

## Flood Information

The County 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 is supplied herein.

- Flooding in Wahkiakum County
- Recent Flooding Events
- Causes of Flooding in Wahkiakum County
- Flood Insurance
- Floodplain Understanding and Regulation
- Flood Safety Tips
- Flood Checklist
- Important Contact Information
- Enforcement of Flood Regulations
- Services to Lending Institutions, Real Estate and Insurance Agents
- Contractors Experienced in Retrofitting Structures for Flooding

If you need more information, you may wish to consult one of the following links:

- Land Use Ordinance – Building & Planning Division
- FEMA (Federal Emergency Management Agency)
- Flood Maps (FIRMs) for Wahkiakum County

### **Flooding in Wahkiakum County Website**

Wahkiakum County features several large rivers and small tributaries, or streams that are susceptible to annual flooding events that pose threats to life and safety and cause significant property damage. Large rivers include the Columbia River, Grays River, Deep River and the Elochoman River. Tidal changes contribute substantially to the flooding, and ongoing development within the County continues to displace natural areas that have historically functioned as flood storage.

### **Recent Flooding Events**

While some sort of seasonal flood-related damage occurs nearly every year, the flooding events during the winter of 1996/1997 represent the most recent significant flooding. During the winter of 1996/1997, prolonged precipitation accompanied by high tides, caused many rivers and creeks throughout Wahkiakum County to rise to 100-year

flood levels, causing flooding in rural areas and damage to residences and infrastructure.

Although the flood of 1996 represented a large-scale disaster, it was not unprecedented within the recent past.

### **Causes of Flooding in Wahkiakum County**

Flooding occurs when climate (or weather patterns), geology, hydrology and tidal influence combine to create conditions where river and stream waters flow outside of their usual course and “overspill” beyond their banks. In Wahkiakum County, the combination of these factors, augmented by ongoing development, create chronic seasonal flooding conditions.

Flooding is most common from October through April, when storms from the Pacific Ocean, 40 miles away, bringing intense rainfall to the area accompanied by extraordinarily high tides. Larger floods result from heavy rains that continue over the course of several days.

### **Flood Insurance**

Wahkiakum County 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% 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 County residents of flood insurance – requires the County 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.

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.

### **Floodplain Understanding and Regulation**

Maintaining the flow capacity in streams that cross County 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 County regulates the floodplain in order to protect property and lives, while affording County citizens the ability to obtain floodplain insurance.

***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. **All surface water management agencies that serve Wahkiakum County have adopted and enforce regulations that prohibit the dumping of material into any natural or manmade component of the drainage system. Additionally, the County as a whole 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 streams, drainage ways, or rivers to the Wahkiakum County Building and Planning Division of Public Works at (360) 795-3067.

***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 Wahkiakum County Building and Planning Division of Public Works at (360) 795-3067. Please report any

observations of the clearing of vegetation or trees on stream banks to the Wahkiakum County Building and Planning Division of Public Works.

***Obtain a floodplain development permit and/or building permit, if required:*** To minimize damage to structures during flood events, the County 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 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 County 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. County staff is available to undertake site visits, if requested, to review flood, drainage and sewer issues. Contact the Wahkiakum County Building and Planning Division of Public Works at (360) 795-3067 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 Wahkiakum County 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 stream bank 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 stream bank 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 Wahkiakum County Building and Planning Division of Public Works at (360) 795-3067 and 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 County's Department of Emergency Management at (360) 795-3242. In case of emergency, call 911.**

***County Floodplain Information Services:*** The County 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 Wahkiakum County Building and Planning Division of Public Works at (360) 795-3067 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) 795-3242. This office will have information about sandbag locations and ways to contact and listen to the National Weather Service and the Portland Weather Service. It also has an informational brochure that explains how people can prepare for an emergency. Additionally, the County Roads Department can be contacted for road conditions, road closures and road hazards. Call (360) 795-3301.

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 the 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. Do not 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 Wahkiakum PUD or 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 have been turned off and the area has been ventilated.

## **Flood Checklist**

### Prepare Before a Flood

- Flood proofing your property before a flood is the best preparation. Elevating your structure can assure that it won't be flooded. You may also make your walls waterproof or place watertight closures over the doorways. (This method is not recommended for houses with basements or if flood waters may exceed two feet). These and other measures may be discussed with Housing and Community Development staff.
- If you are a newcomer to the area, find out if you live or work in a flood-prone area. Talk with your neighbors, especially those living in Wahkiakum County for the past 20 years, or call the Wahkiakum County Housing and Community Development staff at (360) 795-3067. Remember that the next flood could be larger than previous floods.
- Find out if there is a neighborhood notification system set up in your area. If there isn't, organize one. Pay particular notice to contacting and helping the elderly and handicapped.
- Develop an evacuation plan. Learn the safest route from your home, farm or business to high, secure ground. Remember, low lying bridges or roads can be swept away or covered by flood waters. Establish a safe meeting place on high ground for all family members in case you are separated.
- Make an itemized list of personal property, including valuables, furnishings and clothing. Photograph your home inside and out. Keep your list, photos and any insurance policies in a secure place, such as a safe deposit box, outside the flood plain.
- Buy Flood Insurance. Protection against floods is not covered under a homeowner's policy. Contact an insurance agent about your eligibility for flood insurance offered through the National Flood Insurance Program (NFIP). Don't wait until the last minute—there is usually a 30-day waiting period before the policy is effective.
- Stock up on non-perishable food and store drinking water in containers. Keep a flashlight, battery-operated radio, and plenty of extra blankets on hand. Make sure you have easy access to warm clothing, rain gear and any medicine you may need. Remember electric power will probably be out during a flood.
- Be sure you have a first aid kit and learn how to use it. Heart attacks and injuries increase during a flood. Get CPR training if you can.
- If you live in an area where you would benefit from using sandbags, get some. Availability may be limited during the time of a flood.

