

Floodplain Management Plan Update

Advisory Committee Meeting

September 7, 2023





Welcome and Introductions

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



Overview and Committee Purpose



Overview

Plans

Floodplain Management Plan

- *Requires annual review and 5-year update by Committee*
- *Originally Adopted in 2013, Amended in 2015 and Updated in 2018*
- *Earns CRS Credits*



Natural Hazards Mitigation Plan

- *Last Update Adopted in 2017*
- *5-year update expected this year*
- *Recommends update, maintenance and implementation of FMP*



Overview

Community Rating System

2008 Salem joined the Community Rating System (CRS)

- Salem joined the CRS with a **Class 8** Rating.
- 10% reduction in Flood Insurance Rates.

2016 Salem receives Class 5 Rating

- 25% reduction in Flood Insurance Rates

2021 Salem receives Class 4 Rating

- 30% reduction in Flood Insurance Rates

2023 Salem receives Class 3 Rating

- 35% reduction in Flood Insurance Rates
- Effective April 1, 2024

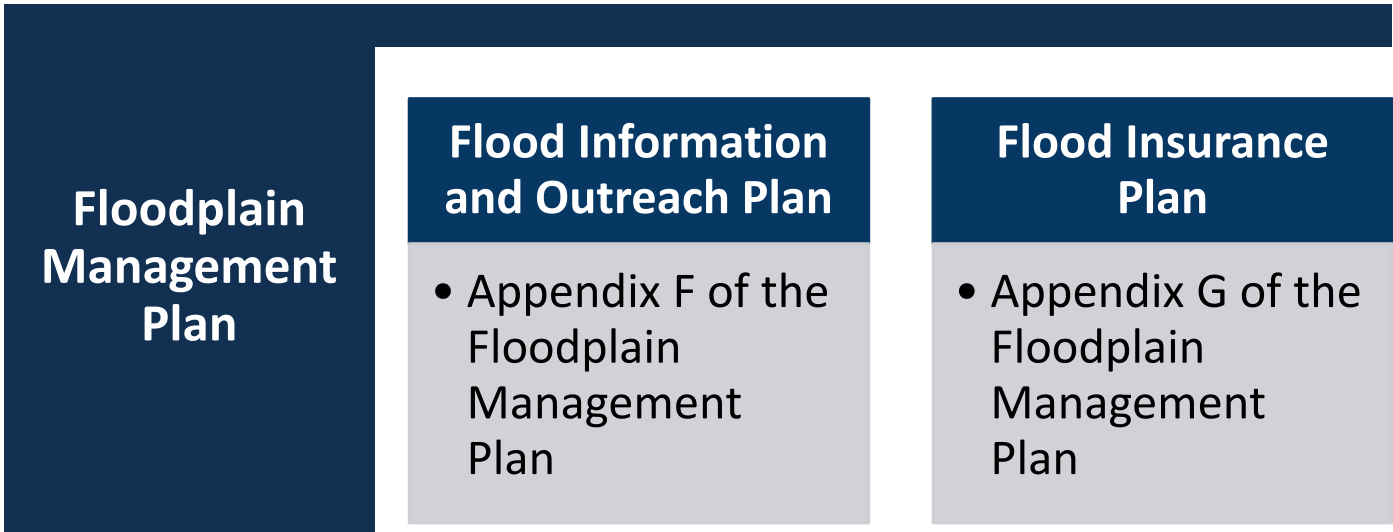


2023 Floodplain Management Plan Update



2023 Plan Update

Elements



2023 Plan Update

Elements

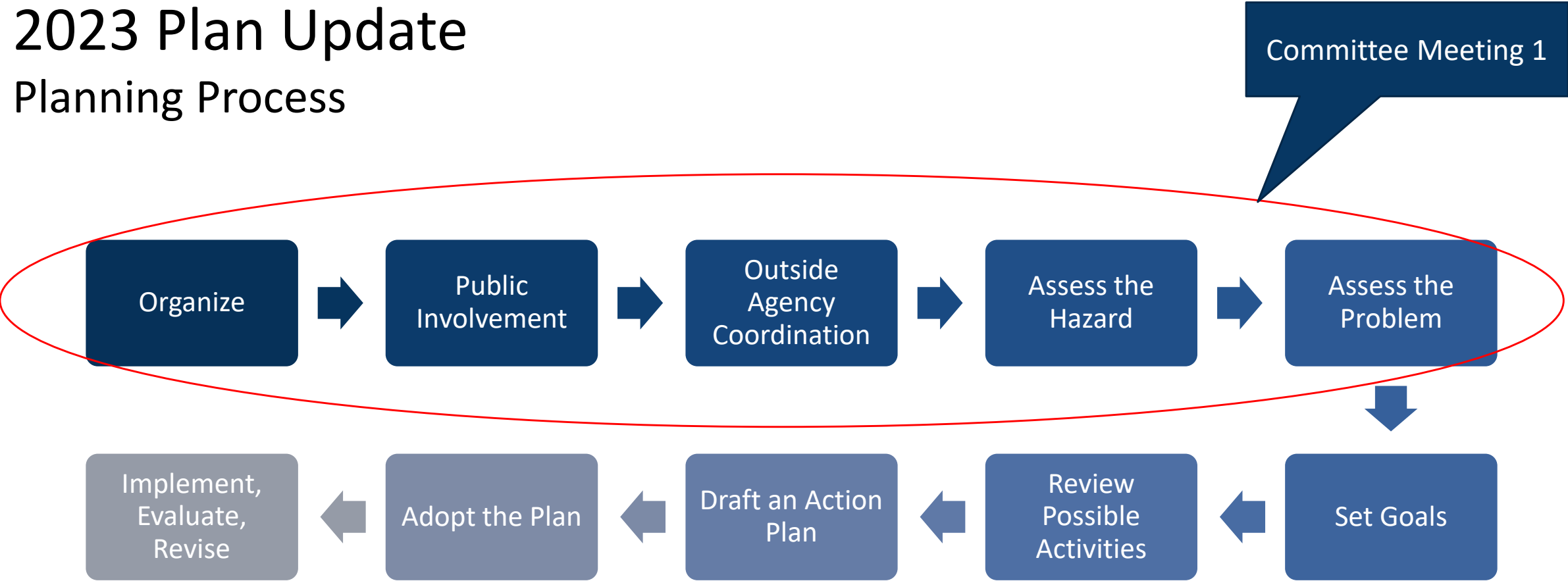
Key Elements:

- Floodplain management plan includes 45 Action Items
 - Activities Complete
 - 34 items complete or on-going
 - Activities in Progress
 - Elevation Certification and LOMA program
 - Inundation Maps for unmapped areas to be adopted as Interim Flood Hazard Areas
 - New Activities
 - Substantial Damage Management Plan (added 2022)
 - Flood Species Assessment for Salem (added 2022)



2023 Plan Update

Planning Process



2023 Plan Update

Step 2: Public Involvement



Floodplain Management Plan Committee

Public Stakeholders

- Floodplain Residents
- Business Owners
- Insurance Agents
- Realtors
- Engineers
- Home Builders
- Neighborhood Associations

City Staff

- Floodplain Administrator
- Building Division
- Planning Division
- Public Works
- Natural Resources
- Emergency Management

2023 Plan Update

Step 3: Coordination

Review plans, studies, and reports

- **Natural Hazard Mitigation Plan**
- **Salem Area Comprehensive Plan**
- Stormwater Master Plan
- Total Maximum Daily Load Implementation Plan (TMDL)
- Salem Transportation Plan
- Watershed Management Plans
- Neighborhood Plans
- **Climate Action Plan**
- **Stormwater Management Plan (SWMP)**

