

BUILD RESPONSIBLY

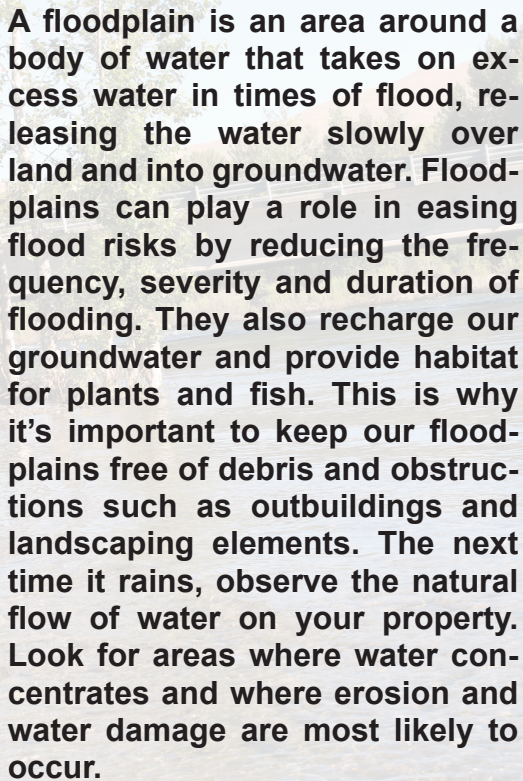
Do you own property in a floodplain? Are you making plans to improve or change your property? If so, you may need a Floodplain Development Permit.

The primary purpose of the Floodplain Development Permit is to protect human life and health as well as property. The permits ensure that development is regulated so property damage is limited in a flood and property owners do not adversely impact other property owners by their actions.

Call 509-667-6225
with any questions about the
Floodplain Development Permit

The permit is required prior to beginning any development within the floodplain. Development includes any manmade changes to improved or unimproved real estate, including, but not limited to, digging, grading, filling, paving, drilling, mining, storing equipment or materials, or construction.

Some examples of common activities that may require a permit are the addition of a shed, construction of a fence, the cutting down of trees to make room for development, the building of a retaining wall or raised plant beds, driveway paving, storage of equipment or materials, excavation or infill, and the addition of fixed docks or rip rap.



A floodplain is an area around a body of water that takes on excess water in times of flood, releasing the water slowly over land and into groundwater. Floodplains can play a role in easing flood risks by reducing the frequency, severity and duration of flooding. They also recharge our groundwater and provide habitat for plants and fish. This is why it's important to keep our floodplains free of debris and obstructions such as outbuildings and landscaping elements. The next time it rains, observe the natural flow of water on your property. Look for areas where water concentrates and where erosion and water damage are most likely to occur.

FCZD Mission Statement: Through partnerships and careful planning, identify sustainable, cost-effective actions that will mitigate the impacts from flood hazards, to protect the health, safety, quality of life, environment and economy of the communities within Chelan County.

Chelan County
Flood Control Zone District
fczd@co.chelan.wa.us
509-667-6415

To receive information from the FCZD, join our ListServe by sending your email address to fczd@co.chelan.wa.us



**ARE YOU
PREPARED?**

Know Your Risk

Be Proactive

Take Action



NFIP MEMBER



In February 1981, Chelan County joined the National Flood Insurance Program (NFIP). Joining NFIP

means residents are able to purchase flood insurance, a requirement of mortgages or home equity loans for property located within the floodplain. Residents are also able to buy, sell and build on property within the floodplain.

In addition, by joining NFIP, the county became eligible to receive disaster assistance from FEMA after a presidentially declared disaster. Since the 1970s, the county has had nine Presidential Disaster Declarations related to flood, severe storm and earthquake hazards.

As an NFIP member, the county agreed to enforce federal regulations concerning development within a special flood hazard area shown on FEMA's Flood Insurance Rate Maps. The areas are referred to as the 100-year floodplain.

So Chelan County must issue permits for all development in the floodplain. This ensures development is regulated so property damage is limited and property owners do not adversely impact other property owners.

ARE YOU INSURED?

Did you know the standard homeowner's insurance policy does not cover damage caused by floods? However, you can purchase a separate flood insurance policy because Chelan County participates in the National Flood Insurance Program.

This insurance is backed by the federal government and is available to everyone. If you have a federally backed mortgage and live in a flood hazard area, you are required to have this insurance. If you don't have flood insurance, talk to your insurance agent. Don't wait until you think a flood is coming. There is a 30-day waiting period on new flood insurance policies. The county also is applying for participation in the Community Rating System to reduce the cost of flood insurance. More info at www.fema.gov/national-flood-insurance-program.

SELF-EVALUATION

1. Know your risk. Ask yourself the following questions about your property:

How deep can the flood water get?

What are my options?

What could be damaged below that level?

How would I pay for this?

How can I reduce that risk?

Am I insured?

2. Be proactive. If you have a flood risk, consider the following:

Buy flood insurance.

Elevate your home.

Elevate the assets in your home that are at risk.

Consider appropriate flood-proofing measures.

Address local flooding issues on your property.

[www.co.chelan.wa.us/
flood-control-zone-district](http://www.co.chelan.wa.us/flood-control-zone-district)

3. Take action. If a flood has been predicted, consider the following:

- Make a family emergency plan and include pets. An emergency shelter may not allow your pets. Have emergency supplies in place. This includes medications, a first aid kit, food and an adequate supply of water.
- Make sure your vehicle has a full tank of gas. If you have to evacuate, shut off all electrical circuits at the main. Shut off the water service and gas valves at each appliance. If possible, move appliances and furniture to a higher level.
- Secure outdoor furniture and structures so they can't float away.
- Know what to do before, during and after a flood. Go to www.ready.gov/flood.