

As a result of our Level 7 rating, flood insurance premiums in the 100 year floodplain in 2013 were reduced an average of \$618/year from \$4,120 to \$3,502 per property. Annual city-wide rates (62 policies in and out of the floodplain) average \$850 for residential and \$3,850 for nonresidential properties.

As for flood insurance payouts, following the floods of February 1996, 206 businesses/households applied for FEMA disaster assistance and received a total of \$1,336,500. An additional 12 flood insurance policy holders filed claims and received a combined total payout of \$969,000.

Natural & Beneficial Functions of Flooding

Flooding is a natural process that helps restore a river's health, clean its sediments, create critical aquatic and streamside habitat, exchange nutrients between the river and floodplain and renew its fisheries. Floods can clean out accumulations of large wood and can bring leaves, needles, wood and dissolved nutrients into the river giving aquatic communities access to new habitats and increased food supplies.

Oregon City has a History of Flooding

Although most Oregon City homes/businesses are not located in the 100-year floodplain and do not have high-risk flooding factors, Oregon City receives an average annual precipitation of just over 47 inches making it subject to flooding. Since 1861, severe riverine flooding on the Willamette River occurred in 1890, 1924, 1943, 1948, 1956, 1964 and 1996. Major floods on



Willamette Falls 2/10/1996—photo courtesy of Lew Scholl

the Clackamas River were recorded in 1923, 1931, 1960, 1964 and 1996.

What can you do to Protect Yourself?

Below is a partial list of measures that can be implemented to keep lives and property safe. For a complete list, visit www.ready.gov/floods.

Know your flood hazard	<p>Know if you are in:</p> <ul style="list-style-type: none"> • A 100-year floodplain • A 500-year floodplain • An area susceptible to local drainage flooding
Insure your property for flood hazards	<p>If you own a property:</p> <ul style="list-style-type: none"> • Consider flood insurance; you don't have to live in a floodplain to benefit from flood insurance • Buy flood insurance if your home/business is in a floodplain • Renters in floodplains are encouraged to purchase personal property flood insurance
Protect people from the hazard	<ul style="list-style-type: none"> • TURN AROUND DON'T DROWN! Most flood-related deaths are a result of drivers ignoring warnings and attempting to traverse unsafe roads/bridges • Other life and safety threats from flooding include electrocution, contaminated water and damage to emergency service and public health facilities • Designate a place where your family can rendezvous after a disaster
Protect your property from the hazard	<ul style="list-style-type: none"> • Keep debris and trash out of streams and ditches • If your structure is in a flood zone, elevate your furnace, water heater, electric panel, etc. • Consider installing "backwater valves" to prevent drainage systems from backing up into your home/business
Build responsibly	<ul style="list-style-type: none"> • Before you build, get a permit from the Building Division (503.722.3789 or www.orcity.org/building) <p>BUILDING PERMITS SAVE LIVES</p>
Protect natural floodplain functions	<ul style="list-style-type: none"> • NO DUMPING in waterways, ditches or any water quality facilities



Protect Life and Property From Flood Damage

You are receiving this brochure because you have been identified as an interested party or someone who owns property or lives in a residence located within Oregon City's floodplain—this is an educational component required by FEMA in order for property owners to qualify for reduced flood insurance rates



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Oregon City Floodplain

There are 277 Oregon City tax lots located entirely or partially within the 100-year floodplain. A 100-year floodplain is an area that has a 1% of flooding in any given year. Most lenders require flood insurance for structures located within the 100-year floodplain and some property owners, whether they are in the floodplain or not, choose to purchase flood insurance.