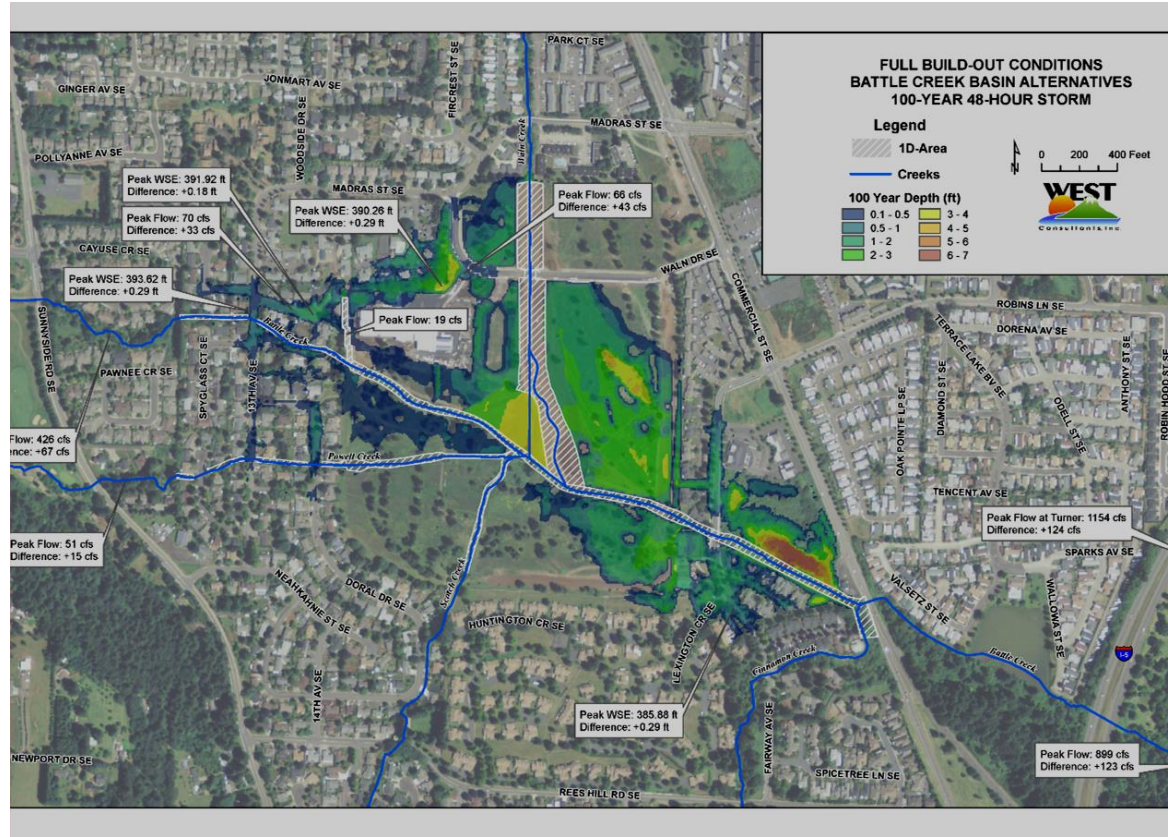
Receive Input from Outside Agencies

- Neighboring Cities
- State NFIP Coordinator
- Water and Sewer Districts
- State Agencies
- ACOE
- FEMA
- USFWS
- Local Watershed Councils
- American Red Cross



