

City of Roseburg

Dear City of Roseburg Resident:

This letter is being sent to you for informational purposes only or because our records show that your property is very likely located in the floodplain. The City of Roseburg is working on ways to improve and increase its circulation of and accessibility to information that pertains to the floodplain, in an effort to better educate and assist its citizens about developing and living in the floodplain. Please take the time to read the information below, and if you have further questions, or would like additional information, a variety of contact information has been supplied at the end of this document.

Overview

The Roseburg area contains two large rivers, the North and South Umpqua, and smaller tributaries, or streams like Newton Creek and Deer Creek, which are susceptible to annual flooding events that pose threats to life and safety and cause significant property damage. Streams mapped by FEMA include Deer Creek, Sweetbrier and Newton Creeks; smaller creeks such as Parrott, Huff, Ramp, Schick and seasonal drainages also may affect your property. Roseburg City Limits has close to 1,000 acres of floodplain and nearly 250 acres of open space or natural and beneficial areas such as parks, wetlands or ponds. Snow melt from the Cascade Mountain range contributes substantially to flooding, and ongoing development within the City continues to displace natural areas that have historically functioned as flood storage.

Floodhazard 340

Recent Flooding Events

While some sort of seasonal flood-related damage occurs nearly every year, the flooding and associated landslide events of February and November 1996 represent the most recent significant flooding. In February 1996, prolonged precipitation accompanied by an early snowmelt, caused by a warm-weather trend known as a “Pineapple Express,” caused many rivers and creeks throughout the Umpqua River watershed to rise to 100-year flood levels, causing flooding in both rural and urban areas. Damage to Douglas County businesses, residences and infrastructure was estimated to be roughly \$50 million — 20 percent of the County’s annual budget.

Although the floods of 1996 represented a large-scale disaster, they are not unprecedented within the recent past. The Christmas Flood of 1964 caused \$157 million in damage, and 20 Oregonians lost their lives. The November/December 1996 flooding caused approximately \$2,211,023 in damage to Douglas County according to citizen reports. The damages were listed in two categories, business loss estimates and residential loss estimates. The Elkton RV Park with an estimated \$500,000 in damages was approximately 50% of the business losses in dollars. The cities of Drain (22.66%), Elkton (10.54%), Reedsport (23.64%) and Roseburg (20.41%) combined, comprised approximately 77.25% of the residential losses in dollars.

The 1996 floods caused a statewide loss of \$400 million in damages, as 26 major rivers rose to flood stage. More than 100 Red Cross and Salvation Army shelters were opened, and 23,000 residents fled their homes. Seven casualties were reported, and 50 people were injured. An estimated 1,700 Oregonians lost their jobs due to flooding, and the Small Business Association (SBA) loaned Oregon businesses over \$40.5 million to assist with recovery efforts.

Causes of Flooding in Roseburg

Flooding occurs when climate (or weather patterns), geology, and hydrology combine to create conditions where river and stream waters flow outside of their usual course and “overspill” beyond their banks. In Douglas County, as well as inside the city limits of Roseburg, the combination of these factors, augmented by ongoing development, create chronic seasonal flooding conditions. Flooding represents the most common and best known of the natural hazard threats in Douglas County. They also encompass the broadest range of characteristics among natural hazards. Floods can occur quickly, as in flash floods, or slowly, as those resulting from the spring thaws. Floods can be of extreme magnitudes in confined locations, such as canyons, or a costly nuisance, as in broad river valleys. The topography and geology of the Umpqua River Basin are conducive to runoff, and peak flows on many of the tributaries occur within hours of the passage of weather fronts. Historically, the highest flows usually occur during

Public Information 330

the period from November through March as a result of the heavy rains augmented by snow melts. Heavy rains in Douglas County occur on a semi-annual basis and often affect the safety of property and/or life as does major flooding events. Riverine flooding and urban flooding are the two types of flooding that primarily affect City of Roseburg. Riverine flooding is the overbank flooding of rivers and streams, the natural processes of which add sediment and nutrients to fertile floodplain areas. Urban flooding results from the conversion of land from fields or woodlands to parking lots and roads, through which the land loses its ability to absorb rainfall.

Flood Insurance

City of Roseburg participates in the National Flood Insurance Program (NFIP) 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 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 flooding season.

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

Most renters in moderate-to-low risk areas are eligible for coverage at a preferred rate. Preferred Risk Policy premiums are the lowest premiums available through the NFIP, offering building and contents coverage for one low price. In fact, residential premiums in moderate- to low-risk areas start as low as \$57 per year for Contents-Only coverage. As of Oct 1, 2013: \$57 annual premium provides \$8,000 in contents coverage. If you don't qualify for a Preferred Risk Policy, a standard-rated policy is still available. Even though flood insurance isn't federally required, anyone can be financially vulnerable to floods. People outside of high-risk areas file over 20% of NFIP claims and receive one-third of disaster assistance for flooding. When it's available, disaster assistance is typically a loan you must repay with interest. If you live in a high-risk area, a standard-rated policy is the only option for you. It offers separate building and contents coverage

Since July 1, 1997, all NFIP policies include Increased Cost of Compliance coverage that assists with bringing structures into compliance with current building standards, such as elevating structures 1 foot or more above the height of the 100-year flood. **The limit of this coverage is \$30,000.**

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, or for the maximum amount available, which is currently \$250,000 for a single family residence. While the mandatory flood insurance purchase requirement has 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.

The 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 structures not located in a SFHA, even though a portion of the lot may be within a 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.

