



CITY OF TROUTDALE

"Gateway to the Columbia River Gorge"

August 31, 2016

Dear City of Troutdale Property Owner,

You are receiving this correspondence because City records indicate you own property located wholly or partially within a Special Flood Hazard Area (SFHA), commonly known as a 100-year flood zone.

Through the National Flood Insurance Program's (NFIP's) Community Rating System (CRS), the City of Troutdale provides this annual notice in an effort to inform property owners of the risks associated with living or developing on properties in the SFHA. Through the mailing of this notice and other on-going efforts to educate citizens and minimize flood risk, the City's participation in the CRS has helped to reduce typical insurance premium rates of flood insurance policies by up to 15 percent per year since 2012.

The City of Troutdale encourages you to take time to read the information attached to this letter and to become acquainted with flood risks and regulations that govern development in the SFHA. Listed below are attached items to this letter, covering the following topics:

- a memo providing an overview of flood hazards and principal flooding issues in Troutdale
- a memo outlining proposed changes to the Flood Insurance Rate Map (FIRM) in 2017
- measures that can be taken for flood safety and property protection
- tips for flood safety
- information on the Multnomah County Flood Warning System
- a glossary of common floodplain management terms
- *Myths and Facts about the National Flood Insurance Program* (FEMA publication)
- *Why We Map Flood Risks* (FEMA publication)
- Links and resources to additional flood-related topics

Please note that you will find these same resources and more information at the City's website (www.troutdale.info) as well as at City Hall (219 E Historic Columbia River Hwy) and at the Building & Planning Office (2200 SW 18th Way). The City also publishes flood-related topics in its bi-monthly *Troutdale Champion* newsletter.

If you have any questions or concerns regarding your flood risk, the NFIP, development impacts, or related topics, please contact Ryan Krueger with the City of Troutdale Planning Department at planning@troutdaleoregon.gov or at 503-674-7261.

Thank you for your attention to this important topic.

Sincerely,

A handwritten signature in blue ink, appearing to read "Craig Ward".

Craig Ward
City Manager



CITY OF TROUTDALE

"Gateway to the Columbia River Gorge"

Date: August 31, 2016
To: Troutdale property owners affected by or near Special Flood Hazard Areas (SFHA)
From: Chris Damgen, Planning Director
Subject: Overview of Flood Hazards and Principal Flooding Problems

Major flooding sources in the City of Troutdale include two major rivers—the Sandy and Columbia Rivers and three major streams: Arata and Salmon Creeks (both tributaries of the Columbia River) and Beaver Creek, a tributary of the Sandy River. Other smaller unnamed tributaries and drainageways are also susceptible to annual flooding events.

Past flooding issues provide context for future flood hazards as outlined below:

- Sandy River flooding in Troutdale can occur as a result of spring snowmelt runoff from the Mount 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. Prolonged below freezing temperatures followed by rain, with or without snow also causes flooding in Troutdale.

Localized flooding on properties within the SFHA and in any other area of the City can also occur due to clogging of floodways or other water paths and drainageways as a result of downed vegetation or debris that accumulates over time.

In addition to Special Flood Hazard Areas (SFHA), other areas in Troutdale are protected from flooding via the levee system along the Columbia River and the mouth of the Sandy River. The U.S. Army Corps of Engineers is responsible for levee certification and works with the Multnomah County Drainage District (MCDD) to ensure protection and maintenance of the levee. MCDD through its subsidiary Sandy Drainage Improvement Company (SDIC) also owns and maintains stormwater systems throughout their district area, which is located in the industrial areas north of Interstate 84.



