

[snoqualmiewa.gov](http://snoqualmiewa.gov)

# Flood REPORT

## 2025-2026

This flood information is provided to the citizens of Snoqualmie for participation in the National Flood Insurance Program Community Ratings System, which allows residents a discount on their flood insurance premiums.

### Fall Is Flood Season in Snoqualmie

Most of the areas of downtown Snoqualmie lie within the floodplain of the Snoqualmie River and are subject to occasional flooding. The worst flood in the city's known history was in November 1990. That event is debated as a 50-70 year flood. The city experienced a major flood most recently in January 2009. We cannot predict when the next flood event will occur. It is important to be prepared.

### Our Local Flood Hazard

Snoqualmie's local flood hazard is rooted at the main stem and the south fork of the Snoqualmie River and from Kimball Creek.

The combination of high annual precipitation and melting snow in the upper Snoqualmie River basin contributes to the potential for significant fall and winter flooding. Because rivers, which carry runoff out of the basin, are located in steep valleys, floodwaters collect on the flat valley floor where Snoqualmie is located.

After traveling across the broad upper Snoqualmie Valley, the south, middle and north forks of the Snoqualmie River converge just upstream from the city.

Downstream of the city, the main stem of the Snoqualmie River is forced through a narrow opening before discharging over Snoqualmie Falls. Heavy rains combined with melting snow in the mountains create high flows, which cause the river to back up and flood low-lying areas. Kimball Creek, a tributary to the Snoqualmie River, runs through the city, backs up, and floods its drainage area as a result of the high water level in the river.

### The National Flood Insurance Program (NFIP) Raises Insurance Premium Rates

In 2012, Congress passed the Biggert Waters Flood Insurance Reform Act of 2012 to make the NFIP more sustainable and financially sound. Most flood insurance rates for most properties will more accurately reflect full risk, and flood insurance will rise on some policies. The following actions can trigger a rate change and the premiums will increase by 25% per year until they reach the full risk rate:

- Buying a property
- Purchasing a new policy
- Allowing a policy to lapse
- Suffering repeated flood losses

Talk to your insurance agent about how changes may affect your property and flood insurance policy.

### Flood Insurance

One of the most important things you can do to protect your home and family before a flood is to purchase a flood insurance policy. It usually takes 30 days after the purchase of a flood insurance policy for it to go into effect. If you do not have flood insurance, talk to your insurance representative.

Homeowner's insurance policies do not cover damage from floods. However, because Snoqualmie 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 for properties that have been flooded previously.

Some people have purchased flood insurance because it is required by the bank in order to purchase a home or to obtain a home improvement loan. Be sure you know what your insurance covers. Some policies just cover the building's structure and not the contents. Typically, for homes in Snoqualmie, there is as much damage to the contents as there is to the structure.

To purchase flood insurance, contact your local insurance agent or the National Flood Insurance Program toll free at 1-888-379-9531.

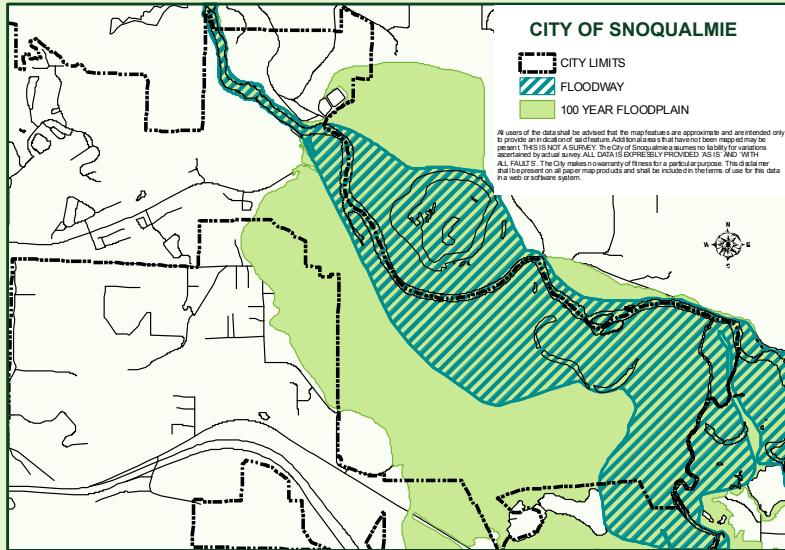
### Snoqualmie's Emergency Alert System

The City of Snoqualmie is a member of the ALERT King County emergency system, which will notify Snoqualmie subscribers about emergencies in our area via phone, text, and email. Alerts would be sent for events such as flooding, evacuations, major road closures, and boil water notices. Visit [snoqualmiewa.gov](http://snoqualmiewa.gov) to sign up or call 425-888-1551.

