



FLOOD & NATURAL HAZARD REDUCTION

Public Information Bulletin #27

SPRING 2006

Burlington homeowners have 1,255 flood insurance policies, the highest number of flood insurance policies of any city in Skagit County. There is \$220 million of insurance coverage in force. The countywide Natural Hazard Mitigation Planning Committee is preparing to survey everyone in the floodplain to gather more information about how people are being treated with respect to flood insurance, what kind of problems are being experienced to determine if the problems with the flood insurance program are significant and if so, to work to get changes made. Every jurisdiction is hearing complaints, ranging from the program being totally worthless, to rates going up because insurance agencies are not honoring existing elevation certificates, to wide disparities between insurance companies; a lot of different types of complaints. The city is very concerned about people knowing their rights and we all need to work together to protect your interests and your wallet! *We need your help by filling out the Flood Insurance survey when it arrives in your mailbox.*

PLEASE TAKE THIS OPPORTUNITY TO UPDATE YOUR EMERGENCY PREPAREDNESS KITS AND PLAN FOR AT LEAST 3 DAYS! *There is no time like the present to be prepared for disaster. Being prepared helps reduce fear and losses.*

EMERGENCY PHONE NUMBERS

River Hotline (Recording)..... (360) 419-3425
Current river levels and predicted levels -

Skagit County Public Works ..(360) 336-9400
Road closure information

Skagit County Department of Emergency Management. (360) 428-3250
Emergency shelters/special transportation problems/evacuation

Call 911 only during life-threatening situations.

Flood Plain Development Permit Requirements

Before you build, add fill, or make changes to your property and structures, be sure to contact the Planning and Building Departments to determine if any permits or approvals are necessary. The Federal Emergency Management Agency and the Insurance Industry make frequent changes in the interpretation of floodplain standards, and you need to be sure you are using the most current information for any construction project.



Property Protection Measures

No time like the present to get started on improving flood protection in your home. Take a few minutes to look over the possible areas where you may need to floodproof important parts of your home. Electrical panel boxes, furnaces, water heaters, and washers/dryers should be elevated or relocated to a location less likely to be flooded. If you heat with propane, pour a slab and anchor the tanks to the ground with straps or bolts or they will become floating bombs. Basement floor drains and interior and exterior backwater valves can be installed, and interior floodwalls can be placed around utilities. If you have a newer (post 1985) home, check to be sure these items have been taken care of when the home was constructed. Identify the potential for moving essential items and furniture to upper floors or the attic of your home. Materials like sandbags, plywood, plastic sheeting, and lumber handy for emergency waterproofing can already be on hand. This action will help minimize the amount of damage caused by floodwaters and requires minimal storage space.

If you would like information on ways to floodproof your home or parts of it, the Building Department and the Library have lots of resource materials.

Flood Insurance

Any property owner in the City of Burlington is eligible to obtain Flood Hazard Insurance, since the city participates in the National Flood Insurance Program. Purchasing or refinancing a home will trigger a requirement for flood insurance by the lender. Coverage in the event of flooding is not included in typical homeowner's insurance policies. Flood insurance is available through your own agency or broker and includes flooding from ponding/drainage problems, snowmelt flooding, runoff on hillsides, or any flooding involving surface water. Contents of the building are a separate addition to the policy. There is limited coverage available for flood-related erosion and mudslide. Replacement cost coverage is available for principal residences. *Concerned about high Flood Insurance Rates?* You may qualify for a substantial reduction if you have an Elevation Certificate that shows your home or business is located at or above the 100 year flood elevation. You will have to retain the services of a Licensed Engineer to complete the paperwork, unless an Elevation Certificate is on file already with the Building Department, so please check here first. Insurance agencies have been increasing flood insurance rates for buildings with crawl spaces that are two feet or more below the lowest adjacent exterior grade, which is a common construction practice in the northwest.

