

Note: Anyone wishing to speak at any Planning Commission meeting is encouraged to do so. If you wish to speak, please rise and, after you have been recognized by the Chair, give your name and complete address for the record. You will then be allowed to speak. Please note that the public testimony may be limited by the Chair and normally is not allowed after the Public Hearing is closed.

**ASHLAND PLANNING COMMISSION  
STUDY SESSION  
APRIL 27, 2010  
AGENDA**

- I. **CALL TO ORDER:** 7:00 PM, Civic Center, 1175 E. Main Street
  
- II. **ANNOUNCEMENTS**
  
- III. **PRESENTATIONS**
  - A. 2010-2014 CDBG Consolidated Plan Update.
  
  - B. Regional Plan for the Greater Bear Creek Valley Update.
  
  - C. FEMA Flood Map Rate Modernization Update.
  
- IV. **ADJOURNMENT**

**CITY OF  
ASHLAND**



In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the Community Development office at 541-488-5305 (TTY phone is 1-800-735-2900). Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to the meeting (28 CFR 35.102-35.104 ADA Title 1).

# Memo

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DATE: 4/22/2010

TO: Planning Commission

FROM: Linda Reid, Housing Program Specialist  
Brandon Goldman, Sr. Planner

RE: 2010-2014 Community Development Block Grant Consolidated Plan

The City of Ashland receives approximately \$207,000 a year in CDBG funds from the U.S. Department of Housing and Urban Development (HUD) for projects benefiting low- and moderate-income residents. As a condition of receiving these federal funds, HUD requires the City to maintain a five-year “Consolidated Plan” which assesses and prioritizes the City goals for use of CDBG funds. The CDBG Consolidated Plan also contains “spending priorities” which determine the types of projects for which the funds may be used. These spending priorities must be consistent with the national objectives of the CDBG program. The City is required to update the Consolidated Plan every five years in order to continue receiving CDBG funds and to modify the plan according to changing conditions if needed. The City’s first Consolidated Plan covered 1995-1999, and was adopted in June 1995. The current plan, the 2005-2009 Consolidated Plan, was drafted in 2005, and expires on June 30, 2010.

Ashland began receiving an annual allocation of CDBG funds in 1994. Some of the projects funded by CDBG dollars over the past 16 years include; the remodel of the new Community Health Center, the acquisition of land to develop housing through the Ashland Community Land Trust and the Rogue Valley Community Development Corporation, the purchase of a site for the Interfaith Care Community of Ashland to operate a homeless resource center, emergency repairs to homes owned by low-income families through the Housing Authority of Jackson County, ADA improvements to City Buildings and street and sidewalk improvements in support of a 60 unit low-income housing development.

To inform the development of the 2010-2014 Consolidated Plan the City and the Housing Commission conducted a survey (mailed and online), conducted one-on-one interviews with housing and social service providers, and held a public forum to elicit information about the housing and community development needs in the City of Ashland. Following advertisement in the City Source newsletter, the City held a community meeting on December 17<sup>th</sup> 2009 with representatives from non-profit agencies, the Housing Commission, and the general public to discuss community needs and the results of the community needs survey. The general consensus at this meeting was that the goals identified in the



2005-2009 Consolidated Plan were still relevant. The “spending priorities” listed on pages 07-12 of the currently proposed plan are consistent with the goals included in the 2005-2009 plan.

The Federal regulations prescribe the data that must be included in the plan, the time line for the plan update, and the community involvement process. The Federal plan requirements stipulate that the most recently completed Census (2000) be used as a basis for the plan’s demographic information. As this information is dated to some degree the City has also supplemented this data with information made available from the 2006-2008 American Community Survey. As a result of these efforts there is valuable demographic data in the plan, that provides current information to support ongoing housing and social service objectives, as well as inform long range planning efforts.

Upon review of the 2010-2014 CDBG Consolidated Plan on April 20, 2010 the Council approved Plan.

As the full Consolidated Plan is approximately 150 pages, it has not been provided in your packet, however you are encouraged to view it online at:

[www.ashland.or.us/CDBGconsolidatedplan](http://www.ashland.or.us/CDBGconsolidatedplan)

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## Regional Plan for the Greater Bear Creek Valley

After nearly a decade, the Regional Plan for the Greater Bear Creek Valley is almost complete. This planning effort brought together the cities of Ashland, Central Point, Eagle Point, Medford, Phoenix and Talent, as well as Jackson County and a number of state agencies to identify lands suitable for long-term urban growth needs sufficient to accommodate the doubling of the region's population over the next forty to fifty years.

