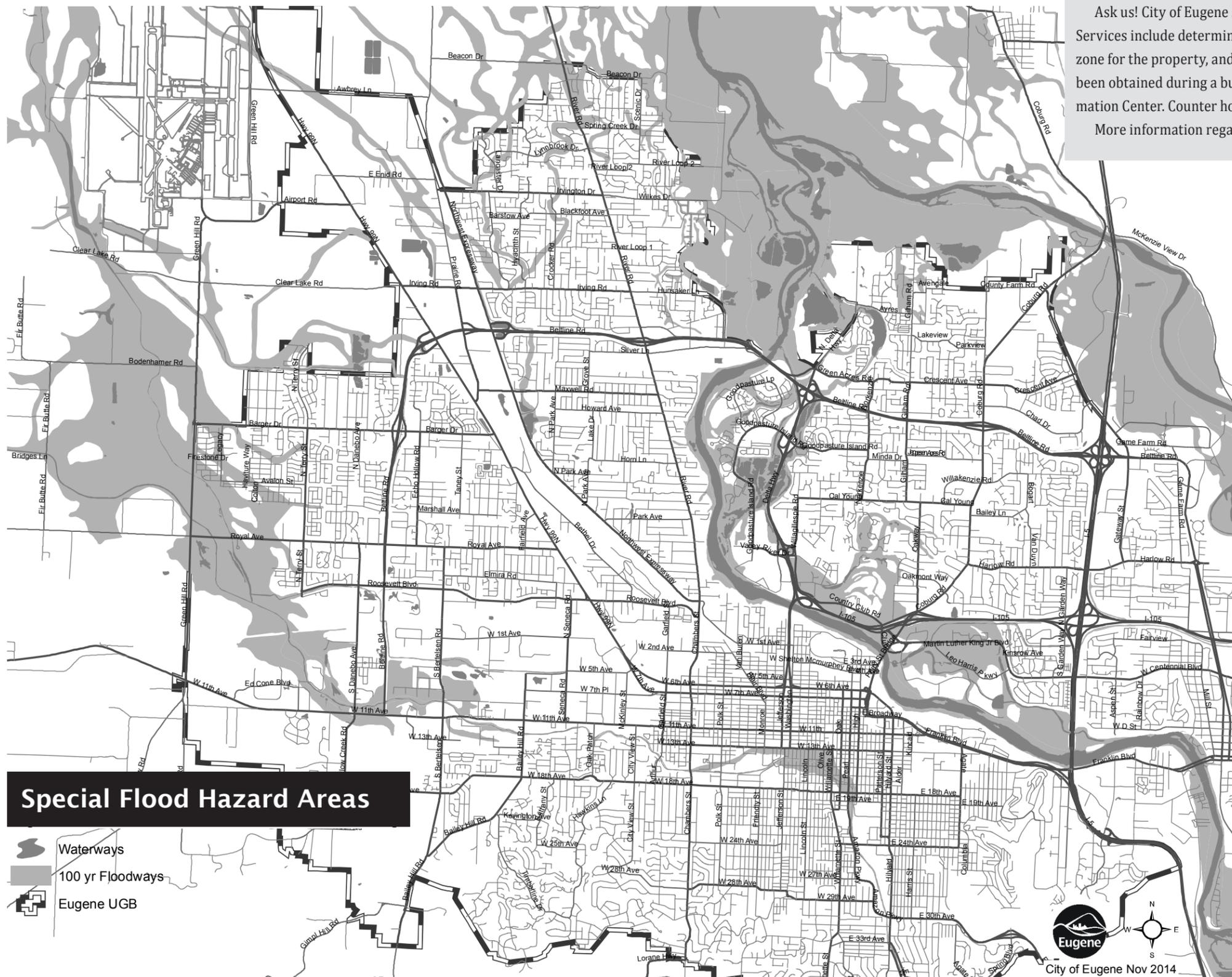


Floodplain Information Services

Do you know if your property is located within a Special Flood Hazard Area?

Ask us! City of Eugene staff provides flood map determination services to owners, lenders, and insurance agents. Services include determining whether a property is within the floodplain or floodway, the flood insurance rate map zone for the property, and the base flood elevation (BFE) for the property (if available). Elevation certificates that have been obtained during a building permit process are also available. Contact Public Works staff at the Permit and Information Center. Counter hours are Monday through Friday, 9 a.m. to 5 p.m., or call us at (541) 682-8400.

More information regarding floodplain issues is available on the City's website: www.eugene-or.gov/flood



Protect Yourself and Your Family from Hazards

- **Do not Walk through Flowing Water.** Currents can be deceptive. Six inches of moving water can knock you off your feet. Drowning, in vehicles or on foot, is the number one cause of flood-related deaths.
- **Do Not Drive through a Flooded Area.** Drowning within submerged vehicles is very common during a flood. Sinkholes, washed out roadways, and hidden debris can lurk below the surface even in areas otherwise known by the driver. Use travel routes recommended by local authorities and do not travel on roads that are posted as closed.
- **Stay Away from Power Lines and Electrical Wires.** The second leading cause of flood-related deaths is electrocution. Electrical currents travel through water. For your safety, do not attempt to move a downed wire. Report any downed power lines to the power company.
- **Have your Electricity Turned Off by the Power Company.** Some appliances, such as television sets, keep electrical charges even after they are unplugged. Remember to unplug wet appliances or motors, and do not use them unless they have been taken apart, cleaned and dried.
- **Be Aware of Animals** that may have come into your home during the flood.
- **Look Before You Step.** After a flood, the ground floor may be covered with dangerous debris. Watch where you step as flooring and stairs that have become covered with mud can be slippery and hide potential hazards.
- If you live or work in a floodplain and you know a flood is coming, **shut off your gas and electricity, and move valuable items to higher ground.**

Protect Your Property from the Hazard

Contact the City of Eugene about ways to mitigate damage to your home if it does not already meet current floodplain standards.