CITY OF TROUTDALE

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Date: August 31, 2016
To: Troutdale property owners affected by or near Special Flood Hazard Areas (SFHA)
From: Chris Damgen, Planning Director
Subject: Proposed Changes to the Flood Insurance Rate Map (FIRM) in 2017

In 2012, the Federal Emergency Management Agency (FEMA) informed the City of Troutdale and surrounding jurisdictions that it intended to update Flood Insurance Rate Maps (FIRM, also known as "flood maps") for communities in the Sandy River watershed, due in part to improved elevation and technological data. This notice began what is now a four year effort into updating the FIRMs in our area to better depict flood risks and to acknowledge hydrologic and topographical realities in our area.

In March 2016, FEMA released draft FIRMs based on data assembled from modeling, surveying, and other methodology. The City provided notification of these updates to properties in the spring to notify of opportunities to learn more at public meetings that were held in June. At those meetings, officials with FEMA and the state Department of Land Conservation and Development (DLCD) discussed the map update process. A team of officials and consultants also answered questions and concerns from affected property owners with regards to flood zone status, insurance, and regulatory requirements.

Although the draft FIRMs are believed to be the most accurate versions of the flood maps in our area, they are still considered in draft form and may be subject to change. Property owners have the right to comment or appeal if they believe there are any errors or omissions on the draft FIRMs. At the time of this correspondence, the formal timeline for filing comments or appeals has not been established, but the period lasts typically for 90 days and is anticipated to start in late September or early October.

The draft FIRMs and information about the update is available on the City's website via the home page (look for the link "*Preliminary Draft of Flood Insurance Rate Maps*" in Featured News) or via the following direct link:

<http://www.ci.troutdale.or.us/planning/femadraft.html>

The City will update the page regularly as additional news and calendar items are made available.

If you have specific questions about how your property may (or may not) be affected by the mapping update, please contact the Planning Department at planning@troutdaleoregon.gov or 503-674-7261.



FEMA

PROPERTY FLOOD PROTECTION FACT SHEET



- **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, drainage ways, or rivers to the City of Troutdale Code Compliance Officer at (503) 674-7270, or City of Troutdale Public Works Department at (503) 674-3300.
- **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 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 Department at (503) 674-7261 or the Department 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 Department.
- **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. City staff is available to discuss permit procedures and may undertake site visits to review site issues. Contact the Planning Department at (503) 674-7261 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 to 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.
- **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 Department at (503) 674-3300.



FEMA

CITY OF TROUTDALE FLOODPLAIN MANAGEMENT CONTACT INFORMATION



Federal Emergency Management Agency (FEMA)
National Flood Insurance Program
Web: www.floodsmart.gov/floodsmart/
Ph: 1-888-225-5356 (Insurance Info)
Ph: 1-888-379-9531 (Non-emergency)

FEMA

General Inquiries/Issues

Web: www.fema.gov

Region X Office (Oregon/Washington) - Bothell, Wash.

Ph: 425-487-4677 (Non-emergency)

National Office

500 C Street SW, Washington, D.C. 20472

Ph: 202-646-2500 (Non-emergency)

U.S. Army Corps of Engineers

Levee Protection

Web: www.nwp.usace.army.mil/

Ph: 503-808-4510

State of Oregon

Department of Land Conservation and Development

Chris Shirley, State NFIP Coordinator

Web: www.oregon.gov/LCD/HAZ/Pages/floods.aspx

Ph: 503-373-0050 x 250

Multnomah County

Office of Emergency Management

Web: multco.us/em

Ph: 503-988-6700

Twitter: twitter.com/multco

Facebook: www.facebook.com/MultCo

City of Troutdale

Planning Department

Ryan Krueger, Associate Planner, Floodplain Manager

Ph: 503-674-7261 (M-F 8am to 5 pm)

Email: ryan.krueger@troutdaleoregon.gov

Web: www.ci.troutdale.or.us/planning/

City of Troutdale Facebook: www.facebook.com/City-of-Troutdale-244048672332792/

City of Troutdale

Public Works Department

Ph: 503-674-3300

Email: PublicWorksManagement@troutdaleoregon.gov

AFTER HOURS EMERGENCIES: 503-251-4163

Web: www.ci.troutdale.or.us/publicworks/

Always dial (or text) 9-1-1 first in a life threatening emergency situation!



