



# Town of Index Annual Newsletter and Consumer Confidence Report

July, 2009

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This newsletter is published on an annual basis and is sent to residents and homeowners by the Town of Index

Whether you've lived in Index for a few months or for several years, there is still much to learn about our town. Here is some information that might be of use to you.

## **Building and Land Use**

Index requires Council approval and County permits for new construction over 10 x 12 feet, construction within critical areas, major remodeling, grading and filling, and a variety of other land uses. The process is as follows:

- Contact the Town Hall to ascertain if the project requires approval.
- Complete any required paperwork and submit it, along with a \$75 filing fee to the Town Clerk/Treasurer by mailing or hand delivering to the Town Hall.
- The Planning Commission reviews submissions and gives recommendations to the Index Town Council.
- After reviewing the application, the Council makes a determination.
- If approved, the applicant receives a letter from the Town and moves forward with all permitting required by Snohomish County.

Please remember that all approvals and permits must be obtained *prior* to any work being started. If necessary the Town has the authority to place Stop Work orders on any unapproved activities, and fines or other penalties may be applied.

## **Burning**

No burn barrels of any kind are allowed within the Town limits. A permit is required for any outdoor burning including recreational fires. Permits are free, and may be obtained through the fire department. All burning will be prohibited in the event of a burn ban. If you have questions regarding outdoor burning and permits, please contact the fire department at 360.793.0866.

Please call 911 to report any illegal burns, rather than calling local firefighters at their homes. Calling a person's home simply delays the response time.

## **Businesses**

Businesses, including cottage industries in a home, within Town limits, must be licensed. You may apply through the Town Hall. Licenses must be renewed by January of each year, for \$10.00. Late fees will be applied for those businesses that do not renew. Please remember to notify the Town Hall if the business has been closed.

### **Contact Information for the Town Hall**

Phone 360-793-2488

Fax: 360-793-7998

Email: [index@premier1.net](mailto:index@premier1.net)

Mailing address PO Box 88, Index, WA 98256

Physical address 511 Avenue A

### **Contacting the Town Hall with Complaints or Comments**

All comments and complaints must be received in writing, and no anonymous complaints will be addressed. Please do not contact Town employees at home unless there is a clear emergency

## **Council**

The Town of Index operates under a Mayor/Council government. The Mayor and Council members are elected or appointed and fill these positions without compensation. Council meetings are held the first Monday of every month at 7:00 p.m., at the Old Fire Hall. Council members must reside within Index Town limits and be registered voters at that address. The public is encouraged to attend all Council meetings, and input is appreciated. Draft minutes of meetings are posted in the window of the Town Hall. Draft Ordinances are also posted in the Town Hall window for review and public comments. Please see the section on *Staff and Elected Officials* for a listing of current Council members.

## **Crescent Trail**

The Crescent Trail begins near the railroad tracks on the west side of Index Avenue and ends at the Climber's parking lot. Many varieties of wildlife have been spotted there, and the path is mostly barrier free. The trail provides a pleasant place to stroll for residents and visitors alike, and is a nice place to cross country ski when the conditions are right. This old railroad right of way is for pedestrian use only and no motorized vehicles are allowed, with the exception of emergency vehicles and motorized wheelchairs. If you walk your dogs along the trail please remember to clean up after them. As with the rest of the Town limits, all dogs must be leashed or on voice command, even on the trail.

## **Disasters**

While flooding is the most common disaster in the Index area, there are possibilities for others, including wildfires, earthquakes, landslides, and train derailments. All could potentially isolate Index residents. It is always wise to plan ahead by having emergency supplies on hand, and knowing what to do.

The Town of Index maintains a Disaster Plan that is available during normal business hours for review.

In the event of an evacuation, the Fire Department siren will sound a *long, continuous* alarm. Evacuation routes include traveling west on SR2 toward Zeke's drive or east on SR2 toward Baring, using Avenue A toward Reiter Road if the bridge into Town is out, or using Index Galena Road up the North Fork of the Skykomish if the road to the highway is blocked. Further details on evacuation routes are available in the Disaster Plan.

During a disaster, the Town Hall will operate as an Emergency Operations Center.

Again, the most important thing a person can do to survive a disaster is to prepare in advance.

