

Flood Safety Tips:

The County's Emergency Management Department has flood warning information available that can be accessed by calling (253) 798-4274, or via the web at: www.piercecounty.wa.org. The website includes information about sandbag locations, ways to contact and listen to the National Weather Service and the Seattle Weather Service. It also has an informational brochure that explains how people can prepare for an emergency. Additionally, the County Roads Department has a hotline that features road conditions, road closures and road hazards. Call (253) 798-7250 to obtain road information.

Important Considerations during times of flooding:

- Prepare an evacuation plan
- Do Not walk through flowing water
- Stay away from power lines and electrical wires
- Look before you step
- Shut off gas and electricity and move valuable contents upstairs or off the floor
- Do Not drive through a flooded area
- Look out for animals
- Be alert for gas leaks.

Important Contact Information:

- City of Orting: cityoforting.org
- Orting Police Dept Business Number
360-893-3111 or 360-893-3160
- Pierce County internet home page:
co.pierce.wa.us/pc/
- Pierce County internet floodplain information:
co.pierce.wa.us/pc/services/home/environ/water/general/flood_alert_info.htm
- Federal Emergency Management Agency (FEMA):
Phone: 425-487-4600
Web: fema.gov/business/nfip/
- Pierce County Land-Use and Environmental Planning Division:
Phone: 253-798-7425
- City of Orting Code Enforcement:
Phone 360-893-2219, ext 126
- Pierce County Department of Emergency Management:
Phone: 253-798-6595
Emergency: 911
Web: co.pierce.wa.us/pc/abtus/ourorg/dem/abtusdem.htm
- City of Orting Library System:
Phone: 253-798-2661
- Washington Department of Fish and Wildlife:
Phone: 360-902-2200
Web: wdfw.wa.gov/
- National Marine Fisheries Service
Phone: 206-526-6150
Web: nmfs.noaa.gov/ or <http://nwr.noaa.gov/>
- US Army Corps of Engineers:
Phone: 503-808-3700
Web: nws/usace.army.mil/

FLOOD PREPAREDNESS

YOUR PROPERTY IS IN OR NEAR THE FLOODPLAIN

- Why be ready?
- Are you at risk?
- Flood Insurance
- Safety Tips

Every year, The City of Orting makes an effort to better educate and assist Orting homeowners about developing and living in a floodplain. This unique community sits between two large rivers; the Puyallup and the Carbon Rivers which have historically functioned as flood storage. To better understand flooding events please take a few minutes to read the enclosed information.



110 Train St SE
PO Box 489
Orting, WA 98360
360-893-2219 x124

Recent Flooding Events

While some sort of seasonal flood-related damage occurs nearly every year, the flooding and associated events of February 1996, November 2006, and January 2009 represent the most recent significant flooding in the Orting area. In February 1996, prolonged precipitation accompanied by an early snowmelt, caused by a warm-weather storm systems known as a ‘pineapple express,’ caused many rivers and creeks through the Puyallup/Carbon River watersheds to rise at the 100 year flood level, causing flooding in both rural and urban areas. Damage to Pierce County businesses, residences and infrastructure was estimated to be roughly \$200,000. Claims filed under the Federal Emergency Management Agency (FEMA), National Flood Insurance Program (NFIP) from Pierce County residents and businesses accounted for almost one-third of the entire claims throughout the state in 1996.

Photo: Centralia
Flood Damage



Did You Know: According to the Federal Emergency Management Agency (FEMA), barring fire, floods are the most common of natural disasters.



Causes of Flooding in Pierce County

Flooding occurs when climate (or weather patterns), geology, and hydrology combine to create conditions where river and stream water flow outside of their usual course and “overspill” beyond their banks. In Pierce county, the combination spans a wide range of climatic and geologic regions that result in considerable variation in precipitation, the primary factor of which is elevation. Mt. Rainier’s snowmelt provides a continuous water source throughout the year, and can contribute significantly to the development of flooding.

