



October 22, 2022

Dear Resident:

We're sending you this letter because your property is in an area that has experienced river or stream flooding several times in the past. The City of Sultan is concerned about repetitive flooding and works to reduce local flood risks, but you can also take steps to help protect your family and property from future flooding. Here are some things you can do:

**1. Know your flood risk.**

Call the city's Community Development Department (CDD) at 360.793.2231 to:

- Find out if your property is in a mapped flood hazard zone,
- Get information on the cause and extent of past flooding in your area, and
- Learn how natural processes such as channel migration can change your flood risk over time.

**2. Prepare for flooding.**

Visit our Flood Information Center at [Flood Information | Sultan, WA](#) to see tips on how to get ready for floods before they happen. For example, we recommend that you:

- Ask the city for a sandbag and learn how to use them.
- Identify safe evacuation routes from your home to higher ground.
- Know what parts of your property are likely to be flooded and keep those areas free of debris.
- Build an emergency supply kit in an easy-to-grab duffle bag or backpack.

For additional tips on preparing for floods, visit the Federal Emergency Management Agency (FEMA) web page <https://www.ready.gov/floods> or the American Red Cross website <http://www.redcross.org/>.

**3. Consider some permanent flood protection measures.**

Help protect your property from flooding with permanent flood protection projects. You can:

- Elevate or relocate your home above the regulatory flood level.
- Build low walls to help keep floodwaters away from your water heater, furnace, and large appliances.
- Install a sewer backflow valve to prevent sewage from backing up into your home during a flood.
- Elevate all electrical outlets, panels, switches, and wires at least 12-inches above the flood level.

To learn more about these projects and other flood protection measures, call the CDD at 360.793.2231. Please note that some projects require building permits and we can assist with this process as well.

#### 4. **Contact us for information on financial assistance.**

Find out if you qualify for grants or loans that will help you pay for flood protection projects.

- **FEMA hazard mitigation grants.** If you're interested in elevating or relocating your home above the regulatory flood level, or selling it to City of Sultan, the city may be able to help you apply for FEMA grant funding if your project meets certain criteria. Homeowners that have been reimbursed for multiple flood claims through the National Flood Insurance Program receive highest priority for grants.
- **Federal Housing Administration (FHA) loans.** FHA's Limited 203(k) program allows homebuyers and homeowners to finance up to \$35,000 into their mortgage to repair, improve, or upgrade their home. This can include flood protection projects or post-flood reconstruction projects.

#### 5. **Get a flood insurance policy.**

- Homeowner's insurance does not cover damage from floods. However, because the City of Sultan participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the federal government and is available to everyone, even to people whose properties have flooded in the past.
- The city participates in the Community Rating System as a Class 6 community, so you will receive a 20% reduction on your annual insurance premiums if your property is located within a high-risk flood hazard zone.
- In some cases, flood insurance will help pay the costs of elevating a substantially damaged building.
- Some people purchase flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually, flood insurance policies just cover the building's structure and not the contents. During floods, there may be more damage to the furniture and contents of your home than to the structure itself. Be sure you have contents coverage.
- Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
- Contact your insurance agent for more information on rates and coverage. You may qualify for a lower-cost Preferred Risk Policy.

By taking the steps outlined above, you might not be able to eliminate your flood risk, but you will help protect your family and property when flood waters rise.

Sincerely,

Cyd Donk  
CRS Coordinator