



BUILDING SAFETY DEPARTMENT  
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## **FLOOD INSURANCE SAFETY/ASSISTANCE**

*The purpose of this pamphlet is to inform residents and property owners of the presence of flood hazards in Medford, and suggest possible actions which may be taken to protect persons and property.*

### **FLOOD WARNING SYSTEM**

A Jackson County Multi-Jurisdictional Emergency Operations Plan (EOP) was developed to prepare for a variety of disasters, including flooding. Flood watches (when conditions are right for flooding) and flood warnings (flooding is imminent) will be issued by T.V. (KOB Channel 5) and radio (KSKQ 89.5 FM, KDOV 91.7, KMED 1440 AM). Jackson County, including the City of Medford now implement a "reverse 911" citizen alert portal where citizens can register @ [www.jacksonco.or/alert](http://www.jacksonco.or/alert) to receive warnings that may affect them.

Residents in flood prone areas will also be warned of an actual emergency condition by the sounding of a steady siren tone lasting three minutes. This signal will be provided by primary siren sites in Medford. If needed, supplemental siren coverage can be provided by industrial organizations and fire and law enforcement mobile units. When these signals are sounded, residents should turn to the television and radio stations listed above for information. Additional information can be obtained through [FEMA](http://www.fema.gov), (phone) (425) 487-4600

### **FLOOD SAFETY**

There are several actions residents of flood hazard areas can take to decrease the potential of injury due to flooding.

1. Know the flood warning procedures.
2. Do not attempt to cross a flowing stream where water is above your knees. **TURN AROUND, DON'T DROWN!**
3. Keep children away from flood waters, ditches, culverts, and storm drains.
4. If your vehicle stalls in high waters, abandon it immediately and seek higher ground.
5. Evacuate the flood hazard areas in times of impending flood or when advised to do so by the police or fire department. **DON'T ENTER A FLOODED BUILDING UNTIL IT'S BEEN CLEARED BY AN INSPECTOR!**
6. Cut off all electric circuits at the fuse panel or disconnect switches. If this is not possible, turn off or disconnect all electrical appliances. Shut off the water services and gas valve in your home.

### **FLOOD INSURANCE**

STANDARD HOMEOWNERS INSURANCE POLICIES DO NOT COVER LOSSES DUE TO FLOODS. However, Medford is a participant in the National Flood Insurance Program, which makes it possible for Medford property owners to obtain federally backed flood insurance. This insurance is available to any owner of insurable property (a building or its contents) in Medford. Tenants may also insure their personal property against flood loss.

The average annual premium for this insurance is \$300. This actual cost will vary depending upon the amount of coverage and degree of flood hazard. We urge persons who live or own property in flood hazard areas to purchase flood insurance to protect themselves from losses due to flooding. This insurance is required in certain instances, such as the purchase of a home with a federally backed mortgage.

### **PROPERTY PROTECTION MEASURES**

There are various actions which can be taken to flood proof structures. Electrical panel boxes, furnaces, water heaters, and washers/dryers should be elevated or relocated to a location less likely to be flooded. Basement floor drains and interior and exterior backwater valves can be installed, and interior floodwalls can be placed around utilities. **OBTAIN A BUILDING PERMIT BEFORE YOU DO ANY WORK!**

If flooding is likely, and time permits, move essential items and furniture to the upper floors of your home. Keep materials like sandbags, plywood, plastic sheeting, and lumber handy for emergency waterproofing. This action will help minimize the amount of damage caused by floodwaters.

Some additional measures to protect property from flood damage:

- Demolish the building or relocate it out of harm's way
- Elevate the building above the flood level
- Dry floodproof the building so water cannot get into it
- Wet floodproof portions of the building so water won't cause damage
- Construct a berm or redirect drainage away from the building
- Maintain nearby streams, ditches, and storm drains so debris does not obstruct them. **DON'T DRAIN TO THE STORM DRAINS...IT DRAINS TO THE RIVER!**
- Correct sewer backup problems

### **FLOOD PROTECTION ASSISTANCE**

If you would like to talk or meet with a qualified floodplain technical advisor to talk about flood hazards, flood protection measures and/or possible financial assistance. International Code Council may help pay to mitigate substantially damaged buildings. Please contact the City of Medford Building Department @ 541-774-2350 and we would be happy to assist you with any of your questions. In addition, if you would like a site visit from the floodplain manager to review your particular situation, we would be happy to schedule that with you. After the visit, we will be able to give you advice on how to protect your property.

Reference: Local Floodproofing Programs:

<http://www.usace.army.mil/Portals/2/docs/civilworks/Project%20Planning/nfpc/Local%20Flood%20Proofing%20Programs%202005.pdf>

### **FLOOD PROTECTION FINANCIAL ASSISTANCE**

There may be financial assistance available through FEMA grants, rebates, tax exemptions, etc., for floodproofing, elevating a structure, install property protection and more. Please contact the Floodplain Manager for more information regarding financial assistance.

*This flyer is an informational publication of the City of Medford Building Department. Inquiries regarding this document should be directed to the Building Department, located at 200 South Ivy Street, Medford, OR 97501*