Flooding is most common from October through March. Storms from the Pacific Ocean 60 miles away bring intense rainfall to the area. Pierce County receives approximately 40 inches of rain on average each year. Larger floods result from heavy rains that continue over the course of several days, augmented by snowmelt at a time when the soil is near saturation from previous rains. Frozen topsoil also contributes to the frequency of floods.

Ravine and urban flooding are the two types of flooding that primarily affect Pierce County. Ravine flooding is over-bank flooding of rivers and streams, the natural process of which add sediment and nutrients of fertile/floodplain areas. Urban flooding results from the conversion of land. Fields, & woodlands, to parking lots and roads through which the land loses its ability to absorb rainfall.



Flood Insurance

The City of Orting participates in the National Flood Insurance Program (NFIP); making 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). Homeowner insurance policies do not cover floods. Following the purchase of **flood insurance**, the NFIP imposes a **30-day waiting period**, therefore, homeowners should consider purchasing flood insurance before the onset of the rainy season to ensure coverage.

NFIP memberships available to County residents for flood insurance, require the County to manage its floodplain in ways that meet or exceed standards set by FEMA. The NFIP insures a 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.

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Since July 1, 1997, all NFIP policies include increased cost of compliance coverage. Which assist with bringing structures into compliance with current building standards, such as elevating structures one-foot or more above the height of the 100-year flood. The limit of this coverage is \$30,000.

Federal financial assistance require 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 structural coverage be purchased equal to the amount of the loan or other financial assistance and for the maximum amount available, currently \$250,000 for a single 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, most institutions are now requiring flood insurance be purchased. 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 flood insurance policies. It is the lender's responsibility to check the Flood Insurance Rate Map (FIRM) to determine whether a structure is within the SFHA.



Required-mandatory flood insurance policies do not apply to loans or financial assistance for the coverage of vehicles, business expenses, landscaping and vacant lots are ineligible. The requirement does not apply to loans for structures not located in a SFHA, even though a portion of the lot less than 5' may be within a SFHA. Persons located within SFHA 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. Map information is available to insurance agents and citizens.

(Photo: Skykomish River Flood)



Photo: Bike Trail near South Prairie, 2009 flood

Additionally, the County as a whole has adopted and enforces regulations that prohibit illegal dumping of material, including material dumped into ditches, streams or other drainage areas. Please report any observations of dumping or debris or other objects into streams, drainage areas, or rivers to the City of Orting Code Enforcement Department at (360) 893-2219, ext 126.

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 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 City of Orting Building Department at (360) 893-2219, ext 124. Please report any observations of the clearing of vegetation or trees on stream banks to the City of Orting Code Enforcement Department at (360) 893-2219, ext 126.

Obtain a floodplain development permit and / or building permit, if required: To minimize damage to structures during flood events, the City of Orting requires all

Floodplain Understanding and Regulation

Maintaining the flow capacity in streams crossing county properties require cooperation and assistance to prevent flooding and bank erosion. The following are some suggested information for understanding the way a floodplain functions and how the County regulates the floodplain in order to protect properties 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. Every piece of trash contributes to flooding. All surface water management agencies and the City of Orting serve the urban areas of the County, have adopted and enforced regulations (OMC 5.1.1) that prohibit the dumping of material into any natural or manmade component of the drainage system.



Floodplain Understanding cont.

new construction & sheds in the floodplain 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 elevation. 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% 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 Orting Building Department at (360) 893-2219, ext 124 or Public Works Department at (360) 893-2219, ext 139 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 Orting environment. Understanding and protecting the natural function of floodplains help reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, and reduced erosion of the 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 City of Orting Building Department at (360) 893-2219, ext 124 and the Federal Emergency Management Agency, Region X at (425) 784-4600.



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 City or County Department of Emergency Management at (253) 798-7470, or visit their website at: pccemermgmt@co.pierce.wa.us. In case of an emergency, call 911.

Photo: Western Washington, 2009 flood



County Floodplain Information Services: The City of Orting 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 Orting Building Department at (360) 893-2219, ext 124.