



# CITY OF TROUTDALE

"Gateway to the Columbia River Gorge"

August 23, 2011

Dear City of Troutdale Property Owner:

You are receiving this letter because you own real estate in Troutdale, Oregon that was mapped by the Federal Emergency Management Agency (FEMA) on a Flood Insurance Rate Map (FIRM) as within a Special Flood Hazard Areas (SFHA). The SFHA is the one percent annual chance flood (100-year flood). The City of Troutdale makes every effort to educate and assist its citizens about living and developing in floodplains and has adopted floodplain development standards to assure that development in the SFHA complies with the National Flood Insurance Program (NFIP). Please take the time to read the information below and if you have further questions, or would like additional information, contact information has been supplied at the end of this document.

**OVERVIEW & PRINCIPAL FLOODING PROBLEMS<sup>1</sup>:** Major flooding sources in the City of Troutdale include two major rivers—the Sandy and Columbia Rivers and two major streams--Arata Creek, a tributary of the Columbia River and Beaver Creek, a tributary of the Sandy River. There are other smaller named and unnamed tributaries, drainageways and streams that are susceptible to annual flooding events that pose threats to life and safety that can also cause significant property damage. Sandy River flooding in Troutdale can occur as a result of spring snowmelt runoff from the Mt. Hood watershed. Columbia River flooding may be caused by snowmelt or the rapid release of water from behind Bonneville Dam. Intense winter rainstorms are the primary cause of flooding in Troutdale.

**CITY FLOODPLAIN INFORMATION SERVICES:** The FIRM and FIS may be reviewed at City Hall in the Planning Division or the FIS may be read on the City's website: [www.troutdale.info](http://www.troutdale.info). Once on the homepage, follow the link to *Flood Protection Information* under Quick Links on the City's home page. If you contact Ms. McCallum, a map from the FIRM (a FIRMETTE), the floodway data and flood profiles provided to you at no charge.

**REDUCE RISK OF DAMAGE TO HOMES:** Practical and cost-effective methods for reducing or eliminating the risk of flooding are available to property owners whose homes have experienced damage from flooding in the past, or may experience damage in the future. Such techniques include elevation of the home, relocating the home to higher ground, flood-proofing and protecting utilities. FEMA publishes technical bulletins that cover these methods.

<sup>1</sup> The majority of this information is taken from the City of Troutdale Flood Insurance Study dated December 19, 2009.

The City maintains a copy of FEMA's Technical Bulletins that are available for reference during City business hours. For further information, contact the City Planning Division at (503) 674-7228 and the Federal Emergency Management Agency, Region X (Ten) at (425) 487-4600.

**FLOOD INSURANCE:** The City of Troutdale participates in the National Flood Insurance Program (NFIP) that makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain. Membership within NFIP—and the availability to City residents of flood insurance—requires the City to manage its floodplain in ways that meet or exceed standards set by FEMA. NFIP insures building with two types of coverage: structural and contents. Structural coverage includes walls, floors, insulation, furnace and other items permanently attached to the structure. Contents coverage may be purchased separately to cover the contents of an insurable building: if you rent your building, please share this letter with your renter(s). Flood insurance also pays a portion of the costs of actions taken to prevent flood damage. Following the purchase of flood insurance, NFIP imposes a 30-day waiting period, so residents (owners or renters) should purchase insurance before the onset of the rainy season to ensure coverage during the flooding season. Because the City of Troutdale participates in the Community Rating System (CRS) program, most policy holders will qualify for a 10 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2011. This annual letter is part of the CRS program.

Since July 1, 1997, all NFIP policies include Increased Cost of Compliance coverage that assists with bringing structures into compliance with current building standards, such as elevating structures 1 foot or more above the height of the 100-year flood. **If your structure is not currently elevated, you may want to consider assistance from the NFIP to elevate your structure.** Federal financial assistance requires the purchase of flood insurance for buildings located within the Special Flood Hazard Area (SFHA) — a requirement that affects nearly all mortgages financed through commercial lending institutions. This mandatory requirement stipulates that structural coverage be purchased equal to the amount of the loan, or other financial assistance, or for the maximum amount available. For as little as \$199 a year, homeowners can insure their property against flooding.