## **Dogs**

Licenses are required for all dogs living within Town limits. Licenses cost \$10.00 for altered dogs and \$25.00 for non-altered, with licenses renewed each January. If late, a \$5.00 fine per month will apply as well as infractions from the animal control officer. If a dog is not licensed after receiving infractions the animal will be impounded. Applications are available at the Town Hall, and proof of rabies vaccinations must be attached. There is no fee to replace a lost or damaged tag.

Besides the licensing requirement there is also a leash law in effect. *Dogs must be on a leash and/or under voice command in public areas*. Please keep control of your pets at all times for their safety as well as for the safety of others.

At this time cats are not required to be licensed.

Any animal control issue may be directed to the animal control officer at the Town Hall (see Contact Information in this newsletter).

### **Faxes and Copies**

These services are available at the Town Hall with a charge of .10 per page for copies and for faxes, \$1.00 for the first page sent and .10 for each additional page. Currently there is no charge for faxes received.

### **Fireworks**

Index Municipal Code 8-24-010 states in part that it is unlawful for any person or persons to ignite, fire or discharge any firecracker or other fireworks of any name or kind within the corporate limits of the Town of Index with the exception that on the fourth day of July, legal fireworks only may be ignited from within one's own private property. These legal fireworks must terminate or fall to earth also on that same privately owned property. Please be aware of fire and safety hazards.

Index Municipal Code requires all legal fireworks to be discharged on private property, or on the apron directly in front of private property. Debris must fall on private property and not on streets, the river bank or river, or on any other public property. A penalty clause will be strictly enforced, with violations resulting in infractions from deputies. Litter must be cleaned up, and no fireworks will be allowed other than New Year's Eve and the 4<sup>th</sup> of July, without permission from the Town for a special event. It is advisable that you review the ordinance in full if you plan on using fireworks.

*Please clean up all firework debris.*

### **Flags**

The Town of Index is required to fly the United States Flag and a flag honoring missing servicemen. Unfortunately, due to repeated thefts of the POW/MIA flag, Index cannot fly the POW flag outside. Instead, it is displayed inside the Old Fire Hall.

### **Floods**

Information on flood preparation, flood elevation certificates, the National Flood Insurance Program, and flood plain management is available at the Town Hall. Flood maps created by the Federal Emergency Management Act are also available for review.

If you have done a flood elevation certificate on your home, please file a copy at the Town Hall.

As Index flood history demonstrates, being alert to the dangers of flooding and having a plan in case of any natural disaster can make all the difference. Please consider creating an emergency preparedness plan for your family, and make sure the Town has up-to-date contact information.

The Town has benefited from many volunteers, who not only attend meetings dedicated to emergency management but also volunteer to sandbag and perform other duties during active flooding. Thanks to all those sandbaggers who consistently show up during the nasty weather to work hard in order to help others.

### **Junk Cars**

Local, County, and State codes address the problems of junk cars parked in public right of ways. The definition of a **junk** car is that it meets three of the following conditions: it is three years old or older, is extensively damaged, is inoperable, and has an approximate fair market value equal to the approximate value of its scrap. Those parked in violation will be tagged for removal if they meet the strict application of the standards set for junk vehicles. The owner will be notified and given a reasonable opportunity to remove them. If they are not removed in a timely fashion, they will be towed at the owner's expense. This policy will be applied in a uniform, non-discriminatory manner. At this time the Town does not regulate junk vehicles on private property.

### **The Library**

Sno-Isle Library System brings the Bookmobile to Index parking by the Index School on the second and fourth Thursdays, from 2:50 to 4:00 p.m., and 5:00 to 6:30 p.m. During the school year only the Bookmobile is also available the second and fourth Mondays from 12:30 to 1:30 p.m. Library cards are free and applications can be obtained from the Bookmobile, any Sno-Isle Library, or on line at [www.sno-isle.org](http://www.sno-isle.org).

### **Local Meetings**

AA meets Wednesdays, Fridays, and Sundays at 7:00 p.m. at the Old Fire Hall.

The Index School Board meets the third Tuesday at 7:00 p.m. at the school.

The Fire District 28 Board of Commissioners meets the second Wednesday at 5:00 p.m. at the fire department.

District 28 Volunteers meet each Thursday at 7:00 p.m. at the fire department

The Index Town Council meets the first Monday at 7:00 p.m. at the Old Fire Hall.

