

FREQUENTLY FLOODED AREAS

Why are frequently flooded areas being protected?

Frequently flooded areas (FFAs) are protected to reduce damage to structures caused by flood events, to promote public health and safety, and to protect the ecosystems of these areas. Frequently flooded areas are one of the five types of critical areas that are required to be protected under the Growth Management Act (GMA)¹.

What is protected within a frequently flooded area boundary?

Limitations on development within frequently flooded areas reduces flood damage to buildings and structures, in order to protect public health, safety, and general welfare; reduce the annual cost of flood insurance; and minimize public and private losses due to flooding. Native vegetated ecosystems are protected to help minimize erosion during flood events.

How is a frequently flooded area defined?

Currently, ‘frequently flooded areas’ are defined as lands within identified floodplains and areas prone to inundation of water during rainstorms.² Additionally, frequently flooded areas include Special Flood Hazard Areas (SFHA) shown on the Flood Insurance Rate Map issued by FEMA.

How are frequently flooded areas currently protected?

The goal of flood regulations is to prevent the space that would fill with flood water from being used up by structures, causing the flooding to reach higher elevations, as well as regulating the type of development allowed within the floodplain.

The Federal Emergency Management Agency (FEMA) requires the City to ensure that development in the special flood hazard area (SFHA) along Lake Sammamish are consistent with Flood Damage Prevention standards² to reduce flood damage to residential or commercial properties. All development within the delineated SFHA must design or redevelop structures to be resilient to flood hazards.

Using Best Available Science (BAS), how should a frequently flooded area be protected?

For maximum protection, new development should not be allowed within identified frequently flooded areas that would displace flood waters. Additionally, new development should be designed to withstand flood forces. Any modifications to floodplains should not result in grading that increases land volumes.

¹ [RCW 36.70A.030\(11\)](#)

² [SMC 21.04.040.B.151](#)

How is a frequently flooded area currently identified in the field, as well as on a map?

The flood hazard areas are mapped by FEMA along the eastern shore of Lake Sammamish. These areas are subject to the National Flood Insurance Program requirements based on a scientific and engineering report entitled “the Flood Insurance Study for King County,”³ as amended.

The best available information for flood hazard area identification shall be the basis for regulation until a new flood insurance rate map (FIRM) is issued that incorporates the data utilized under the Flood Damage Prevention regulations. Special flood hazard areas are identified in the field by establishing or verifying the base flood elevations in relation to mean sea level as defined in the FIRM maps. For new or substantially improved structures, applicants must obtain and maintain a record of the actual elevation of the lowest floor that has been floodproofed.

Using BAS, how should frequently flooded areas be identified in the field and on a map?

FFAs are typically delineated using water level data for streams and lakes, relative elevations, geological controls, and watershed or drainage area characteristics. However, the FFA designation could be expanded to include other areas that are at risk of flooding.

Additionally, the City should continue to reference the flood hazard areas are mapped by FEMA.

How would a frequently flooded area map updated?

The frequently flooded area map that is based solely on the FEMA floodplain would need to be reviewed and updated by FEMA, based on requests submitted by applicants.

Property owners may submit a Letter of Map Change (LOMC) request to FEMA for a formal determination of the property’s location and/or elevation relative to the Special Flood Hazard Area identified by the National Flood Insurance Program.

Who would be responsible for updating the map for frequently flooded areas?

After FEMA issues a determination document approving the map change. If approved, the FEMA floodplain map could be updated to reflect the new boundary.

³ [SMC 15.10.060](#).

Summary of Frequently Flooded Area Changes Being Considered	
CATEGORY 1 – No Action Needed; Changes Integrated into Draft Code Amendments	
Changes required by the Growth Management Act, clarifications, and other minor changes.	
<ul style="list-style-type: none"> • For consistency with the WAC definition of critical areas, it is recommended to remove the subsection for frequently flooded areas and related subtopics to their own section. • Recommend including the FEMA Biological Opinion (BiOp) assessment requirements for consistency with existing permitting process requirements and to ensure review of potential habitat impacts for projects within an FFA⁴. 	
CATEGORY 2 - Requires Planning Commission & City Council Direction for Code Amendment Integration	
Changes don't impact the project timeline, require additional budget, or require further policy/impact analysis.	
N/A	
CATEGORY 3 - Requires Planning Commission & City Council Direction for Future Workplans	
Changes may impact stakeholders and/or require additional budget and staff time.	
N/A	

⁴ Floodplain Habitat Assessment and Mitigation Regional Guidance, FEMA Region 10