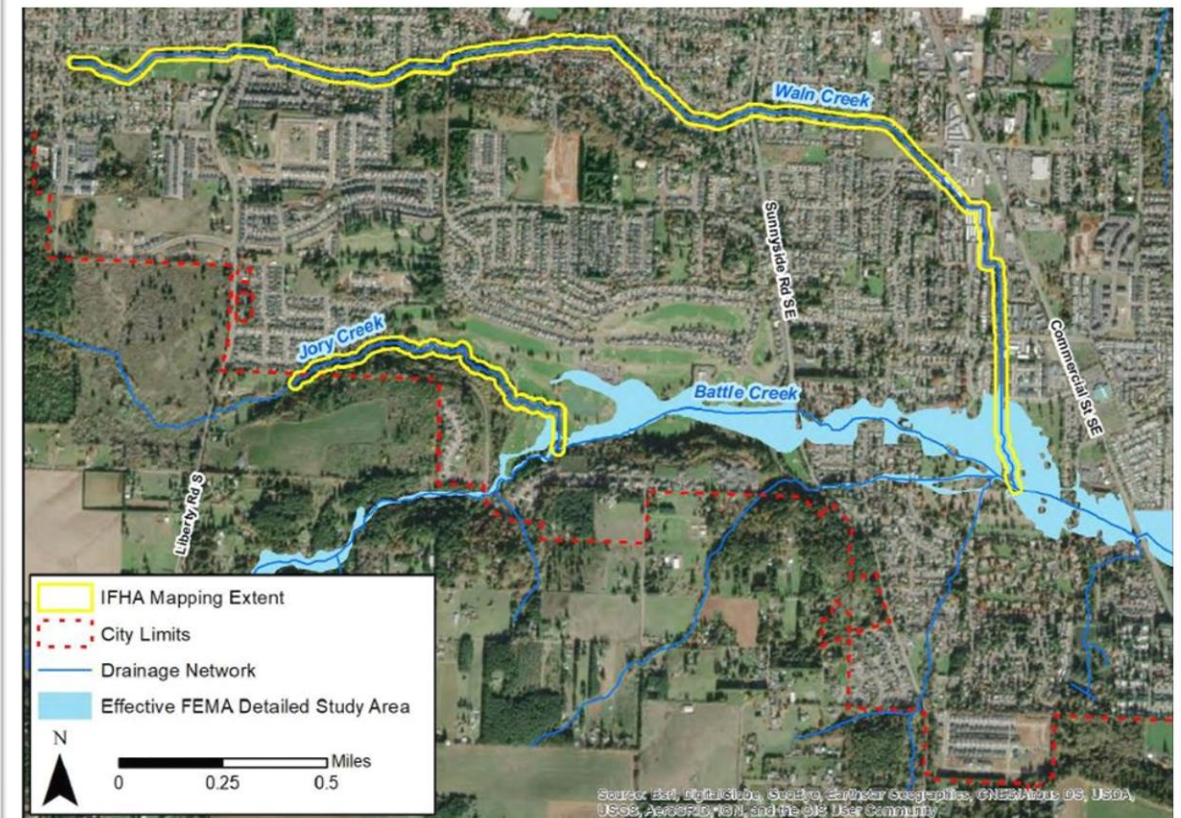
2023 Plan Update

Step 4: Assess the Hazard



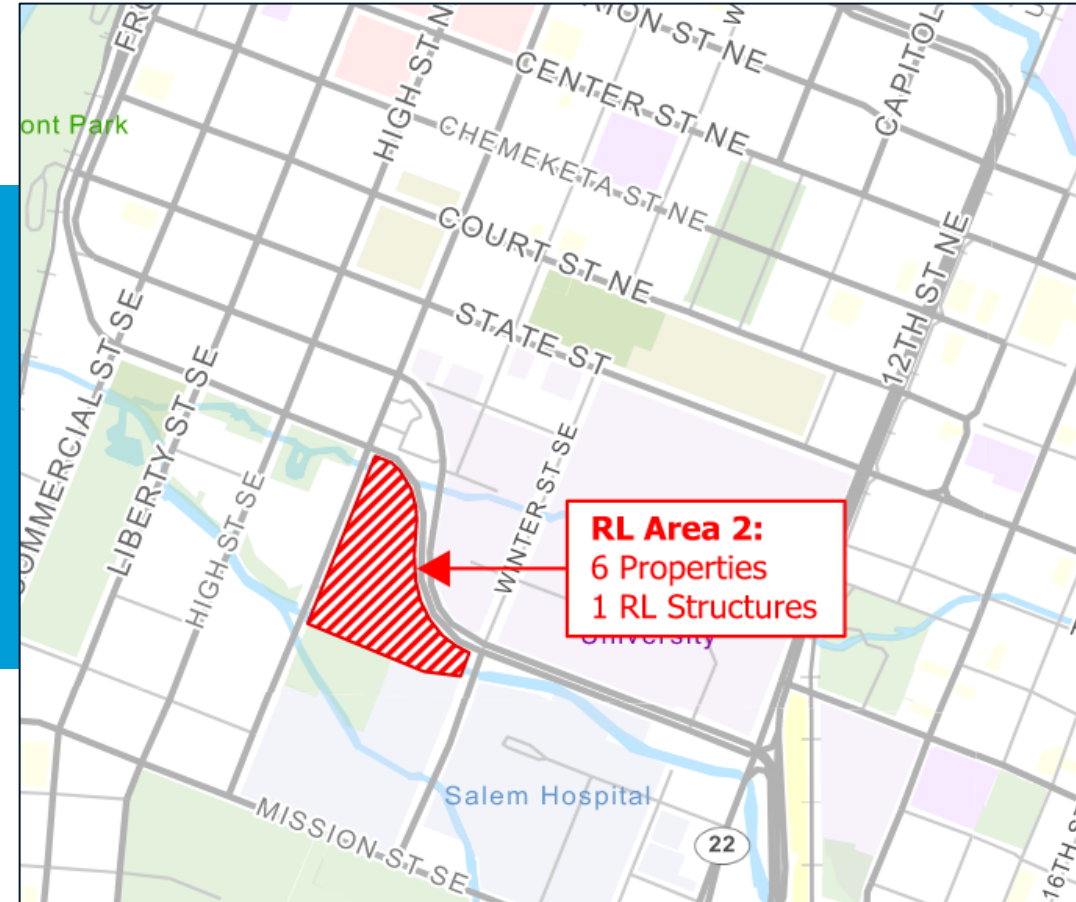
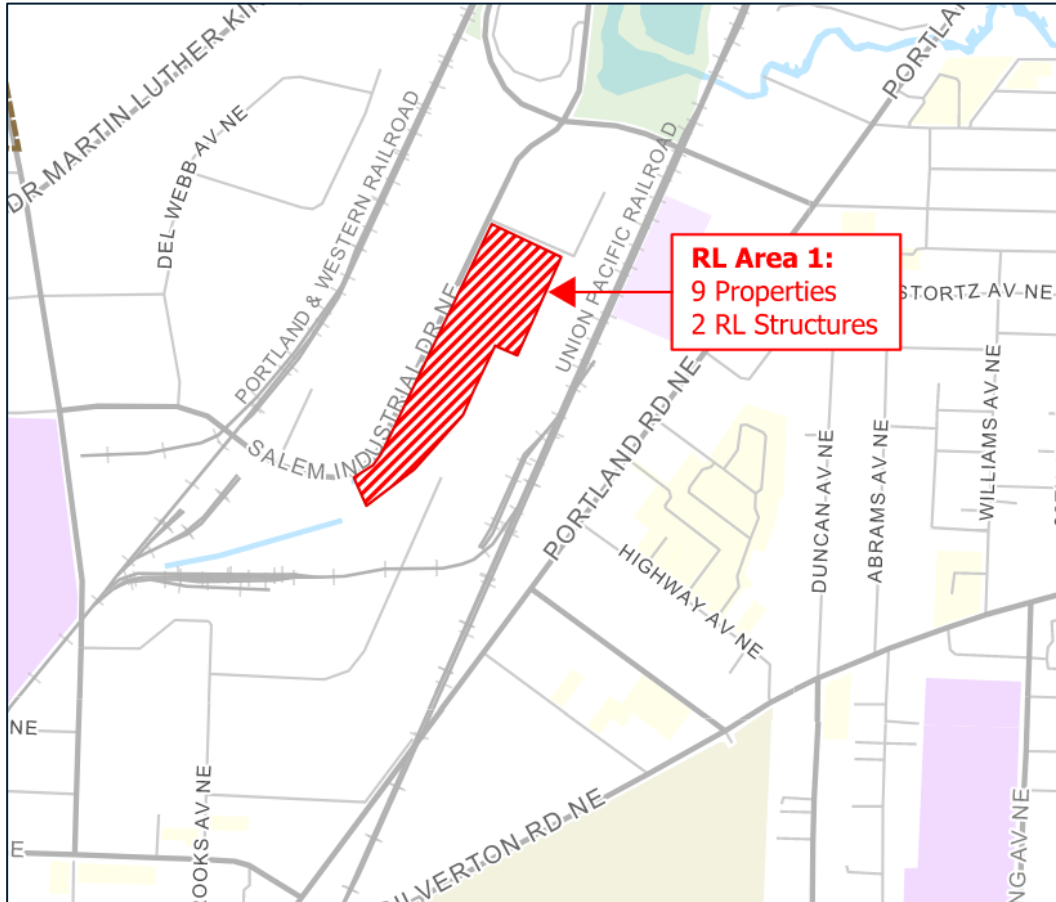
Stormwater Master Plan Update – Upper Claggett, Glenn-Gibson, West Bank

Interim Flood Hazard Area Maps



2023 Plan Update

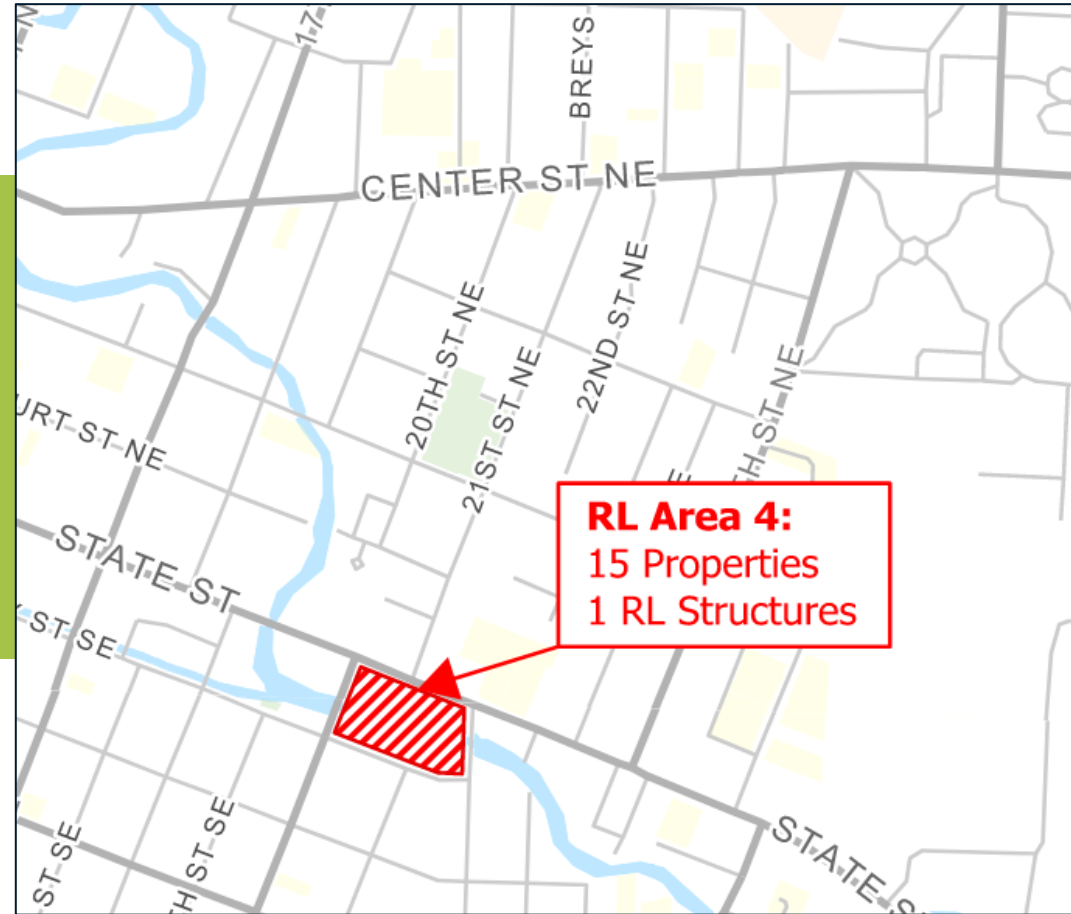
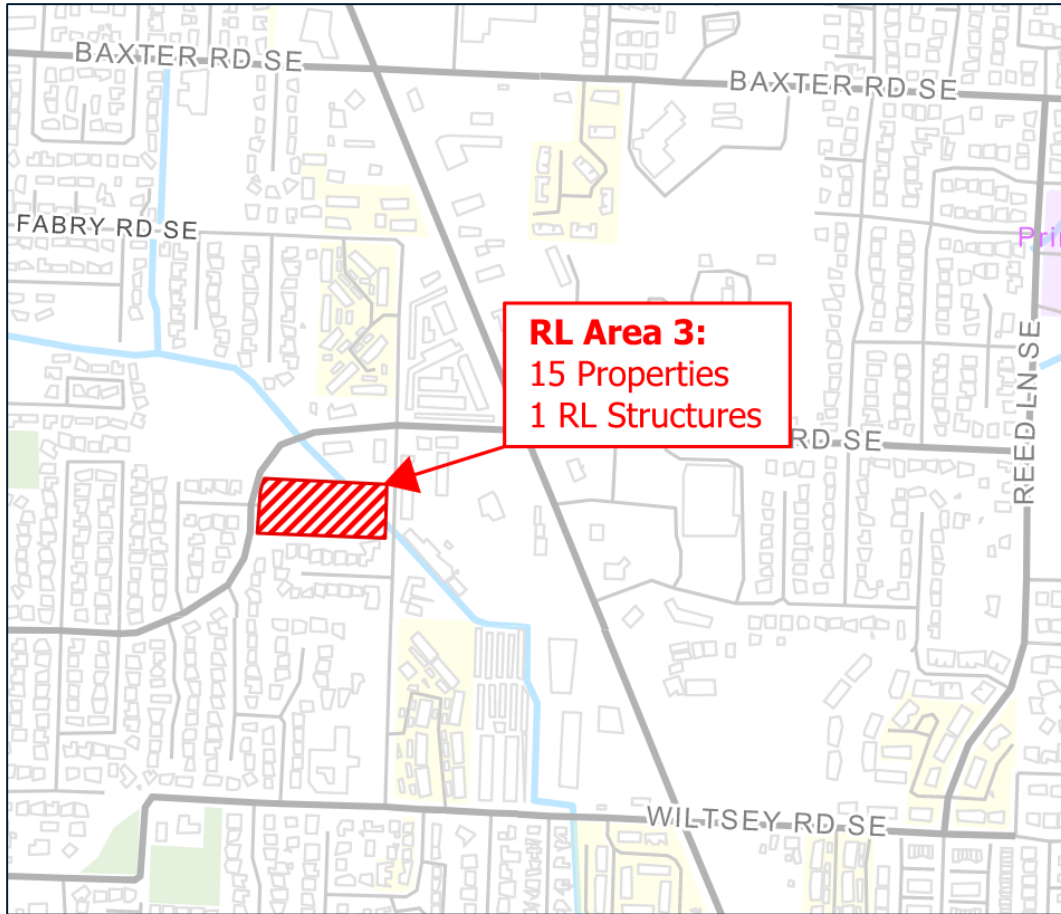
Step 4: Assess the Hazard



