## **City Flood Information**

The City of Cannon Beach has participated in the National Flood Insurance Program since September 1, 1978. Flood insurance is available to all property owners within the City through that program. While the City has not experienced any major flooding since a tsunami associated with the Alaska Good Friday earthquake in March of 1964, the threat of tsunamis and other flood events is always present. The shaded area of the map represents those areas located in Special Flood hazard



Areas (SFHA) which are subject to special development regulation. Your lender may also require that flood insurance be purchased as part of a mortgage or home improvement loan when your home or business is located in one of these areas.

## **Areas Subject to Flooding**

Cannon Beach is located in an area of high rainfall and thus the flooding of low lying areas is always a threat. High tides and winter storms can intensify the effects of flooding associated with periods of high rainfall. In addition, the severity of winter storms can be increased by cyclical weather patterns such as the La Nina period in the winter of 1998-99.

Within the City there are two major areas that are subject to flooding: (1) areas in proximity to Ecola Creek and Logan Creek, this includes the downtown area; and (2) lower lying areas along the ocean front.

In addition to the flood risks described above, the City is subject to potential flooding associated with a tsunami. A tsunami is a series of traveling waves in water produced primarily by earthquakes. Cannon Beach is at risk from two types of tsunami, a far-shore tsunami and a near-shore tsunami. A far-shore tsunami is produced by a distant earthquake such as the tsunami the City experienced in March of 1964.

Generally, there is plenty of warning time associated with a far-shore tsunami and thus an orderly community evacuation plan can be implemented. A near-shore tsunami is produced by an earthquake in the Cascadia Subduction Zone. Because of the proximity of this type of earthquake, a tsunami could arrive on the shore of Cannon Beach within 10-15 minutes of the earthquake. Therefore, it is imperative that all City residents and property owners have

prepared a personal evacuation plan. Scientists believe the last subduction zone earthquake and associated tsunami occurred in 1700.

Although the City of Cannon Beach is equipped with a tsunami warning system, you may still need to react long before you hear any type of official warning. If you do find yourself in a low-lying area anywhere along the coastline, follow the blue and white Tsunami Hazard Zone signs which provide direction to high ground.

# **How You Can Help**

Flooding not associated with a tsunami can be mitigated by flood protection measures which both you and the City can be involved in. To help protect against this type of flooding:

- 1. Do not throw anything into the ditches or streams which make up a good part of our storm water drainage system. Even grass clippings and branches can accumulate and plug channels. A plugged channel will not carry water and when it rains, the water has to go somewhere. Every piece of trash contributes to flooding. Some of the City's main drainage is through low lying areas adjacent to Ecola Park Road and along Spruce Street east of the main downtown parking lot.
- 2. If your property is next to a ditch or stream channel, please do your part to keep the banks clean of dead brush and debris. If your property has culverts under driveways or other areas, keep the ends free of debris, brush and other blockages. If you have drain grates by your home, keep them clean of leaves and other accumulations which may cover their openings.
- 3. If you see dumping or debris in ditches, streams or drainage grates, contact the Public Works Department at 503-436-1581.
- 4. Always check with the Building Department before you build, alter, grade or fill on your property. A permit may be needed to assure that projects do not cause problems on your property or the property of others. Special measures dealing with siltation and erosion must be utilized. These efforts help keep storm culverts and catch basins free of sediments and capable of handling their full design capacity of water when needed. The issuance of these permits is subject to the provisions of Municipal Code, Chapter 17.62, Grading, Erosion and Sedimentation Control.
- 5. Protection of the City's wetlands not only benefits those plants and animals which live there, but also provide a much needed storage area. During times of heavy rains, these wetlands will hold extra water that existing ditches and culverts may not be capable of handling. As the rains subside, these wetlands will then release the stored waters. Criteria for any type of work or development is subject to the provision of Municipal Code, Chapter 17.43, Wetlands Overlay Zone. If your property includes or borders a wetland, contact the City's Planning Department for additional assistance.

6. Utilize the available City services and information about flood proofing, flood insurance and flood safety.

# **City Flood Services**

#### **Map Information & Flood Zone Determination**

Lenders, realtors, insurance agents and the general public can receive both map information and flood zone determinations for properties located within the incorporated areas of the City. Map determination can be requested in writing, by phone or by fax, and on the internet. Since these are done on a lot-by-lot basis, please give us your street addresses or your map & tax lot numbers from your property tax statement when making your request. We provide this service free of charge utilizing mapping which the City has on file. Also available for some properties are the FEMA Elevation Certificates which have been completed for projects done in recent years in areas noted as Special Flood Hazard Areas on the City's Flood Insurance Rate Map. If you wish to obtain any of this information contact:

#### City of Cannon Beach Flood Zone Information

PO Box 368

Cannon Beach, OR 97110-0368

Phone: 503-436-8040 Fax: 503-436-2050

E-mail: planning [at] ci.cannon-beach.or.us

The following City staff members are available to provide various types of flood protection assistance both in our office at City Hall as well as in the field at your site. If you wish assistance, please contact the City at 503-436-1581 to set up an appointment.

**City Planner.** Can assist you in making map determinations for the flood zone classification of a parcel or group of parcels, identify if your lot has wetland considerations which may affect flooding, provide information on the regulatory standards dealing with development of your property if it is in a recognized flood zone and indicate whether your home is located within the Tsunami Inundation Zone.

**Public Works Director.** Can provide information on all City storm drainage systems, both open ditch & closed culvert type, size, depth, location, requirements and standards for attaching private storm drain piping into the City system. Public Works is also responsible for cleaning and maintaining the City's drainage system including the ditch & culverts and their beach or stream outfalls. Problems with these systems should be reported to the City.

