

WHATCOM COUNTY
PUBLIC WORKS DEPARTMENT

JON HUTCHINGS
DIRECTOR



RIVER AND FLOOD
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December 8, 2021

Dear Resident,

This information is being provided to all property owners in or near the floodplains and alluvial fans in unincorporated Whatcom County in accordance with FEMA's requirements for communities who participate in the National Flood Insurance Program (NFIP). We understand that this is a difficult time for those of you have been impacted by the recent flooding and hope this information helps you understand your responsibilities and possible funding that may be available to help you reduce the potential for future damages.

Repairs to damaged buildings in unincorporated Whatcom County require a building permit from Planning and Development Services. The Whatcom County Executive has suspended Emergency Repair Permit Fees that are related to flood damage for Emergency Permit Requests initiated between November 14, 2021 through January 31, 2022.

As part of the permitting process, Staff from the River and Flood Division of Public Works will determine whether your structure is 'substantially damaged'. Whatcom County's Flood Damage Prevention Ordinance (Title 17) defines this as follows:

17.08.178 Substantial damage.

"Substantial damage" means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. "Substantial damage" also means flood-related damage sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.

If your structure is determined to be substantially damaged, repairs to the structure will need to be made in accordance with the applicable flood hazard reduction standards for the type of structure being repaired. This typically will mean that the structure will need to be elevated so the first floor is at or above the Flood Protection Elevation.

If your structure is substantially damaged and you have flood insurance through the National Flood Insurance Program (NFIP), you may be eligible for up to \$30,000 of additional coverage (Part D – Increased Cost of Compliance or ICC) to assist you in bringing your structure up to the current flood standards (elevating, floodproofing, relocating or demolishing the structure). If you lost your policy documentation during the flood, ask your adjuster for a copy; there is a section on ICC coverage and eligibility in NFIP policies.

To access your ICC coverage, you will need a Substantial Damage Determination from our office. Please contact Jason Buehler at (360) 778-6305 or Travis Bouma at (360) 778-6293 if you would like us to visit your property and determine whether your property is substantially damaged.

Please be aware that you will need to submit a proof of loss and substantial damage determination to amend your initial flood insurance claim within 60 days of the date of the loss to access the ICC coverage. If you need additional time for filing your claim it is possible to request an extension of the filing deadline. Talk to your insurance agent or adjuster for more information.

If this disaster results in a Presidential Declaration, there may be additional programs available to help residents mitigate future damages, including possible buyout projects targeting specific high damage areas. We will provide additional information if this is the case.

Please contact either of the staff above or me at (360) 778-6285 if you would like more information.

Sincerely,

A handwritten signature in black ink, appearing to read "PJ Harris".

Paula J. Harris, PE
River and Flood Manager