



October 10, 2018,

Dear Everson Resident:

This letter is being sent to you for informational purposes only because our records show that your property is very likely located in the 100-year floodplain, or in a repetitively flooded area. The City is working on ways to improve and increase its circulation of and accessibility to information that pertains to the floodplain, 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. Even if you are renting a home, you should buy flood insurance for your contents.

### **Overview**

The City of Everson is bisected by the Nooksack River, which is susceptible to annual flooding events that pose threats to life and safety and can cause significant property damage. Smaller drainage creeks and ditches in Everson include Scott Ditch and Johnson Creek, which are maintained by Whatcom County Consolidated Improvement Drainage Districts 21 and 31, respectively. The Nooksack River consists of three major forks that converge as the river exits the mountainous Cascade foothills near Deming, WA, into one primary river, often referred to as the “main stem,” and also known as the Lower Nooksack. Everson lies between Reach 3 and Reach 4 (River Mile 36.6). Snow melt from the Cascade Mountain range contributes substantially to flooding along the River. Since 1990, a 2,200-foot-long levee, referred to locally as the Lagerway Dike, was constructed immediately south of Everson, providing some flood protection, but is not high enough to prevent Everson from being flooded during a large overflow. Whatcom County Public Works Department, River and Flood Division continue to monitor and perform levee maintenance and bank protection all along the Nooksack River.

### **Recent Flooding Events**

While some sort of seasonal flood-related damage occurs nearly every year, the flooding events of October 2003, November 2007, and January 2009, represent the most recent significant flooding. These floods were the result of prolonged precipitation accompanied by an early snowmelt, caused by a warm-weather trend known as a “Pineapple Express,” causing the Nooksack River and creeks throughout the watershed to rise to flood levels, causing flooding in both rural and urban areas. In October 2003, damage to Everson businesses and residences was minimal, but the two downstream rock deflectors on the north bank of the river (below the Nooksack River Bridge) were damaged. The City filed a claim with the Federal Emergency Management Agency (FEMA) for \$90,000.00 and repaired the deflectors in 2005 incorporating woody debris into the structures (fish habitat) and also planted vegetation along the river bank.

### **Causes of Flooding in Whatcom County**

Flooding occurs when climate (or weather patterns), geology, and hydrology combine to create conditions where river and stream waters flow outside of their usual course and “overspill” beyond their banks. In Whatcom County, the combination of these factors, augmented by ongoing development, create chronic seasonal flooding conditions. Whatcom County spans a wide range of climatic and geologic regions that results in considerable variation in precipitation, the primary factor of which is elevation. Moving east from Bellingham Bay, which is sea level to Mt. Baker, an elevation of 10,778 feet above sea level, annual precipitation averages range from 40.00 inches to over 120.00 inches, respectively. Mt. Baker’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 April, when storms from the Pacific Ocean, 120 miles away, bring intense rainfall to the area. Whatcom 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.

Riverward flooding and urban flooding are the two types of flooding that primarily affect Whatcom County. Riverward flooding is the overbank flooding of rivers and 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.

### **National Flood Insurance Program (NFIP)**

The City of Everson 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. 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 Everson residents of flood insurance — requires the City to manage its floodplain in ways that meet or exceed standards set by FEMA. NFIP insures buildings 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 one (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 Special Flood Hazard Area (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, and for non-residential (commercial) buildings is \$500,000. 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. **All management agencies that serve the urban areas of the County have adopted and enforce regulations that prohibit the dumping of material into any natural or manmade component of the drainage system. Additionally, the County as a whole has adopted and enforces regulations that prohibit the illegal dumping of material, including material dumped into ditches, streams or other drainageways.** Please report any observations of the dumping of debris or other objects into streams, drainageways, or rivers to the City of Everson Public Works Department at (360-966-3411), or Whatcom Conservation District at (360) 354-2035, ext.3.

***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. Before undertaking

any removal of streamside vegetation, contact the City of Everson Public Works Department at (360) 966-3411 and the Whatcom Conservation District at (360) 354-2035, ext.3. Please report any observations of the clearing of vegetation or trees on stream banks to the Whatcom County Public Works Department, River and Flood Division at (360) 676-6876.

