



COMMUNITY FLOOD ASSISTANCE & RESILIENCE

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October 7, 2021

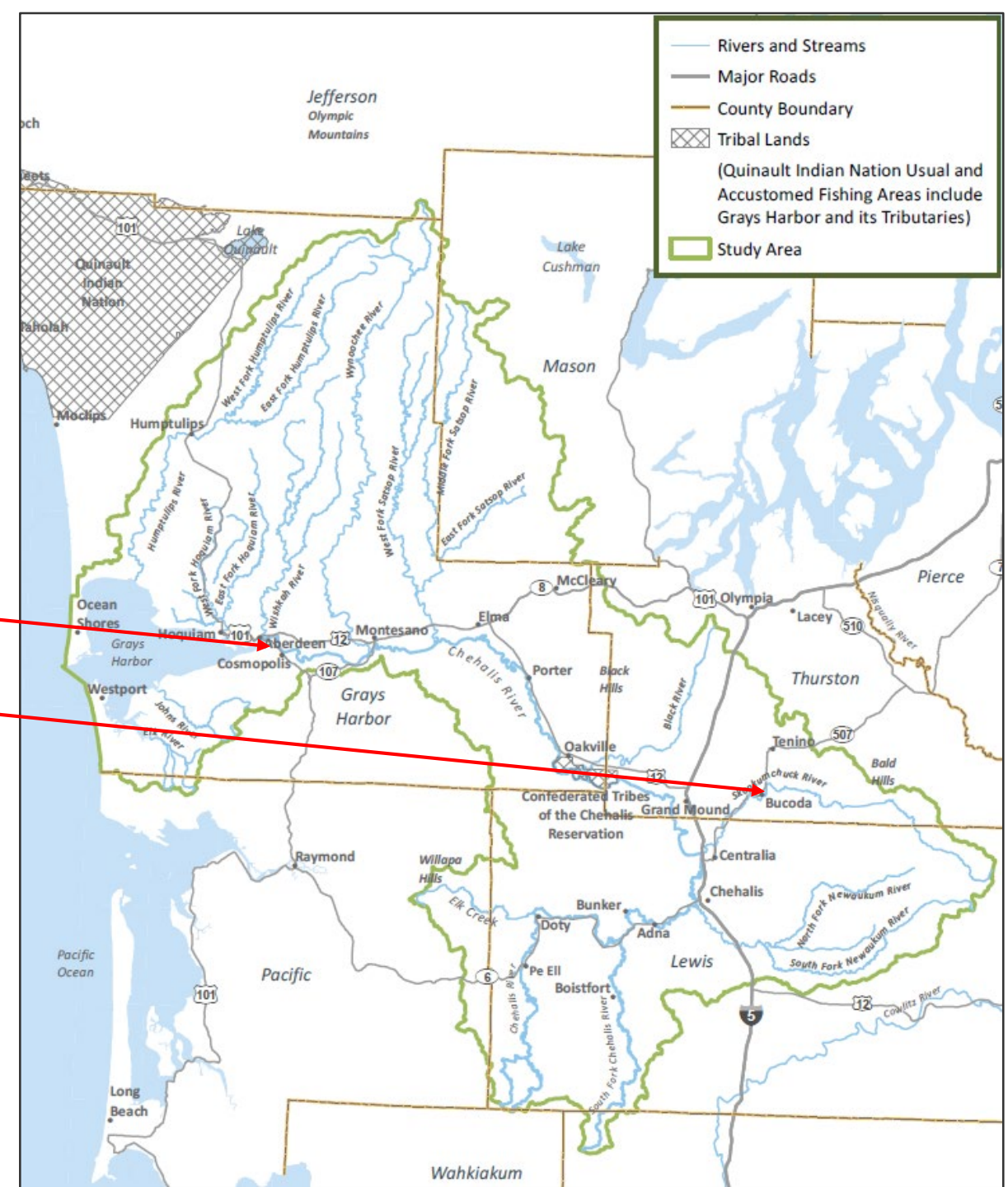
UPDATES AND PREVIEW

- Early Opportunity Projects
 - CFAR in Aberdeen
 - CFAR in Bucoda
 - CFAR in the Basin
 - Preview of regulatory & policy issues
- Relationship to Local Actions Non-Dam (LAND) Alternative & Steering Group