As part of the planning process, lands that have been selected to accommodate future urban growth within the region have been designated as Urban Reserve Areas. These Urban Reserve Areas are those into which cities will eventually expand their urban growth boundaries and, ultimately, their city limits. *Ashland is the only city participating in the regional planning process that has not identified Urban Reserve Areas, as it was previously determined that lands already within Ashland's city limits and urban growth boundary were sufficient to accommodate the anticipated growth for Ashland.*

A draft of the Regional Plan has been completed and Jackson County, the land use authority with regional jurisdiction that will ultimately adopt the plan, is currently holding a series of public hearings to review the document. The draft plan includes the identified Urban Reserve Areas and policies necessary to implement the plan.

All of the jurisdictions involved in the process have signed a participant's agreement which provides guidance for putting the plan into action, and it is anticipated that over the coming year, the draft Regional Plan will be reviewed and adopted, after Jackson County and each of the cities holding public hearings to provide opportunities for plan review and comment. Ashland's meeting dates to discuss the draft Regional Plan are as follows:

<b>Planning Commission Study Session:</b>	April 27 <sup>th</sup> , 2010 at 7:00 p.m. at the City of Ashland City Council Chambers
<b>City Council Hearing:</b>	June 1 <sup>st</sup> , 2010 at 7:00 pm. at the City of Ashland City Council Chambers
<b>Jackson County Planning Commission (discussion of plan as it relates to Ashland) :</b>	August 12 <sup>th</sup> , 2010 at 9:30 a.m. at the Jackson County Courthouse Auditorium

While no Urban Reserve Areas have been identified for Ashland in the draft plan, the Ashland City Council will hold a public hearing at its regular meeting at 7:00 p.m. on June 1<sup>st</sup> to take public comment on the draft Regional Plan and craft their recommendation to the Jackson County Planning Commission.

The draft Regional Plan can be reviewed on-line at:

[http://rvcog.org/mn.asp?pg=RPS\\_Plan\\_2010](http://rvcog.org/mn.asp?pg=RPS_Plan_2010)

A calendar of upcoming public meetings to discuss the plan at the Jackson County Planning Commission and in each of the participating cities is available on-line at:  
[http://rvcog.org/mn.asp?pg=RPS\\_Public\\_Meetings\\_2010](http://rvcog.org/mn.asp?pg=RPS_Public_Meetings_2010)

If you have any questions relating to the Regional Plan, please contact City of Ashland Associate Planner Derek Severson at 541-552-2040 or e-mail [SeversoD@ashland.or.us](mailto:SeversoD@ashland.or.us).

# Memo

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DATE: 4/27/2010  
TO: Planning Commission  
FROM: Brandon Goldman, Sr. Planner  
RE: Update - FEMA Flood Insurance Rate Maps Revision

A Flood Insurance Study revision has recently been completed for Jackson County, Oregon, including the City of Ashland. This revision was prepared by the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA). This revision updates the Flood Insurance Rate Maps (FIRMs) showing the areas that would be inundated by the one percent annual chance flood (Base Flood or 100- year flood).

New digital maps will be used by federally-regulated lending institutions and insurance agents in determining who must purchase flood insurance and the cost of that insurance, should it be necessary. In addition, the maps will be used by city and county officials for floodplain management and permitting purposes.

The people most directly affected by the issuance of this study are those owning property and/or living in the identified flood hazard areas. The City held a well attended Public Forum on April 14 from 5:00 – 6:30 p.m. at the Community Development Building, Siskiyou Room to review the revised Flood Insurance Study (FIS) and Flood Insurance Rate Maps (FIRM).

The revised maps remain available for review at the Community Development Building located at 51 Winburn Way and online at: [www.ashland.or.us/femaupdate](http://www.ashland.or.us/femaupdate).

The Planning Commission will hold a public hearing on June 8th, 2010 to forward to Council a recommendation to modify the adopted City Maps to reflect the new FEMA Flood Zones. Additionally at this hearing the Commission will consider any proposed ordinance amendments to the Land Use Code as may be necessary to provide consistency with a model ordinance provided by the State of Oregon for regulating the designated floodplain lands.

The Council is expected to hold a hearing and adopt the map and any ordinance amendments in July and August of this year.





## Frequently Asked Questions (FAQs)

### 1. Why is Ashland getting new flood hazard maps?

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in Ashland. They indicate the risk for flooding throughout the community; however, the current maps are out of date. Some formerly rural areas were never mapped in detail, and other areas haven't been re-mapped in nearly 30 years. Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, and riverine flooding in certain areas has changed along with these factors.

New digital mapping techniques will provide more detailed, reliable and current data on Ashland's flood hazards. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

### 2. Who is responsible for modernizing the maps?

Currently, there is a nationwide collaborative effort across all levels of government to update the nation's flood hazard data and provide it in a detailed, digital format, in accordance with a multi-year plan created by the Federal Emergency Management Agency (FEMA). The effort evolved as a growing number of industries were impacted by out-of-date flood data.

