



# City of Oregon City

625 Center Street  
Oregon City, OR 97045  
503-657-0891

## Staff Report

File Number: 18-503

**Agenda Date:** 12/5/2018

**Status:** Agenda Ready

**To:** City Commission

**Agenda #:** 7b.

**From:** Public Works Director John Lewis

**File Type:** Resolution

### **SUBJECT:**

Resolution No. 18-34, Supporting the National Flood Insurance Program's Community Rating System 2018 Recertification for Oregon City

### **RECOMMENDED ACTION (Motion):**

Approve Resolution No. 18-34, supporting Oregon City's 2018 Community Rating System recertification.

### **BACKGROUND:**

The National Flood Insurance Program (NFIP) provides federally supported flood insurance for communities that regulate floodplains, and the Community Rating System (CRS) rewards communities that exceed the minimum requirements of the NFIP. Oregon City has been a CRS community since 2003 and is currently a level 8 community entitling flood insurance policy holders in the 100-year flood plain with a reduction of 10% off their flood insurance and 5% off for those in the 500-year flood plain.

Currently, Oregon City has just under 300 properties in the floodplain and only 34 flood policy holders. Although the number of flood policy holders continues to go down, this appears to be in direct relation to the length of time it's been since Oregon City has experienced a major flood event. Maintaining Oregon City as a CRS community translates to a current estimated savings of \$696/year for policy holders within the primary flood zone and a community savings of \$15,350/year.

Staff intends to maintain its CRS rating as long as our current staffing can justify the time needed to meet the ongoing regulatory requirements. For the current recertification period, staff are required to provide the City Commission a staff report and annual progress report of Oregon City's flood insurance program. Adoption of the resolution and the attachments thereto shall serve as the staff report and annual progress report.