**Building Official**. Handles map information inquiries for flood zone classifications of a parcel or group of parcels and can assist you in determining what types of construction standards would apply to both new and remodeled structures. This information is best used when obtained prior to the design portion of your project so that building standards which are required in flood plains will be incorporated into your original submittals rather than a redesign for compliance which could add additional costs or delays in processing a permit application. The Building Department is best used when contact is made early on in the design stage and may include both field evaluation and office assistance. Click **here** to view the City's flood maps.

**Police Chief.** The Cannon Beach Police Department is responsible for emergency service which includes departure/escape routes during flooding or tsunami alerts. If you are not familiar with the route choices from your home or other low lying areas or have questions about high elevations to go to during such events, contact the Police Department at 503-436-2811 or stop by their office at 163 E. Gower, and they will provide you with maps and information. Information is also available on preparing an emergency kit for your family.

## **Flood Proofing and Protection**

One way to protect a building from flood damage is by proper grading of your lot so that slopes go away from your home. This works where the lot is large enough and the property is not located in the floodway. Grading for proper flow and drainage of rain water to ditches, catch basins, drains, etc. will mean better control and minimize flooding and erosion. Waterproofing your structure may be another possibility, but this works only where you can put watertight covers over openings or move openings up on your foundation walls. This is not recommended where water gets more than a foot deep as most house foundation walls are not designed to take this type of pressure. Raising your existing structure above the flood elevation may be a good flood protection measure since it may also correct other problems. Some older homes were built with little or no foundation or support. This causes flood problems and makes for poor ventilation, decay of joists and girders, pest and rodent damage as well as simple visual appeal loss. Many loan institutions won't lend money on homes without foundations and the cost of flood insurance for a home meeting flood elevation standards is far less than those which don't.

Some homes have drains installed which will allow water from the crawl space to drain out to foundation drain or rain drain systems. Unfortunately most systems also allow the high water to drain back into this area during flooding unless they were installed with a backwater valve. If you have such a system, a valve can be purchased for about \$40 and installed at the inlet to your crawl space drain pipe.

If you wish, the Building Department can also make an appointment for staff to visit your site and discuss some of the options which may be available for retrofitting or flood proofing. Also, keep in mind that some of these types of projects may require a building or developmental permit. Please check with the Building Department before you begin.

Resource Information. Information is available on these and other flood related topics dealing with reading flood maps, requirements for flood insurance, protecting beneficial flood-plain functions, and of proper development in special flood hazard areas. The references are available at the Cannon Beach Library, 131 N. Hemlock, during their normal business hours.

The City maintains similar materials here at City Hall and the staff is happy to discuss various items with you should you have questions. The City maintains a list of contractors who are licensed within the City and are familiar with the different facets of construction which are needed to complete projects for flood proofing or flood protection. The Building Department can discuss your projects and assist you in finding qualified contractors. They can also put you in contact with the State of Oregon Construction Contractors Board which has the authority to provide for resolution for conflicts that arise from faulty or uncompleted work.

Additionally, the following link to FEMA, the agency responsible for administering the National Flood Insurance Program, allows access to more information and useful links to other sites.

## **Flood Insurance**

Your homeowner's policy does not cover damage from floods or flooding, including flooding associated with a tsunami. If you plan on purchasing flood insurance, you must remember that there is a thirty-day waiting period before your policy becomes effective. So, don't wait until the water rises to contact your agent. The City participates in the National Flood Insurance Program which makes flood insurance backed by the Federal government available to property owners in the city. This insurance is available to everyone even if their property is not in a flood zone or if the property has been flooded before.

Cannon Beach participates in a rating program which evaluates the efforts the City has taken to reduce the potential for flood damage. At this time, the City has a Class #7 Community Rating. This rating means that property owners in Cannon Beach enjoy lower flood insurance rates than surrounding communities that do not participate in the program. With continued effort and your help, we hope to bring this even lower and further reduce the cost of flood insurance in our community. Many people purchase flood insurance because it is a required part of their home loan. In most cases these policies cover only the structure and not the building's contents. Loss to the contents of the building may be as great as or greater than that of the building, so a review of your needs with your agent is always wise. If you are covered, it is recommended that you review your level of coverage since both the cost of construction and building contents continually rise.

# **Flood Safety**

- Walk don't drive. If you feel the ground shake violently, a Tsunami may not be far behind so leaving quickly and on foot may be your only option as fallen debris or traffic jams will likely disrupt other escape means.
- Don't return until the official "all clear" is given. Tsunami flooding may last hours and the first series of waves will likely not be the biggest.
- Have your electricity turned off by the power company. Lots of houses have wiring which runs below the floor. If these connections are still in contact with damp ground, crawling around under the house could be deadly. Motors and other electrical equipments need to be dried and cleaned before going back into service.
- Check for gas leaks. Piping which may have been disturbed could be trapped in cavities within the house and all that's needed is an ignition source.
- Look for disturbed plumbing drains. Homes with older, improperly supported waste drains may have leaks which can become potential health hazards.
- Watch where you step. Muddy areas are slippery and stairs may have been dislodged.
  Debris will likely be present.
- Wash with fresh water. Flooding in our area could likely be all salt water or a mix of salt and fresh water. Cleaning all exposed metal will help prolong the life of metals such as ducts, or lots of metal straps or connections used in the structural frame of the house.



Flood

Cannon Beach is at risk of flooding from two primary sources: riverine flooding and Ocean flooding. Riverine flooding generally occurs during periods of heavy rainfall that cause the streams that drain the hills east of Cannon Beach to overflow their banks. Ocean flooding results from...

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### **Related Links**

FEMA