

Floodplain Management Plan Update

Advisory Committee Meeting

September 21, 2023





2023 Floodplain Management Plan Update



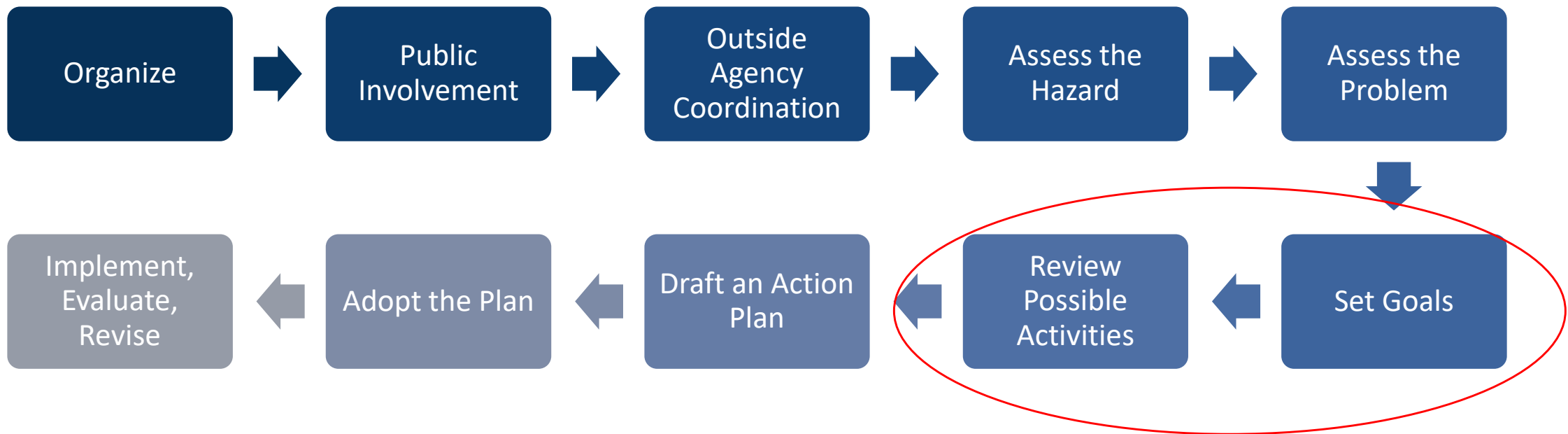


Welcome and Introductions

- Name
- Role in floodplain management, planning, property.

2023 Plan Update

Planning Process



Committee Meeting 2

2023 Plan Update

Step 6: Set Goals



Goal 1

Develop and implement mitigation activities to protect human life in the context of a climate-altered future.



Goal 2

Strive to protect existing buildings and infrastructure from the impacts of natural hazards.



Goal 3

Develop and implement strategies to promote more resilient development, infrastructure, and systems.



Goal 4

Strengthen communication, plan, practice, and coordinate emergency services among local, county, and regional governments and the private sector.

2023 Plan Update

Step 6: Set Goals



Goal 5

Enhance community resilience, including economic continuity and recovery, to reduce the impacts and promote recovery.



Goal 6

Preserve and rehabilitate natural systems to serve natural hazard mitigation functions and protect natural resources.



Goal 7 (New from NHMP)

Develop programs to promote social resilience within the community recognizing that our most vulnerable communities are often those who have been historically underserved and marginalized, especially among those most vulnerable to natural hazards.

2023 Plan Update

Step 7: Review Activities

2013 Original Plan

30 Action Items:

- Preventive activities (13)
- Property protection (3)
- Natural resource protection (7)
- Emergency services measures (3)
- Structural projects (2)
- Public information (2)

2022 Annual Update

34 Action Items

- Preventive Activities (10)
- Property Protection (4)
- Natural Resource Protection (7)
- Emergency Services Measures (6)
- Structural Projects (1)
- Public Information (6)

2023 Proposed Plan

40 Action Items

- Preventive Activities (15)
- Property Protection (4)
- Natural Resource Protection (6)
- Emergency Services Measures (7)
- Structural Projects (2)
- Public Information (6)

12 New Activities Identified

2023 Plan Update

Step 7: Review Activities

Scoring Activities:

Costs	Description	Numerical Score		
		0	1	2
Availability of Funds	Availability of financial investments necessary to implement activity.	High	Low	Very Low
Availability of Staff Resources	The level of City staff resources need to implement the activity and available of staff time.	High	Low	Very Low
Stakeholder Impacts	The overall impact of the activity to stakeholders within the community.	Positive	Mixed	Negative

2023 Plan Update

Step 7: Review Activities

Benefits	Description	Numerical Score		
		0	1	2
Already Required or Adopted	Will existing costs or known liabilities to the community will be reduced as a result of the activity?	No	Yes	-
Reduces Cost or Liability	Will costs or know liabilities to the community will be reduced as a result of the activity?	No	Mixed	Yes
Enhances Livability	Indicates whether this activity will enhance livability in the community.	No	Yes	-
Improves Safety	Indicates whether this activity will improve safety within the community.	No	Yes	-
CRS Points	Activity is eligible for CRS credit.	No	Yes	-



2023 Plan Update

Step 7: Review Activities

Committee Discussion

- Recommendations for prioritizing activities?
- Any negatively scored activities that warrant discussion and re-evaluation?
- Recommendations for new activities not included in existing plans and policies?

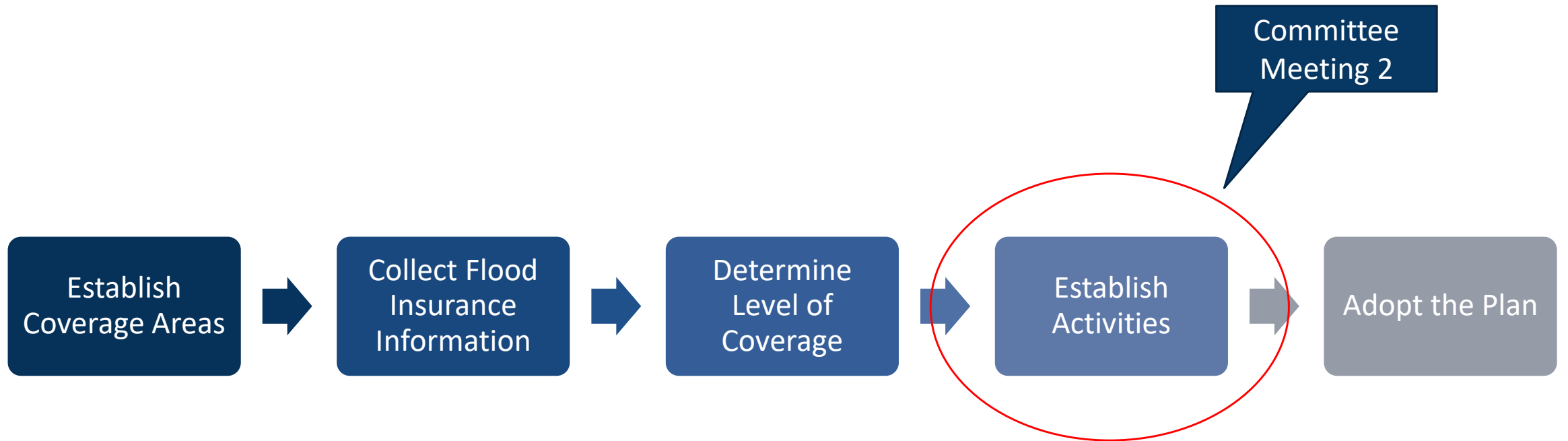


Coverage Improvement Plan

(Formerly known as the Flood Insurance Plan)



Coverage Improvement Plan Planning Process



Coverage Improvement Plan

Step 2: Collect Flood Insurance Information



2958
Buildings in
the Floodplain

22% Coverage
(FEMA Policy)

Decrease
from 34%
in 2018

NATIONAL FLOOD INSURANCE PROGRAM

QUESTIONS & ANSWERS

FLOOD INSURANCE FOR REAL ESTATE PROFESSIONALS

Help Clients Protect Their Investment

NATIONAL FLOOD INSURANCE PROGRAM

PROTECT THE LIFE YOU'VE BUILT

WITH FLOOD INSURANCE

Coverage Improvement Plan Why are we seeing a reduction?