 Repetitive Loss

2023 Plan Update

Step 4: Assess the Hazard



Repetitive Loss

2023 Plan Update

Step 4: Assess the Hazard

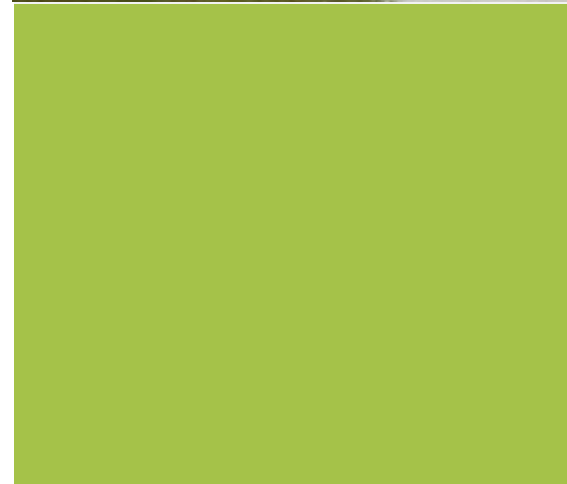
- Analyze Repetitive Loss Areas
 - Three Areas Identified (Salem Industrial Area removed)
 - 2022 updates include a refined repetitive loss area analysis and report to City Council
 - Report recommends enhanced awareness and education, and dry floodproofing of buildings



2023 Plan Update

Step 5: Assess the Problem

- Changes in Floodplain Development
 - New goals and policies in the SACP
 - Climate Action Plan Goals
 - Damage assessments
- Floodplain development trends
 - Reasonable and prudent alternative
 - New model floodplain ordinance and SACP policies
- Flood Insurance Claims
 - Property acquisitions
 - Salem has experienced 33 substantial damage claims and 204 total damage claims since 1978 (unchanged from 2018 plan)



