

Ferry County Flood Zone Related FAQs

How can I find out about a stream or lake on a particular property?

Contact Ferry County Planning office.

How can I find out if a property is in a flood zone?

The Federal Emergency Management Agency (FEMA) determines what areas are in flood zones. For specific FEMA flood map information, you can contact Ferry County Planning or you can go to this [website](#).

The FEMA map shows my property in the flood zone. How do I find out more information about the flood zone category?

Information regarding the flood maps and flood zones can be found at this FEMA [website](#).

What is a floodplain?

A floodplain is any land area adjoining a river, stream, water-course, major drainageway, wetland, low lying area, or lake that is likely to flood.

What is floodplain management?

Floodplain management includes methods used for preserving the natural function of floodplains and reducing flood damage through floodplain management regulations.

What is a 100-year flood?

This term is a statistical designation meaning that there is a 1-in-100 or 1% chance that a flood this size will happen during any given year.

Who determines where these floodplains are located?

The floodplains in Ferry County have been mapped (or estimated) and provided by FEMA as part of the National Flood Insurance Program (NFIP). The maps are available for review at Ferry County Planning or you can find them [online](#)

Why does Ferry County have floodplain regulations?

When Ferry County joined the NFIP (circa 1975), we were required to adopt and enforce floodplain management regulations for participation.

Is development allowed in a floodplain?

Yes, but all development is subject to the requirements of the Ferry County Flood Damage Prevention Ordinance, Building Codes and the NFIP.

When is a Floodplain Development Permit required?

Developing property, all or a portion of which is in a regulated floodplain, requires a Floodplain Development Permit. This permit will identify the specific requirements for each proposed project. Prior to Floodplain Permit release, all plans must be reviewed to ensure that they meet the requirements of the Ferry County Flood Damage Prevention Ordinance.

Ferry County Flood Zone Related FAQs

What is considered development?

Development includes, but is not limited to buildings, homes, manufactured and mobile homes, other structures, bridges, culverts, dredging, filling, grading, paving, excavation, docks, boat lifts, seawalls, bulkheads, etc.

What are the Floodplain Requirements "A" Zones?

The "A" Zone is an area that has been determined to be in the 100-year flood which may or may not have base flood elevations and flood hazard factors determined.

What are the floodplain requirements for my residential/commercial structure?

In areas where flood elevations are known, the lowest floor including basement must be a least one (1) foot above the base flood elevation. Base flood elevation, also known as the BFE or 100-year flood, is the term used for a flood having a one (1) percent chance of being equaled or exceeded in any given year and the elevation at which it may occur.

If flood elevations are not known in the area you are developing, they must be established by an engineer/surveyor. If it is not clear that the proposed home will be outside of the floodplain, the applicant is asked if they could relocate to a safer (clearly out of the floodplain) area upon the property. The applicant may also hire an engineer to more precisely delineate the floodplain and establish a BFE for the property. Construction of the lowest floor including basement must be one (1) foot above the newly established BFE. Residential homes must elevate above the BFE and commercial structures have the option to flood proof above the BFE.

What is an "AE" zone?

Flood zone AE is a high-risk flood zone that's close to floodplains and bodies of water, like rivers and lakes. It has a 1% chance of flooding annually and a 26% chance during a 30-year mortgage. The BFE has been determined for zone AE. The building requirements are the same as for zone A except that the BFE has already been established.

What is a "X" zone?

"X" Zones are areas of minimal chance of flooding.

What are the requirements for additions or improvements to structures in a floodplain?

Any *repair, reconstruction or improvement* to a structure, the cost of which equals or exceeds fifty (50) percent of the fair market value of the structure requires a Floodplain Development Permit. Any *addition*, no matter what the cost, will also require a Floodplain Development Permit. All other conditions apply.

What are the requirements for floodproofing?

Residential homes must elevate above the BFE and commercial structures have the option to flood proof above the BFE.

Ferry County Flood Zone Related FAQs

What is an Elevation Certificate?

The Elevation Certificate is a FEMA form that is used to record the elevation of the floodplain and or the lowest floor of a structure that has been built in a floodplain.

Who can fill out an Elevation Certificate?

Elevation Certificates must be completed and stamped by a licensed land surveyor, professional engineer, or certified architect who is authorized by law to certify elevation information.

Why is an Elevation Certificate required?

- (1) Our Flood Ordinance requires it to document compliance with permit conditions.
- (2) Elevation Certificates are the only official document used by FEMA to determine whether a structure is inside or outside a floodplain.