

Help Prevent Floods

Don't dump or throw anything into ditches or streams: A plugged channel cannot carry water, and when it rains, the excess water must go somewhere.

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 actively growing on a stream bank, which is regulated by local, state and federal agencies.

Obtain a floodplain development permit and/or building permit, if required: To minimize damage to structures during floods, the County 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 the first floor of living space, as well as all mechanical and services, is at least one foot above the elevation of the 100-year flood.

These standards apply to new structures and to substantial improvements of existing structures. Most other types of development within the floodplain also require a floodplain development permit, such as grading, cut and fill, and bank stabilization techniques.

For More Information

- Clackamas County floodplain information: <http://www.clackamas.us/planning/flood.html>
- Clackamas County Emergency Management Flood Hazards: <http://www.clackamas.us/emergency/flooding.html>
- National Flood Insurance Program, Federal Emergency Management Agency: 202-646-2500 or <http://www.fema.gov/national-flood-insurance-program>
- Clackamas County Planning & Zoning: 503-742-4500 or 503-742-4501.

DID YOU KNOW . . . Depending where you are in Clackamas County, you receive an average of 43 to more than 88 inches of rain every year.

FLOOD INSURANCE RATES RISING TO COVER COSTS; County Residents Still Eligible For Discount

Flood insurance rates are increasing. The NFIP, founded in 1968, provided subsidized insurance rates to people with homes that did not meet minimum standards but were built before FEMA's new flood mapping existed. Now, after years of massive storms such as Hurricanes Katrina and Sandy, NFIP is out of money and deeply in debt. In order to help the program become solvent and build a reserve fund, federal legislation approved in 2012 requires that flood insurance rates reflect the flood risk of the property.

While some people with flood insurance will not see an increase because their rates already reflect their flood risk, others will need to pay significantly more based on their actual flood risk. Some rate changes have taken place, and others become effective October 1, 2013. Triggers for rate changes include policy lapses, map changes and property purchases.

Because Clackamas County is a member of the National Flood Insurance Program (NFIP) Community Rating System, **residents in unincorporated areas who live in a floodplain receive a 20% discount** on flood insurance premiums; and all other residents receive a 5-10% premium reduction. For more information, contact your insurance company or lender.

As a NFIP member, the County must oversee floodplains based on Federal Emergency Management Agency (FEMA) standards. In turn, property owners must buy flood insurance for residences in the floodplain. By law, lending institutions require flood insurance for structures in a floodplain and have the option to require it for other areas.

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Clackamas County Planning & Zoning
150 Beavercreek Rd., Oregon City, OR 97045; 503-742-4500
<http://www.clackamas.us/planning/floodinsurance.html>

Clackamas County Emergency Management
2200 Kaen Rd., Suite A, Oregon City, OR 97045; 503-655-8378
<http://www.clackamas.us/emergency/>



**If you own a home or business in
unincorporated Clackamas County . . .**

***You May Need
FLOOD INSURANCE!***

**If you're a Clackamas County resident or property owner,
you have the option to buy flood insurance whether or
not you live in a floodplain.**



Here's Why . . .

- **Homeowner and business insurance do NOT cover flood damage.** Separate flood insurance must be purchased to cover flood damage and loss.
- **Just a few inches of flood water can cause tens of thousands of dollars in damage** not covered by homeowners insurance. Over the past 10 years, the average flood claim has been nearly \$48,000.
- **You're not just at risk of a flood if you live near a river;** floods can also occur because of clogged drains, surface water back-ups and flash-floods.
- **You don't have to be in a floodplain to buy flood insurance.** Because Clackamas County is in the National Flood Insurance Program, all residents and business owners in unincorporated areas are eligible to buy flood insurance.

Flood insurance is the most economical protection from devastating financial loss from a flood. During the Sandy River flood in January 2011, three houses were damaged beyond repair and one house was swept downstream. Three of those homeowners had up-to-date flood insurance coverage, including one outside of the mapped flood zone. The flood insurance covered most of their losses. The owner without flood insurance was left on their own to recover from the devastating loss.

