

The City of Heppner Participates in the National Flood Insurance Program in conformance with guidelines developed by the Federal Emergency Management Agency. The information supplied below is to provide citizens of Heppner, property owners and prospective property owners, with the best available information relative to the floodplain management program of the City of Heppner

Last update: 6/23/05

Local Flood Hazards

Overview

City of Heppner features several streams that are susceptible to flooding events that pose threats to life and safety and cause significant property damage. Streams include Willow Creek, Balm Fork, Shobe Creek and Hinton Creek. The City of Heppner has nearly 267 individual parcels that are partially or entirely located within the floodplain. The area of the floodplain within the city limits covers approximately 114 acres. The total value of the property within the floodplain, as of 2004, was \$16,413,250, or approximately 33% of the property value in the City. Snow melt from the Blue Mountains can contribute substantially to flooding, although summer thunderstorms may be the most destructive and may cause severe flash flooding.

Flooding Events

While some sort of seasonal flood-related damage could occur in any given year, the flooding and associated events of June 14, 1903, and May 25 1971, were the most significant. The flood of June 14, 1903 caused the loss of 240 people and \$350,000 in property damage. The flood of May 25, 1971 caused \$200,000 in property damage. Both the 1903 and the 1971 floods were caused by severe thunderstorms. The 1903 event centered on Balmfork and the 1971 event originated from Shobe Creek.

Although the floods of 1903 and 1971 represented a large-scale disaster, they are not unprecedented within the recent past. Floods of record have occurred in or near the Heppner Area before and since the great flood of 1903. Past floods have occurred in 1883, 1885, 1888, 1891, 1903, 1904, 1917, 1918, 1920, 1934, 1961, 1965, 1969, 1971, and 1979. A dam constructed in 1983 across Willow Creek below the confluence with Balm Fork, has greatly reduced the incidence of flooding in the Heppner area. The risk of flooding remains however from the unregulated streams of Shobe Creek and Hinton Creek, although the incidence has been reduced due to the change of land practice from plowed fields to vegetative cover. The area of actual flood hazard is currently under evaluation and is expected to be reduced substantially when the study is completed. However, until the results of the study are officially recognized, and a new Flood Insurance Rate Map (FIRM) is prepared, we must continue to use the current FIRM.

Causes of Flooding in the City of Heppner

Flooding occurs when climate (or weather patterns), geology, and hydrology combine to create conditions where river or stream waters flow outside of their usual course and “overspill” beyond their banks. In the City of Heppner, the combination of these factors creates occasional flooding conditions in local streams. The City of Heppner is located in an area of steep slopes where intense thunderstorms are known to occur. These intense thunderstorms, when stalled over a creek basin, can create localized flash flooding. Other, usually minor floods, can occur during the early spring when accumulated snow in the watershed is rapidly melted by warm rains. This was the case with the 1979 flood.

Flooding historically has been most severe in early spring to late summer when intense thunderstorms stall over a watershed. The City of Heppner receives approximately 13 inches of rain on average each year. Large floods result from heavy short duration rains that exceed the capacity of the soil to absorb the precipitation. Frozen topsoil and rain on snow can also contribute to the frequency of floods.

Riverine flooding and urban flooding are the two types of flooding that primarily affect City of Heppner. Riverine flooding is the overbank flooding of streams, the natural processes of which add sediment and nutrients to fertile floodplain areas. Urban flooding results from the conversion of land from fields or woodlands to parking lots and roads, through which the land loses its ability to absorb rainfall.

NFIP PURCHASE REQUIREMENT

NFIP:

This community participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct loss caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

Mandatory Purchase Requirement:

The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and DHS/FEMA. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

How it Works:

Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a SFHA. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V".

Copies of the FIRM are available for review in most local government building or planning departments. Many lenders and insurance agents have copies, also. It is the agency's or the lender's responsibility to check the FIRM to determine if the building is in a SFHA, although many communities provide assistance.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available a single family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy for a property in any zone on a Flood Insurance Rate Map.

NOTICE TO: Lending Institutions and Real Estate and Insurance Agents

SUBJECT: Flood Insurance Rate Map Zone Information

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

- Whether a property is in or out of the Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM) of the City of Heppner.
- 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 City of Heppner maintains elevation certificates for review.
- The City of Heppner 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 assessor's map and lot number. We are open 9:00 am to 5:00 pm, Monday through Friday. Call us at Heppner City Hall (541) 676-9618 or drop by the office at 111 N. Main St. There is no charge for this service.

Dear City of Heppner Resident:

This letter is being sent to you for informational purposes only. The City 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 has been supplied at the end of this document.

Overview

City of Heppner features several streams that are susceptible to flooding events that pose threats to life and safety and cause significant property damage. Streams include Willow Creek, Balm Fork, Shobe Creek and Hinton Creek. The City of Heppner has nearly 267 individual parcels that are partially or entirely located within the floodplain. The total value of the property within the floodplain, as of 2004, was \$16,413,250, or approximately 33% of the property value in the City. Snow melt from the Blue Mountains can contribute substantially to flooding, although summer thunderstorms may be the most destructive and may cause severe flash flooding.