- Data available is only for FEMA backed flood insurance policies.
- Private Insurance Option
 - Federal Rule allowing buyers the option to purchase private flood insurance on FHA-insured mortgages for properties located in Special Flood Hazard Areas (SFHAs), in satisfaction of the mandatory purchase requirement of the Flood Disaster Protection Act of 1973 (the FDPA).
 - Effective December 21, 2022
- Cost of Flood Insurance incentivizing map amendments and cash purchases.

Coverage Improvement Plan

Step 4: Review Action Items

Committee Discussion:

Action Item

CP1	City newsletter article
CP2	Stakeholder training session
CP3	Presentation to neighborhood associations
CP4	Real Estate and property management flier
CP5	Project involving mayor/council per CRS guidelines
CP6	Social media messages

Other Committee Recommendations?

Flood Safety Tips

Before
 Know your flood hazard and get flood insurance. Visit www.cityofsalem.net/community/safety/flooding or call 503-588-6271 to learn more about flood-prone area maps and site specific flood hazards.
 Prepare your home. Take simple steps to reduce the impact of floodwater on your home and belongings. Inspect rain gutters and seal cracks in foundation and exterior walls. For more information, visit www.cityofsalem.net/community/safety/flooding/get-sandbags.
 Gather emergency building materials, such as plywood, plastic sheeting, and sandbags.
 For sandbag locations and how to use them, visit www.cityofsalem.net/community/safety/flooding/get-sandbags.
 Make an evacuation plan.

During
 Listen to your radio or TV for emergency information. Evacuate immediately if told to do so.
 Shut off gas and electricity. Stay away from downed power lines and be cautious of gas leaks.
 Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods.
 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.

After
 Check for structural damage before re-entering your home.
 Remove wet items immediately.
 Plan before you repair. Some damage repairs can be designed to provide long term benefits by lowering flood risks and insurance costs.
 File your flood claim. Report your loss immediately to your insurance agent.

Flood-prone Property Resources

Marion Polk Alerts
 Sign up for Marion Polk Alerts to receive emergency flood warnings: www.cityofsalem.net/community/alerts 503-623-0715

City of Salem Public Works Dept. Floodplain Manager
www.cityofsalem.net/flooding 503-588-6211

National Flood Insurance Program
www.floodsmart.gov 1-888-379-9531

FEMA Flood Map Service Center
msc.fema.gov 1-877-FEMA-MAP

City of Salem Emergency Info
www.cityofsalem.net/emergencies

Mid-Willamette Valley High Water Watch
hw.wonerain.com

Flood-prone Property Preparation
 Important Flood Information Inside
 Mayor Chris Hoy encourages Salem residents to review the enclosed information related to flood insurance, protection, and safety.
 Did you know that just one inch of water in a home can cost more than \$25,000 in damage? Flood insurance is an important way to protect valuable resources from devastating financial loss. Flood insurance is available to homeowners, renters and commercial owners/tenants. Costs vary depending on how much insurance is purchased, what it covers, and the property's flood risk.
 I would encourage all Salem property owners and residents to contact their insurance agent to discuss flood insurance coverage for both the structure and contents. Typically there's a 30-day waiting period from date of purchase before policies go into effect, so don't delay.
 If you received this mailer, your property is in or near a Federal Emergency Management Agency (FEMA) Special Flood Hazard Area (SFHA) or adjacent to a waterway. This notice is sent every year to residents and property owners in flood prone areas to increase awareness. It contains tips and resources to help protect yourself, your family, and your property from flooding.

Protect Your Property
 Whether or not your home or business has experienced damage from flooding in the past, property owners can take practical and cost-effective measures to reduce or eliminate the risk of flooding. Try these techniques:
 • Elevate utilities such as heating and AC systems
 • Construct flood walls or berms
 • Install flood vents to equalize flood waters
 • Floodproof the structure
 • Consider elevating or relocating structure
 City of Salem staff is available to advise residents on how best to protect their properties from flood damage. Property owners and residents may request a site visit to receive flood protection advice. For general questions about floodplain protection advice, please contact a City of Salem Floodplain Manager.

Do You Need Flood Insurance?
 Standard homeowner insurance policies do not cover damage from floods. Contact your local insurance agent to discuss flood insurance coverage. Make sure you consider structural and contents coverage. After the purchase of flood insurance, the National Flood Insurance program imposes a 30-day waiting period.
Who to ask for help
 Lenders are legally responsible for determining if flood insurance is required for a loan. Contact your lender or local insurance agent to discuss flood insurance coverage. Salem's local floodplain managers can provide assistance in reading and interpreting the FIRM and provide information about FEMA elevation certificates.