The Planning Commission meets the last Wednesday at 6:00 p.m. at the Town Hall.

The Sportsmen's Club meets the second Tuesday at 7:00 p.m. at the Sportsmen's Hall.

The Historical Society meets the second Tuesday at 7:00 p.m. at the Pickett Museum.

### **Notary Services**

Town Clerk Lisa Stowe is a notary public and will offer these services on a donation basis to area residents. Please note that these services are available during Town Hall hours only.

### **Old Fire Hall**

The Old Fire Hall is available for meetings and special occasions, for a nominal fee. An application form must be completed and arrangements made for the key prior to use. Please contact the Town Hall well ahead of your planned activity to check availability and complete the paperwork.

### **Planning Commission**

The Planning Commission meets the last Wednesday of every month at 6:00 p.m. at the Town Hall, and meetings are open to the public. The Planning Commission reviews building and land use applications, as well as drafting land use related ordinances, comprehensive plans, and critical area management. Please see the section on Staff and Elected Officials for Planning Commission members.

### **Recycling**

Residents do not need to separate glass, plastic, or paper for recycling. Use the big blue totes for "co-mingled" collection, and separating will be done at the recycling facility. Please rinse out your bottles and cans, and note that cardboard pizza containers are no longer accepted because of food remains. Please flatten all cardboard and put recycling next to your trash on alternate Friday mornings. Contact the Town Hall if you need a toter.

### **Services in Town**

Sno Co PUD: 425-783-1000

Sno-Isle Library (Sultan): 360-793-1695

Index Fire Dept.: 360-793-0866

Index Post Office: 360-793-2344

Index Community Church: 360-793-1087

Everett Herald: 425-339-3000

Aquarian Tabernacle Church: 360-793-1945

Town Hall: 360-793-2488

General Store: 360-793-0693

Index School: 360-793-1330

Index Sportsmen: 360-793-1426

Index Historical Society: 360-793-1534

Friends of Heybrook: 360-793-1534

Sidewalks

Residents are responsible for the upkeep and maintenance of sidewalks adjacent to their homes and businesses. This includes making sure sidewalks are free of snow and ice. The Town is not responsible for clearing or repairing sidewalks.

### **Snowplowing**

Index maintains its streets with a utility truck and snowblade. If the snow gets too deep for the truck, the County takes over plowing. Unfortunately, during the plowing process, some vehicles and walkways may be blocked. Clearing the berm created by the snowplow remains the responsibility of the homeowner, although the Town will do its best to accommodate special needs.

Open alleys can be difficult, if not impossible to plow, but all attempts will be made to do so

Residents are responsible for not blocking streets or snowplows with vehicles, and are also responsible for snow removal from any sidewalks in front of their homes.

### **Staff and Elected Officials**

Clerk/Treasurer: Lisa Stowe  
Maintenance Supervisor: Bill Cross

Water Distribution Manager: Kim Peterson  
Animal Control Officer: Bob Foster

Mayor: Bruce Albert

Council members: Bob Hubbard, Dean Johnson, Karen Sample, Patrick Woods, Sean Horst

Planning Commission members: Bill Cross, Leigh Christianson, Martin Kenney, Carol Cochran

### **Streets, Sidewalks, and Alleys**

Streets and alleys belong to the Town, although many unimproved streets and alleys have been used for years by residents, for storage and landscaping. While Index currently allows this, residents should be reminded that no permanent structures are allowed. In addition, the Town of Index will always have priority use of any of these areas and may at any time require buildings and/or landscaping to be removed either by the property owner or at their expense. Please keep this in mind before investing in landscaping or building.

Sidewalks are the responsibility of adjacent homeowners, including maintenance and clearing as needed. Please refer to the section, 'Sidewalks'.

### **Thrift Store**

The Town Hall and the rocks in front of it do not constitute a thrift store. Please do not leave boxes, bags, etc., of second hand items. This material does not get distributed to locals, nor does it get taken to a thrift store. It goes straight into a dumpster, and does nothing but create more work for the Town.

### **Towing of Cars**

Cars parked so they block fire hydrants, stop signs, cross walks, or obstruct through-traffic on public streets or alleys will be towed per Index Municipal Code 12.08. Obstructing means parked so as to not allow two lanes of traffic on streets, or one lane of traffic on alleys or streets that normally only have one lane of travel. The owner will be notified and given a reasonable opportunity to remove blocking vehicles, and if they are not removed in a timely fashion, they will be towed at the owner's expense.