There is an excellent FEMA publication entitled **"Are You Ready?"** an in-depth Guide to Citizen Preparedness" available. This publication offers disaster information for natural hazards, technological hazards and terrorism. It will guide you for preparation in advance and recovery from a disaster. If you want to order a free copy for your home, call 1-800-480-2520. A copy is available in the Burlington Public Library. THIS COVERS THE BASIC DISASTER SUPPLIES KIT IN DETAIL.

Map Determinations & Library Information

A map determination is figuring out where the 100 year flood elevation is located relative to the first occupied floor of your home or business. This information is used to prepare an Elevation Certificate. A citywide system of elevation benchmarks is maintained in the Building Department. An average of an additional \$200 in savings is possible on your flood insurance policy if you have an elevation certificate, in addition to the 20% rate reduction already available in Burlington, as a result of

community participation in the federal Community Rating System program. There are issues with flood insurance providers, and if you feel that you are not getting good information, please contact the city and we will try to help.

Information on other flood improvements, such as elevating your building, or floodproofing the lower portion, is available from the City and in the Burlington Public Library. There is a catalogue reference that will direct you to the information you need. Spring is a great time for upgrading your home to meet flood standards, even on a small scale, and the latest techniques are on file in the library.

Each Spring and Fall Neighborhood Planning meeting discusses a flood and natural hazard mitigation topic. Call the Planning Department to get on the mailing list because if you take the time to participate your ideas will be taken seriously and you will have a say in the future of your community.

Flood Warning System

Each and every citizen has a role to play in the event of a flood. BE PREPARED!!! The Burlington Flood Emergency Team prepares and coordinates activities needed to be ready for any flood event with the involvement of all the responsible agencies. The siren on top of the Fire Station is tested on the first Monday of each month at Noon to make sure it works and to remind all who hear it that Burlington is never far away from flood season.

The procedure for warning the public is coordinated through the Skagit County Department of Emergency Management. The Emergency Alert System is activated when necessary and includes the following local radio stations:

KBRC 1430 AM ■ KLKI 1340 AM ■ KAPS 660 AM

If evacuation is necessary, there will also be door-to-door notification and loudspeakers broadcasting from public safety vehicles in the neighborhood. Flaggers will be stationed at key intersections along the Evacuation Route to direct traffic.

The Skagit Natural Hazard Mitigation Planning Committee will be working on recruiting volunteers and providing training for post-disaster damage assessments this year, so that in the event of a disaster, a consistent approach to determining damages and keeping records in a countywide database will be possible. This has never been done before.

Drainage System Maintenance

This is the third of water quality studies in Gages Slough and the plans for more wetland restoration projects to improve water quality are being made this year with a new study of opportunities for wetland projects. Clean water, efficient flow of water when needed, and a quality environment are the goals. Gages Slough and the Skagit River are important amenities for the community.

The drainage maintenance and inspection program is part of flood hazard mitigation. Every year, all detention ponds, pipes, catch basins and other drainage control structures are inspected and corrections required as needed to ensure that the capacity of the ponds is maintained and that the ability of the system to clean the storm water is retained, in addition to inspection and maintenance of the city street system. The public drainage system, including culverts, pipes and ditches is well maintained. Gages Slough is maintained at each street intersection and culvert location. A well maintained drainage system that functions in small storms will provide the best assistance possible in large storms and floods, by quickly and efficiently carrying the excess water out of town.

Complaints are down now that signs that state "No Dumping – thank you" have been installed at public access points to Gages Slough. Each property owner along the Slough is responsible for cleaning up any litter or trash that is on their property along the Slough. The problem of illegal dumping of yard waste in Gages Slough and the problem of trash dumped at points of public access to the River can only be solved if everyone helps out. It is illegal to dump or to fill along Gages Slough. You may report illegal dumping (this includes yard waste) in the Slough, by calling the Code Enforcement Officer at either 755-9717 or 755-2307, or in writing.

Local Flood Hazard Areas

There are three flood zones in the City Limits of Burlington, the Floodway (river side of the dike), the 100 Year Flood Zone and the Special Flood Risk Zone. Most of Burlington is in the 100 Year Flood Zone.