2023 Plan Update

Planning Process & Next Steps



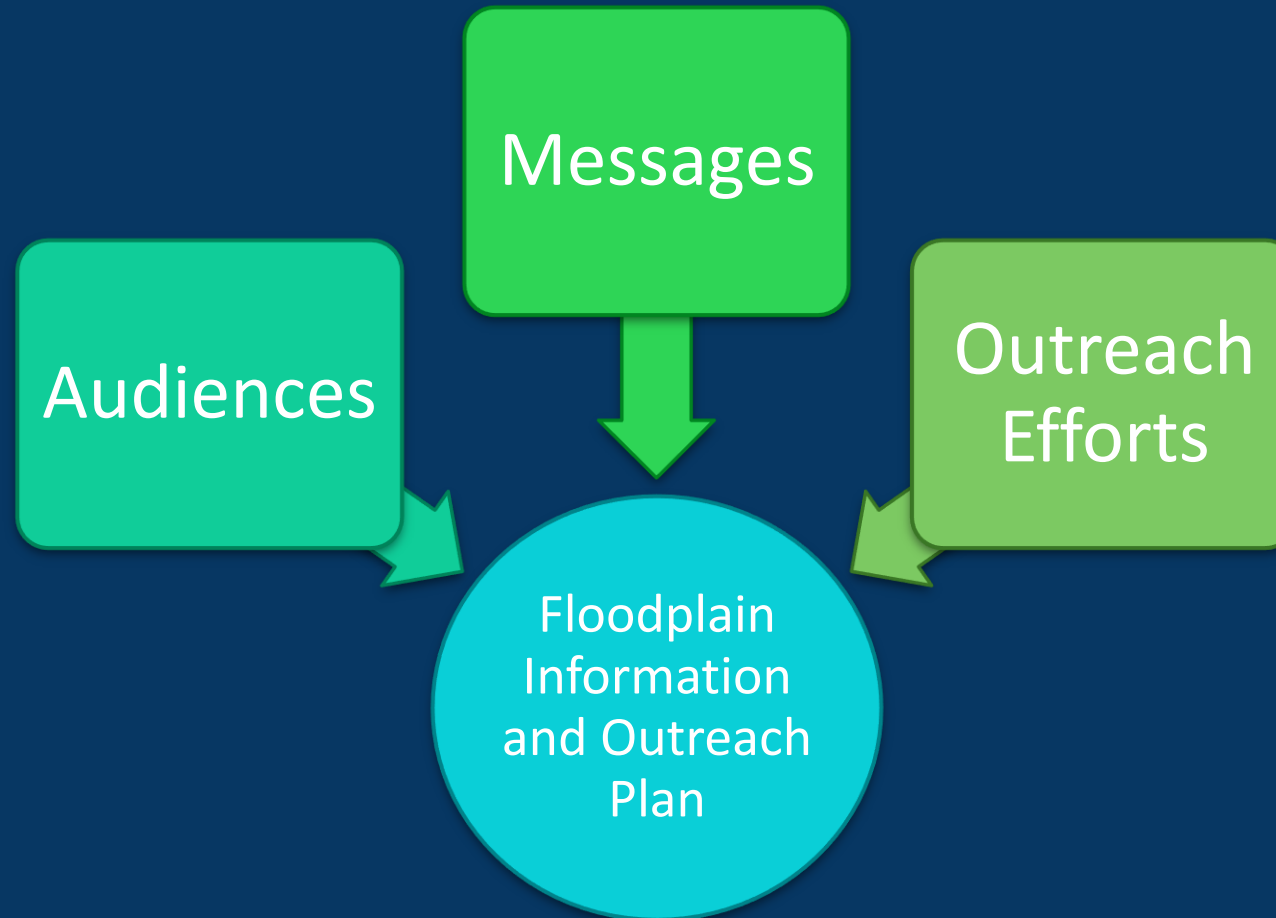


Flood Information and Outreach Plan



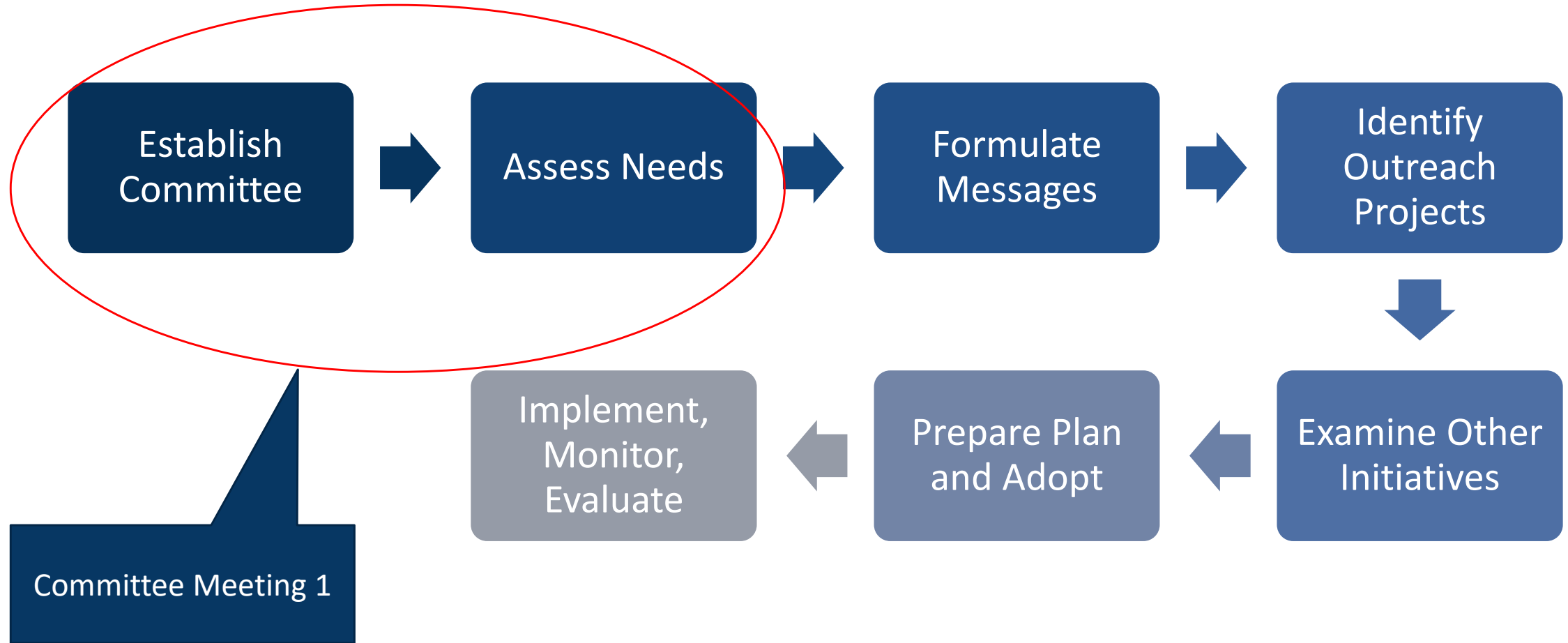
Floodplain Information & Outreach Plan

Purpose



Floodplain Information & Outreach Plan

Planning Process





Flood Information & Outreach Plan

Step 1: Establish Committee

Flood Information & Outreach Plan Committee

Public Stakeholders

- Floodplain Residents
- Business Owners
- Insurance Agents
- Realtors
- Engineers
- Home Builders
- Neighborhood Associations

City Staff

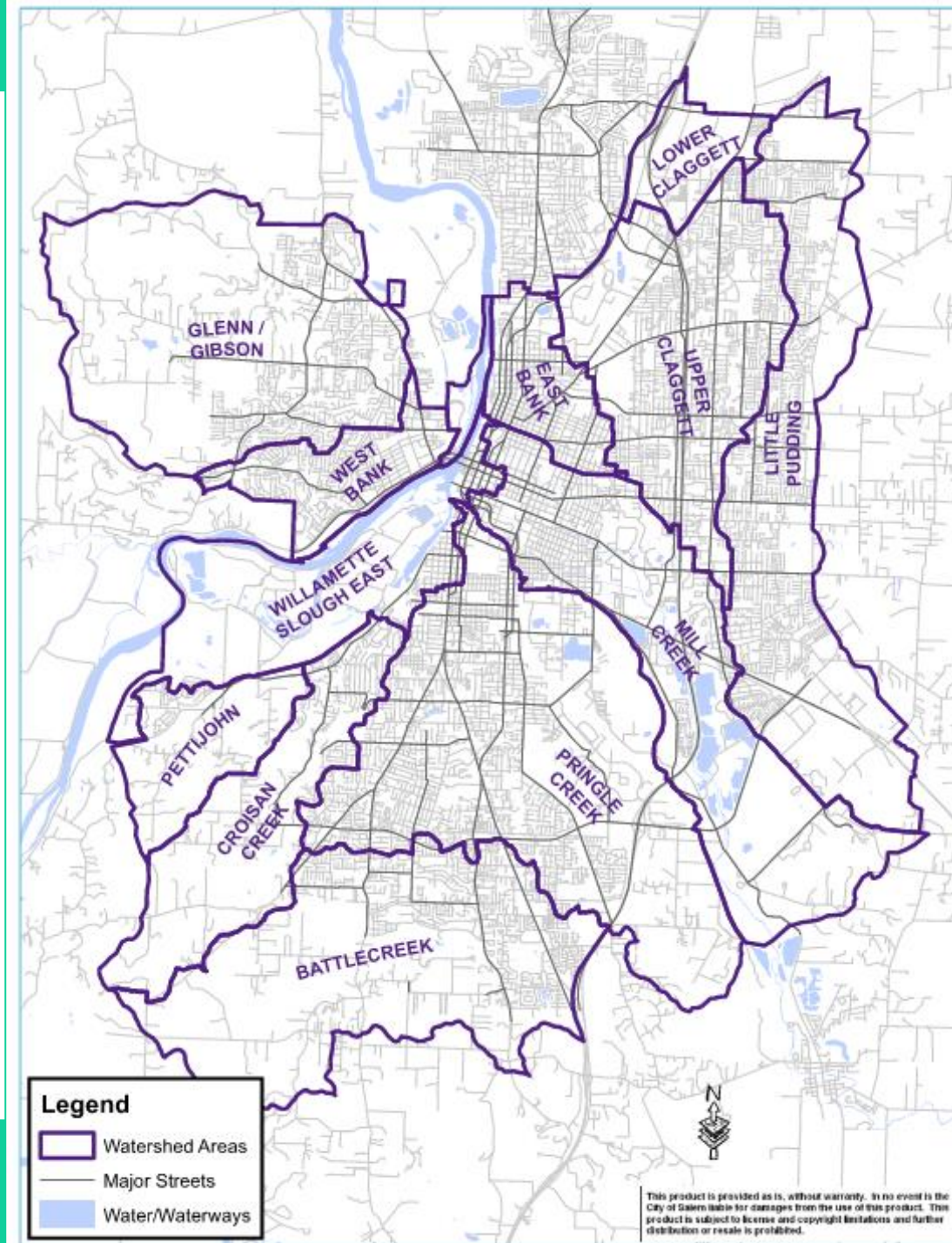
- Floodplain Administrator
- Public Information Office
- Building & Safety
- Planning
- Natural Resources Planning

Flood Information & Outreach Plan

Step 2: Assess Public Information Needs

Priority Areas:

- Delineate priority areas based on flooding and development conditions.
- Mapped drainage basins, consistent with the Stormwater Master Plan



Flood Information & Outreach Plan

Step 2: Assess Public Information Needs

Priority Audience

Streamside and Floodplain Property Owners in the SFHA

All Salem Property Owners and Residents

Repetitive Loss Properties

Real Estate and Insurance Agents

Developers, Contractors, and Design Professionals

Educators, Students, Natural Resource Groups


Media and Willamette Region Association of PIOs



Flood Information & Outreach Plan

Step 2: Assess Public Information Needs

- Outreach projects are summarized in Table 23 of the Flood Information and Outreach Plan
- 15 targeted projects
- 8 Flood Response Preparations Projects
- Recommended Changes
 - Updates to Flood Warning Messages for new external alert platform
 - Increase outreach to stakeholders

**STREAMSIDE GUIDE**

**FLOODING**

Minimizing Flooding Risk

Being a streamside resident often comes with the inherent risk of flooding. However, following these best practices will help reduce or eliminate the risk of injury and property damage related to flood events.

Know Your Flood Hazard

- Visit the Federal Emergency Management Agency's (FEMA) website to see if you live in a designated floodplain: msc.fema.gov/portal
- To find out how flooding occurs in your area, contact the City's floodplain management office at 503-588-6211 or visit www.cityofsalem.net/pages/local-floodplain.aspx

Protect Your Property Well Before Flood Season

- Elevate utilities such as heating and AC systems.
- Construct flood walls or berms.
- Install flood vents to equalize flood waters.
- Seal walls in basements with waterproofing compounds.
- Ask your insurance agent if you are covered for flood damage.
- Sign up for Salem Community Alerts to receive flood warnings and other important community alerts.