EARLY OPPORTUNITY PROJECTS

City of Aberdeen

Town of Bucoda



ABERDEEN - ELEVATION CERTIFICATE (EC) PILOT



North Aberdeen



East Aberdeen and Wilson Creek

- **Objective:** help residents and businesses use elevation data to protect buildings from flood damage and lower flood insurance premiums.
 - › Phase 1: provide estimated elevation information for buildings in pilot neighborhoods.
 - › Phase 2: Technical Assistance
 - › Phase 3: Complete Elevation Certificates, at owner's request.

EC PILOT - POTENTIAL MEASURABLE OUTCOMES

- Was knowledge helpful/useful to residents and businesses in terms of understanding true flood risk?
- Was there an insurance benefit?
- Do residents and businesses implement the recommended flood damage reduction measures?
- Do residents and businesses feel they are better educated about living in a floodplain?



F Street in Aberdeen

Photo: City of Aberdeen

ABERDEEN – COMMUNITY RATING SYSTEM (CRS)

- French & Associates is working with City staff to gather and prepare documentation necessary to enter the program and obtain credits for specific activities
- City is awaiting results of FEMA CAV (February 2021)
- City hopes to enter program in late 2022
- City anticipates obtaining Class 7, and potentially moving to 5 in the future
 - Class 7 = 15% premium discount (~\$200/year savings*)
 - Class 5 = 25% premium discount (~\$350/year savings*)

*data from 2016

FAST LUBE AND OIL – 1820 SIMPSON AVENUE, ABERDEEN

- Building was built in 1996. It was built on fill, but has a pit in the car bays to allow access underneath the vehicles.
- 1996 Elevation Certificate: lowest floor (i.e., the oil pit) is at minus 7 feet (7 feet below the base flood elevation).



Fast Lube and Oil, Aberdeen

Photo: Google Street View

FAST LUBE AND OIL – 1820 SIMPSON AVENUE, ABERDEEN

- Building was misrated for purposes of insurance. Based on a floodproofing certificate, building was floodproofed to main floor (more than 2 feet above the base flood elevation).
- *“I ended up finding an agency in Olympia that specialized in private flood insurance and they took my Aberdeen insurance fees way down. Then they referred me to an Oregon company that did the same. I’ve saved over \$20,000 a year doing this...you were a great help in all that French. 😊 I appreciate it.”*

— Than Tussing, owner

BUCODA – HOME RETROFITS

Front view

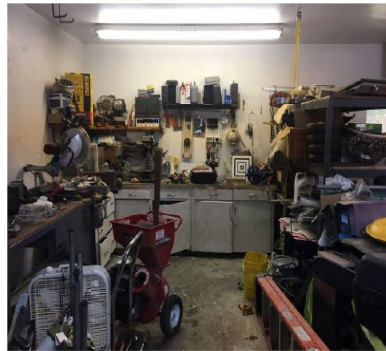


1996 high water line is $\frac{3}{4}$ way up the white exhaust vent in photo

South side

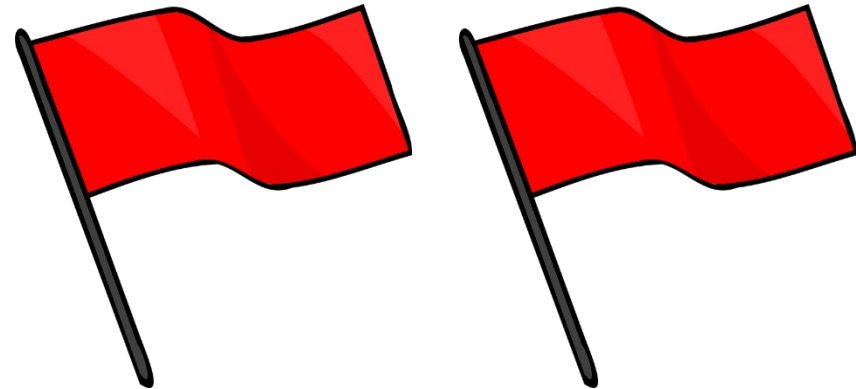


Rear wall



The garage is 2 feet below the floor of the main building. It has drywall and minimal insulation. The outlets are above the counters.