Protect Yourself and Your Property

What is covered by flood insurance? Flood insurance covers buildings and their contents when inundated or undermined by floodwaters. Flood insurance may also provide financial help to upgrade buildings to current floodplain construction standards.

Building coverage includes:

- The insured building and its foundation
- Electrical and plumbing systems
- Central air conditioning, furnaces, water heaters
- Refrigerators, stoves and built-in appliances
- Permanent carpeting over unfinished flooring

Contents coverage includes:

- Clothing, furniture, curtains, electronic equipment
- Portable and window air conditioners
- Portable microwaves and dishwashers
- Carpeting not included in property coverage
- Clothes washers and dryers

How much coverage can I get?

- For homeowners, flood insurance covers damage up to \$250,000 and, if you purchase content coverage, up to \$100,000 for building contents.
- For business owners, flood insurance covers damage up to \$500,000 for the building and, if you buy content coverage, up to \$500,000 for contents.

Where can I buy flood insurance? Flood insurance is sold through private insurance companies and agents, and backed by the federal government; you can buy it through your insurance agent. It is required by law for federally-backed mortgages in floodplains.

When should I buy flood insurance? Buy it now, before a flood appears imminent! There is a 30-day waiting period for new coverage to become effective, so it's important not to wait until risk of a flood. (The only exception to the 30-day wait is when flood insurance is required of a loan upon closing.)

I live in a condo—can I get flood insurance? Yes, flood insurance is available to homeowners, renters, condo owners, condo renters and commercial owners and renters.

How much does flood insurance cost? Costs vary depending on how much insurance is purchased, what it covers and the property's flood risk. All policy forms provide coverage for buildings and contents. However, since contents coverage is optional, you might want to discuss insuring personal property with your agent.

What is Increased Cost of Compliance (ICC) coverage? If a flood damages your property, you may be required by law to bring your home up to community and/or state floodplain management standards. If you have flood insurance, and your home has been declared substantially damaged by your community, ICC coverage covers up to \$30,000 of the cost to elevate, flood-proof, demolish

or relocate your property. This ICC coverage is in addition to the coverage you receive to repair flood damages.

What is a floodplain? A floodplain is an area of land subject to flooding that is next to a river, stream, lake, estuary or other body of water. Clackamas County has about 20,000 acres of land and 10,000 individual land parcels in floodplains. Rivers and streams particularly prone to flood include the Clackamas, Molalla, Pudding, Salmon, Sandy, Tualatin, Willamette, Zig Zag, Johnson Creek, Abernethy Creek, Beaver Creek, Milk Creek and Cedar Creek.

How can I find out if I live in a floodplain? Contact the city in which you live, or call County Planning at 503-742-4500.

Can I buy flood insurance if I don't live in a floodplain?

Yes, because Clackamas County participates in the National Flood Insurance Program, federally-backed flood insurance is available for all structures in the county. In fact, more than 25% of NFIP claims are filed by owners of property outside the 100-year floodplain. And with rivers, like the Sandy, that flood outside of traditional floodplains, flood insurance is even more important.

Prepare for Possible Future Floods

- **Buy flood insurance** if you're in any floodplain, and consider it even if you're not, especially if you're near the Sandy River.
- **List all your personal property**, including furnishings, clothing and valuables. Take pictures or video of your home and contents, especially high value items; keep insurance policies, pictures, videos and lists of personal property in a safe place.
- **Put together a 72-hour disaster supply kit.** (For details, go to <http://www.redcross.org/> or <http://www.ready.gov/>.)
- **Consider ways to reduce long-term flooding risk**, such as elevating your home or moving it to higher ground, building floodwalls or berms, flood-proofing and protecting utilities.
- **Plan how you would evacuate in the threat of a flood**, such as what to take with you, the safest evacuation route and where to go.