The Special Flood Risk Zone includes all land within 300 feet of the landward toe of the Dike. All structures must be designed so that floodwaters can pass underneath and there is no occupied space below one foot above the 100 year flood elevation, unless the site is within 100 feet of the Dike where nothing can be built. All property in Gages Slough that is three feet or more below the 100 year flood elevation was designated as Special Flood Risk in the mid-1980's as part of a negotiating process on flooding in the uniquely complex Skagit River delta area when the Flood Insurance Rate Maps were finalized. The status of Gages Slough will be revisited when the new base flood elevation maps are unveiled by the Federal Emergency Management Agency.

Interim Controls are in place and the Special Flood Risk Zone has been extended to a line that has been negotiated between Dike District #12 and Dike District #17 (south side) through the three-bridge corridor (Railroad bridge, Old 99 bridge, and Interstate 5 bridge) to accommodate setting the dikes back in the future to make enough room for the Skagit River to accommodate a 100-year flood event within the banks.

Substantial Improvement/Damage Requirements

The National Flood Insurance Program requires that if the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the construction requirements for a new building.

Substantially damaged buildings must also be brought up to the same standard. The major issue is elevating the structure one foot above the 100 year flood elevation, along with all mechanical equipment, ductwork and electrical equipment, unless you are located in the Gages Slough Special Flood Risk Zone where "breakaway walls" are required below the 100 year flood elevation.

Natural & Beneficial Functions of Floodplains

Filling property to increase elevation in the floodplain is allowed today, but the Federal Emergency Management Agency lost a major court case involving the endangered species act and the floodplains as habitat. As a result, changes will be made in the federal floodplain regulations. This may happen in conjunction with the changes to the base flood elevation maps that are the subject of debate today. Burlington supports habitat improvements in the floodplain, and the Gages Slough restoration projects are a major effort in the city; the Gages Slough plan is being updated this spring and there will be a report to you this fall.

Protecting agricultural lands is part of protecting the Natural and Beneficial Functions of Floodplains. The city is working towards implementing the Burlington Agricultural Heritage Credit program which will raise funds for farmland preservation in exchange for increased development rights in Downtown Burlington. This will be part of the new zoning code planned for later this year.

Key elements of the Skagit Natural Hazard Mitigation Plan include giving the Skagit River more room by setting the dikes back in Burlington and to the mouth of the Skagit River, carefully coordinating and managing the hydroelectric power dams in the river system during a flood event (a goal not yet achieved), permanently moving homes and development rights out of the floodway, improving the environment for wildlife, and creating new public access opportunities to improve everyone's quality of life.

Flood Safety & Disaster Preparedness

Every home needs to be prepared and STAY PREPARED! Review your Flood procedure at home with your household and take the time to put your Emergency Preparedness Kit together, or check your flashlight batteries in your existing kit. Remember, a supply of drinking water, emergency food and first aid kit are the bare minimums, along with flashlights. In addition to the basic three day supply of food and water, consider having supplies for sheltering for up to two weeks. Keep a small "grab and go" kit at your place of work with food, water, first aid supplies. For the emergency kit in the car, add flares, jumper cables and seasonal supplies. If a flood is forecast, make the following preparations in the event of a call to evacuate:

- ▶ Secure your home before leaving; turn off electricity, gas and water if possible
- ▶ Fill your car's gas tank; gasoline pumps will not be working if electricity has been cut off.
- ▶ If there's time, some items to take with you are:
 - ▶ Prescription drugs
 - ▶ Special Needs, such as food if you require a special diet
 - ▶ Eyeglasses
 - ▶ Clothing - enough for at least 24 hours
 - ▶ Personal items - toiletries, documents, photo albums, etc.
 - ▶ Bedding - sleeping bags, blankets, pillows
 - ▶ Baby or child supplies
 - ▶ Money - cash, credit cards, checks
 - ▶ Proper identification - especially important for small children
 - ▶ Provisions will be made for pets, they will stay in separate housing; bring food for pets if readily available; dogs must be leashed

Earthquakes are an example of a disaster that cannot be predicted and that is not seasonal. Be prepared at all times!

prepared by:

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