Understanding Floodplain and Its Regulation

Maintaining the flow capacity in streams that cross City properties requires cooperation and assistance to prevent flooding and bank erosion. 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 County citizens the ability to obtain floodplain insurance.

Storm Drain Regulations 540
Stormwater Management 450

Flood Protection 360
Substantial Improvement 420

Natural FP Function

Property Protection (360)

Flood Warning (610)

Do not 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. **Surface water management agencies that serve the urban areas of the City have adopted and enforce regulations that prohibit the dumping of material into any natural or manmade component of the drainage system. Additionally, the City as a whole has adopted and enforces regulations that prohibit the illegal dumping of material, including material dumped into ditches, streams or other drainageways.** Please report any observations of the dumping of debris or other objects into streams, drainageways, or rivers to the City of Roseburg at (541) 492-6750.

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. Before undertaking any removal of streamside vegetation, contact the City of Roseburg Planning Department at (541) 492-6750 and the Division of State Lands at (503) 378-3805. Please report any observations of the clearing of vegetation or trees on stream banks to the City of Roseburg Community Development Department at (541) 492-6750.

Obtain a floodplain development permit and / or building permit, if required: To minimize damage to structures during flood events, the City requires all new construction in the floodplain to be anchored against movement by floodwaters, resistant to flood forces, constructed with flood-resistant materials and flood-proofed or elevated so that the first floor of living space, as well as all mechanical and utility services, is at least 1 foot above the elevation of the 100-year flood. These standards apply to new structures and to substantial improvements of existing structures. The City of Roseburg defines a Substantial Improvement as any reconstruction, rehabilitation, or addition to an existing structure, the cost of which exceeds 50 percent of the structure’s appraised or market value (whichever the builder chooses to use). 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. City of Roseburg Community Planner Teresa Clemons is available to undertake site visits, if requested, to review flood, drainage, residential retrofitting, and sewer backflow issues. Contact the Roseburg Planning Department at (541) 492-6750 for further information and prior to undertaking any activity within the floodplain.

Recognize the natural and beneficial functions of floodplains to help reduce flooding: Floodplains are a natural component of the City of Roseburg environment. Understanding and protecting the natural functions of 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 streambank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to streambank 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 elevation of the home, relocating the home to higher ground, constructing floodwalls or berms, flood-proofing and protecting utilities. For further information, contact the City of Roseburg Planning Department at (541) 492-6750 or 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 Roseburg Public Works Department at (541) 492-6730. In case of an emergency, call 911.**

City Floodplain Information Services: The City of Roseburg 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 property; 3) Base Flood Elevation for property, if available; and 4) whether the property is located within the Floodway; 5) Historical Flood Information; 6) Local Flooding Issues; 7) Flood Depth in relation to your property; 8) Natural Floodplain Functions. Contact the City of Roseburg Planning Department at (541) 492-6750 for further information.

The County’s Emergency Management Department has flood warning information that can be accessed by calling them at (541) 440-4448, or through their Web site at: http://www.dco.com/preparedness_N.htm. The Web site includes information about stream gage locations and ways to contact and listen to the National Weather Service and the Medford Weather Service. It also has an informational brochure that explains how people can prepare for an emergency. Visit Oregon Hazard Explorer at <http://oregonexplorer.info/hazards/>

Higher Regulatory Standards 430

Natural & beneficial 420

Flood Protection Information 350

Call 511 Oregon Department of Transportation hotline features road conditions, road closures and road hazards www.TripCheck.com has added new features.

Prepare an evacuation plan: Before the floodwaters hit, 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 floodwaters.

Do not walk through flowing water: Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area: More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out. Look at [Turn Around Don't Drown](#) from <http://www.floodsafety.noaa.gov/>

Stay away from power lines and electrical wires: The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to Pacific Power at 877-548-3768 or the County Emergency Management Office.

Shut off gas and electricity and move valuable contents upstairs: Be prepared in advance with a detailed checklist because warning of an impending flood may provide little time for preparation prior to evacuation.

Look out for animals, especially snakes: Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step: After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

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

Important Contact Information

- 1) City of Roseburg Website Home Page: <http://www.cityofroseburg.org>
- 2) City of Roseburg Website [Flood Information](#) and flood elevation certificates alphabetical listing
- 3) Federal Emergency Management Agency (FEMA)
Phone: (425) 487-4600 Web: [National Flood Insurance Program](#)
- 4) City of Roseburg Community Development Department
Phone: (541) 492-6750 Web: [Roseburg Community Development Department](#)
- 5) City of Roseburg Code Enforcement
Phone: (541) 492-6750 Web: [Code Enforcement Request Form \(fillable\)](#)
- 6) City of Roseburg Public Works Department
Phone: (541) 492-6730 Web: [Roseburg Public Works Department](#)
- 7) Douglas County Department of Emergency Management
Phone: (541) 440-4448 Emergency: 911 Web: [Douglas County Emergency Management](#)
- 8) Department of State Lands (DSL)
Phone: (503) 378-3805 Web: [Oregon Department of State Lands](#)
- 9) Oregon Department of Fish and Wildlife (ODFW)
Phone: (503) 872-5268 Web: [ODFW](#)
- 10) Oregon Department of Forestry (ODF)
Phone: (503) 945-7200 Web: [ODF](#)
- 11) National Marine Fisheries Service (NMFS)
Phone: (206) 526-6150 Web: [NMFS](#)
- 12) U.S. Army Corps of Engineers
Phone: (503) 808-4510 Web: [USACE](#)