The City of Ashland's map modernization project is a joint effort with FEMA in cooperation with local associations and private sector partners.

### 3. What is a Flood Hazard Map?

Flood hazard maps, also called "Flood Insurance Rate Maps" or "FIRMs" are used to determine the flood risk to your home or business. The low- and moderate-risk zones are represented on the maps by the letter "X" or an "X" that is shaded. The inland high-risk zones will be labeled with designations such as "A", "AE", "AO" or "AH", and coastal high-risk zones that have additional risk from storm surge will be labeled "V" or "VE".

### 4. What are the benefits of the new flood hazard maps?

The Map Modernization project will benefit numerous groups of people in different ways: *(Cont'd. Page 2)*



## Frequently Asked Questions (FAQs)

*(Cont'd from Page 1)*

- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect Ashland and can therefore improve local planning activities.
- Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
- Insurance agents, insurance companies, and lending institutions will have easy on-line access to updates and upcoming changes in order to serve their customers and community more efficiently.
- Home and business owners will have the ability to make better financial decisions about protecting their properties.

### 5. What is a floodplain and how do I determine if my property is located in this area?

A floodplain is the part of the land where water collects, pools, and flows during the course of natural events. Such areas are classified as Special Flood Hazard Areas (SFHA), and are located in a 100-year flood zone. The term "100-year flood" is a little confusing. It is the flood elevation that has a 1- percent chance of being equaled or exceeded each year; it is not the flood that will occur once every 100 years. The likelihood of a flood occurring within a 100-year stretch of time is very, very high, but there's no way to predict when the next flood will occur - or the one after that. The redrawn maps indicate the floodplain as a "high-risk" area, officially classified as an AE, AO, or AH zone. Low- and moderate-risk areas will be designated as X zones and shaded X zones on the new maps.

The new maps are being made available for public view and review and are also available on the Internet. Visit [www.ashland.or.us/femaupdate](http://www.ashland.or.us/femaupdate) for more information and to see the new maps. The website will be updated to notify residents of upcoming public meetings. You can also request a floodplain determination based on the effective FIRM and the draft flood map.

### 6. How will the new flood hazard maps affect me?

Neighborhoods across Ashland will be affected differently by these map changes. There will be some properties that aren't affected - their risk remains the same. Other properties will now be mapped into a higher-risk area and/or show a new Base Flood Elevation\*. Some properties will be mapped into a lower-risk area than before. Altogether, more than 500 properties will show some change.

\* Base Flood Elevation: The height of the base flood—or area of land that has a 1 percent chance of flooding in a given year—in feet, in relation to the North American Vertical Datum of 1988.



## 7. What will happen if I move from a low- or moderate-risk area to a high-risk area?

If the new maps—once adopted—indicate the building on your property is now at a higher risk for flooding, you will be required to purchase a flood policy if you carry a mortgage from a federally regulated lender. If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is about a 3 times greater chance of having a flood in your home than having a fire\*. And most homeowners insurance policies do not provide coverage for damage due to flooding.

If your building is redrawn into a high-risk area, there are lower-cost options available through the National Flood Insurance Program (NFIP) “grandfathering” rule.

## 8. What will happen if I move from a high-risk to a low- or moderate-risk area?

When a building moves to a low- or moderate-risk area, there is no longer a federally mandated requirement to purchase flood insurance. However, the risk has only been reduced, *not removed*. Flood insurance is still recommended.

Upon the adoption of the new maps, you may be eligible for a lower-cost Preferred-Risk Policy (PRP). Through your insurance agent, it is simple to submit a PRP application and insured-signed conversion form to avoid any gaps in your flood coverage.

## 9. How might the new flood maps affect me financially?

When new maps are officially adopted, if your structure is mapped into a high-risk area and you have a mortgage with a federally-regulated lender, you will need to purchase flood insurance. If your property is mapped into a low- or moderate-risk area, you are not required to purchase or maintain insurance, but are strongly encouraged to do so. The cost of properly protecting your home and contents from flood damage is far less expensive than the cost to repair or replace it after a flood has occurred.

Through the National Flood Insurance Program, coverage can often be obtained at significant savings. The average cost for a flood insurance policy is around \$500 per year. Further, homeowners may qualify for a Preferred Risk Policy that covers both a structure and its contents for as little as \$119 per year. Coverage for renters starts at just \$39 a year. Talk to your insurance agent to determine the appropriate level of protection you need and the money savings options that are available.