Establishment of the NFIP

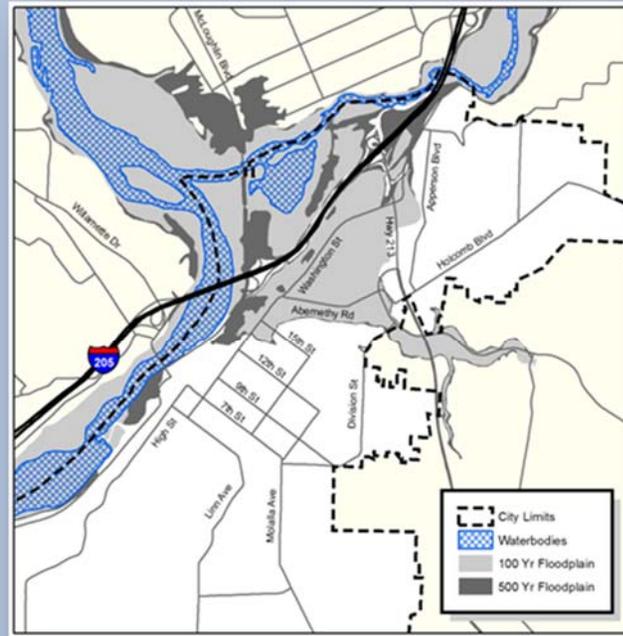
In 1968, Congress created the **National Flood Insurance Program (NFIP)**, a federal program operated by FEMA, because most homeowners' insurance policies did not cover floods. As a result, property owners who experienced a flood often found themselves financially devastated and unable to rebuild. The NFIP was formed to fill that gap and was designed to incorporate community adoption of minimum standards for new construction and development to minimize future risk of flood damage. Pre-existing homes and businesses, however, could remain as they were. Owners of many of these older properties were eligible to obtain insurance at lower, subsidized rates that did not reflect the property's true flood risk.

In addition, as the initial flood risk identified by the NFIP has been updated, many homes and businesses that were built in compliance with standards at the time of their construction have received discounted rates in areas where the risk of flooding has since been revised. This "Grandfathering" approach prevented rate increases for existing properties when the flood risk in their area increased.

NFIP 2016 Reinsurance Initiative

Due to large scale flood disasters, the cost of flood insurance policy claims has far exceeded the amount of premiums and fees received. As a result, the NFIP has incurred debt of \$23 billion to the U.S. Treasury. In the wake of these large flood events, FEMA launched a Reinsurance Initiative to more actively manage its financial risk.

Through the Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowner Flood Insurance Affordability Act of 2014, FEMA received the authority to secure reinsurance from the private reinsurance and capital markets. The NFIP Reinsurance Initiative has the primary objective of enabling the Federal Insurance and Mitigation Administration to diversify the tools it uses to manage the financial consequences of its catastrophic flood risk. The NFIP Reinsurance Initiative is expected to be implemented at the federal level starting in early January 2017. More information is available at www.fema.gov/flood-insurance-reform.



Reduced Flood Insurance Premiums

In 1990, the NFIP introduced its Community Rating System (CRS) assigning municipalities grades of 1 to 10 (1 being the best). The idea is that if a community has taken steps to reduce the risk of flood damage that goes beyond the NFIP's minimum requirements, the community's residents should pay less for flood insurance because of the reduced risk. Flood insurance is sold through private insurance companies and agents and has been backed by the federal government.

Oregon City is the only city in Clackamas County that participates in the NFIP and has met minimum NFIP standards. The City's current rating is a Level 7 making property owners eligible for up to a 15% reduction in flood insurance premiums.

Types of Flooding

In the Pacific Northwest, flooding is most common from October through April. Oregon City is generally subject to two types of flooding:

Riverine flooding (relating to rivers) occurs along our three major waterways: the Willamette and Clackamas Rivers and Abenethy Creek. Riverine flooding is a threat to life and safety. It can endanger people either when a flash flood hits an area with no warning or when floodwaters slowly rise and people ignore basic safety precautions.

Local drainage flooding occurs along smaller creeks and drainageways. Local drainage flooding is more likely to create smaller scale inundations of roads or properties. There are three general types of problems:

- High water tables after local storms can mean wet crawlspaces, yards and basements.
- In some areas, the lay of the land means surface water doesn't drain quickly to a receiving stream or storm sewer.
- Storm sewers and culverts may be too small to convey heavier flows.