Elevating equipment (particularly things that are at or near ground level), installing backflow valves in your private wastewater system, and replacing materials that are below the level of the base flood elevation with flood-resistant materials are all examples of partial mitigation strategies. Elevating structures so that the finished floor is one foot above the BFE is the best strategy, but may be cost prohibitive. However, when considering long term flood insurance premiums such a strategy may be much more cost efficient.

Build Responsibly

Get a permit before you build. A Floodplain Development Permit is required within the Special Flood Hazard Areas (SFHA) for all development—even work that is otherwise exempt. Eugene's adopted floodplain ordinance and the State building code require new residential construction and substantial improvements to structures within the SFHA to be built to at least one foot above the Base Flood Elevation. A substantial improvement occurs when the cost of reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50 percent of the market value of the building. Improvements or repairs to substantially damaged buildings, where the cost of repairs equals or exceeds 50 percent of the building value prior to damage, must meet the construction requirements for

The shaded area in this map shows the Special Flood Hazard Area (SFHA). This is the area expected to be inundated by the flood that has a one percent of occurring in any given year. Larger flood events are possible, as are smaller localized floods that could occur outside the SFHA.

new residential construction. Similar but separate standards apply for commercial construction. Older existing structures can be voluntarily elevated to reduce risk of flooding and insurance costs.

To ensure that a structure is properly elevated, an Elevation Certificate must be submitted to the City building inspector as part of the building permit inspection process. It certifies among other things that the lowest floor is properly elevated. These certificates are kept at the City's Permit & Information Center at 99 W. 10th Ave., and are available to the public.

Floodplains Have Natural and Beneficial Functions

Preserved floodplains allow water to spread out across a wide area, reduce erosion of stream banks and channels, and slow water velocity. They also allow for sediments to be deposited higher in the watershed and allow more time for groundwater recharge. Floodplains can be scenic, valued wildlife habitat and fertile farm land. 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.

When considering your risk of flooding and what you could do to minimize that risk, keep in mind that flooding is a natural function of the floodplain. Floods are a natural phenomenon, and when a floodplain becomes damaged by development, resulting floods are not natural disasters but rather manmade ones.



Permit & Information Center

99 West 10th Avenue
Eugene, Oregon 97401

Presorted
First-Class Mail
U.S. POSTAGE PAID
EUGENE, OR
PERMIT NO. 360



Tax Lots in Special Flood Hazard Area (SFHA)

According to our records, you own the following parcel(s) located in or near the SFHA:

For more information please visit our website at www.eugene-or.gov/flood

You can also contact the Public Works Engineering staff at the Permit & Information Center, 99 West 10th Avenue, call 541-682-8400 or e-mail cewepic@ci.eugene.or.us

You Can Help Protect Natural Floodplain Functions

Do not dump or throw anything into ditches or streams: A plugged channel cannot carry water. 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. To report dumping call (541) 682-4800.

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

Flood Hazard Area Bulletin

2014



Know Your Flood Risk

According to our adopted Flood Insurance Rate Maps (FIRM) provided by FEMA, your property is within the Special Flood Hazard Area (SFHA). The SFHA is the frequently called the "100-year flood", but is actually the area that has a one percent or greater chance of being flooded in any given year. This mailing has not taken into account the properties that have applied to FEMA and been successfully removed from the SFHA due to mapping errors or massive fill. Please note that elevating a home or other structure—which is a requirement for building within the SFHA—does not make a property eligible for removal from the floodplain.

Additionally the "100-year flood" does not occur once every hundred years. According to FEMA, a home within the SFHA is five times more

likely to be flooded than experience a home fire, and has a 26 percent chance of being flooded over the period of a 30-year mortgage. Another factor to consider is that some properties within the floodplain are really in an area with a more frequent flood interval, yet the adopted maps only show it in the SFHA. For example, few would consider building a home right on the edge of the Willamette River, but many other areas within the zone are equally likely to experience flooding.

Another hazard is localized flooding due to clogged stormwater culverts or pipes which could result in damage to your home or business. This is seldom covered under regular insurance policies. Nature also rarely follows specific storm patterns and is capable of producing large, localized stormwater events that are difficult to predict.

Flood Insurance Is Available

In fact, insurance is *required* for structures in the SFHA that are financed through a federally regulated or insured lending institution. The City of Eugene participates in the national Flood Insurance Program (NFIP). Participation in the NFIP enables property owners in Eugene to access flood insurance through their insurance company. Coverage of up to \$250,000 is available for single family residences, and \$100,000 for contents. Even those outside the flood hazard area (including renters) can obtain flood insurance.

The City's efforts enable property owners to receive an automatic insurance discount on flood insurance premiums. The current discount for properties located in the Special Flood Hazard Area is 15 percent. Properties outside the Special Flood Hazard Area receive a five percent discount. For more information on insurance, contact your insurance agent or call the NFIP's 24-hour toll-free number: 1-800-638-6620.



The last large flood that Eugene experienced was in 1964. Some long-time residents refer to this event as the "big flood." The magnitude of flooding on the Willamette River at Eugene has been estimated to be a 55-year event. Eugene has been lucky, and recent years like the 1996 flood (which hit some surrounding communities harder than ours) should not be used to be used to gauge our risk as it was not as significant here.



Congress has passed flood insurance reform that is particularly important for buildings within the SFHA constructed prior to 1985, otherwise known as pre-FIRM buildings. There is a link at the City's website at www.eugene-or.gov/flood or www.fema.gov/national-flood-insurance-program/flood-insurance-reform. These changes are so complicated that even a full and accurate synopsis would not fit here.