



AFTER THE FLOOD: Damage Reporting

What happens after the event is over?

After the event is over, it is time to assess the damage that has occurred. This initial assessment of the damage is vital in obtaining federal assistance. The Federal Emergency Management Agency requires a “minimum threshold” of damage to have occurred before it can begin detailed assessments and offer assistance. It is vital that the county provide information on initially identified damage as quickly as possible. The sooner we can identify if the damage has reached the threshold, the sooner we can receive federal assistance.

Your role is to quickly provide an estimate of what damage you, have sustained. **Providing damage estimates does NOT mean you will receive federal assistance.**

Federal Assistance Process

1) Public Assistance - If loss thresholds are met, FEMA may be able to provide 75% in reimbursement to government and certain private non-profit entities for eligible costs associated with specified emergency services and the repair or replacement of disaster-damaged public facilities. <http://www.fema.gov/government/grant/pa/index.shtm>

Threshold for PA

- ✓ **State** per capita losses \$1.78 or total of \$6.5 million
- ✓ **County** per capita losses: \$3.05 or total of \$1.2 million

2) Business Assistance - Small Business Administration Loans are low-interest loans for individuals and business to assist in disaster recovery. These loans are made available if loss thresholds are met. <http://www.fema.gov/rebuild/recover/business.shtm>

Threshold for SBA

- ✓ **State:** at least 400 homes with major damage, or completely destroyed
- ✓ **County:** at least 25 homes (or businesses with 40% uninsured losses)

3) Individual Assistance - provides aid to individuals, families and business owners, including if loss thresholds are met. <http://www.fema.gov/assistance/index.shtm>

Threshold for IA

- ✓ **State:** at least 400 homes with major damage, or completely destroyed
- ✓ **County:** at least 25 homes (or businesses with 40% uninsured losses)

Please report any property damage to:

http://www.clackamas.us/emergency/recover_damage.html

What Happens Next?

Once your information is submitted, you should receive confirmation. Clackamas County Emergency Management will keep you apprised of the damage assessment process and any assistance made available via email. If you do not have email, you will be contacted by the telephone number entered on the reporting form above. **This process can take weeks, so please do not expect a prompt reply.**



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