\* FEMA - 2005 National Statistic





## 10. What is the Grandfathering Rule and how can it help me?

The National Flood Insurance Program (NFIP) has “grandfathering” rules to recognize policyholders who have built in compliance with the flood map in place at the time of construction or who maintain continuous coverage. These rules allow such policyholders to benefit in the premium rating for their building. However, property owners should always use the new map if it will provide you with a more favorable premium.

### Renewal of an Existing Policy

When determining the premium you will pay for flood insurance, an insurance agent will rate your flood insurance policy based on the flood map that is in effect on the date you purchase your policy. Flood insurance policies may then be renewed and still be rated based on the flood map in effect when the policy was initially rated as long as the flood insurance coverage is continuous and the building has not been altered in a manner that would remove this benefit. For example, if the building on the property is now in an X zone, you could purchase the policy before the flood maps are adopted and keep the lower rate associated with the X zone even after the new flood maps become effective. You may even qualify for the lower-cost Preferred Risk Policy for the first year, which provides both building and contents coverage at significant savings. To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale.

### Built in Compliance

The NFIP will honor a Grandfather rule for buildings constructed after the first flood map for the community became effective if:

- 1) the building was built in compliance with the flood map in effect at the time of construction; and
- 2) if the building has not been substantially damaged or altered.

Under this Grandfather rule, the property owner must provide proper documentation to the insurance company.

- If you wish to keep the zone designation in effect when the structure was built, you must provide a copy of the flood map effective at the time of construction showing where the structure is located or present a letter from a community official verifying this information.
- In general, for buildings constructed in high-risk zones after the community’s first flood map was adopted, your rates are based upon the difference between the flood map’s Base Flood Elevation (BFE) and your building’s elevation. If there is a change in the BFE and keeping the BFE that existed when the structure was first built gives you a better rate, you must provide the agent with an elevation certificate and a copy of the flood map effective at the time of construction. A letter from a community official verifying this information is also acceptable.



## 11. What if my home or business is mapped into a high-risk area but I believe the designation is in error?

Flood map designations are always based on the best data available to engineers and local officials at the time areas within a community are surveyed and assessed. Every effort is made to ensure that the maps reflect the most accurate and reliable information about the flood risk for *all* properties. However, re-examining and updating flood hazard information for an entire community is often a multi-year process, and you may feel that you have more accurate data about your property when new maps are eventually completed and released to the public.

As a mechanism to ensure that residents' questions or concerns about the new map designations are addressed, a 90-day "Public Comment Period" is in place. During this period, citizens will have the opportunity to submit technical and/or scientific data to support a claim that their property has been improperly placed in a high-risk area. If you have better information, such as an elevation certificate, topographic map or detailed hydraulic or hydrologic data, then you may be able to protest or appeal the flood risk indicated by the new maps.

## 12. When do the new maps become effective?

The maps officially released to county officials and the public in June are still preliminary. The process that leads to final adoption can last as long as a year.

Initial release is followed by a short review period by community officials. Then there is a 90-day "Public Comment Period." The final review and adoption process is expected to begin February/March 2010 and the date of adoption is approximated for ear Fall 2010. Once the maps are adopted, new flood insurance requirements will become effective.

For an updated timeline of the map modernization process, visit [www.ashland.or.us/femaupdate](http://www.ashland.or.us/femaupdate).

## 13. How can I learn more about the flood map modernization process and how it could affect me?

The following is a list of resources and contact information if you have further questions regarding the Ashland map modernization project:

### Web site Resources:

- City of Ashland Web site: <http://www.ashland.or.us/femaupdate>
- FEMA Web site on Mapping: [www.fema.gov//plan/prevent/fhm](http://www.fema.gov//plan/prevent/fhm)
- For general information about flood insurance: [www.FloodSmart.gov](http://www.FloodSmart.gov)



## Frequently Asked Questions (FAQs)

### Other Resources:

- City of Ashland: 541-488-5305; Monday-Friday 8am to 4:30pm
- FEMA Map Assistance Center 1-877-FEMA MAP (1-877-336-2627)  
Open Monday-Friday, 8am-6:30pm
- To view, or purchase flood hazard maps for a nominal fee: 1-800-358-9616
- For questions on flood policy coverage and rates: 1-800-427-4661
- Public Meetings: For the latest dates and locations, call the City of Ashland Planning Division: 541-552-2044 or visit [www.ashland.or.us/femaupdate](http://www.ashland.or.us/femaupdate)

FOR MORE INFORMATION Visit [www.ashland.or.us](http://www.ashland.or.us) to view the new digital flood maps, see the areas that are changing flood zones and learn how Ashland will be affected. Visit [www.FloodSmart.gov](http://www.FloodSmart.gov) for more information about how to protect against flooding and the steps local residents may need to take to ensure that they have proper insurance coverage to protect their investment.