### **Volunteer Opportunities**

There are many ways to help out within Index. The following are some volunteer suggestions.

The fire department can use volunteers as both firefighters and medical responders. Training is provided, and is an excellent way to help others in need. For more information contact the fire department (see the *Services in Town* section).

The Special Events Committee no longer exists, but there is always hope that someone will want to take this on and start it up again. This committee used to arrange fireworks, egg hunts, decorations, tree lightings, and other community events that brought residents together. For more information contact the Town Hall.

The Historical Society is a great place to volunteer if you have an interest in keeping history alive for this unique town. Please contact David Cameron at 360-793-1534 for more information.

### **Voter Registration**

Forms are available at the Town Hall for no charge.

### **Warm Water**

Some residents prefer to drink warm water. Please remember that warm water is water that has been sitting in your hot water tank and cannot be guaranteed potable. You are encouraged to drink water cold from your taps, or if you want to drink your water warm, boil it first.

### **Water and Garbage**

While Index at times may be able to assist you in turning off the water to your home, it remains the homeowner's responsibility to know where the water meter and water turn off valves are in case of emergencies or freezing temperatures. Maintenance Supervisor Bill Cross has found most of the meters but would love to know where all of them are, so please let him know where your meter is.

Residents must pay monthly water and garbage bills. If a bill has not been paid in two months, a late notice is mailed. At three months a fine is added and a shut off notice is mailed. Even if water has been shut off for non-payment, the monthly charge continues to accrue as residents pay for the availability of the service, not the actual water. All billing policies are detailed in the water Policy and Procedure forms, available at the Town Hall. Currently it is \$47 for water and one can of garbage, and \$60.50 for water and two cans of garbage per week. A charge of \$7.00 is added to accounts with extra garbage.

It is difficult for Town employees to keep track of tenant and homeowner turn-over. If you are a homeowner or tenant, please make sure the Town is informed when changes occur that might affect billing.

Index enjoys some of the purest water in Washington, piping it from underground springs through a gravitational system to your home (please see the Consumer Confidence Report included at the end of this newsletter). Constantly monitored for purity and quality, the water is tested regularly, with results available at the Town Hall.

If the water needs to be turned off for repairs or maintenance, a sign will be posted at the Index General Store, at the Town Hall, and at the kiosk near the Town Hall. It is the responsibility of residents to check for these postings, although in times of emergencies the Town will make every effort to contact those with special needs. Due to the very nature of emergencies however, it is always prudent to be prepared with a three day supply of water available. If you would like information on emergency preparedness, please contact the Town Hall.

Remember, water is a precious resource so please conserve when possible.

PLEASE do not leave outdoor soaker hoses running beyond the needed watering period (usually a 2 to 3 hour soak once or twice a month for deep watering is plentiful).

Please do not water the streets. If it is raining or wet, turn off the automatic sprinklers

For best water efficiency, please look at where water may be wasted. Pay attention to leaks and how landscape is watered. Please do not use water timers during the months of October through April. A reasonable goal for each residence is to attempt to cut back water usage by ten percent.

Garbage is picked up early on Friday mornings, and if Friday is a holiday it will usually be picked up the next day. Please have your containers marked with your street address and placed on the street edge. Size limit is 32 gallons. If garbage is not picked up due to inclement weather, it will be picked up at the next regularly scheduled time, with no charge for extra cans.

Occasionally your garbage pick up may be missed for various reasons. If this happens, contact the Town hall, and the Clerk will get hold of Allied Waste (formerly Rabanco).

## CONSUMER CONFIDENCE REPORT

2008-2009 ANNUAL DRINKING WATER QUALITY REPORT  
INDEX, WASHINGTON

We are pleased to present the 11th Annual Water Quality Report. Under the guidelines of the State and Federal government, all water purveyors must provide their water system consumers with a report concerning water quality and operations. Our goal is to provide a dependable supply of safe drinking water; we also want you to fully understand our operations and activities.