# Flood Insurance Rate Map

## Information about Your Property

The City of Snoqualmie maintains current copies of the Flood Insurance Rate Map produced by the Federal Emergency Management Agency (FEMA). It is available for review at the City Planning Division or on FEMA's website at <http://msc.fema.gov>. The map identifies the portions of the City that are in the floodplain and floodway. If you would like to know if you live in the floodplain or floodway, please contact the City Planning Division at 425-888-5337.



Upon request, the City of Snoqualmie will provide you with the following information specific to properties located in Snoqualmie from information available on the Flood Insurance Rate Map (FIRM).

- Identification of properties in the Special Flood Hazard Area as shown on the current Flood Insurance Rate Map
- The flood zones in Snoqualmie and specific flood zones for specific purposes
- Specific site data such as base flood elevation (BFE), community number, panel number and suffix, and the date of the Flood Insurance Rate Map
- Base flood elevations as delineated in FEMA's Flood Insurance Study
- Elevation certificates for homes that were newly constructed or elevated since 1988

## Natural and Beneficial Functions of the Floodplain

The water bodies of the main stem and south fork of the Snoqualmie River and Kimball Creek shape the landscape of Snoqualmie and form the City's floodplain. The floodplain that remains undeveloped provides a great deal of ecological benefit to our environment: aesthetics; open space active processes such as filtering nutrients and providing storage of floodwaters; conveyance of floodwaters; and water, biological, and societal resources.

Meadowbrook Farm and Three Forks Natural Area are prime examples of the benefits of protecting the floodplain and floodway. These properties provide a scenic resource important to the natural and rural character of Snoqualmie. Portions of the properties provide essential local wildlife corridors relative to the river, streams, floodplain, and riparian wetlands. In addition, there are many acres of emergent, wet meadow, scrub shrub, and forested wetlands that occur on the sites. The properties and adjacent water bodies support many species of birds, mammals, and fish.

# Floodplain Development Permits

## Flood Improvement Permit

Any development in the floodplain or floodway – not just construction of buildings – requires a flood improvement permit and possibly an elevation certificate. Always check with the City Building Division before you build on, alter, re-grade, or fill your property. A permit is needed to ensure that projects do not cause problems on other properties or increase the flow of floodwaters. If you intend to develop in the floodplain or suspect a violation, please contact the City Building Division at 425-888-5435.

## Shoreline Substantial Development Permit

A Substantial Development Permit is required in the shoreline jurisdiction prior to beginning any development of which the total cost of fair market value exceeds \$8,504 or any development that materially interferes with the normal public use of the water or shorelines of the state. There are exceptions to this requirement. To review the City's shoreline management regulations, please call the City Planning Division at 425-888-5337.

## Substantial Improvement/ Damage Requirements

The National Flood Insurance Program requires that if the cost of reconstruction, rehabilitation, addition, or other improvement to a building equals or exceeds 50% of the building's market value, the building must meet the same construction requirements as a new building. Substantially damaged buildings also must be brought up to the same standards. For example, a residence damaged in which the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated above the base flood elevation (BFE).

Substantial improvement means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement.

For purposes of this definition, "substantial improvement" is deemed to occur when the first alteration affects the external dimensions of the structure.

The term "substantial improvement" does not include the following: any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and are the minimum necessary to assure safe living conditions; or any alteration of a structure listed on the National Register of Historic Places or a comparable state inventory of historic places.

# Emergency Preparedness and Safety

## Storm Drainage Maintenance

### Before a Flood

- Learn the safest route from your home.
- Keep a battery-powered AM radio and flashlights in working order with extra batteries.
- Have emergency water, food, and medications stored. Don't forget baby formula and baby food if needed.
- Install check valves in sewer traps to prevent floodwater and sewer from backing up.
- Keep sandbags, plywood, plastic sheeting, and other materials on hand to protect property. Never stack sandbags directly against an out wall of a dwelling; when wet, the bags create added pressure on the structure.
- Sign up for the ALERT King County emergency system.
- Purchase flood insurance!

### During a Flood

- Move to a safe area before access is cut off. Take emergency supplies.
- If driving, DO NOT drive over flooded roads.
- Do not walk through floodwaters. Six inches of moving water can throw you off your feet.
- Stay away from power lines and electrical wires. Electrical currents can travel through water.
- Turn off all utilities at the main switch or shutoff.
- Store hazardous chemicals, gasoline, fertilizer, etc. where flood waters cannot reach.
- Move valuables and important documents to the highest point in your home.

### After a Flood

- Look before you step. The ground, floors, and stairs may be slippery and covered with debris, including broken glass.
- Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames until you know the gas has been turned off and the area has been well ventilated.
- Keep electricity off until an electrician has inspected your system for safety.
- Stay out of any building if it is surrounded by floodwaters.
- Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals.

