

<b>Development Engineering</b>	Development Engineering provides the necessary designs, layouts and plans needed to meet project specifications and jurisdictional requirements.	<b>Public Meetings</b>	Public Meetings require planning, preparation and presentation by industry experts who are advocates of both developers and the community.
<b>Site Plan Design</b>	Site Plan Design reviews every aspect of a proposed project and site in order to maximize resources while minimizing cost.	<b>Land Planning</b>	Land Planning focuses on creating unique solutions to utilizing land in ways that are beneficial to the community and developers.
<b>Flood Plain Services</b>	Flood Plain Services allow property owners to petition for amendment or change to FEMA flood maps by providing evidence that the property or buildings are above flood plain.	<b>Survey Services</b>	Survey Services provide the basis for projects by accurately locating and recording the site's unique characteristics for use in every step of the project.
<b>Development Design</b>	Development Design is the interactive process of working with a Design Team to create developments that meet the needs of end users.	<b>TESC Services</b>	TESC Services monitor the drainage, erosion and water quality of project sites in order to protect the environment and keep projects moving.
<b>Project Management</b>	Project Management gives clients one contact who manages all areas of a project in order to ensure consistent, on time and on budget results.	<b>Land Development Consulting</b>	Land Development Consulting is the expert knowledge and guidance needed for clients to stay informed in order to make key project decisions.
<b>Development and Project Analysis</b>	Development and Project Analysis allows banks, financial institutions and developers to evaluate special asset properties for value and potential.	<b>Construction Services</b>	Construction Services gives contractors the Survey, TESC, water quality and coordination services needed for success during the construction phase.
<b>Feasibility Studies</b>	Feasibility Studies provide developers with the details and background needed to make important decision throughout their project.	<b>Development Permitting</b>	Development Permitting is the process of getting all necessary jurisdictional approvals needed to fulfill the project scope.

**Y o u r   L a n d   D e v e l o p m e n t   S o l u t i o n**

The Abbey Road Group Land Development Services Company is known throughout local jurisdictions for our consulting services, our superior expertise, and our understanding and facilitation of the entire development process. We use innovative approaches to deliver turn-key projects, offer customized client solutions and deliver projects on-time and within budget. We specialize in being an advocate and steward of our client's real estate assets.

**Mission Statement**

"The Abbey Road Group Land Development Services Company serves our public and private communities by providing innovative and realistic solutions to meet their land development needs."

**Core Purpose**

"Creating the Communities of Tomorrow, Today!"

**Core Values**

We Care About People • Servant Leadership • Doing Things Right • Doing Right Things

# FLOOD PLAIN SERVICES



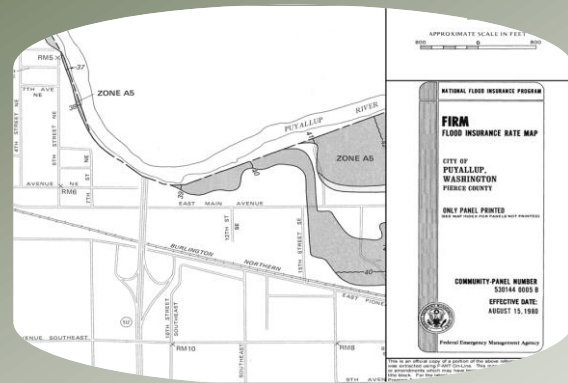
Abbey Road Group Land Development Services Company, LLC  
 PO Box 1224, Puyallup, WA 98371  
 Phone: 253-435-3699 Fax: 253-446-3159  
[www.abbeyroadgroup.com](http://www.abbeyroadgroup.com)

# FLOOD PLAIN SERVICES

## Flood Plain Maps Impact Insurance Rates & Development Codes

In recent years the Puget Sound area has been inundated with flooding to levels that have not been seen for many decades. In order to protect communities and their citizens, FEMA (the Federal Emergency Management Agency) has produced community maps which evaluate the potential for flooding and damage in flood prone areas. These maps are utilized by jurisdictions to create rules about development within flood-prone areas in order to minimize damage to public and private property and minimize the potential for loss of life.

These map ratings are used by the **National Flood Insurance Program** (NFIP) to establish insurance requirements within flood zones. These rates are listed on **Flood Insurance Rate Maps** (or FIRM). The NFIP offers insurance to properties located within **Special Flood Hazard Areas** (SFHA) in order to reduce the strain on local, state and federal agencies in the event of a natural disaster.



Flood Insurance Rate Map

Flood-plain maps are changed and the insurance rates are updated from time to time in order to keep property owners protected. Unfortunately, mapping and updates happen with little input from the property owners and, since these maps are produced on a general scale, they do not address specific properties or parcels. Additionally, since the maps do not specify property characteristics (such as naturally high, graded or filled buildable areas that are above Base Flood Elevation) properties may be inadvertently classified with higher insurance ratings or development restrictions which devalue the property.

