



Facts about Flood Insurance

January 2011

Homeowner's insurance does not cover flood damage. Separate flood insurance must be purchased in order for flood damage and loss to be covered. Flood insurance covers structures and their contents, and may also provide financial assistance to upgrade structures to current floodplain construction standards.

Since Clackamas County is a member of the National Flood Insurance Program (NFIP), ***all County residents are permitted to buy flood insurance whether or not they live in a floodplain.*** As a NFIP member, the County must oversee the floodplain based on standards set by the Federal Emergency Management Agency (FEMA). In turn, property owners must buy flood insurance for all residences in the floodplain. Most lending institutions also require flood insurance for structures in the floodplain.

Following the purchase of flood insurance, NFIP imposes a 30-day waiting period, so residents should purchase insurance before the onset of the rainy season to ensure coverage during the flooding season.

Residents of unincorporated Clackamas County are eligible for a 25% discount in flood insurance premiums. Clackamas County has been admitted to the National Flood Insurance Program's Community Rating System (CRS) with a Class 5 rating— the highest of any jurisdiction in Oregon. Because of this, residents of unincorporated Clackamas County receive a 25 percent discount in flood insurance premiums. For more information, contact your insurance company or lender.

Increased Cost of Compliance, or ICC, coverage is part of most standard flood insurance policies. Claims for ICC benefits are filed separately from a claim for contents of building loss. Eligible property owners can collect up to \$30,000 to help cover the cost of bringing their home or business into compliance with floodplain ordinances. ICC benefits can also be used to help pay for required improvements to buildings that have been repeatedly or severely damaged by flooding.

County Floodplain Information Services: Clackamas County staff can determine the relationship of a particular property to the floodplain, including: 1) whether the property is located within the Special Flood Hazard Area; 2) Flood Insurance Rate Map (FIRM) Zone for property; 3) Base flood elevation for property, if available; and 4) whether the property is located within the floodway. Contact Clackamas County Land Use & Zoning at (503) 742-4500 for further information.

For More Information

- Clackamas County floodplain information:
www.clackamas.us/transportation/planning/flood.htm
- National Flood Insurance Program, Federal Emergency Management Agency (FEMA):
425-487-4600 or <http://www.fema.gov/business/nfip/>
- Clackamas County Land Use and Planning: 503-742-4500

Clackamas County Community Meeting
Sandy River: Past, Present and Future
10-11:30 am, November 19, 2011; Welches

FOR MORE INFORMATION . . .



Clackamas County

- Land use and permits: Steve Hanschka, 503.742.4512 or stevehan@co.clackamas.or.us
- Land use and permits: Rebecca Ceniga, 503.742.4505 or beckycen@co.clackamas.or.us
- Emergency management: Jay Wilson, 503.723.4848 or jaywilson@co.clackamas.or.us
- General information: Ellen Rogalin, Community Relations Specialist, Department of Transportation and Development, 503.742.4274 or ellenrog@co.clackamas.or.us
- General flood information - <http://www.clackamas.us/misc/flooding.jsp>
- Water Environment Services - Hoodland Sewage Treatment Plant, 24596 E. Bright Ave, Welches; 503-622-5350



Hoodland Fire District

- 69634 E. Highway 26, Welches
- Emergency: 9-1-1
- Office: 503.622.3256 (8am-5pm, 7 days a week)
- Hoodland@hoodlandfire.org



US Army Corps of Engineers

- Karla G. Ellis, Project Manager, Team Leader - Regulatory Branch, 503.808.437, karla.g.ellis@usace.army.mil
- Regulatory General Permit (RGP) for Sandy River Basin January 2011 Flood Response: http://www.nwp.usace.army.mil/regulatory/docs/RGP_NWP-2011-199_Sandy_River_Flood.pdf
- Regulatory General Permit (RGP) Biological Opinion: http://www.nwp.usace.army.mil/regulatory/docs/Sandy_River_RGP_biop.pdf



Department of State Lands

- Anita Huffman, 503-986-5250, anita.huffman@dsl.state.or.us
- Wetlands/Waterways Removal-Fill: <http://www.oregon.gov/DSL/PERMITS/index.shtml>
- Wetlands/Waterways Removal-Fill Forms & Publications: http://www.oregon.gov/DSL/PERMITS/forms.shtml#Permit_Forms



National Flood Insurance Program

- <http://www.fema.gov/business/nfip/>
- <http://www.floodsmart.gov/floodsmart/>