Storm drains help to quickly move water out of town. Please help keep the entrance of storm drains clear of debris. Grass clippings, leaves, branches, and trash can accumulate and plug storm drains and channels. This contributes to flooding. Please do not dump or throw anything in the drainage ways and streams.

The City of Snoqualmie has a maintenance program for inspecting the drainage system regularly. If you see dumping or debris in the drainage system, please contact the Public Works Department at 425-831-4919.



## The Flood Warning System

The King County Flood Warning System is used to warn residents of impending floodwaters so that they can take necessary actions to protect themselves before flooding occurs. Recorded river gage readings for the Snoqualmie River are available on the King County website at [kingcounty.gov/environment](http://kingcounty.gov/environment) (click "Flooding") or by calling the King County Flood Warning Center at 1-800-945-9263 or 206-296-8200.

| Phase | Phase Threshold | Description                                                                                                                                   | Response                                                                                                                                                                                                       |
|-------|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I     | 6,000 cfs*      | Minor lowland flooding.                                                                                                                       | County personnel are put on alert and preparations are made to open the King County Flood Warning Center.                                                                                                      |
| II    | 12,000 cfs      | Moderate lowland flooding. Low-lying roads adjacent to the river will be overtopped, such as Reinig Road just east of the Meadowbrook Bridge. | The Flood Warning Center is opened. Staff at the Center monitor river gages and flood conditions around the clock. Gage information is updated hourly on a recorded message at 1-800-945-9263 or 206-296-8200. |
| III   | 20,000 cfs      | Major flooding. Entire Snoqualmie Valley experiencing varying depths of flooding.                                                             | Flood investigation crews are sent out to monitor flood control facilities (such as levees).                                                                                                                   |
| IV    | 38,000 cfs      | Snoqualmie-Fall City Road is overtopped. Extreme flooding.                                                                                    | Phase II-IV warnings are issued to police and fire departments, schools, other agencies, and to the public through news media.                                                                                 |

\*Cubic feet per second



[snoqualmiewa.gov](http://snoqualmiewa.gov)

Community Development  
Department  
38624 SE River Street  
PO Box 987  
Snoqualmie, WA 98065  
(425) 888-1555

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## Annual Flood Report

You are being sent this information because your property has been identified as being located in the floodplain of the Snoqualmie River, as identified on the City's Flood Insurance Rate Map.

**Questions? Call 425-888-5337 or [CommunityDevelopment@snoqualmiewa.gov](mailto:CommunityDevelopment@snoqualmiewa.gov)**

## City of Snoqualmie - Annual Flood Report 2025-2026

### Flood Protection and Assistance

There are many ways of flood-proofing your home and keeping water out of living areas. The Snoqualmie Home Elevation Program is a frequently used method of protecting houses in Snoqualmie. The use of water-resistant materials, structural reinforcement to withstand water pressure, and placement of mechanical elements in the upper parts of the building are a few flood-proofing ideas. The City is available to conduct site visits, when requested, to discuss flooding, drainage, sewer backflow problems, and retrofitting advice. Call the City's Building Division at 425-888-5435.

The City of Snoqualmie, in cooperation with FEMA, has many reference materials that demonstrate flood-proofing techniques. The City's Public Works Department will visit a property upon request to review drainage or sewer problems. The Public Works Department can be reached at 425-831-4919.

The City's Community Development Department is a good resource for finding out if your property is mapped in the floodplain or floodway and can provide general information on flooding in Snoqualmie. Flood maps and flood protection references are available at the Snoqualmie Library. The Community Development Department phone number is 425-888-5337.

**Questions? Please contact the Community Development Department at 425-888-5437 or [CommunityDevelopment@snoqualmiewa.gov](mailto:CommunityDevelopment@snoqualmiewa.gov)**

### Resources

#### **City of Snoqualmie**

[snoqualmiewa.gov](http://snoqualmiewa.gov)  
Building Division: 425-888-5435  
Planning Division: 425-888-5337  
Public Works Division: 425-831-4919  
Emergency Management: 425-888-1551  
Main Offices: 425-888-1555  
AM Radio 1650 for Emergency Information

#### **National Flood Insurance Program**

[floodsmart.gov](http://floodsmart.gov)  
1-877-336-2627

#### **King County Flood Warning Center**

[Kingcounty.gov/environment](http://Kingcounty.gov/environment) (click Water and Land; click Flood Services)  
1-800-945-9263 or 206-296-8200

#### **Federal Emergency Management Agency (FEMA)**

[fema.org](http://fema.org)  
1-800-621-FEMA (3362)

#### **Puget Sound Energy**

[pse.com](http://pse.com)  
1-888-225-5773

#### **Home Elevation Program**

[www.snoqualmiewa.gov/665/Hazard-Mitigation-Plan](http://www.snoqualmiewa.gov/665/Hazard-Mitigation-Plan)