Protect Your Property and Yourself When a Flood is Imminent

- Have an emergency kit with important items such as medications ready in case you need to evacuate.
- Turn off utilities at the main switches or valves. Disconnect electrical appliances.
- Sandbag your home starting with the lowest points of entry first; then, if time still permits, build a barrier around the structure. For sandbag locations near you, visit www.cityofsalem.net/pages/get-sandbags.aspx
- Move valuables to the attic or upper levels in the house.
- If advised to evacuate, do so immediately. Salem streams can rise very quickly.

MEET THE NEW URBAN STREAMSIDE PROGRAM COORDINATOR

We are excited to announce that Luke Westphal joined the city as the Urban Streamside Program Coordinator. In this position, he will lead the Summer Stream Crew internship program to provide the streamside stewardship programs to provide assistance to streamside owners.

Luke began his tenure with the City of Salem and worked with the Stream Crew through attending Willamette University. From 2015 to 2018, he worked as the Executive Director of the Clatsop Watershed Council leading a variety of stream habitat restoration programs with public, tribal landowners. Luke is excited to return to the City of Salem and looks forward to working with all the local creeks and community members.



Luke Westphal-Streamside Program Coordinator

SALEM'S STREAMS | JUNE 2022

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/renters. 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.

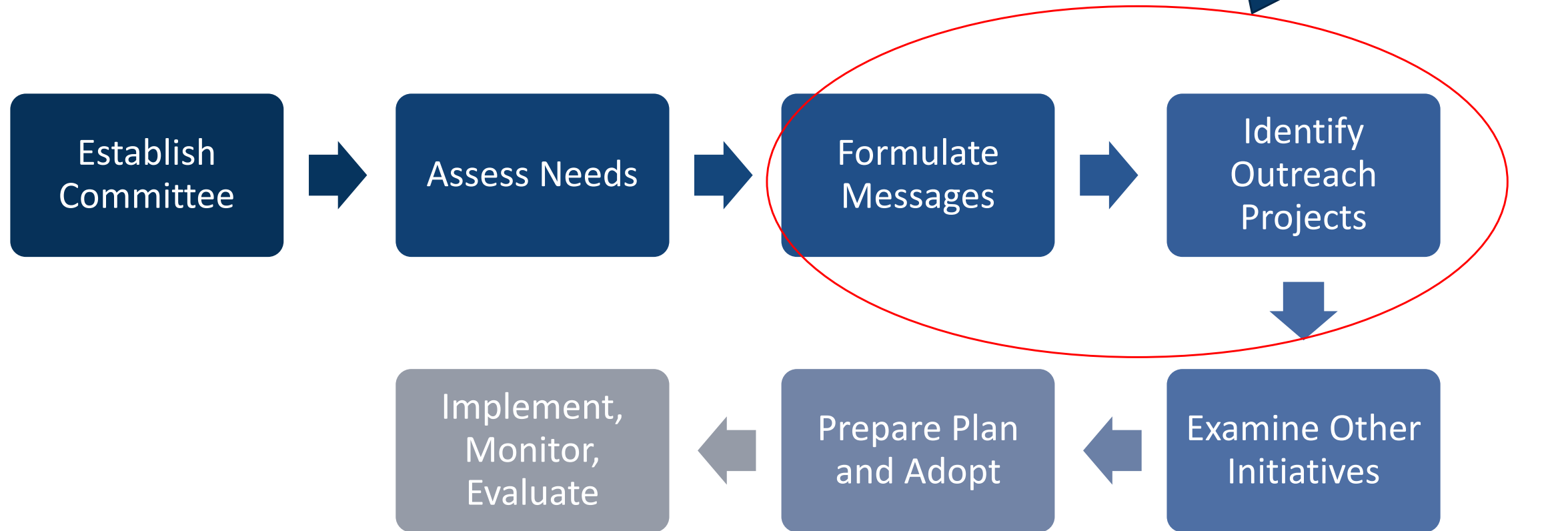
If you received this mailer, your property is in or near a Federal Emergency Management Agency (FEMA) Special Flood Hazard Area (SFHA) or adjacent to a waterway.

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.