NFIP Preferred Risk Policies are now available to business owners and renters--check out the following: [http://www.floodsmart.gov/floodsmart/pages/media\\_resources/nfip\\_on\\_options.jsp](http://www.floodsmart.gov/floodsmart/pages/media_resources/nfip_on_options.jsp).

While the mandatory flood insurance purchase requirement has been in effect for many years, not all lending institutions required flood insurance in the past. Today, however, **most institutions are now requiring the purchase of flood insurance**, and some are reviewing all mortgage loans to determine whether flood insurance is required and should have been required in the past. Upon refinancing a loan, nearly all lending institutions will enforce the flood insurance requirement. It is the lender's responsibility to check the Flood Insurance Rate Map (FIRM) to determine whether a structure is within the SFHA. The mandatory flood insurance purchase requirement does not apply to loans or financial assistance for items that are not eligible for flood insurance coverage, such as vehicles, business expenses, landscaping and vacant lots.

**The requirement for flood insurance does not apply to loans for structures not located in a SFHA,** even though a portion of the lot may be within a SFHA. Persons located within a SFHA who received disaster assistance after September 23, 1994 for flood losses to real or personal property must purchase and maintain flood insurance coverage, otherwise future disaster assistance will be denied. Contact a flood insurance agent today for rates. Find an agent at:  
[http://www.floodsmart.gov/floodsmart/pages/choose\\_your\\_policy/localAgentLocatorZip.action?zipCode=97060](http://www.floodsmart.gov/floodsmart/pages/choose_your_policy/localAgentLocatorZip.action?zipCode=97060).

## FLOOD SAFETY AND PROPERTY PROTECTION MEASURES

***Do not dump or throw anything into ditches or streams:*** A plugged channel cannot carry water, and when it rains, the excess water must go somewhere. Trash and vegetation dumped into a stream degrades water quality of both the stream itself and its receiving waters, and every piece of trash contributes to flooding. Please report any observations of the dumping of debris or other objects into streams, drainageways, or rivers to the City of Troutdale Code Compliance Officer at (503) 674-7270, or City of Troutdale Environmental Specialist, Amy Pepper at (503) 674-7241.

***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 that is actively growing on a stream bank. Streamside vegetation is tightly regulated by local, state and federal regulations. Before undertaking any removal of streamside vegetation, contact the City of Troutdale Planning Division at (503) 674-7256 or (503) 674-7228 and the Division of State Lands at (503) 378-3805 if the vegetation removal is below the ordinary high water mark. Please report any observations of the clearing of vegetation or trees on stream banks of Arata, Beaver and Salmon Creeks, and the Sandy or Columbia Rivers to the City of Troutdale Planning Division.

***Obtain a floodplain development permit and / or building permit, as required:*** To minimize damage to structures during flood events, the City requires all new construction in the floodplain to be reviewed for compliance with the National Flood Insurance Program standards and the Flood Management Area development standards of Troutdale Development Code Chapter 4.600. City staff is available to discuss the floodplain development permit procedure and undertake a site visit, if requested, to review flood, drainage and sewer issues. Contact the City Planning Division at (503) 674-7228 for further information and prior to undertaking any development activity, including fill, within the floodplain.

***Recognize the natural and beneficial functions of floodplains to help reduce flooding:*** Floodplains are a natural component of the City's environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic and valued for water quality and wildlife habitat. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

## FLOOD WARNING SYSTEM

During periods of heavy rain, snowfall, etc., you are encouraged to listen to your local radio and TV weather reports. These will keep you informed about potential flooding. The City of Troutdale coordinates with the Multnomah County Office of Emergency Management and the reverse 9-1-1 system will be used with all published land lines within a given perimeter in the reverse 9-1-1 call out in the event of a flood hazard. Your mobile device is not included unless you add it to the system. If you no longer have a land-line, please voluntarily add your mobile device number following the instructions at that website. Mobile devices can be added voluntarily by individuals going to [www.publicalerts.org](http://www.publicalerts.org). There is a yellow "Sign Up" icon on the left side of the page. The user sets up their own password and it is a secure site. Individuals provide the address they want associated with their mobile device. If the reverse 9-1-1 perimeter includes that address, you will receive a call to your mobile device and potentially a text message as well. Social media is increasingly becoming a source that many people turn to for fast breaking information. Twitter users can also "follow" publicalerts.org. Multnomah County Office of Emergency Management maintains a Twitter feed and we follow publicalerts.org and we will "re-tweet" any significant information coming from [www.publicalerts.org](http://www.publicalerts.org).

