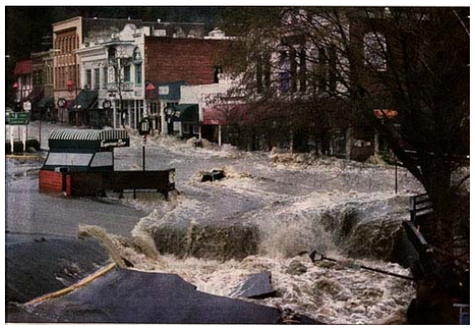
# FLOOD SAFETY

## A Publication for City of Ashland Property Owners



CITY OF ASHLAND

Department of Community Development
51 Winburn Way
Ashland, OR 97520
Telephone: 541-488-5305
Fax: 541-488-6006

# Flood Safety Tips

Flood information can be accessed by tuning into Ashland Emergency Radio Frequency 1700 AM. Or, streaming is available at www.ashland.or.us.

The website includes information about sandbag location (when necessary) and ways to contact and listen to the National Weather Service. People may also call the Jackson County Civil Emergency Hotline at (541) 776-7339.

**Prepare an Evacuation Plan:**
Develop an evacuation plan among all members of a household that includes a meeting place outside of the house, as well as an escape route out of the floodplain and away from flood-waters.

**Do Not Walk Through Flowing Water:**
Drowning is the number one cause of flood related deaths. If you must walk in standing water use a pole or a stick to ensure that the ground is still there.

**Do Not Drive Through Flooded Areas:**
Don't drive around road barriers: the road or bridge may be washed out.

**Stay Away From Power Lines and Electrical Wires:**
The number two cause of flood related deaths after drowning is electrocution. Electrical current can travel through water.

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

**Shut Off Gas and Electricity and Move Valuable Contents to Higher Ground.**

**Look before you walk:**
After a flood, the ground floors are covered with debris including broken glass and nails. Floor and stairs that have been covered with water can become very slippery.

**Important Contact Information:**

City of Ashland homepage: www.ashland.or.us

1700 AM – Ashland's Emergency Radio Frequency

Nathan Emerson, Assistant Planner
Phone: (541) 552-2052
Email: nathan.emerson@ashland.or.us

Federal Emergency Management Agency (FEMA)
Phone: (425) 487-4600
Web: www.ready.gov/floods

City of Ashland Code Compliance Division
Phone: (541) 522-2424

Jackson County Emergency Management
Phone: (541) 774-6790
Web: http://jacksoncountyor.org/emergency/

Jackson County Public Library – Ashland Branch (Houses floodplain publications and other flood information)
Phone: (541) 774-6996

Division of State Lands (DSL)
Phone: (503) 986-5200
Web: https://www.oregon.gov/dsl/Pages/index.aspx

Oregon Department of Fish and Wildlife (ODFW)
Phone: (503) 947-6000
Web: www.dfw.state.or.us/

Oregon Department of Forestry (ODF)
Phone: (503) 945-7200
Web: egov.oregon.gov/ODF

U.S. Army Corps of Engineers
Phone: (502) 761-0011
Web: www.usace.army.mil

CITY OF ASHLAND

# Are you prepared for a flood in your neighborhood?

**YOU ARE RECEIVING THIS BROCHURE BECAUSE PROPERTY YOU OWN IS IN OR NEAR A FLOOD HAZARD AREA**

**Overview** Ashland features several large streams and smaller tributaries that are susceptible to annual flooding events that pose threats to life and safety and cause significant property damage. Ashland's large streams include Ashland Creek and Bear Creek. Smaller tributary streams include Clay, Kitchen, Hamilton, Neil and Tolman Creek. Ashland has nearly 250 acres of floodplain and more than 400 individual parcels that are partially or entirely within the floodplain. Snow melt from the Siskiyou Mountain range contributes substantially to flooding, and development within the City displaces natural areas that have historically functioned as flood storage.

## Causes of Flooding in the City of Ashland

Flooding occurs when weather patterns, geology, and hydrology combine to create conditions where stream waters flow outside of their usual course and 'spill' beyond their banks. In Ashland the combination of these factors create seasonal flooding conditions. Mt. Ashland receives about 65 inches of precipitation annually where as within the City of Ashland annual precipitation is approximately 20 inches. The Mt. Ashland and surrounding mountain snowmelt provides continuous water source throughout the year, and can contribute significantly to the development of flooding.

Flooding is most common from October through April, when storms from the Pacific Ocean bring rainfall to the area. Larger floods result from heavy rains that continue over the course of several days, augmented by snowmelt at a time when soil is near saturation from previous rains. Riverine, flash, shallow area and urban flooding are the primary flood types that affect the City of Ashland. Riverine or over-bank flooding is the natural process which adds sediment and nutrients to fertile floodplain areas. Flash floods are characterized as a sudden, localized flood of great volume with short duration. Flash floods are typically caused by unusually heavy rain in a semiarid area. These can reach their peak volume in a matter of a few minutes and often carry large loads of mud and rock fragments. Shallow area flooding is best described as when 3 feet or less of water spreads across a broad area where no defined channel exists. Urban flooding results from the conversion of lands from open areas to parking lots and roads, both of which diminish the ability of the land to absorb rainfall.