Floodplain Information & Outreach Plan

Planning Process & Next Steps



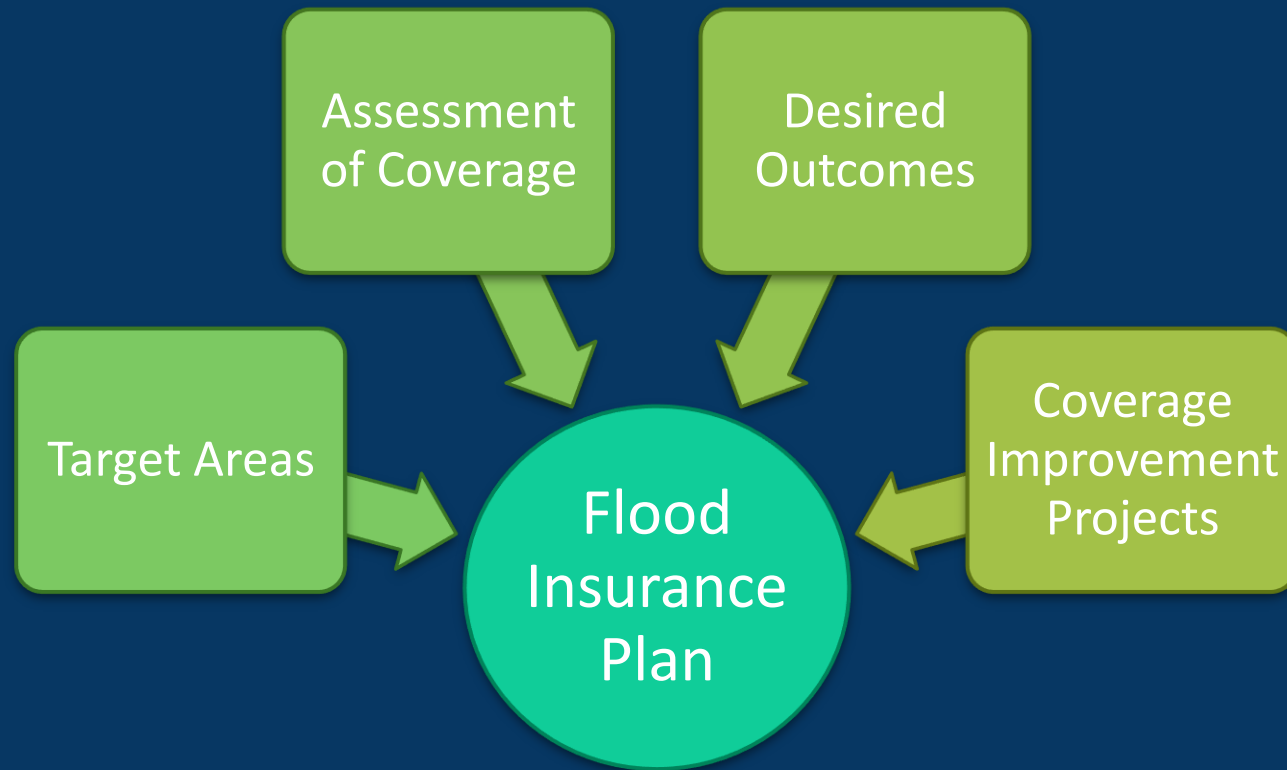


Flood Insurance Plan



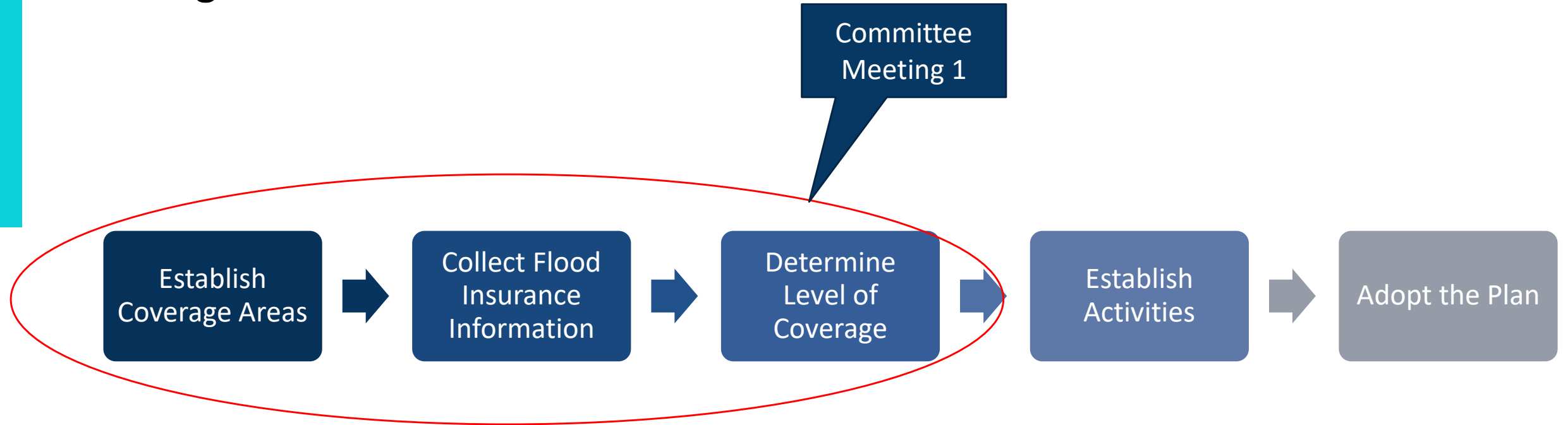
Flood Insurance Plan

Purpose



Flood Insurance Plan

Planning Process



Flood Insurance Plan

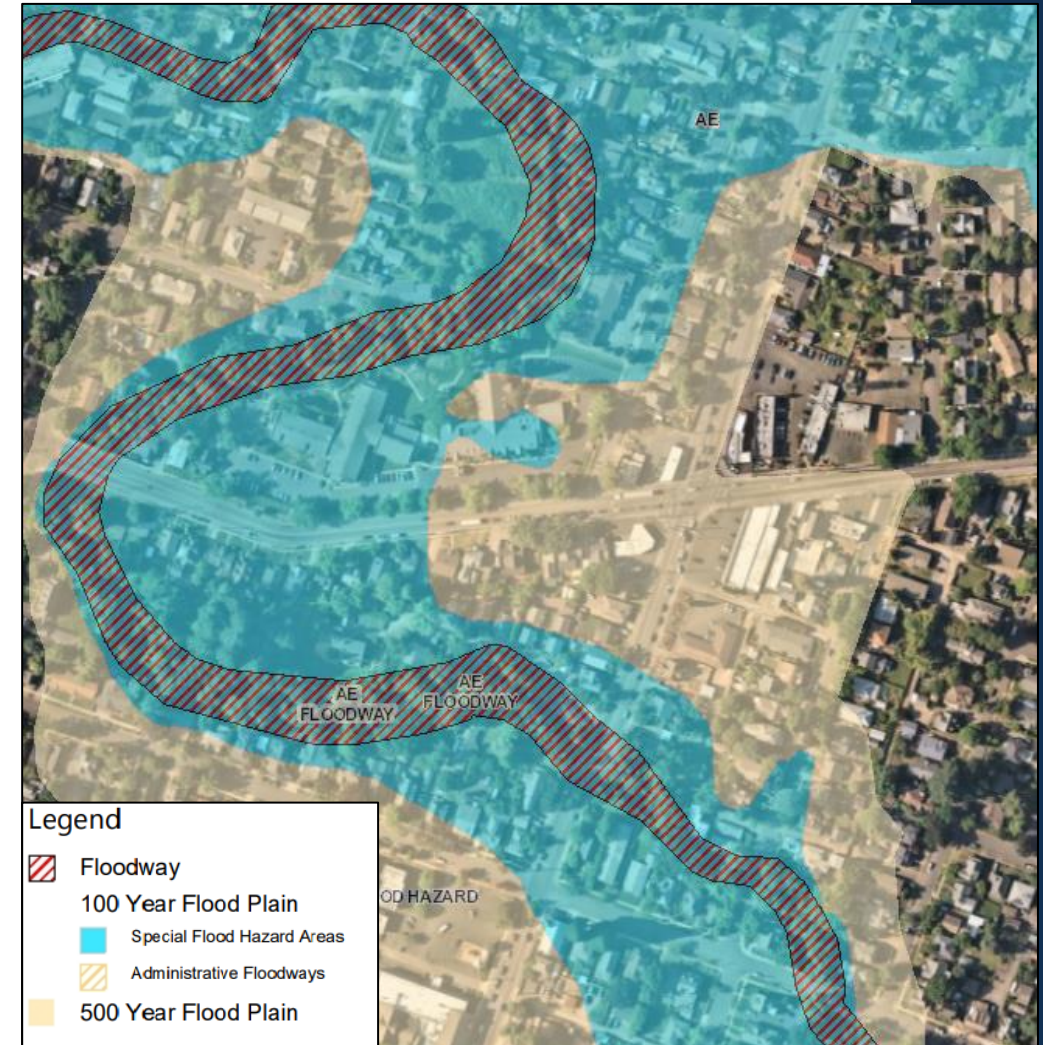
Step 1: Establish Coverage Areas

High Risk

- 100-year floodplain
- Zone AE – Known flood elevation (BFE)
- Zone AO/A – Known/assumed flood depth with established BFE through IFHA adoption

Low-Moderate Risk

- Zone X (preferred) – 500-year flood risk
- Zone X (standard) – Outside 500-year flood risk



Flood Insurance Plan

Step 2: Collect Flood Insurance Information

Zone	Policies in Force	Premium	Insurance in Force
AE Zones	390	\$377,106	\$107,820,300
A Zones	8	\$13,046	\$2,591,000
AO Zones	37	\$27,462	\$8,343,200
X Standard	143	\$96,305	\$44,423,600
X Preferred	55	\$39,739	\$19,268,000
Total	633	\$553,658	\$182,445,100

Table 1: FEMA Insurance Policies by Flood Zone as of 12/2/2022

Flood Insurance Plan

Step 2: Collect Flood Insurance Information

Occupancy Type	Policies in Force	Premium	Insurance in Force	# of Closed Paid Losses
Single-family	381	\$208,357	\$89,796,500	127
2-4 Family	78	\$32,942	\$9,135,800	16
All Other Residential	44	\$63,485	\$17,167,200	9
Non-residential	137	\$252,347	\$69,140,600	52
Total	640	\$557,131	\$185,240,100	204

Table 2: FEMA Insurance Policies by Occupancy as of 12/2/2022

Flood Insurance Plan

Step 2: Collect Flood Insurance Information



2958
Buildings in
the Floodplain

Decrease
from 34%
in 2018

22% Coverage

Flood Insurance Plan Evaluation

Possible Causes for Reduction

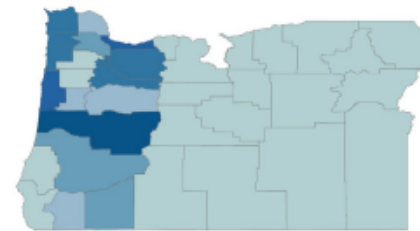
- Risk Rating 2.0
- Private Insurance
- Flood Occurrence Intervals
- Economy Changes
- Others?

Oregon — Risk Rating 2.0

With the implementation of Risk Rating 2.0, FEMA delivers rates that more accurately reflect flood risk and ensure the National Flood Insurance Program will be here for this generation and generations to come.

National Flood Insurance Program in Oregon

NFIP Policies in Force by County in Oregon



Policies in Force
0 3,200

A significant part of FEMA's NFIP Transformation is Risk Rating 2.0, which will fundamentally change the way FEMA prices insurance and determines an individual property's flood risk.

Risk Rating 2.0 is equity in action. With Risk Rating 2.0, individuals will no longer pay more than their share in flood insurance premiums based on the value of their homes. Roughly two-thirds of policyholders with older pre-FIRM homes will see a premium decrease.

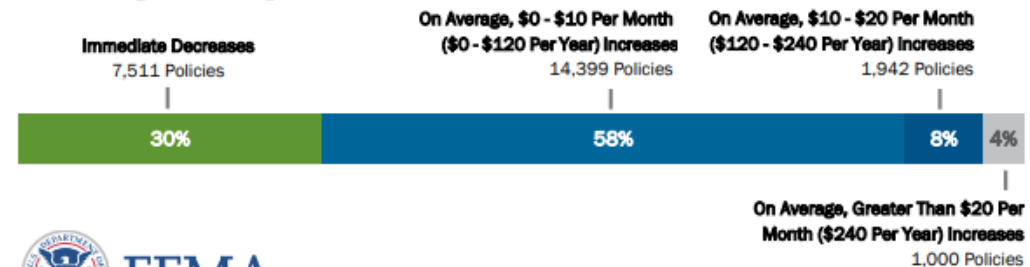
FEMA will reduce disaster-related suffering and disaster-related costs in Oregon through insurance and the mitigation

of flood risks by leveraging advances in industry best practices, technology, and flood risk modeling.

