

FEMA MAP CHANGES ARE STILL ON HOLD, WAITING FOR CONGRESS TO ACT. THERE IS POTENTIAL FOR A POSITIVE OUTCOME FOR THE CITY.

The restudy using the new final Levee Analysis and Mapping procedures in the Skagit River basin is still not funded (or scheduled) at this time by the federal government. The new procedures are now being introduced and tested by a group of pilot projects. The process will allow some credit for existing levees depending on their location and design. Each continuous section of the levee system will be separately evaluated.

Dike District #12 is under construction to increase the levee footprint and height from the Whitmarsh Road crossdike to Gardner Road, and then on to the upstream end of the levee from Gardner Road to Lafayette Road, to achieve 25 year flood protection based on the current Corps of Engineers standards.

The appeal that was filed by the City and others in 2010 on how much water gets here (flood hydrology) will still need to be heard by a Scientific Resolution Panel, according to FEMA.

Please contact the Planning and Building Departments at 360-755-9717 or 360-755-0077 if you have any questions or would like more information. If you have any questions about how your building is being rated for flood insurance, we will provide you and your insurance agent with all available information.

FLOOD INSURANCE IS AVAILABLE IN BURLINGTON

Burlington is a participating community in the National Flood Insurance Program (NFIP) which means that **you can purchase flood insurance** to protect your property against the hazard of flooding.

Flooding in Burlington

Flooding in Burlington is caused by major flooding in the Skagit River Basin. Because of its geographic location, the Skagit River Basin is subject to winter rain floods and an increase in discharge during spring due to snowmelt runoff. Rain-type floods occur usually in November or December, but may occur as early as October or as late as February.

There is always the potential for a flood. Everybody needs to be prepared!

Early season precipitation serves to build up ground water reserves. Frequently, a light snow pack is then formed over most of the entire basin. A heavy rainfall accompanied by warm winds completes the sequence, which produces major floods. The heavy rainfall and accompanying snow melt result in a high rate of runoff, as the ground is already nearly saturated from earlier precipitation. Two or more crests may be experienced within a period of a week or two as a series of storms move across the basin from the west. The winter floods have a considerably higher magnitude than the average annual spring high water.

The magnitude and intensity of a storm cannot always be used as an index of the resultant river discharge. Other factors, such as the temperature sequence, degree of soil saturation, and moisture content of the snow pack largely influence the rate of and total runoff produced by a particular storm. Conditions preceding a storm may be such that even a moderate storm could set in motion the

related factors that, collectively, result in a flood. Conversely, conditions in the drainage basin may be such that a severe storm results in only minor high water.

There are four flood zones in the City Limits of Burlington, the Floodway (river side of the dike), the 100 Year Flood Zone, the 500 Year Flood Zone, and the Special Flood Risk Zones. If property is located in the Gages Slough Special Flood Risk area, the risk of flooding is somewhat greater than in the surrounding area. This is because of the potential for floodwaters to be diverted into the Slough, in the event of flooding between here and Sedro Woolley, as occurred in the winter of 1990 and 1995. The likelihood of flooding in the event of a 100-year flood is pretty much the same throughout the City Limits.

While there are no repetitive loss properties in Burlington, these examples show how close flooding has come in recent years. The October 21-22, 2003 flood event had an estimated flow at Concrete of 166,000 cfs, a 32-year frequency, while at Mount Vernon, the flow was 135,000 cfs, a 19-year frequency. In Burlington, critical facilities were evacuated. Many important lessons were learned through this process and a much improved state of readiness and awareness is the result.



Looking north at Burlington Hill – Nov. 2006 flood

Most property insurance policies do not cover damage caused by flooding, but any property owner or renter in the City of Burlington is eligible to obtain Flood Hazard Insurance, since the city participates in the National Flood Insurance Program. Flood insurance is available through your own agency or broker and includes flooding from ponding/drainage problems, snowmelt flooding, runoff on hillsides, or any flooding involving surface water. *Coverage is available for residential and commercial buildings.* Contents of the building are a separate addition to the policy and are available to both property owners and renters. There is limited coverage available for flood-related erosion and mudslide. Replacement cost coverage is available for principal residences.



Soccer fields south end of Skagit River Park and Whitmarsh Road – November 7, 2006

Concerned about high Flood Insurance Rates? You may qualify for a substantial reduction if you have an Elevation Certificate that shows your home or business is located at or above the 100 year flood elevation. You will have to retain the services of a Licensed Surveyor to complete the

paperwork, unless an Elevation Certificate is on file already with the Building Department, so please check here first at (360) 755-0077. You may also want to look at ways to lower your rate with simple home improvements, and the Building Department will help you.

All flood insurance rates are going up because Congress passed the Biggert-Waters Act as amended with some property owners facing 25% per year increases, followed by the Homeowner Flood Insurance Affordability Act effective 2015, to pay for a disaster reserve fund nationwide. The fact that there are no repetitive loss properties here makes no difference.

In addition, the city is a member of the Community Rating System program and there is an automatic **25% reduction** in the flood insurance rates available to most properties in Burlington. There is a 30-day waiting period before coverage goes into effect in most cases, so don't wait until a flood is threatening.

Federal disaster assistance requires a Presidential declaration, which happens in less than 50% of flooding events. The most typical form of federal disaster assistance is a loan that must be repaid with interest. A flood policy will pay covered losses even if a disaster is not declared by the President. Please do not hesitate to contact the city if you have questions or are concerned about any flood insurance issue!!!!

If you don't have an insurance agent, the NFIP has a toll-free number for agent referrals:

Toll Free: 1-888-379-9531

<http://www.FloodSmart.gov>

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