

Centralia Area Property Protection Program

Centralia and its adjacent urban growth areas face a significant flood problem:

- Since 1978, over \$25 million dollars have been paid in flood insurance claims. There was a lot more damage to uninsured properties and things that flood insurance doesn't cover.
- The *Lewis County Hazard Mitigation Plan* estimates \$169.8 million total dollar loss from the base flood in the City. Of that number, 98% is damage to buildings and their contents.
- In addition to direct dollar losses, floods adversely impact health, mental health, business continuity, and neighborhood cohesion.

This project inventoried the buildings exposed to flooding:

- More than 1,100 buildings are subject to flooding by the base flood in Centralia and its urban growth area.
- The depth of flooding is relatively shallow, generally not more than two feet over most buildings' first floor. This means there are many opportunities for protecting them in place instead of clearing them out.
- Of the 1,100+ buildings in the special flood hazard area, approximately:
 - 12% have been elevated or otherwise protected, mostly through past City efforts and post-disaster FEMA grants.
 - 6% should be acquired and cleared or replaced with a new building built to code.
 - 58% should be elevated.
 - 24% should be protected by another property protection measure.

The City is preparing a property protection program that will have the following attributes:

- A public information aspect to generate interest and support.
- Technical assistance to help those who want to help themselves with measures that can be implemented by the owner.
- Financial assistance for most of the projects.

The City needs support from the State to develop an effective property protection program:

- Programs used in the past are too slow, have too high a cost share, have a benefit/cost prerequisite that disqualifies some projects for lower valued properties, or do not support all the appropriate property protection measures.
- The draft property protection program recommends State funding that would:
 - Provide funding on a sliding scale.
 - Be available to all property owners for all measures except where limited by floodplain management regulations or zoning.
 - Include requirements that ensure the owner will maintain the protection measure.
 - Set aside a reserve during a funding year to facilitate responding to opportunities that may arise.

Priority Protection Area: When overlaid with areas identified in other City plans, a single Priority Protection Area can be identified that includes:

- The regulatory floodway, where most new residential buildings are prohibited.
- Shoreline buffer areas, where the shoreline management program restricts new buildings and major improvements to existing buildings.
- Areas not zoned for redevelopment by the private sector.
- Parks and trails that are identified in the Centralia Parks Plan.
- Environmentally sensitive areas in the floodplain.

These areas are shown, as a single “Priority Protection Area” delineated in the map below. While acquisition would be a priority, other property protection measures, such as elevation, would be allowed where there are no regulatory restrictions.