Many property owners do not realize how flood-plain mapping affects their property until they are contacted about rising insurance premiums, or when they decide to sell or develop. Property owners are left dealing with two important issues: the high cost of flood insurance and local flood-plain development rules that can negatively affect their property.

## Reducing Insurance Rates

Flood Insurance is an important part of every property owner's risk-mitigation strategy. All property can be insured for losses caused by flooding, but rates are established based on risk. Properties located within SFHAs are required to be insured against flood-related losses. Properties located **outside** of a these areas can be insured at the discretion of the property owner based on general rates.

SFHA premiums for flood insurance are based on multiple criteria. The NFIP's FIRMs base rates on the height of the lowest level of building above the BFE, likeliness to flood, how often they are prone to flood and how quickly they flood, among other factors. As mentioned above, FIRMs are produced on a general scale and do not address specific properties or parcels. Due to the lack of specific information, some properties that are not prone to flooding are included in the flood areas, or may be listed at the wrong rate.

Property owners who believe their property is wrongly classified can attempt to reduce rates by petitioning their insurance provider to lower flood-insurance premiums with an elevation certificate, proving that the site (or at least the buildable area) is above the BFE. This document must be signed by a licensed surveyor, engineer or architect and can be submitted to the insurance provider or lender as evidence that the insured buildings are less likely to be damaged in the event of flooding. The result of this petition may be reduced insurance premiums.

*Please note that reductions of premiums may require reapplication with subsequent insurance renewals, change of carriers, refinancing or sale of the property. Additionally, lending institutions have the right to specifically require flood insurance for any property, whether it is in a flood area or not. Please consult your lender for more information on your loan.*



Homes in flood-prone areas may be engulfed by flood waters when rivers or creeks rise.

## Protecting Future Development and Property Value

Flood-plain development codes have been established to minimize loss of life and damage to property. Communities adopt flood-plain management ordinances and development codes in accordance with the NFIP's requirements for coverage as well as for community safety. An unfortunate side effect of these well-intentioned codes has been restrictions on development. These restrictions can seriously devalue property if it is deemed to be within a SFHA. To protect themselves, property owners need to diligently watch for changes to FEMA flood plain maps and FIRMs so that they can quickly take action when changes affecting their property take place.

If a property has been inadvertently classified within a SFHA, the owner has the right to petition FEMA to officially remove buildings or lots from the flood-plain regulations, and/or insurance requirements, if they can prove that the property's developable area is above the base flood elevation. The process requires the submission of a request to FEMA including an Elevation Certificate for a **Letter of Map Amendment** (LOMA) or a **Letter of Map Revision Based on Fill** (LOMR-F).

The LOMA is a certification from FEMA stating that the property has inadvertently been included in the special flood hazard area. For structures, the certification requires that the lowest ground touching the structure be at or above the BFE. For complete lots, the lowest point on the lot must be at or above the BFE.

The LOMR-F is a certification from FEMA stating that the property has been filled to a level that is above the BFE and is no longer at high risk of flooding. For structures, the certification requires that the lowest ground touching the structure be at or above the BFE. For complete lots, the lowest point on the lot must be at or above the BFE. In all situations for a LOMR-F to be approved, the community must also determine that the land and any existing or proposed structures included in the LOMR-F request are "reasonably safe from flooding."

*Please note that the issuance of a LOMA or LOMR-F does not mean that the property will not flood, rather that the risk of flooding is lower than that of properties located within special flood hazard areas. Additionally, both certifications may require revalidation upon future map changes.*



Properties built above the base flood elevation are protected from most flooding events.

## Abbey Road Works For You!

The Abbey Road Group is committed to helping property owners take control of their investments by keeping them aware of changes that will affect their property. To keep your insurance costs down, we offer the engineering and surveying services required to prepare elevation certificates for use in reducing insurance rates. Our team can additionally prepare the necessary forms and exhibits needed for LOMA or LOMR-F certifications which may exempt your property from strict development codes now and in the future.

We work closely with property owners to give them honest feedback as to their property situation in regard to flood plains and base flood elevations. We have experience in analyzing properties with survey and engineering to correctly identify properties that would benefit from an elevation certificate or a LOMA or LOMR-F certification.

Call us today for a consultation on your property, and let us help you through the flood of regulations to make sure your property is on solid ground!

### Flood-Plain Services

- 3D site surveying
- Base flood elevation survey
- Building elevation survey
- Development analysis for current and future projects
- Flood-plain analysis and studies
- Grade analysis for current and future projects
- Jurisdictional coordination of building elevation for zones AO and A
- Preparation and submittal of LOMA requests
- Preparation and submittal of LOMR-F requests
- Preparation of elevations certificates
- Preparation of supporting exhibits
- Review of FEMA/FIRM maps
- Site and building photographs