**CONTACT THE WAHKIAKUM COUNTY BUILDING AND PLANNING DIVISION OF PUBLIC WORKS (360) 795-3067 TO OBTAIN ANY REQUIRED PERMITS BEFORE PLACING ANY FILL OR DOING ANY GRADING IN A FLOOD PLAIN.**

## Important Contact Information

1. Wahkiakum County Internet Home Page: <http://www.co.wahkiakum.wa.us>
2. Wahkiakum County Internet Floodplain Information:  
Web: <http://www.co.wahkiakum.wa.us/depts/pw/building.htm>
3. Federal Emergency Management Agency (FEMA)  
Phone (435) 487-4600  
Web: <http://www.fema.gov/business/nfip/>
4. Wahkiakum County Building & Planning Division  
Phone: (360) 795-3067  
E-Mail: [beyerc@co.wahkiakum.wa.us](mailto:beyerc@co.wahkiakum.wa.us)  
Web: <http://www.co.wahkiakum.wa.us/depts/pw/building.htm>
5. Wahkiakum County PUD  
Phone: (360) 795-3266
6. **Wahkiakum County Department of Emergency Management**  
**Phone: (360) 795-3911**  
**Emergency: 911**  
**Web: <http://www.co.wahkiakum.wa.us/>**
7. Washington Department of Fish and Wildlife (WDFW)  
Phone: (360) 902-2200  
Web: <http://www.wdfw.wa.gov/>
8. Washington Department of Natural Resources  
Phone: (360) 802-7020  
Web: <http://www.dnr.wa.gov/>
9. National Marine Fisheries Service (NMFS)  
Phone: (206) 526-6150  
Web: <http://www.nmfs.noaa.gov/> and <http://www.nwr.noaa.gov/>
10. U. S. Army Corps of Engineers  
Phone: (503) 808-4510  
Web: <http://www.nwp.usace.army.mil/>

## Enforcement of Flood Regulations

Enforcement of the regulations for Flood Zones is managed by the Housing & Community Development. The Permit Coordinator will review all final reviews of building permits within the flood zones for compliance with land use.

## **Services to Lending Institutions, Real Estate and Insurance Agents.**

As a public service, the County of Wahkiakum will provide you with the following information upon request:

- Whether a property is in or out of the Flood Hazard Area (FHA) as shown on the current Flood Insurance Rate Map (FIRM) of the County.
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM.
- We have a handout on the flood insurance purchase requirement that can help people who need a mortgage or loan for a property in the SFHA.
- The County of Wahkiakum maintains elevation certificates for review.
- The County of Wahkiakum updates the Flood Insurance Rate Maps as needed when revisions are made to the maps.

If you would like to make an inquiry, please tell us the street address and, if available, the parcel number. We are open 8:00 a.m. to 5:00 p.m., Monday through Friday. Call us at the Wahkiakum County Building and Planning Division of Public Works (360) 795-3067 or drop by the office at 64 Main Street, Third Floor, Cathlamet, Washington. There is no charge for this service.

## **Contractors Experienced in Retrofitting Structures For Flooding**

Contractors who regularly work within Wahkiakum County. Other licensed contractors residing outside of Wahkiakum County maybe qualified for retrofitting structures for flooding. For a list of licensed contractors in the State of Washington, see <https://fortress.wa.gov/lni/bbip/>

Bjorge Construction  
218 N Welcome SI Rd.  
Cathlamet WA 98612  
360-849-4169

Jeff Bjorge Const.  
116 E Cannonview  
Longview WA 98632  
360-957-1452

Blix Construction  
257 N Welcome SI Rd  
Cathlamet WA 98612  
360-849-4302

Bucklin Construction  
103 N Welcome SI Rd  
Cathlamet WA 98612  
206-996-5977

Burns Construction  
770 Elochoman Valley Rd  
Cathlamet WA 98612  
360-795-3797

H&K Construction  
P.O. Box 753  
Cathlamet WA 989612  
360-849-4193

Heritage Construction  
1425 Alabama St. #G  
Longview WA 98632  
360-578-9125

L&K Construction NW  
258 N Welcome SI Rd  
Cathlamet WA 98612  
360-849-4454

Leinweber Construction  
39 Parpala Rd.  
Naselle WA 98638

Mackey Construction  
1000 Elochoman Valley Rd  
Cathlamet WA 98612  
360-795-3684

Master Craftsman  
2632 Maplewood Dr.  
Longview WA 98632

O'Connor Construction  
P. O. Box 33  
Cathlamet WA 98612  
360-795-3022

Prestegard Construction  
289 E Sunny Sands Rd.  
Cathlamet WA 98612  
360-849-4100

Shaffer Inc.  
9216 NW 46<sup>th</sup> Ave.  
Ridgefield WA 98642

Silva Construction  
1273 Elochoman VI Rd.  
Cathlamet WA 98612  
360-795-6022

Stevens Construction  
2910 Maple  
Longview WA 98632  
360-577-0182

Rosburg Construction  
154 Barr Rd.  
Rosburg WA 98643  
360-465-2330

Townsend Construction  
P. O. Box 791  
Grays River WA 98621  
360-795-0429

Underwood Siding &  
Construction  
3623 W SR4  
Grays River WA 98621  
360-795-0429

Gene Zacher  
29 School House Rd.  
Cathlamet WA 98612  
360-849-4482