- 7 property visit reports drafted
- Recommendations ranged from floodproofing to vent correction/installation to elevation
- Confirmed interest from 6 as of September 20, 2021



BASIN WIDE – TECHNICAL ASSISTANCE

- 8 property visit reports drafted
- Some callers wanted assistance beyond the goals and purpose of CFAR
- Some callers were provided technical assistance then referred to the applicable local government, a surveyor, or their insurance agent
- Recommendations range from preparing a flood response plan to elevation, or to acquisition and clearance of the property



Train Depot
Chehalis-Centralia
Railroad & Museum

Preparing a Household Flood Response Plan

Responding to a flood can be intense. It's a good idea to decide with your family or housemates who is doing what, and write it down so nothing is forgotten. ("Be Aware, Be Prepared – Protect Yourself from Flooding in the Chehalis Basin," page 10)

This is the essence of a household flood response plan – a list of things to protect your family and your property that should be done at different times when a flood is predicted or is happening. This guide provides step-by-step instructions on how to prepare such a plan. It references the "Protect Yourself" publication quoted above. "Protect Yourself" can be downloaded at no cost from the Community Flood Assistance and Resilience (CFAR) program [website](#).

This guide includes examples from a flood response plan followed by Mike Smell, a resident of the Chehalis Basin. Mike's property is located south of Chehalis near the Newaukum River. The property has been flooded several times since he moved there in 1989. Mike has learned flood response lessons and has adjusted the actions he takes based on his experiences. Below is an aerial view of the property and the buildings that are discussed later in this guide.



Publication number 21-06-011
Preparing a Household Flood Response Plan

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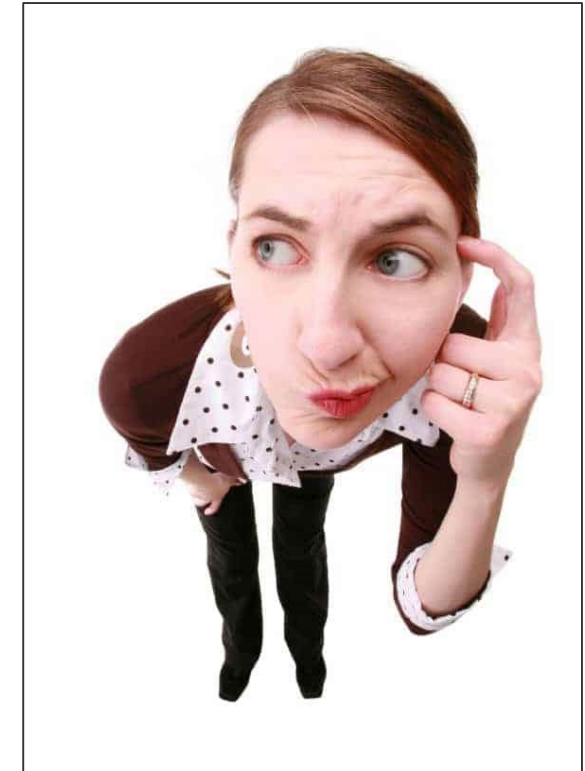
April 2021



North Fork Newaukum
January 2015

Photo: Robert May

PREVIEW - REGULATORY ISSUE



Conclusion: it appears that residents (in the floodway) must wait to be flooded before they can protect themselves from flood damage.

PREVIEW - POLICY ISSUES (EXAMPLES)

- Rental dwellings
- Landowner's desired project conflicts with a community's plans

CFAR RELATIONSHIP TO LAND & STEERING GROUP

- Is CFAR being absorbed into the LAND alternative development process, or is CFAR an independent program?
- Will the Steering Group process influence CFAR priorities?
- Will the Steering Group and third party consulting team be developing and evaluating CFAR?



QUESTIONS OR DISCUSSION

