



City of Westport

Thursday, November 06, 2008

Dear City of Westport Resident:

This letter is being sent to you for informational purposes because your property is in the floodplain or near a special flood hazard area. All areas of the City are in a floodplain some require the purchase of flood insurance and some don't due to the calculated risk of flooding. The City is currently 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 City of Westport is bordered by three large bodies of water which include the Pacific Ocean to the west, the Grays Harbor entrance to the north, and the South Bay to the east. In addition, the City has a complex drainage system that is mostly open ditches with a few areas of closed culvert systems. The drainage system is tidally influenced and is controlled by tide gates in various areas of the city. The City of Westport has nearly 2,100 acres of floodplain and close to 700 individual parcels that are partially or entirely located within the floodplain. Heavy fall and winter rains along with strong pacific storms and extreme high tide events contribute substantially to flooding, and ongoing development within the City continues to displace natural areas that have historically functioned as flood storage.

Recent Flooding Events

The most recent flooding events in the City of Westport occurred in November and December of 2007. Flooding in the City of Westport during these events was essentially isolated along Westhaven Drive and Neddie Rose Drive due to overtopping of the protective rock revetment. The overtopping occurred when extreme high tides and strong Pacific storms coincided to create tidal surge. There was very minimal damage and no flood claims filed or paid.

The impacts of flooding in Westport have been relatively minimal when compared to Grays Harbor County. Flood insurance claims in Westport have been minimal since the City entered into the National Flood Insurance Program (NFIP) in 1981. A total of four flood insurance claims were filed between 1981 and 2004. Two of these claims were paid, for a total of \$3,757.00. In contrast, 78 claims were filed for \$1.4 Million in Grays Harbor County during the same time period.

There has been only minimal flooding history within the City that is a result of heavy rainfall and runoff only, which is not associated with a windstorm. The City has no records of this type of flooding event, and there has been very little damage associated with this type of flooding caused by rain-only events.

Although, the City has not experienced a major flood event in recent history it is important to remember that the potential for flooding exists and the purchase of flood insurance should be seriously considered.

Causes of Flooding in the City of Westport

The cause of flooding in Westport is a combination of climate, topography, and land development. Coastal flooding most commonly occurs due to windstorms; this type of flooding is associated with extreme high

tides and extreme low barometric pressure off of the Pacific coast. Westport's annual rainfall average is about 70 inches a year. Low-lying areas, wetlands, and a system of storm drainage channels throughout the City may all contribute to the nature of inland flood events in Westport. Flood events can be caused by or exacerbated in combination with other natural disaster events such as an earthquake generated Tsunami. Although the City of Westport has not experienced severe inland flooding the potential for this type of flooding exists. Inland flooding is typically a result of ditches or culverts backing up and inundating low lying areas with water.

Flood Insurance

City of Westport 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). Homeowner policies do not cover floods. 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.

City of Westport property owners who live in low to moderate risk areas of the City may purchase a preferred risk policy. The Preferred Risk Policy is a lower-cost option covering buildings and contents in low-to-moderate risk areas. It is available for both residential and commercial properties and covers both your home and its contents for one combined price, with the same coverage limits as standard flood insurance policies. To qualify for a Preferred Risk Policy, your building must be in a low-to-moderate risk flood zone and have had minimal losses.

Residential Preferred Risk Policy premiums start as low as \$119 per year for building and contents coverage. This equates to less than \$10.00 a month. Commercial premiums start at \$550 per year for combined building and contents coverage, or \$145 per year for contents only. Your policy premium will be based on a number of factors, including your risk level and the amount of coverage you want. To learn more about preferred risk policies visit the City of Westport Building department web page www.ci.westport.wa.us/building.html and click on the floodsmart.gov link.

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 buildings 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.

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 SFHA's who received disaster assistance

after Sept. 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 ditches and drainage ways that cross City and State 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 City citizens the ability to obtain floodplain insurance.

Do not dump or throw anything into ditches or Winter Creek: 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. **City has adopted and enforces regulations that prohibit the dumping of material into any natural or manmade component of the drainage system. Additionally, the City 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 the dumping of debris or other objects into Winter Creek, drainage ways, or rivers to the City of Westport Code Enforcement Department at (360) 268-1999.

Remove debris, trash, loose branches and vegetation: Keep ditch 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 Westport Building and Planning Department at (360) 268-0835 or (360) 268-0131 and the Department of Ecology at (360) 407-7235. Please report any observations of the clearing of vegetation or trees on ditch banks and Winter Creek to the City of Westport Code Enforcement Department at (360) 268-1999.

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 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 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). The City also defines as follows: "Substantial damage" means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Should substantial damage be determined then it will be necessary to bring the whole structure into compliance with the City of Westport's flood damage prevention ordinance.

