

Your friendly guide to understanding
and preparing for coastal flooding



Protecting Your Home from Rising Seas

A HOMEOWNER'S GUIDE

Why This Matters to You!

Climate change is bringing higher sea levels and stronger storms to our coast. This guide helps you figure out if your property is at risk and what you can do about it. Don't worry – you're not alone in this, and there are lots of resources to help!

What we'll cover:

- Is your property at risk?
- What needs protection? (home, septic, well, driveway)
- How well can you adapt to changes?
- What support or resources are available?



Tip

If you need to access the links, please go to the County's Sea Level Rise Page and access this brochure electronically where all of the links are clickable.

STEP 1:

Is Your Property at Risk?

Check the Flood Maps

Visit the [Kitsap County Sea Level Rise and Risk Assessment map](#) (available on the [County's Sea Level Rise Page](#)) to see if your property could flood.

HOW TO USE THE MAP:

1. Find your property on the map by scrolling to your property or searching with your address
2. Try different time periods (2050 or 2100)
3. Look at both everyday flooding (sea level rise) and storm flooding
4. See how much of your property might be impacted either daily or temporarily during storms

Remember

These maps give you the big picture, but every property is different. Actual flooding depends on many factors like waves, erosion, and local conditions.

STEP 2:

What Needs Protection?

Think about the most important things on your property. *Let's go through each one:*



YOUR HOUSE AND BUILDINGS

Is your main house at risk?

- If the map shows your house could flood, keep reading
- If not, great! But still check your other buildings

Key questions to ask yourself:

- Is your house raised at least 1 foot above projected flood level?
- Is your lower floor designed to handle flooding?
- Could you move the building further from the water if needed?

What you can do:

- **Best option:** Move the building away from the shore (if possible)
- **Good option:** Raise the building higher. Move electrical equipment (eg. water treatment systems, electrical subpanels and heatpumps) above levels of possible flooding.
- **Also helpful:** Floodproof your lower level. Move vehicles, machinery, valuables and memorabilia out of the area ahead of a storm.

Get help:

- [FEMAs Homeowner Guide to Retrofitting](#)
- [Kitsap County - Development on Environmentally Sensitive Lands](#)



YOUR SEPTIC SYSTEM Standard septic systems and saltwater don't mix well.

Higher risk systems:

- Older gravity-fed systems
- Systems that haven't been maintained
- Any part of the system in the flood zone

Lower risk systems:

- Newer pressure systems
- Alternative systems (like biofilters)
- Systems completely outside flood areas

What you can do:

- Have your system regularly inspected by a professional
- Consider upgrading to a flood-resistant system
- Move parts of the system to higher ground if possible

Get help:

- Low-cost loans: [Craft3: Community Crafted Lending](#)
- Inspections: Kitsap Public Health District [Water Pollution Identification and Correction Program](#)
- Grants: [USDA Single Family Housing Repair Loans and Grants](#)
- Ecology general information: [On-site Sewage Systems and Shoreline Management](#)



YOUR WELL WATER Wells can get contaminated by saltwater overwash during floods, and shallow aquifers can be impacted by saltwater intrusion.

Higher risk wells:

- Shallow wells (especially sand point wells)
- Wells without proper sealing around the casing
- Older wells that don't meet current standards

What you can do:

- Have your well inspected by a professional
- Add proper sealing if missing
- Consider a deeper well if yours is shallow
- Test your water regularly, especially after storms

Learn more:

- Check your well's details: WA state well report viewer: [Well Report Search Options](#)
- [Seawater Intrusion in Washington: What does it mean to us?](#)
- [Saltwater Intrusion Topic Paper](#)
- The [USGS Hazard Exposure Reporting and Analytics \(HERA\)](#) map shows change in groundwater depth with sea level rise



YOUR DRIVEWAY AND ACCESS ROADS You may not be able to get to your house, or leave your house, if the driveway or access road is flooded.

Think about:

- Is this your only way in and out?
- Will it flood often or just during big storms?
- Is there space to move the driveway or access road to higher ground?

What you can do:

- **Best option:** Move the road out of the flood zone
- **Good options:** Raise the road or improve drainage
- **Quick fixes:** Use materials that let water through. Have supplies on hand to be self-sufficient if you are isolated for 3-4 days.
 - [Ready.gov](#)
 - [Kitsap Department of Emergency Management](#)

STEP 3:



How Well Can You Adapt?

For each thing you want to protect, think about:

Easy to adapt (High): You have options, space, and reasonable costs

Somewhat adaptable (Medium): Some options available, but might be challenging or expensive

Hard to adapt (Low): Very limited options, high costs, or major disruptions

Your Flood Risk	How Adaptable	Overall Risk
High	Low	VERY HIGH
High	Medium	HIGH
High	High	MEDIUM
Medium	Low	HIGH
Medium	Medium	MEDIUM
Medium	High	LOW
Low	Any	LOW

If you're Overall Risk is *HIGH* or *VERY HIGH*: Start planning now! Look into the resources below.

**CHALLENGE
ACCEPTED!**

YOUR ACTION PLAN WORKSHEET:

Use this table to track what you've learned:

What needs Protection	Flood Risk (H/M/L)	How Adaptable (H/M/L)	Overall Risk (H/M/L)	Next Steps
House/Buildings				
Septic System				
Well Water				
Driveway/Roads				

Climate change feels overwhelming, but you don't have to figure this out by yourself. Start with the flood maps, talk to professionals, and reach out to the organizations listed here. Many offer free consultations or low-cost assistance.

Need more info? Search online for “flood resiliency,” “protecting homes from saltwater,” or “coastal flooding Puget Sound” for the latest information and resources.

Take it one step at a time – every bit of preparation helps protect your home and family.

Remember

You're Not Alone!

GET HELP:

Resources and Support

LOCAL HELP

- Shore Friendly Kitsap; Northwest Straits Foundation; Clean Water Kitsap
- Kitsap DCD Land Use and Development, Professional Consultants - Building permits and professional contractors list

STATE RESOURCES

- Washington Coastal Hazards Resilience Network - Statewide support

FEDERAL PROGRAMS

- NOAA Coastal Resiliency - Federal flood programs

REGIONAL GROUPS

- West Sound Partners for Ecosystem Recovery (WSPER)
- Shoreline and Coastal Planners Group
- Mid Sound Fisheries Enhancement Group
 - Puget Sound Partnership

USEFUL WEBSITES

- Encyclopedia of Puget Sound - Local information
- WA Coastal Atlas - Maps and data
- My Coast - Community reporting
- NOAA Tide Predictions - Check tide levels

FOR SHORELINE WORK

- WSU Shore Stewards Guideline 5 – Reducing Erosion & Landslides - Erosion and landslide prevention
- WDFW Your Marine Waterfront – Protecting your property and the natural environment
- WDFW Marine Shoreline Design Guidelines - Proper shoreline construction
- Surface Water and Groundwater on Coastal Bluffs – Managing drainage
- Slope Stabilization and Erosion Control Using Vegetation - Stabilize your property naturally
- Ecology Vegetation Management: A Guide for Puget Sound Bluff Property Owners - Stabilize your property naturally
- Native Plant Guide by King County - Stabilize your property naturally



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