***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 is at least 1 foot above the base flood elevation (BFE) of the 100-year floodplain, as well as all Heating, Ventilation and Air Conditioning (HVAC) systems and ducting be above BFE. 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 is available to undertake site visits, if requested, to review flood, drainage and sewer issues. Contact the City of Everson Public Works Department at (360) 966-3411 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 Everson and Whatcom County environment. Having an understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank 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 streambank 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, flood-proofing and protecting utilities. For further information, contact Jack Faulkner, City of Everson Building Official at (360) 966-3411 and/or the Federal Emergency Management Agency, Region X at (425) 487-4600. ***During times of flooding, and after a declaration of emergency from the County Executive, 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 a flood emergency, contact the Everson Public Works Department at (360) 966-3411, or the Whatcom County Department of Emergency Management at (360) 676-6681, or visit their Web Site at: [www.whatcomready.org/GET INFO CONTACT US.html](http://www.whatcomready.org/GET INFO CONTACT US.html). In case of an emergency, call 911.***

***County Floodplain Information Services:*** The County can determine the relationship of a particular property (not within the city limits of Everson) to the floodplain, including: 1) whether the property is located within the Special Flood Hazard Area (SFHA); 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 Whatcom County Public Works Department, River and Flood Division at (360) 676-6876; or email at: [riverflood@co.whatcom.wa.us](mailto:riverflood@co.whatcom.wa.us).

## **Flood Safety Tips**

The County's Emergency Management Department has flood warning information available that can be accessed by calling them at (360) 676-6681, or visit their Web site at: [www.whatcomready.org/GET INFO FLOOD.html](http://www.whatcomready.org/GET INFO FLOOD.html). The Web site includes information about sandbag locations and ways to contact and listen to the National Weather Service and the Portland Weather Service. It also has an informational brochure that offers information on how people can prepare for emergencies.

**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 for the family to rendezvous 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 firm ground is still there.

**Do not drive through a flooded area:** “Turn around, don’t drown!” More people drown in their cars than anywhere else. **Do Not** 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 Puget Sound Energy at 1-888-225-5773, or the County Emergency Management Office at (360) 676-6681.

**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:** Small animals that have been flooded out of their homes may seek shelter in yours. Use caution when surveying contents of home after a flood event.

**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 gas 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**

1. City of Everson Public Works Department  
Phone: (360) 966-3411  
Fax : (360) 966-3466  
After Hours Emergency: (360) 410-9396 or (360) 410-9384  
Web: <http://www.ci.everson.wa.us>
2. Whatcom County Internet Home Page: <http://www.co.whatcom.wa.us>
3. Federal Emergency Management Agency (FEMA)  
Phone: (425) 487-4600  
Web: <http://www.fema.gov/business/nfip/>
4. Whatcom County Planning and Development Services  
Phone: (360) 676-6907  
E-Mail: [pds@co.whatcom.wa.us](mailto:pds@co.whatcom.wa.us)  
Web: <http://www.co.whatcom.wa.us/pds/index.jsp>
5. Whatcom County Code Enforcement  
Phone: (360) 676-6907 x 52454  
Fax: (360) 738-2525  
Web: <http://www.co.whatcom.wa.us/pds/compliance/index.jsp>
6. Whatcom County Planning and Development Services – Natural Resources  
Phone: (360) 676-6907  
E-Mail: [pds@co.whatcom.wa.us](mailto:pds@co.whatcom.wa.us)  
Web: <http://www.co.whatcom.wa.us/pds/naturalresources/index.jsp>

7. Whatcom County Department of Emergency Management  
Phone: (360) 676-6681  
Emergency: Dial 9-1-1  
Web: [www.whatcomready.org/GET INFO CONTACT US.html](http://www.whatcomready.org/GET INFO CONTACT US.html)
8. Whatcom County Library System (Houses floodplain publications and other floodplain information)  
Phone: (360) 384-3150  
Fax: (360) 384-4947  
Web: <http://www.wcls.org/>
9. Washington Department of Fish and Wildlife (WDFW)  
Phone: (360) 902-2200  
Fax: (360) 902-2156  
Web: <http://wdfw.wa.gov/home.htm>
10. USDA Forest Service - Pacific Northwest Region  
Phone: (503) 808-2468  
Web: [www.fs.usda.gov/r6](http://www.fs.usda.gov/r6)
11. National Marine Fisheries Service (NMFS)  
Phone: (206) 526-6150  
Web: <http://www.nmfs.noaa.gov/> (and) <http://www.nwr.noaa.gov/>
12. U.S. Army Corps of Engineers  
Phone: (206) 764-3690  
Fax: (206) 764-6544  
Web: <http://www.nws.usace.army.mil/>
13. Whatcom Conservation District:  
Telephone: (360) 354-2035 x3  
Fax: (360) 354-4678  
Web: <http://www.whatcomcd.org/index.html>