Our source is located west of the Town of Index on a large private tract of land which is surrounded by lands under the ownership of the State of Washington. This location allows our source to be isolated and protected from intrusion by trespass as well as minimal impacts from development or human activity. The Town of Index has operated a water collection site at this location for many decades; improvements to the system have created a safe and dependable source of water for decades to come. The exact size and specific details of the aquifer we draw from are unsure though this source has demonstrated itself as very consistent and reliable.

The Town of Index collects all of its drinking water from the lateral wells which were installed in 2000 and 2001. These well pipes flow to a sealed vault and then water is carried into our transport pipes which serve the Town.

Our system uses no power during any phase of the operation so power outages and other electrical difficulties are not a factor in the running and operation of our system.

The Town of Index Water System routinely monitors for constituents in the drinking water according to Federal and State law. This report details the results of all Coliform monitoring for the period of July 2008 to June 2009.

All drinking water, even bottled water, can be expected to contain at least small amounts of some constituents. It is important to remember the presence of these constituents does not necessarily pose a health risk. Below is an outline of testing:

### COLIFORM TESTS

In September (9-26-08) the regular coli form sample exceed the MCLs allowed. During the months of October and November the follow up town samples continued to have irregular and erratic sample results, although all follow up samples were deemed acceptable by the same testing method. Since November 2008 we have removed one sample point from our regular testing rotation until we can examine that connection and all tests have passed without complication.

The Total Coliform Rule requires water systems to meet a stricter limit for Coliform bacteria. Coliform bacteria are usually harmless, but their presence in water can be an indication of disease causing bacteria. When Coliform bacteria are found, special follow up tests are done to determine if harmful bacteria are present in the water supply. If this limit were exceeded, the water supplier must notify the public by newspaper, television, or radio. In Town we would post at the notice board also.

During the year we also test for additional water quality identifiers, the Town of Index has meet with Dept. of Health approval for all of this testing.

The Town of Index does not treat or filter its water and therefore there are minimal needs for human intrusion into the system and its operations. I am pleased to report that our drinking water is safe and meets all federal requirements. We conduct regular tests for minerals and other components: these full test details are available for anyone wanting further information. None of the results of the past decade have indicated we are high in any specific area or are we near any limits as set by the government.

All drinking water, including bottled water, may reasonably be expected to contain at least small amounts of some contaminants. The presence of contaminants does not necessarily indicate that the water poses a health risk. More information about contaminants and potential health effects can be obtained by calling the EPA Safe Drinking Water Hotline at 1 800 426 4791.

Some people are more vulnerable to contaminants in drinking water than the general population. Immuno-compromised persons such as persons undergoing chemotherapy, persons who have undergone organ transplants, people with HIV/AIDS or other immune system disorders, some elderly, and infants can be particularly at risk from infections.

These individuals should seek the advice from health care providers concerning drinking untreated and unfiltered water. EPA/CDC guidelines on appropriate means to lessen the risk of infection by cryptosporidium and other microbiological contaminants are available from the safe Drinking Water Hotline at 1 800 426 4791.

In our continuing efforts to maintain a safe and dependable water supply system, it will be necessary to continue with upgrades, maintenance and repairs. The Town water system attempts to work with all customers concerning expected shut off's and periods when water will not be available. It is best to always have extra water set aside for you and pets as unexpected problems do arise.

We do not have any major projects planned for the year ahead at this time; a request for participation in the Federal Stimulus Program was denied this past winter. While there are upgrades the system would like to conduct there is nothing urgent at this time.

The Town of Index has a "Green" operating certificate at this time which indicates we are in compliance with rules of the federal and State drinking Water Systems.

If you have any questions concerning our water system and/or operations you may contact the Water System Manager ■ Kim Peterson, PO Box 393 Index, WA 98256 or leave a message at 360-793-2488. If you have an emergency concerning water delivery at your home you may call my business number at 360-793-7767; please remember I am not able to assist you with billing questions or other

such matters. All questions concerning billing and payments must be directed to Town Hall at 360-793-2488. If you have health concerns you should contact your health care provider or the Drinking Water Hotline # at 1 800 426 4791

THANK YOU KIM PETERSON / WDM II & TOWN OF INDEX COUNCIL

### **Further Flood Information**

The following is for informational purposes only. In an effort to better educate and assist our property owners about developing and living in the floodplain the Town of Index is working on ways to improve accessibility to information that pertains to the floodplain within the Town limits. If you have further questions, or would like additional information, a variety of contact information has been supplied at the end of this document.

