



FALL/WINTER 2025

NORTH BEND FLOODPLAIN NEWS

NORTH BEND'S LOCAL FLOOD HAZARDS

In North Bend, high water and flooding most commonly occur from October through April during periods of heavy rainfall or rapid snowmelt. During winter, the Pacific Northwest occasionally experiences a heavy downpour of warm rain, referred to as an "atmospheric river." The "Pineapple Express" is an atmospheric river with warm rains that originates in the southern Pacific Ocean. The resulting runoff from melting snow and rain hits already saturated floodplains and leads to high flows and damaging flooding throughout the region.



Many structures in North Bend are within the 100-year floodplain of the Snoqualmie River Forks or local creeks. Residents should know their flood hazard and keep informed of changing river and stream conditions and make early preparations in case of major flooding. To determine if your home is in the floodplain, view King County's iMap at gismaps.kingcounty.gov/iMap/, FEMA's NFHL Viewer at msc.fema.gov/nfhl, or call the North Bend Public Works Department at 425-888-0486.



FLOOD SAFETY

When flooding occurs, take these measures to keep you and everyone else safe:

- ❖ Turn off electricity and gas.
- ❖ Stay clear of unstable stream banks and stream banks adjacent to fast moving water.
- ❖ Don't walk through moving floodwaters. Six inches of water is enough to knock you over!
- ❖ Turn around, don't drown! Do not drive where water covers the road. 12-inches of water is enough to carry away a small car, 18-inches is enough to carry away a SUV, and parts of the road may be washed out and not visible.

FLOOD INSURANCE

Standard homeowners insurance does not cover flood damage. If your home is damaged by a flood, you will be financially responsible for the damage. Flood insurance is available for anyone who lives in North Bend even if the property is not in the floodplain. Flood insurance is also available to business owners and to renters to cover their contents. In North Bend, most flood insurance policies receive a 25% discount on the policy through the City's participation in FEMA's Community Rating System (CRS) Program.

There is a 1% chance of experiencing a 100-year flood every year, and a 26% chance of experiencing a 100-year flood during the life of a 30-year mortgage. For more information about what insurance coverage would be best for you, contact your local insurance agent or visit www.floodsmart.gov. **DON'T DELAY!** There is a 30-day waiting period before new policies take effect.

PROPERTY PROTECTION MEASURES

Certain measures can be taken to protect your property from flood damage such as retrofitting, grading a yard, correcting local drainage problems and emergency measures like moving furniture and sandbagging. Many projects like elevating buildings above flood levels, dry and wet flood proofing and protecting basements from sewer backup can be done now to protect you when a flood does occur. The City is available to make site visits to advise on property protection measures and make recommendations for your specific property. If you want to elevate your home, we can help you determine if you qualify for a grant and provide help with the grant process. Call Public Works for more information.

NATURAL AND BENEFICIAL FLOODPLAIN FUNCTIONS

The floodplain is the area adjacent to rivers and streams that periodically floods. Floodplains provide a wide range of benefits to both human and natural systems. Areas such as the Meadowbrook and Tollgate Farm properties provide essential fish and wildlife habitat for species of birds and fish such as the bald eagle and rainbow trout. The floodplain also improves water quality, provides recreation and scenic areas, recharges the aquifer, and provides storage areas during floods. To reduce the risk of contamination to these areas, test your septic system and don't dump pollutants down the drain.

FLOOD WARNING SYSTEM

The purpose of the King County Flood Warning System is to warn agencies and residents of impending floodwaters so they can take proper defensive action and prepare themselves before serious flooding occurs. Depending on location and the extent of flooding, the warning usually provides between 2- and 24-hours lead-time.

The Flood Warning System for the Snoqualmie River Basin consists of four phases in increasing order of severity.

- ❖ **Phase I** - Sum of Snoqualmie Forks near North Bend is 6,000 cubic feet per second (cfs) and rapidly rising. Minor lowland flooding, no roads will be covered yet and access for emergency vehicles will not be impaired.
- ❖ **Phase II** - Sum of Snoqualmie Forks near North Bend is 12,000 cfs and continuing to rise. Moderate lowland flooding. Low-lying roads adjacent to the river may be overtopped and access may be limited.
- ❖ **Phase III** - Sum of Snoqualmie Forks near North Bend is 20,000 cfs and rising. Major flooding. Entire Snoqualmie Valley experiencing varying depths of flooding. Residents may be notified of potential evacuation.
- ❖ **Phase IV** - Sum of Snoqualmie Forks is 38,000 cfs or greater. Extreme flooding similar to the 2009 flood disaster.



King County sends out alerts through a Mobile App, emails, or phone calls. Visit www.kingcounty.gov/flood to sign up for King County flood alerts, to see real-time river levels, and for more information on the warning system. Emergency information will also be provided to local radio and TV stations, and recorded river gauge readings are available by calling King County Flood Warning Center at (800) 945-9263 or (206) 296-8200.

DEVELOPMENT IN THE FLOODPLAIN

All development within the 100-year floodplain requires a floodplain development permit, including building, remodeling, grading, excavating, paving, filling and other activities. Always check with the Community and Economic Development (CED) department before you begin a project to determine if a permit is required. If you see any illegal floodplain development, please report it to CED.



SUBSTANTIAL IMPROVEMENT REQUIREMENTS

“Substantial improvement” is when the cost of any repair or alteration of a structure within the 100-year floodplain is valued at more than 50% of the assessed value of the structure. If a structure is being repaired, the structure’s value is based on the pre-damage value. In North Bend, the cost of repair or alteration is the current project value combined with the cost of all projects over the prior 5-year period. If a project is considered a substantial improvement, the structure must be brought into compliance with current floodplain regulations. For older structures, this may require elevation of the structure, floodproofing, installation of additional foundation vents, or modifications to the crawlspace.

DRAINAGE SYSTEM MAINTENANCE

Our storm drains help to quickly move water out of town. **Please help keep the entrance to storm drains clear of debris. If your property is next to a drainage way or stream, do your part and keep them clear of brush and debris. Do not dump debris or throw anything into the ditch or waterway!** Every piece of trash can contribute to flooding. Even grass clippings and branches can accumulate and plug channels. The City has a maintenance program that inspects the channels regularly. Dumping in drainage ways or streams is prohibited by North Bend Municipal Code. Contact the Public Works Department if you see illegal dumping or debris within the channels.