Permit Required for Work in Floodplains
 Prior to construction, development, or change of use activity within the floodplain, you must obtain a floodplain development permit from the City. Contact Public Works Development Services at 503-588-6211 for more information about the floodplain development permit requirements. If you see any floodplain development or alteration that you believe to be illegal, please notify Public Works Development Services.

How can you help?

Maintain Healthy Creeks
 Let's protect our water, fish, and wildlife by not dumping anything down catch basins or into ditches and streams.
 Do not put grass clippings, leaves, or other debris into any of the drains, ditches, streams, waterways, creeks or rivers in the city. Raking or blowing leaves into the street is prohibited by Salem Revised Code 47.220. Visit www.cityofsalem.net/cleanstreams to learn more about ways you can protect our waterways.

Do Not Dump
 It is illegal to dump anything into a creek, drainage way, or storm drain. You can help keep the storm systems operating by reporting incidents of illegal dumping. Drains in your street flow directly to local waterways.

Report Clogged Storm Drains
 If there is high water on your street because of a clogged drain, call the City of Salem Public Works Dispatch Center at 503-588-6311.
 To report illegal dumping, call City of Salem Code Enforcement at 503-588-6421.

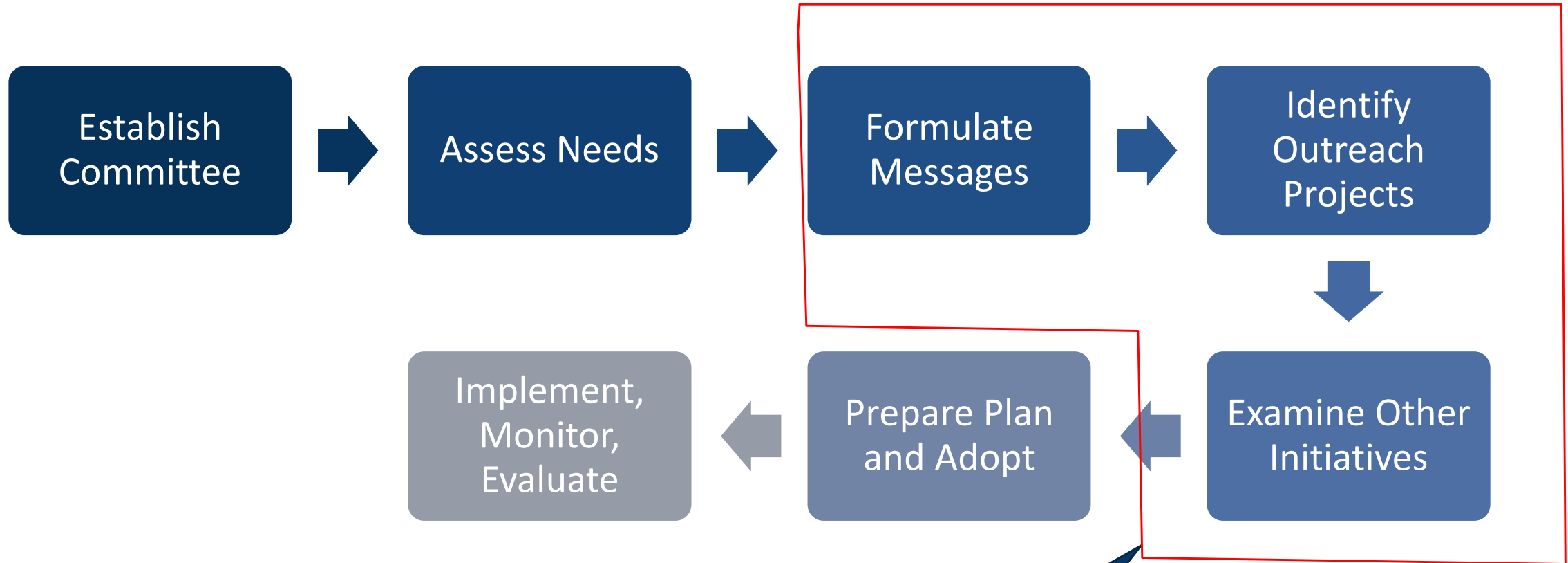


Program for Public Information (PPI)

(Formerly known as the Flood Information and Outreach Plan)



Program for Public Information Planning Process



Committee Meeting 2

Program for Public Information Planning Process

Committee Discussion

- Recommendations for prioritizing activities?
- Changes to messages?
- Recommendations for new outreach activities not included in existing plan?



