a structure that costs more than 50% of the market value of the structure. The market value is based on the value before improvements begin, or before damage occurred. This does not include projects which are required to correct existing health, sanitary, or safety code violations as identified by the Code Enforcement Officer.

Substantial Damage means damage from any origin which costs more than 50% of the value of the pre-damage structure to repair.

The costs of improvements or repairs includes all structural elements and finishes, such as rain gutters, wall finishes, plumbing fixtures and kitchen cabinets. The cost also includes utilities and services, such as light fixtures, HVAC

equipment and built in appliances.

Within the 100-year floodplain, performing substantial improvements to a residence may require it to be brought into compliance with today's regulations. Most residences constructed prior to 1981 are not in compliance and substantial improvements may require elevation of the structure and upgrading the foundation.

Within the floodway, substantial improvements are not allowed. Residences that are substantially damaged may not be repaired. However, the cost of voluntary elevation of a residence within the floodway is not included in the total cost of improvements, so a home in the floodway can be elevated to a safer level and minor improvements performed.

FLOODWAY REGULATIONS

The floodway is the channel of a river and the adjacent land areas that must be reserved in order to discharge the base flood without increasing the water surface elevation. The floodway can be a dangerous place during a flood, due to the potential for high velocity, debris filled water.

All new residential development is prohibited within the

floodway. Substantial repairs and improvements to existing residential structures are also prohibited within the floodway.

Any other development requires a no-rise analysis. This analysis must be performed by a licensed engineer and demonstrate that there will be no rise in the water level of the 100-year flood.

Biggert-Waters Flood Insurance Reform Act of 2012

The Biggert-Waters Flood Insurance Reform Act of 2012 was passed by Congress in July 2012. Key provisions in the Act will require the National Flood Insurance Program (NFIP) to raise flood insurance premiums to reflect the true flood risk. This rate increase will make the program more financially stable.

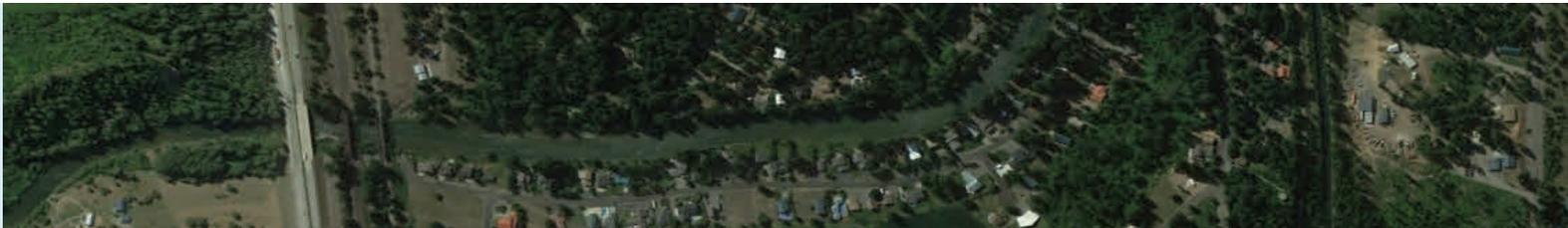
The new law affects only subsidized policies, which have lower rates than full-risk policies. Within Kittitas County, 20% of the flood insurance policies are subsidized. Most homes with subsidized policies in Kittitas County were constructed prior to May 5, 1981, when the county joined the NFIP.

Beginning January 1, 2013, rates increased for non-primary (second) homes with subsidized policies.

Beginning October 1, 2013, rates will increase for primary homes with subsidized policies when they are sold, new policies are taken out by the current owners, or existing policies allowed to lapse.

If you have questions about your flood insurance policy or how these changes may affect you, please call your insurance agent. For more information on the changes, visit <http://www.fema.gov/BW12>.

Kittitas County Flood Control Zone District
411 N Ruby St, Suite 1
Ellensburg, WA 98926



RVs in the Floodplain

RVs can become floating hazards during a flood. For this reason, unattended RVs are not allowed within the floodplain during flood season, which is considered to be November 15th to the Wednesday before Memorial Day. This regulation is not intended to prevent use of your RV during flood season or parking of your RV at your primary residence while you are at home. The intent is to allow storage of RVs only in locations where the owners have immediate access to move them in the event of a flood.

Throughout the year, RVs within the floodplain must be road ready at all times.

A road ready RV is:

- Licensed,
- On its wheel or jacking system,
- Without permanent attachments or obstructions,
- Connected using quick disconnect utilities.



The placement of RVs in the floodplain of unincorporated Kittitas County is regulated by [KCC 14.08.295](#). Additional RV regulations are found in [KCC 14.04.045](#). Park model trailers are not allowed within the floodplain.