



Flood Insurance Basics

Winter 2020

Central Point's Flood Hazards

There are seven streams that flow through Central Point that pose a threat to life, safety and property when they flood. While most of these streams are relatively small, they have extensive floodplains that impact many properties and existing structures. The Federal Emergency Management Agency (FEMA) maps flood hazard areas on Flood Insurance Rate Maps (FIRM). According to the FIRM, there are 7 streams susceptible to annual flooding with close to 208 acres of land located in the high risk floodplain including over 300 insurable structures and 700 parcels with full and partial impacts.

Another type of flooding, called urban flooding, occurs when rainfall overwhelms the storm drain system. Urban flooding results when naturally vegetated areas are developed and converted to parking lots, roads and houses, hindering the land's ability to absorb rainfall. Urban flooding also occurs when the drainage system is blocked by debris including leaves, bark, trash, etc.

Know Your Flood Risk

It is important to know and understand your property's flood risk. Not everyone faces the same level of risk of loss from flooding. Flood risks are generally divided into 3 categories:

HIGH RISK

High-risk areas have at least 1% chance of flooding annually. All homeowners in these areas with mortgages from federally regulated or insured lenders are required to purchase flood insurance. In high risk areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage

MODERATE-TO-LOW RISK

Moderate-to-low risk areas have less chance of flooding (between 0.2% and 1% annually), but there is still a possibility of a flood. Flood insurance in these areas is not required, but is recommended – about 25% of flood insurance claims come from outside the high-risk areas.

LOW RISK

Low risk areas have minimal risk to a flood hazard, but a flood loss can still occur. These areas can also include an undetermined risk or where no flood-hazard analysis has been conducted. Flood insurance rates reflect the uncertainty of the flood risk.

Contact the City to determine your risk and for free flood information. Upon request we can tell you:

1. The flood zone of the property and structure(s);
2. The base flood elevation or base depth, if applicable;
3. If the property is impacted by the floodway;
4. If there is an Elevation Certificate on file.

Our staff is also available to provide workshops and presentations to homeowner's associations or any other group of concerned citizens. Contact one of the City's Certified Floodplain Managers to utilize these services including determine your flood risk, or discuss the City's Property Protection Services.

WHAT'S MY FLOOD RISK?

Contact the City or visit
FEMA's Flood Map
Service Center to locate
your flood map to help
determine your flood risk.
[[msc.fema.gov/portal/
home](https://www.msc.fema.gov/portal/home)]

Buy Flood Insurance

Central Point participates in the National Flood Insurance Program (NFIP). This means that anyone in the City limits can purchase federally backed flood insurance regardless of whether a property is in a low, moderate or high risk flood zone. This is important since about 25% of flood insurance claims come from people outside of the Special Flood Hazard Area (SFHA), a high risk flood hazard area commonly referred to as the 100-year or 1% annual chance floodplain.



Flood Policies

There are some important things to point out about the NFIP's flood insurance:

- There are two types of coverage: structural and contents. Structural coverage includes walls, floors, insulations, furnace and other items permanently attached to the structure. Contents coverage is for items inside the structure. Discuss the coverage limitations with your agent.
- There is a 30-day waiting period from date of purchase before your policy goes into effect. Remember to buy your policy before the onset of the rainy season to ensure coverage in the event there is a flood.
- Your homeowners or renter's policies typically don't cover flood damage.

“There is a 30-day waiting period from date of purchase before your policy goes into effect.”

How Much Does Flood Insurance Cost?

Contact your Agent. The cost of flood insurance is a function of location and flood zone, the risk of loss in your area, the amount and type of coverage needed and the preferred deductible amount.

By promoting flood awareness and conducting wise floodplain management, the City has earned SFHA residents an automatic 20% discount on flood insurance premiums through a voluntary program called the Community Rating System (CRS).

At right are examples of flood insurance premiums for a single family home.

Flood Protection Elevation (No. feet above/below the base flood elevation)	Annual Premium ¹
+4 ft	\$650
+3 ft	\$676
+2 ft	\$821
+1 ft	\$1,212
0 ft	\$2,307
-1 ft	\$4,795
-2 ft	Submit-for-rate

¹ 2018 rates assume \$250K/\$50K, structural/contents coverage with standard deductibles for a Post-FIRM single-family-dwelling

More Information:

City of Central Point - Floodplain Information
 Flood Zone Determinations & Elevation Certificate Requests: 541.664.3321, Ext. 243

Floodplain Development, Insurance and Property Protection Assistance: 541.664.3321, Ext. 245
 Website: <http://www.centralpointoregon.gov/floodplain>

National Flood Insurance Program

Answers questions about flood insurance and provides assistance to find local insurance agents.
 1-800-427-4661
 Website: www.floodsmart.gov

Don't Flush those "Flushable" Wipes



Do any of the following items get flushed down the toilet in your house?

Wet wipes	condoms	kitty litter	food
Q-tips	diapers	hair	medication
cotton balls/ pads	dental floss	gum	cigarette butts
sanitary products	tissues	cooking grease	bleach
	Papertowels	fish	

You should have all seen the "Don't Flush Wipes" on the back of your monthly statement from Rogue Valley Sewer Services last month. You may be surprised to learn that flushing many of these items can wreak havoc on plumbing, as well as septic and sewer systems by either clogging the system, filling the tank, or damaging equipment.