Additionally, most other types of development within the floodplain also require a floodplain development permit, such as grading, cut and fill, installation of ecology blocks and other bank stabilization techniques. City staff is available to undertake site visits, if requested, to review flood, drainage and sewer issues. Contact the City of Westport Building & Planning Department at (360) 268-0835 or (360) 268-0131 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 Westport's 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 creek bank and drainage channels, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains can be scenic and valued wildlife habitat. Poorly planned development in floodplains can lead to creek bank and drainage channel 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, flood-proofing and protecting utilities. For further information, contact the City of Westport Building & Planning Department at (360) 268-0835 or (360) 268-0131, the Washington State Department of Ecology (360)407-7253 and the Federal Emergency Management Agency, Region X at (425) 487-4600. **During times of flooding, homes or businesses 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's Street Department at (360) 268-9091. In case of an emergency, call 911.**

Flood Warning: In the event of a Tsunami generated flood the City of Westport may be notified in accordance with the Grays Harbor County Tsunami warning plan by any or all of the following methods:

1.) ***NOAA weather radio:*** While National Weather Service (NWS) staff prepare and produce Weather Radio broadcasts, NWS neither manufactures nor sells receivers. You can buy receivers at many retail outlets, including electronics, department, sporting goods, and boat and marine accessory stores and their catalogs. They can also be purchased via the Internet from online retailers or directly from manufacturers.

2.) ***All Hazards Alert Broadcasting (AHAB) Systems:***

The All Hazard Alert Broadcast system is a single unit or network of warning sirens strategically placed to warn those who are outside or who are in close proximity to a siren. The sirens are placed on the top of a pole which looks much like any other utility pole.

AHAB is a supplemental warning system. It may not always be heard inside homes or businesses or when people are sleeping. It has a range anywhere from 1-1.5 miles depending on many different conditions. AHAB is only one component in the County's warning system. Other warning elements include: NOAA Weather Radios, the Emergency Alert System on radio and TV, the Telephonic Warning System, loudspeakers and sirens.

Since this is an All Hazard Alert, the siren may be activated for an impending disaster, like a distant tsunami, or it may be activated for a hazardous material incident providing instructions to shelter-in-place.

3.) ***Emergency Alert System (EAS):*** The Emergency Alert System (EAS) is a national public warning system that requires TV and radio broadcasters, cable television systems, wireless cable systems, satellite digital audio radio service (SDARS) providers, direct broadcast satellite (DBS) service providers, and wire line video service providers to offer to the President the communications capability to address the American public during a national emergency. The system also may be used by state and local authorities to deliver important emergency information such as AMBER (missing children) alerts and emergency weather information targeted to a specific area.

Upon receipt of a tsunami warning, the Washington State Military Department Emergency Management Division has the authority per Interlocal Agreement to activate the County's EAS including the AHABs with the following message:

“This is not a test. A tsunami warning has been issued for the coastal areas of Washington. A tsunami can cause dangerous flooding. If you are in a low coastal area, you are at risk and must move to higher ground or inland now. Do not return until directed to do so. Closely monitor local radio stations for additional information. This is not a test. A tsunami warning has been issued for the coastal areas of Washington. Immediate evacuation of coastal areas is recommended. Move

to higher ground or inland now.”

4.) **Telephonic Warning System (TWS):** The Telephonic Warning System is a computer program that can call people who have registered with the Division of Emergency Management. The system will send you an email or call home, cell and work numbers. It will also leave a message on your answering machine in case you've missed the call. Your information is maintained in the Emergency Management office only. Emergency Management may send out notifications on severe weather such as: high wind events, flooding, or even a local "boil water" advisory. Registration is necessary to make sure you are included in these notifications by registering with the Grays Harbor Emergency Management Department. You may register online at www.co.grays-harbor.wa.us .

City Floodplain Information Services: The City 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. Contact the City of Westport Building & Planning Department at (360) 268-0835 or (360) 268-0131 for further information.

Flood Safety Tips

The County's Emergency Management Department has flood warning information available that can be accessed by calling them at (360) 249-3911, or through their Web site at: <http://www.co.grays-harbor.wa.us/info/DEM/Index.htm>. The web site includes information about ways to contact and listen to the National Weather Service. It also has an informational brochure that explains how people can prepare for an emergency.

Following is a list of important considerations that should be followed during times of flooding:

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.

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 the Grays Harbor PUD 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) Grays Harbor County Emergency Management: <http://www.co.grays-harbor.wa.us>.
- 2) City of Westport Internet Floodplain Information: <http://www.ci.westport.wa.us>
- 3) Federal Emergency Management Agency (FEMA)
Phone:(425)487-4600
Web: <http://www.fema.gov/nfip/>
- 4) City of Westport Building and Planning Department
Phone: (360) 268-0835 or (360) 268-0131
E-Mail: building@ci.westport.wa.us
Web: <http://www.ci.westport.wa.us/building.html>
- 5) City of Westport Code Enforcement
Phone: (360) 268-1999
Web: <http://www.ci.westport.wa.us/codeenf.html>
- 6) Washington Emergency management Division
Phone: 1-800-562-6108
Web: <http://emd.wa.gov/>
- 7) Washington State Department of Ecology
Phone: (360) 407-7253
web: <http://www.ecy.wa.gov>
- 8) Washington Department of Fish and Wildlife
Phone (360)249-4628
Web: <http://www.wdfw.wa.gov>
- 9) Westport Timberland Library
Phone (360)268-0521
Web: <http://www.trlib.org/Locations/westport.aspx>
- 10) National Marine Fisheries Service (NMFS)
Phone: (206) 526-6150
Web: <http://www.nmfs.noaa.gov/> (and) <http://www.nwr.noaa.gov/>
- 11) U.S. Army Corps of Engineers
Phone: (206) 764-3495
Web: <https://www.nwp.usace.army.mil/>