Oregon has spent millions on improvements since the February 1996 floods. But ...

ARE YOU PREPARED?

FEBRUARY 1996 WEATHER EFFECTS ON FLOODING
Four days of heavy, warm rain led to the Willamette River level rising from 10 feet to 33 feet.

TEMPERATURE	Daily High Temperature	Willamette River Levels	RAINFALL
100°F	100°F	33 FT	0.0
90°F	90°F	20 FT	0.0
80°F	80°F	10 FT	0.0
70°F	70°F	10 FT	0.0
60°F	60°F	10 FT	0.0
50°F	50°F	10 FT	0.0
40°F	40°F	10 FT	0.0
30°F	30°F	10 FT	0.0
20°F	20°F	10 FT	0.0
10°F	10°F	10 FT	0.0
0°F	0°F	10 FT	0.0

See PROGRESS, Page 7A

There was so much water, everywhere you looked!

INSIDE
Flood maps, lessons and lessons learned: How and how improvements made since the 1996 flood. Pages 6A-7A.
Be prepared: Flood safety tips, preparedness checklist and how to be saved during floods. Page 6A.
ONLINE
Go to StatesmanJournal.com for an interactive map of the river and 2700 photos along with improvements, photo galleries and video of the 1996 flood and a timeline of floods in Salem.
Alicia Street on Feb. 14, 1996, as flood waters from Mt. Hood cover the area. Inset: The four pages of the Statesman Journal from Feb. 14, 1996.
SUNNY WITH ASSOCIATED PRESS AND COURTESY, GUYANA PRESS

Feds reward Salem for flood policy

Homeowners can qualify for a break on insurance rates

By RUTH LIAO
Statesman Journal

Salem homeowners can qualify for a 10 percent discount on flood insurance premiums after federal officials recognized the city for its flood management initiatives.

Representatives from the Federal Emergency Management Agency acknowledged Salem's acceptance into a voluntary program that scores the city's flood management efforts during the city council meeting Monday night.

The designation can save policyholders an average of \$75 on flood insurance premiums issued as of May 1, said John Graves, a regional coordinator of the Community Rating System within FEMA's National Flood Insurance Program.

The program's incentive is to encourage communities to practice "stronger, and safer" floodplain management, Graves said.

Salem is one of about 30 communities in Oregon rated by the FEMA point-system. Salem is ranked class 8 on a scale of 1 to 10, being the lowest. At class 1, cities can earn as much as 45 percent of a premium discount for policyholders.

Few policies and procedures were changed in order for Salem to obtain its rating, said Sara Jondahl, Salem development services supervisor.

But public works staffers intend to continue to work toward improving the city's rating to reduce flood insurance rates, Jondahl said.

The rating system is based upon criteria such as open space preservation, flood control and public awareness and outreach.

FEMA officials visited Salem in February 2006 and each city must re-certify each year. Once accepted into the program, FEMA also will visit applicant cities every five years.

In Salem, there are 1,023 flood insurance policies that cover about \$207.6 million, Graves said.

One Oregon insurance carrier estimates that fewer than 5 percent of their homeowner customers have flood insurance, said State Farm spokesman Jeff Aeschliman.

Floods are not covered by a typical homeowner's policy and must be purchased separately, Aeschliman said.



Next Steps

Before Next Meeting

- Submit Additional Project Ideas: Email or call with additional ideas **before September 25, 2023**
- Staff will Draft Plan Updates and Provide Draft to Committee

Next Meeting – October 2nd at Noon

- Committee Review of Draft Floodplain Management Plan, Plan for Public Information, and Coverage Improvement Plan

Upcoming Meetings

- Public Open House – September 28, 2023
- Information Report to Council – October 23, 2023
- Final Public Draft Review and Feedback – November 6, 2023
- Final Staff Report to Council Recommending Adoption – November 27, 2023



Committee Discussion and Questions



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Thank you!