FEMA's core mission and programs continue to emphasize purchasing flood insurance and pursuing mitigation options to achieve resiliency. While there are many policies in force in Oregon, there are still opportunities to increase participation in the program to improve resilience, as shown in the table below.

NFIP Policies in Force in OR	Properties in OR Not Covered by NFIP Policy	Average NFIP Claim Payout in OR in the Past 10 Years	Average Individual Assistance Claim Payout in OR in the Past 10 Years
24,900	1.6 million	\$16,600	\$8,100

Risk Rating 2.0 in Oregon



FEMA

March 2021 1

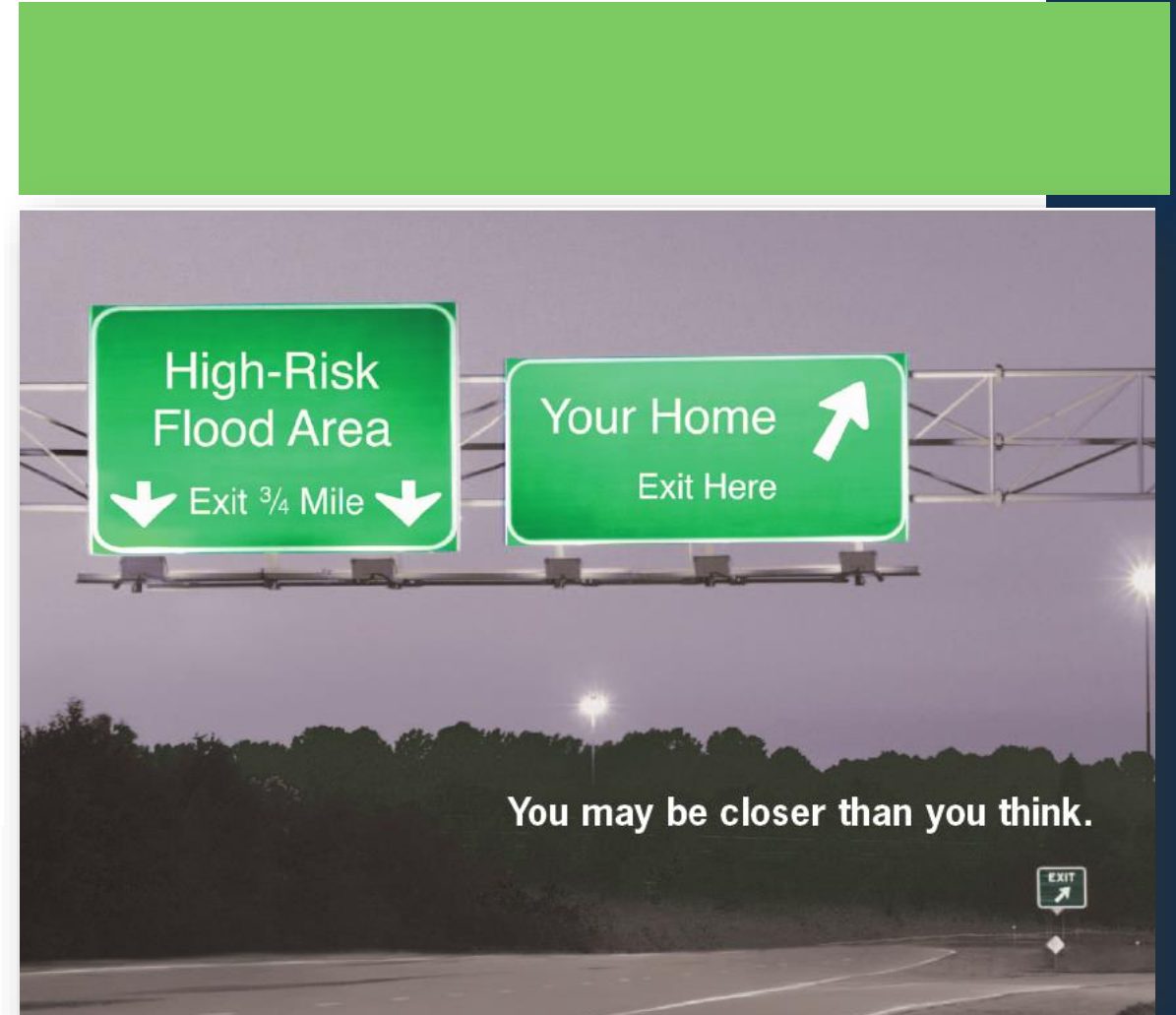
Flood Insurance Plan

Coverage Improvement Plan

Code	Outreach Project	Target Area	Audience	Responsibility	Timing
CP1	City newsletter article	All	All	City (PW)	Bi-annual
CP2	Stakeholder training session	All	Real estate agents Lenders Insurance agents	Stakeholder	Bi-annual
CP3	Presentations to neighborhood associations	All	All	City (PW)	Bi-annual
CP4	Real estate and property management flier	All	Rental residences Real estate agents	Stakeholder	Annual
CP5	Project involving mayor/council per CRS guidelines	All	All	City Council	Annual
CP6	Social media messages	All	All	City (PW)	Annual

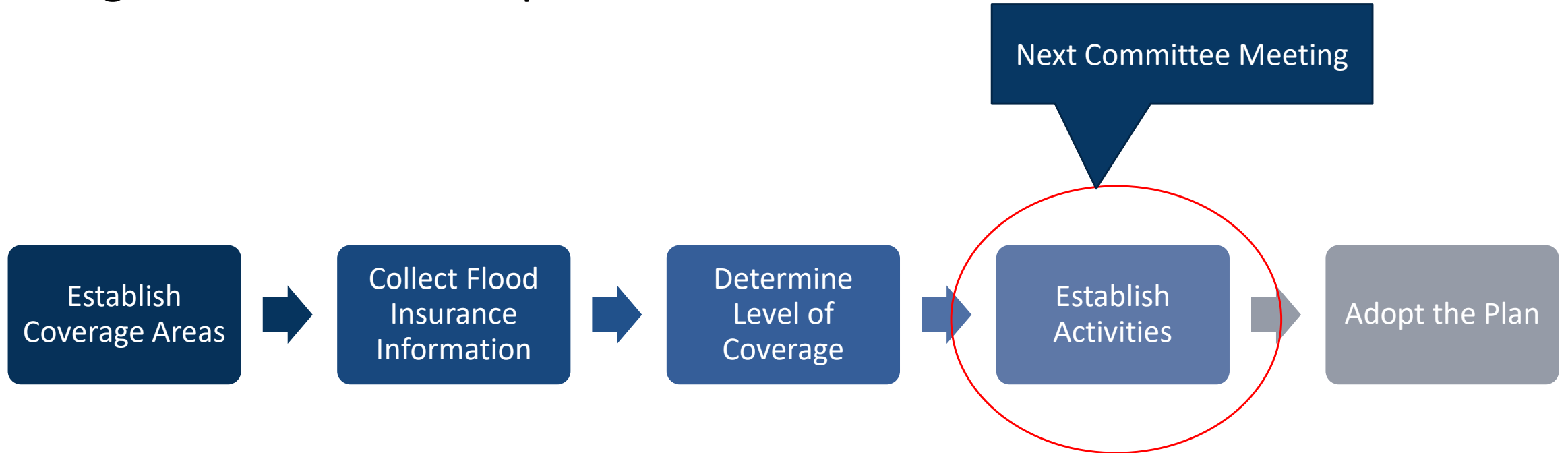
Table 28: Coverage Improvement Projects

Coverage Improvement Projects Support
Desired Plan Outcomes



Flood Insurance Plan

Planning Process & Next Steps





Next Steps

Before Next Meeting

- Review goals, floodplain management activities and proposed outreach projects to be provided via email

Next Meeting

- Floodplain Management Plan
 - Step 6: Set Goals
 - Step 7: Review Activities
- Flood Information and Outreach Plan
 - Step 3: Formulate Messages
 - Step 4: Identify Outreach Projects
- Flood Insurance Plan
 - Step 4: Establish Coverage Improvement Projects

Committee Discussion and Questions



Floodplain Management Plan Update

Advisory Committee Meeting

September 7, 2023

Thank you!