Recent Flooding Events

While some sort of seasonal flood-related damage could occur in any given year, the flooding and associated events of June 14, 1903, and May 25 1971, were the most significant. The flood of June 14, 1903 caused the loss of 240 people and \$350,000 in property damage. The flood of May 25, 1971 caused \$200,000 in property damage. Both the 1903 and the 1971 floods were caused by severe thunderstorms. The 1903 event centered on Balmfork and the 1971 event originated from Shobe Creek.

Although the floods of 1903 and 1971 represented a large-scale disaster, they are not unprecedented within the recent past. Floods of record have occurred in or near the Heppner Area before and since the great flood of 1903. Past floods have occurred in 1883, 1885, 1888, 1891, 1903, 1904, 1917, 1918, 1920, 1934, 1961, 1965, 1969, 1971, and 1979. A dam constructed in 1983 across Willow Creek below the confluence with Balm Fork, has greatly reduced the incidence of flooding in the Heppner area. The risk of flooding remains however from the unregulated streams of Shobe Creek and Hinton Creek, although the incidence has been reduced due to the change of land practice from plowed fields to vegetative cover.

Causes of Flooding in the City of Heppner

Flooding occurs when climate (or weather patterns), geology, and hydrology combine to create conditions where river or stream waters flow outside of their usual course and “overspill” beyond their banks. In the City of Heppner, the combination of these factors creates occasional flooding conditions in local streams. The City of Heppner is located in an area of steep slopes where intense thunderstorms are known to occur. These intense thunderstorms, when stalled over a creek basin, can create localized flash flooding. Other, usually minor floods, can occur during the early spring when accumulated snow in the watershed is rapidly melted by warm rains. This was the case with the 1979 flood.

Flooding historically has been most severe in early spring to late summer when intense thunderstorms stall over a watershed. The City of Heppner receives approximately 13 inches of rain on average each year. Large floods result from heavy short duration rains that exceed the capacity of the soil to absorb the precipitation. Frozen topsoil and rain on snow can also contribute to the frequency of floods.

Riverine flooding and urban flooding are the two types of flooding that primarily affect City of Heppner. Riverine flooding is the overbank flooding of streams, the natural processes of which add sediment and nutrients to fertile

floodplain areas. Urban flooding results from the conversion of land from fields or woodlands to parking lots and roads, through which the land loses its ability to absorb rainfall.

Flood Insurance

City of Heppner 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). 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 City residents of flood insurance — requires the City 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 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 streams that cross City 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 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. *Several State and Federal agencies have adopted and enforce regulations that prohibit the dumping of material into any natural or manmade component of the drainage system. Additionally, the City 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 City of Heppner at (541) 676-9618.

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. Streamside vegetation also serves to hold the soil in place and may reduce erosion. Before undertaking any removal of streamside vegetation, contact the City of Heppner Planning Department at (541) 676-9618 and the Division of State Lands at (503) 378-3805. Please report any observations of the clearing of vegetation or trees on stream banks to the City of Heppner at (541) 676-9618.

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, 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 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). 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. City staff are available to undertake site visits, if requested, to review flood, drainage and sewer issues. Contact the City of Heppner at (541) 676-9618 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 Heppner environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protects 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 during times of flooding, contact the City of Heppner at (541) 676-9618 and the Federal Emergency Management Agency, Region X at (425) 487-4600., 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 City's Public Works Department at (541) 676-9620, or visit the City's Web site at: <http://www.heppner.net/city>. In case of an emergency, call 911.

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 Heppner at (541) 676-9618 for further information.

Flood Safety Tips

The Morrow County Emergency Management Department has flood warning information available that can be accessed by calling them at (541) 676-5161.

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 Columbia Electric Cooperative or the Morrow 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 propane 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

| | |
|---|--|
| City of Heppner Internet Home Page | http://www.cityofheppner.org |
| City of Heppner Internet Floodplain Information | Phone: (541) 676-9618 or at Heppner City Hall, 111 N. Main St. Heppner, OR 97836 |
| Federal Emergency Management Agency (FEMA) | Phone: (425) 487-4600 Web: http://www.fema.gov/nfip/ |
| City of Heppner | 111 N. Main Street PO Box 756 Heppner, OR 97836 Phone: (541) 676-9618 |
| Oregon Trail Library District, Heppner Branch (Houses floodplain publications and other floodplain information) | Phone: (541) 676-9964 |
| Division of State Lands (DSL) | Phone: (503) 378-3805 Web: http://statelands.dsl.state.or.us/index.htm |
| Oregon Department of Fish and Wildlife (ODFW) | Phone: (503) 872-5268 Web: http://www.dfw.state.or.us/ |
| Oregon Department of Forestry (ODF) | Phone: (503) 945-7200 Web: http://www.odf.state.or.us/ |
| National Marine Fisheries Service (NMFS) | Phone: (206) 526-6150 Web: http://www.nmfs.noaa.gov/ (and) http://www.nwr.noaa.gov/ |
| U.S. Army Corps of Engineers | Phone: (503) 808-4510 Web: https://www.nwp.usace.army.mil/ |