### **Overview**

The Town of Index is affected by storm surges within the Skykomish River during the winter and spring of each year. Early snow falls with late winter warm temperatures often lead to flooding throughout the Skykomish Valley. The Town of Index has been affected over the years by significant loss of property including single family homes as well as roads and the river bank.

### **Recent Flooding Events**

While some sort of seasonal flood-related damage occurs nearly every year, the flooding in 1980, 1995, 1996, and 2006 represent significant flooding. The 1980 floods occurred during the Christmas week suddenly without warning. Homes were lost within Town limits as well as within river communities in the area. During the winter of 1995 and 1996 prolonged precipitation accompanied by early snowmelt (related to the Pineapple Express) caused many rivers and streams throughout the Skykomish and Snohomish River basins to rise to 100-year flood levels.

The 2006 floods (Election Day Floods) did not result in the loss of homes within the Town limits though these storms did impact local armored river bank, cause the loss of bank stabilization all throughout town and impact homes along Avenue A, with flood waters in crawl spaces and into the homes themselves. As a result some homes were raised to meet FEMA elevation standards for Flood Elevation.

Although these floods represent the most recent large-scale disasters, they are not unprecedented within the recent past.

### **Causes of Flooding**

Flooding occurs when climate (or weather patterns), geology, and hydrology combine to create conditions where rivers and streams over-bank, cut new channels and flow outside of their usual course.

Flooding in our area is most common from October through February when storms from the Pacific Ocean bring intense rainfall to the area. Typically these rainfall events come after a heavy or early snowfall. The Town of Index receives 65" to 70" inches of rain (an average) each year. The largest floods have resulted after heavy rain fall over the course of several days, augmented by snowmelt at a time when the soil is unable to absorb the moisture. Frozen topsoil also contributes to the frequency of floods.

Riverine flooding (overbank flooding of rivers and streams) is the common cause of flooding in our area. This is a natural process which adds sediment and nutrients to the fertile floodplain areas in the lower valley.

## Flood Insurance

Our data indicates that <1% of NFIP claims are filed by properties located outside the 100-year floodplain, also known as the Special Flood Hazard Area (SFHA)

Recent claims in the Town limits have been related to water inundation and storm damage. There has been no loss of homes in the past 10 years within the Town of Index, although the risk exists, especially during flood events with the severity of the one in 2006.

Recent Claims in the outer area include impacts from flood waters to homes as well as some loss to buildings and structures.

The Town of Index participates in the National Flood Insurance Program (NFIP) which makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain.

### Available Flood Insurance Policies

The NFIP offers three flood insurance policy forms. For each of the policies, contents coverage is provided if purchased. Policy types vary based on how a building is occupied and are as follows:

1. Dwelling Form – Provides building coverage for residential buildings of no more than four families or single-family homes (including manufactured homes) including limited coverage for detached garages. The NFIP also has a Preferred Risk Policy (PRP), using the Dwelling Form, for those properties in low to moderate flood risk areas. In order to qualify for the PRP, the property must be located outside the Special Flood Hazard Areas (SFHAs) and have no repetitive flood losses. Due to the lower risk, premiums for PRPs are substantially lower than for the standard Dwelling Form.

2. General Property Form – Provides building coverage for nonresidential buildings, residential buildings of more than four families, manufactured homes, and residential condominium buildings if the named insured is the condominium association (and then coverage is provided only to the units owned in common by all unit owners).

3. Residential Condominium Building Association Policy (RCBAP) – Provides building coverage for the residential condominium building, including all units within the building and improvements made within the individual units. Owners of individual units can purchase building and contents coverage through the Dwelling Form.

An important note for all those considering the purchase of Flood Insurance: Following the purchase of flood insurance, NFIP imposes a 30-day waiting period, so residents should purchase insurance before the onset of the rainy season to ensure coverage during the flooding season.

Town Membership within the National Flood Insurance Program (the program which allows Town residents reduced costs in insurance and access to the NFIP flood insurance program) requires the Town to manage its floodplain in ways that meet or exceed standards set by FEMA. The NFIP program insures buildings with two types of coverage: structural and contents. Structural coverage includes walls, floors, insulation, furnace and other items permanently attached to the structure. Contents coverage may be purchased separately to cover the contents of an insurable building. Flood insurance also pays a portion of the costs of actions taken to prevent flood damage by the property owner.

