



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.

Floodplain Information Services

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

Ask us! City of Eugene staff provide flood map determination services to owners, lenders, and insurance agents. Staff can determine whether or not a property is within the floodplain or floodway, and can provide the flood insurance rate map zone and the base flood elevation (BFE), if available, for the property. If you have concerns about the flood and stormwater drainage systems in your area, staff can help with those questions as well. And, yes, we make site visits!

Contact Public Works staff at the Permit & 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, and at www.floodsmart.gov.

for contents. According to FEMA, approximately 30 percent of flood claims are filed by people living outside the Special Flood Hazard Area. For more information, contact your insurance agent or call the NFIP's 24-hour toll-free number: 1-800-638-6620.

Property Protection Measures

The City of Eugene regulates floodplain development within the community. Elevation Certificates are required for new construction, demonstrating that the proper finished floor and mechanical elevations have been established. Elevation Certificates are kept available to the public at the Permit and Information Center.

New construction and substantial improvements to existing structures located within a Special Flood Hazard Area are required to be elevated. If the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50 percent of the building's market value, the project is considered a "substantial improvement." The entire building must then meet the same floodplain construction requirements as would be required under new construction. Substantially damaged buildings (where the cost of repairs equals or exceeds 50 percent of the building's value prior to damage) must also be brought up to the same standards. New commercial construction and substantial improvements within a SFHA may be floodproofed rather than elevated. For structures constructed prior to local floodplain ordinances, there are various methods of protection (retrofitting) that may be voluntarily pursued, including elevation of the structure, construction of barriers between the building and floodwaters, floodproofing, and prevention of basement flooding from sewer backup or sump pump failure.

Floodplain Development Permits

All City-regulated development within the SFHA—including fill—needs an approved permit from the City of Eugene. Generally, this approval is included with a building permit. Some activities may only require a floodplain development permit depending on the scope of work. Be sure to contact the City of Eugene's Permit & Information Center prior to doing any construction or placement of fill on your property and please report any work that appears to be conducted without the benefit of a permit, including dumping of debris in drainage ways. The healthy functioning of our floodplain management systems depends upon you!

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Flood Warning System

Stay connected! Sign up for AlertSense to receive emergency notifications of severe weather, flooding, earthquakes, and other local emergencies. In the event of an emergency, local emergency response agencies can issue alerts directly to your cell phone, home phone, and/or email. Go to public.alertsense.com to sign up today. Don't put it off!

More information is available online at:
www.eugene-or.gov/flood
www.ready.gov.



Vanport, Oregon was decimated by the flood of 1948.



Permit & Information Center
99 West 10th Avenue
Eugene, Oregon 97401

Tax Lots in Special Flood Hazard Area (SFHA)

According to our records, you may own a property or properties in or near the SFHA, including:

NOTE: Not all properties owned that are in or near the floodplain may be listed.

Important flood and property protection information inside

Did you know...?

- Homeowner's insurance does not cover flood damage.
- Just a few inches of floodwater can cause tens of thousands of dollars in damage.

For questions about the information provided in this letter, contact:

Public Works Engineering
Permit & Information Center (PIC), 99 West 10th Avenue
541-682-8400

Flood Hazard Area Bulletin - Winter 2017



City records indicate that you may own property within or close to a Special Flood Hazard Area (SFHA), as mapped by the Federal Emergency Management Agency.



Eugene's flood in December of 1964.

It's been a few years since we have seen significant flooding in the Eugene area. But, that doesn't mean that Eugene is safe from a flood! Property owners need to be aware of the flood threat to their properties and how to prepare for and recover from a flood emergency. Eugene has a web of floodplains running throughout the city. Take a look at the map inside of this flyer. Do you know if your property is located in a floodplain?

The City of Eugene participates in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS). The NFIP is administered by the Federal Emergency Management Agency (FEMA) and offers flood insurance to properties in and out of the Special Flood Hazard Area (SFHA). The CRS is a separate, voluntary part of the NFIP that recognizes additional efforts taken by the community that exceed the minimum standards of the NFIP. The City's participation in the CRS results in a reduction of flood insurance premiums for properties in the community.

A property you own that may be in the SFHA is identified by the map/tax lot number(s) at the end of this letter. You are receiving this mailing as part of an annual outreach program designed to increase awareness among owners of potentially

flood-prone properties. Flooding is the most common type of natural disaster in the United States. This letter explains the flood hazard that exists in our community and provides information to help you make decisions regarding flood protection, flood insurance, and development of your property.

Understanding Flood Hazards

The National Flood Insurance Program (NFIP) bases its floodplain regulations on a statistically predicted event called the "base flood," also known as the 100-year flood. The area inundated by the base flood is identified as the Special Flood Hazard Area (SFHA). The term "100-year flood" doesn't mean that the base flood only happens once every 100 years. In fact, the base flood has a 1% chance of occurring every year; an event (or events!) could occur in any given year. What this means is that, during the lifetime of a 30-year mortgage, property owners located in flood hazard areas have a 26

percent chance of experiencing flood damage. Compare that to a 9 percent chance of experiencing a structural fire!

The construction and maintenance of dams and reservoirs and smaller, local flood control channels have helped to reduce the magnitude of destructive flooding in the Willamette Valley, but our community still faces the risk of flooding. The base flood is not the only threat. Smaller, localized events can happen, even outside the SFHA. A common flooding cause is a clogged drainage channel. Property owners need to keep drainage channels open and free of debris to maintain conveyance of flood waters. Additionally, floods larger than the base flood may occur, extending outside of the boundaries of the SFHA.

Flood Insurance Requirements and Availability

Flood insurance is required by law if you have federally secured financing to buy, build or improve a structure within the SFHA. **Standard homeowner's insurance does not cover flooding.** Flood insurance is available in our community, for properties both in and out of the SFHA, because the City of Eugene participates in the NFIP. Up to \$250,000 of coverage is available for single-family residences, plus an additional \$100,000 coverage

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