Wet wipes, for example, may go down the toilet smoothly, but they tend to congregate at 45-degree elbows in home plumbing, eventually clogging the pipes completely. Even if items such as wet wipes, tissues, and diapers do make it to the sewer system's wastewater treatment plant, they can get caught in pumps and other equipment, causing tens of thousands of dollars in damage.

When these items reach a septic system, they do not break down as you might expect and can quickly contribute to a full septic tank that needs to be pumped at your expense. Even if they say flushable, they may not break down.

Items that have been pulled from equipment at the waste water treatment plant include toy figurines and toy cars, golf balls, jewelry and accessories, pacifiers, tools, desiccated frogs, and even dentures!

Sewer and septic systems rely on a carefully balanced bacterial environment that supports the anaerobic process that reduces waste. Items such as medication, the chemicals in cigarette butts, and bleach can disrupt the delicate environment of bacteria that breaks down waste. Please think carefully the next time you flush something down the toilet and what you put down the drain.

You can prevent clogged pipes and full septic tanks, help our sewer system and waste water treatment plant to work with maximum efficiency, and lower cost to you, whether in the form of sewer charges or septic tank maintenance. Most of our citizens won't have a septic system in the city limits, but these items definitely effect the waste water treatment plant and our ability to keep flushing.

The Oregonian published an article on the testing they have done on the items listed above. If you need more information go to https://www.oregonlive.com/portland/2014/03/flushable_wipes_wreck_havoc_on.html. The information above was found at <https://www.nacwa.org/news-publications/news-detail>. If you have any questions regarding this topic please contact RVSS at 541-664-6300.





In Case of Emergency

In the case of an emergency, a few extra minutes can mean the difference between life and death. Emergency personnel are equipped with many tools to help improve their arrival time. However, the most useful tool is visible and accurate house numbers. House numbers are the simplest thing a homeowner can do to aid in a quick response. In an effort to better serve the citizens in our community, the City of Central Point wants each resident to ensure they have visible and accurate address numbers posted on your home.

Remember, if house numbers are missing or hard to locate, it may take public safety personnel longer to respond to an emergency.

Here are some guidelines to follow when assessing or putting up house numbers:

- Numbers should be easy to read from the street. On the side of a garage door, or near the front door of the home are good locations. House numbers should be at least four inches tall.
- Place numbers against a contrasting background. Place a reflective coating on the numbers for easy visibility at night and during bad weather.
- Repair or replace aging address numbers on your house or mailbox.
- Prune bushes, trees, or other growth that may obstruct the house numbers.

Central Point Municipal Code 15.32.040 and Oregon Building Codes, indicate that all buildings must have address numbers posted that are visible and legible from the street or road on which the address is located. Where access is by means of a private road and the building cannot be viewed from the public way, a monument, pole or other sign or means shall be used to identify the structure.

CITY OF CENTRAL POINT
2020
Eggstravaganza
TWIN CREEKS PARK
10:00AM - 12:00PM
EGG HUNT 11:00AM
SATURDAY
APRIL 11
THE HUNT BEGINS AT 11AM SHARP!
DON'T FORGET YOUR BASKET!
EASTER BUNNY | FACE PAINTING | PRIZES GAMES

CITY OF CENTRAL POINT
City Wide
YARD SALE
05.02.20
Deadline for Listing Address
04.29.20
— Visit Our Website Below to Register —
www.centralpointoregon.gov

City Directory

City Manager
541-423-1026

Building Permits
541-423-1973

Code Enforcement
541-664-3321 ext. 251

Community Development
541-423-1973

Library (Central Point Branch)
541-664-3228

Police (Non Emergency)
541-664-5578

Parks and Recreation
541-664-3321 ext. 130

Public Works
541-423-1021

Public Works After Hours
541-326-3628

Utility Billing
541-664-3321 ext. 204

CALL 911
for Fire, Medical and
Police Emergencies

City Hall hours are 8:30 am to 4:30 pm
Monday – Friday. Feel free to drop in
with questions, pay a bill, or just say
“hello”.

Dates to Remember

March

- 2 - Study Session (6 pm)
- 3 - Planning Commission (6 pm)
- 12 - Council Meeting (7 pm)
- 14 - Community Center Open House (2 pm)
- 16 - Study Session (6 pm)
- 26 - Council Meeting (7 pm)



April

- 7 - Planning Commission (6 pm)
- 9 - Council Meeting (7 pm)
- 11 - Eggstravaganza!! (10 am)
- 14 - Citizens Advisory Commission (6 pm)
- 20 - Study Session (6 pm)
- 23 - Council Meeting (7 pm)
- 29 - Deadline for Yard Sale Listings

* = City Hall Closed

Meetings are subject to change, please check our website
www.centralpointoregon.gov for more information.

Contact Your **Council**

email: info@centralpointoregon.gov



Mayor

Hank Williams
541-944-0066



Ward I

Neil Olsen
541-664-7935



Ward II

Kelley Johnson
541-499-8977



Ward III

Melody Thueson
503-856-6822



Ward IV

Tanea Browning
541-890-8377



At-Large

Mike Parsons
541-554-3892



At-Large

Rob Hernandez
541-840-1841

If you are not sure who your representative is call 541-423-1026

www.centralpointoregon.gov