Since July 1, 1997, all NFIP policies include Increased Cost of Compliance coverage that assists with bringing structures into compliance with current building standards, such as elevating structures 1 foot or more above the height of the 100-year flood. Town Hall **has detailed information about the NFIP program and contacts for additional assistance**

Federal financial assistance requires the purchase of flood insurance for buildings located within the SFHA — a requirement that affects nearly all mortgages financed through commercial lending institutions. This mandatory requirement stipulates that structural coverage be purchased equal to the amount of the loan, or other financial assistance, or for the maximum amount available, which is currently \$250,000 for a single family residence. While the mandatory flood insurance purchase requirement has been in effect for many years, not all lending institutions required flood insurance in the past.

Today, however, most institutions are now requiring the flood insurance purchase, and some are reviewing all mortgage loans to determine whether flood insurance is required and should have been required in the past. Upon refinancing a loan, nearly all lending institutions will enforce the flood insurance requirement.

It is the lender's responsibility to check the Flood Insurance Rate Map (FIRM) to determine whether a structure is within the Special Flood Hazard Area. The Town of Index can provide our official letter to any property owner who is proposing development within the flood plain (this review and final inspection is done in conjunction with Snohomish County).

The mandatory flood insurance purchase requirement does not apply to loans or financial assistance for items that are not eligible for flood insurance coverage such as vehicles, business expenses, landscaping and vacant lots. The requirement also does not apply to loans for structures not located in a SFHA, even though a portion of the lot may be within a SFHA.

**IMPORTANT:** Persons located within SFHAs who received disaster assistance after Sept 23 1994 for flood losses to real or personal property must purchase and maintain flood insurance coverage. otherwise future disaster assistance will be denied.

### **Floodplain Regulation**

Maintaining flow capacity within the main channel and all tributaries of the North Fork is required to prevent flooding and bank erosion. Following are some suggestions and information for understanding the ways that floodplains function and how the Town of Index (as well as the County and State) regulate the floodplain in order to protect property and lives, while affording citizens the ability to obtain floodplain insurance.

**Do not dump or throw anything into ditches or streams:** A plugged channel, ditch or culvert opening or outfall cannot carry the water volume for which it was designed. When it rains, the excess water must go somewhere; this leads to localized rain event flooding. Trash and vegetation dumped into a stream degrades water quality of both the stream itself and its receiving waters, and every piece of trash contributes to flooding. **The TOWN OF INDEX prohibits by Ordinance #330 the dumping of material into any stream or component of the drainage system as well as regulating illegal dumping.** Please report any observations of the dumping of debris or other objects into streams, drainageways, or rivers to the Town of Index at 360 793 2488.

**Remove debris, trash, loose branches and vegetation:** Keep banks and ditches clear of brush and debris to help maintain an unobstructed flow of water in stream channels. Do not, however, remove native vegetation which is growing on a stream bank. Streamside vegetation is tightly regulated by local, state and federal regulations.

Before undertaking any removal of streamside vegetation, contact the Town of Index.

**Obtain a floodplain development permit and / or building permit, if required:** To minimize damage to structures during flood events, the Town and County require all new construction in the floodplain to be anchored against movement by floodwaters, resistant to flood forces, constructed with flood-resistant materials and flood-proofed or elevated so that the first floor of living space, as well as all mechanical and services, is at least 1 foot above the elevation of the 100-year flood. These

standards apply to new structures and to substantial improvements of existing structures. Future changes may require more stringent compliance.

The County building code (by which the Town of Index adopts through our inter-local) defines a Substantial Improvement as any reconstruction, rehabilitation, or addition to an existing structure, the cost of which exceeds 50 percent of the structure's appraised or market value (whichever the builder chooses to use). Additionally, most other types of development within the floodplain also require a floodplain development permit, such as grading, cut and fill, installation of riprap and other bank stabilization techniques.

Site visits can be arranged to review flood and drainage issues for any new development within the floodplain. Contact the Town of Index (360 793 2488) for further information and prior to undertaking any activity within the floodplain.