In addition, during the construction of the new I-84 Sandy River Bridges, the Oregon Department of Transportation has established an emergency notification plan to contact City staff, emergency personnel and homeowners in the event of a flood. ODOT has a contract with Oregon Bridge Delivery Partners (OBDP) and Hamilton Construction to maintain a flood warning system through the spring of 2013. OBDP will dispatch news releases about temporary rises in the base flood that are expected.

**During times of flooding**, homes that have not been retrofitted can be protected during emergencies by the installation of sandbags. For further information about sandbags and the locations of sites where sandbags are available during flooding, contact the City of Troutdale Public Works Shop at (503) 674-3300.

## LOCAL PLANNING DEPARTMENT CONTACT

Please do not hesitate to contact the City of Troutdale Senior Planner in the Community Development Department at (503) 674-7228 should you have questions about this letter and the National Flood Insurance Program.

Sincerely,



Craig Ward  
City Manager

Enclosures

## FLOOD SAFETY TIPS

Following is a list of important considerations that should be followed during times of flooding:

***Prepare an evacuation plan:*** Before the floodwaters hit, develop an evacuation plan among all members of a household that includes a meeting place outside of the house, as well as an escape route out of the floodplain and away from floodwaters.

***Do not walk through flowing water:*** Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

***Do not drive through a flooded area:*** More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

***Stay away from power lines and electrical wires:*** The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Portland General Electric.

***Shut off gas and electricity and move valuable contents upstairs:*** Be prepared in advance with a detailed checklist because warning of an impending flood may provide little time for preparation prior to evacuation.

***Look out for animals, especially snakes:*** Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

***Look before you step:*** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

***Be alert for gas leaks:*** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know that the gas has been turned off and the area has been ventilated.

## IMPORTANT CONTACT INFORMATION

- 1) Federal Emergency Management Agency (FEMA). Phone: (425) 487-4600. Web: <http://www.fema.gov/nfip>
- 2) Multnomah County Office of Emergency Management at [www.publicalerts.org](http://www.publicalerts.org).
- 3) City of Troutdale Planning Division. Elizabeth McCallum, Senior Planner. Phone: (503) 674-7228. [elizabeth.mccallum@troutdaleoregon.gov](mailto:elizabeth.mccallum@troutdaleoregon.gov). Web: <http://www.troutdale.info>
- 4) City of Troutdale Police. Chief, Scott Anderson. Phone: *Non-emergency*: (503) 674-7225. *Emergency Only*: dial 9-1-1. [scott.anderson@troutdaleoregon.gov](mailto:scott.anderson@troutdaleoregon.gov). Web: <http://www.troutdale.info>.
- 5) City of Troutdale Public Works After Hours *Emergency Only*: (503) 251-4163.  
Amy Pepper, Civil Engineer [amy.pepper@troutdaleoregon.gov](mailto:amy.pepper@troutdaleoregon.gov) or Travis Hultin, Chief Engineer.
- 6) Sandy Drainage Improvement Company / Dave Hendricks, Operations Manager  
Phone: (503) 281-5675 / (503) 703-1559 or  
Pager (503) 204-1452  
Web: [www.MCDD.ORG](http://www.MCDD.ORG)
- 7) Oregon Department of State Lands (DSL).  
Phone: (503) 378-3805  
Web: <http://statelands.dsl.state.or.us/index.htm>
- 8) U.S. Army Corps of Engineers  
Phone: (503) 808-4510  
Web: <https://www.nwp.usace.army.mil/>
- 9) [FloodSmart.gov](http://FloodSmart.gov). The official web site of the National Flood Insurance Program. Call toll free: 1-888-379-9531.