**Flood Insurance** Ashland participates in the National Flood Insurance Program (NFIP) a division of the Federal Emergency Management Agency (FEMA) that makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain. More than 25 percent of NFIP claims are filed by properties located outside of the 100-year floodplain, also known as the Special Flood Hazard Area (SFHA). 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 flood season.

Membership within NFIP – and the availability of flood insurance to City of Ashland residents – requires the City to manage its floodplain in ways that meet or exceed standards set by FEMA. NFIP insures buildings with two types of coverage: structural and contents. Structural coverage includes walls, floors, insulation 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 action taken to prevent flood damage.

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, for the maximum amount available, which is currently $250,000 for a single family residence. While mandatory flood insurance purchase requirements have 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 SFHA.

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 structure not located in a SFHA, even though a portion of the lot may be within SFHA. Persons located within SFHAs who received disaster assistance after September 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 Understanding and Regulation

Maintaining the flow capacity in streams that cross properties requires cooperation and assistance to prevent flooding and bank erosion. The following are some suggestions and information for understanding the ways that floodplains function and how the City regulates the floodplain in order to protect property and lives, while affording the City of Ashland citizens to obtain floodplain insurance.

**Do no dump or throw anything into ditches or streams:** A plugged channel cannot carry water, and when it rains the excess water must go somewhere. 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 City of Ashland has adopted and enforces regulations that prohibit the illegal dumping of material, including material dumped into ditches, streams or other drainage ways. Please report any observations of dumping of debris or other objects into streams, drainage ways to the Ashland Code Compliance at (541) 552-2424.

**Debris, trash, loose branches and vegetation:** Trash, brush and other debris can impede the flow of water in stream channels. Do not remove vegetation that is actively 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 Ashland Planning Division at (541) 488-5305 and the Division of State Lands at (503) 986-5200. Please report any observations of clearing of vegetation or trees on stream banks to the City of Ashland Code Compliance at (541) 552-2424.

**Obtain a floodplain development permit and/or building permit, if required:** To minimize damage to structures during flood events, the City of Ashland requires all new construction in the flood plain to be anchored against movement of floodwaters, resistant to flood forces, constructed of flood-resistant materials and flood-proofed or elevated so that the first floor of living space, as well as all mechanical services, are at least two foot above the flood elevation. Where no specific elevation exists, new construction must be constructed to the standards described in AMC 18.3.10.080. The elevation of the finished lowest habitable floor shall be certified to the City of Ashland by an engineer or surveyor prior to issuance of a certificate of occupancy for the structure. These standards apply to new structures and to substantial improvements of existing structures. The City of Ashland defines a substantial improvement any repair, reconstruction, or improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure either, before the improvement or repair is started; or, if the structure has been damaged and is being restored, before the damage occurred. For the purpose of this definition, "substantial improvement" is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure.

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. Staff is available to make site visits to review flooding problems, drainage and sewer problems. For further information contact the City of Ashland Building Division at (541) 488-5305.

**Recognize the natural and beneficial functions of floodplains to help reduce flooding:** Floodplains are a natural component of the City of Ashland environment. Understanding and protecting the natural functions of the floodplains helps reduce flood damage and protect 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 often provide essential wildlife habitat, scenic vistas, and flood protection functions. 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 elevating the home, relocating the home to higher ground, flood-proofing and protecting utilities. For further information, contact the Ashland Planning Division at (541) 488-5305 and the Federal Emergency Management Agency, Region X at (425) 487-4600. During times of 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 City of Ashland at (**541) 552-2490**, or visit their website at: www.ashland.or.us.

**City of Ashland Floodplain Information Services:** The City of Ashland 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 the property; **3)** Whether the property is located within the Floodway; **4)** Base Flood Elevation for property, if available; and **5)** Provide a copy of the Elevation Certificate, if available. Contact the City of Ashland Planning Division at (541) 488-5305 for further information.

Up to date information on flood hazards, the adopted Flood Insurance Rate Maps and other flood related new can be found at www.ashland.or.us/flood.

## Other Flood Threats

**Hosler Dam:** Hosler Dam is located above Lithia Park at Reeder Reservoir, Ashland's primary water source. Because of the proximity of the dam to the city an audible emergency system is in place in the event of dam failure. If the dam failed Ashland Creek would flood a fairly large area of town. The alarm system provides a siren followed by a verbal statement regarding the alarm. Flood evacuation signs are installed in the inundation zone. The Hosler Dam warning system is tested twice a year to verify the four warning sirens are functioning properly. More information regarding the Hosler Dam warning system can be found on the City of Ashland website at: www.ashland.or.us/Files/hoslerdam.PDF