***Recognize the natural and beneficial functions of floodplains to help reduce flooding:***

Floodplains are a natural component of the Skykomish River Valley environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect natural resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the stream bank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to stream bank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

***Reduce risk of damage to homes:*** Practical and cost-effective methods for reducing or eliminating the risk of flooding are available to property owners whose homes have experienced damage from flooding in the past, or may experience damage in the future. Such techniques include elevation of the home, constructing floodwalls or berms, flood-proofing and protecting utilities. For further information, contact the Snohomish County Planning Department at (425) 388 3311 or the Federal Emergency Management Agency, Region X at (425) 487-4600.

**During active flooding, homes that have not been retrofitted can be protected during emergencies by the installation of sandbags. For further information about sandbags and the locations of sites where sandbags are available during flooding, contact the Town of Index: 370 793 2488. In case of an emergency, call 911.**

***Floodplain Information Services:*** The Town of Index can determine the relationship of a particular property to the floodplain, including: **1**) whether the property is located within the Special Flood Hazard Area; **2**) Flood Insurance Rate Map (FIRM) Zone for property, **3**) Base Flood Elevation for property, if available; and **4**) whether the property is located within the Floodway. Contact the Town of Index at 360 793 2488.

## **Flood Safety Tips**

**The Snohomish County's Department of Emergency Management has flood warning information available that can be accessed by contacting:**

**Department of Emergency Management**

**Address:** 3509 - 109th Street SW Everett WA 98204

**Office Hours:** 8 AM - 5 PM Mondays through Fridays

**Office Phone:** (425) 388-5060 during office hours **(call 911 for emergencies)**

**or through their Web site at:**

**[http://www1.co.snohomish.wa.us/Departments/Emergency\\_Management/](http://www1.co.snohomish.wa.us/Departments/Emergency_Management/)**

**The Web site includes information about sandbag locations and ways to contact and listen to the National Weather Service.**

The Town of Index has information available at Town Hall and on the Snohomish County Book Mobile which explains how people can prepare for an emergency. Additionally, the Snohomish County web site has information which detail road conditions, road closures and road hazards.

<http://www.co.snohomish.wa.us/PWApp/roads/emclosure/index.html>

**Following is a list of important considerations that should be followed during times of flooding:**

***Prepare an evacuation plan:*** Before the floodwaters hit, develop an evacuation plan among all members of a household that includes a meeting place outside of the house (away from the flooding waters), as well as an escape route out of the floodplain. If you have pets determine what you will do when the time comes to evacuate

***Do not walk through flowing water:*** Drowning is the number one cause of flood deaths. mostly during Rash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

***Do not drive through a flooded area:*** More people drown in their cars than anywhere else. Do not drive around road barriers; the road or bridge may be washed out.

***Stay away from power lines and electrical wires:*** The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the PUD

To report a power outage. call 425-783-1000 or <http://www.snopud.com>

If there is an emergency you may also contact the County Department of Emergency Management

Listen to the radio for outage report updates. KIRO (710 AM), KOMO (1000 AM), KRKO (1380 AM). KVI (570 AM). and KNWX (770 AM) work with the PUD to report updates during a major storm.

***Shut off gas and electricity and move valuable contents upstairs:*** Be prepared in advance with a detailed checklist because warning of an impending flood may provide little time for preparation prior to evacuation

***Look out for "wild" animals, especially snakes:*** Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

***Look before you step:*** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

***Be alert for gas leaks:*** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know that the gas has been turned off and the area has been ventilated.

### **Important Contact Information**

1. Snohomish County Emergency Management  
3509 109th St SW  
Paine Fld Bld #211  
Everett, WA  
425-423-7635  
Office hours: 8 am – 5 pm Mondays through Fridays  
Office phone: 425-388-5060 during office hours (**call 911 for emergencies**)  
Fax: 425-423-9152
2. Snohomish County Planning and Development

3000 Rockefeller Ave  
Everett. WA 98201  
Customer Srvs Center, Admin East, 2nd Fl  
425-388-3311

The Town of Index  
511 Ave A  
PO BOX 88  
Index Washington 98256

#### Federal Agencies which regulate floodplain development

- 1) National Marine Fisheries Service (NMFS)  
Phone: (206) 526-6150  
Web: <http://www.nmfs.noaa.gov/> (and) <http://www.nwr.noaa.gov/>
- 2) U.S. Army Corps of Engineers  
Phone: (503) 808-4510  
Web: <https://www.nwp.usace.army.mil/>