FLOOD SAFETY TIPS

The 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 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.



FEMA



City of Troutdale



FLOOD WARNING SYSTEM

During periods of heavy rain, snowfall, etc., there are several ways for you to keep informed about potential flooding and local conditions.

- **Listen to your local radio and TV weather reports:** This is your best source of local, up-to-the-minute information on changing conditions in your area.
- **Social Media:** Social media is increasingly becoming the source that many people turn to for fast breaking information. Twitter users can “follow” publicalerts.org, as well as Multnomah County to receive weather advisories. Troutdale monitors these and other sources, and will post on the City of Troutdale Facebook page any relevant information as it becomes available.



Find us on Facebook: City of Troutdale, OR!



PublicAlerts: twitter.com/PublicAlerts

Multnomah County: twitter.com/multco

- **Reverse 9-1-1:** The City of Troutdale coordinates with the Multnomah County Office of Emergency Management to maintain the reverse 9-1-1 system to be used in the event of a flood hazard. Your mobile device may not be automatically included in this alert system, however mobile devices can be added voluntarily by individuals by going to www.publicalerts.org.



FEMA



City of Troutdale

Common Floodplain Management Terms

Acronym	Term	Definition / Explanation
FEMA	Federal Emergency Management Agency	The entity within the Department of Homeland Security that regulates floodplain insurance and management activities in the U.S.
NFIP	National Flood Insurance Program	Established in 1968 and run by FEMA, NFIP sets standards for purchasing flood insurance and coordinates flood management regulations in working with states and localities to reduce flood risks.
FIRM	Flood Insurance Rate Map	Also called a Flood Map, it is the official flood hazard map for a community produced by FEMA. To show detail, maps for a community are broken into smaller map "panels".
FIS	Flood Insurance Study	A technical report that is released concurrently with the FIRM. It discusses particular flood risks for a hydrologic area, such as the Sandy River and Beaver Creek and provides profiles to display risk.
SFHA	Special Flood Hazard Area	Commonly referred to as "the flood zone" or "the 100 year flood", this is a zone shown on a FIRM where there is a 1% annual chance of a flood event, called a "base flood". Structures and development located in SFHA are regulated by local flood management ordinances and typically are required to carry flood insurance under the NFIP.
BFE	Base Flood Elevation	The computed elevation to which floodwater is anticipated to rise during the base flood. The BFE determines the requirement for the elevation or floodproofing of structures. BFEs are mapped and established in most SFHA zones.
A	SFHA Flood Zone A	An area where flood hazards have been mapped but BFE has not been established and technical data has not been fully evaluated.
AE	SFHA Flood Zone AE	An area where flood hazards have been mapped, BFE has been established and the hazard area has been studied. The majority of SFHA located in Troutdale fall in this category.
X	Flood Zone X	Areas of minimal flood risk. Flood insurance purchase is optional. Please note that properties in Flood Zone X are not immune to flood risk; they carry less risk than those SFHA zones.
LOMC - LOMR - LOMA	Letter of Map Change (2 types) - <i>Letter of Map Revision</i> - <i>Letter of Map Amendment</i>	An action taken to update the FIRM and/or FIS that reflects new or more detailed information about a property in an effort to better map or reduce risk in and around SFHA areas.
CRS	Community Rating System	An optional program within the NFIP that rewards property owners in participating cities with reduced insurance premiums due to the City's additional efforts to reduce flood damage, strengthen development regulations, and engage in public outreach. CRS communities must be re-certified on an annual basis. Troutdale participates in the CRS.
7	CRS Class (or CRS Rating)	CRS communities are rated on a scale of 1-9, with Class 1 communities receiving the biggest insurance premium reduction. Troutdale is a Class 7 community, which translates to a 15% premium reduction for SFHA properties. Nearly all CRS communities in Oregon are in the 6-9 range.

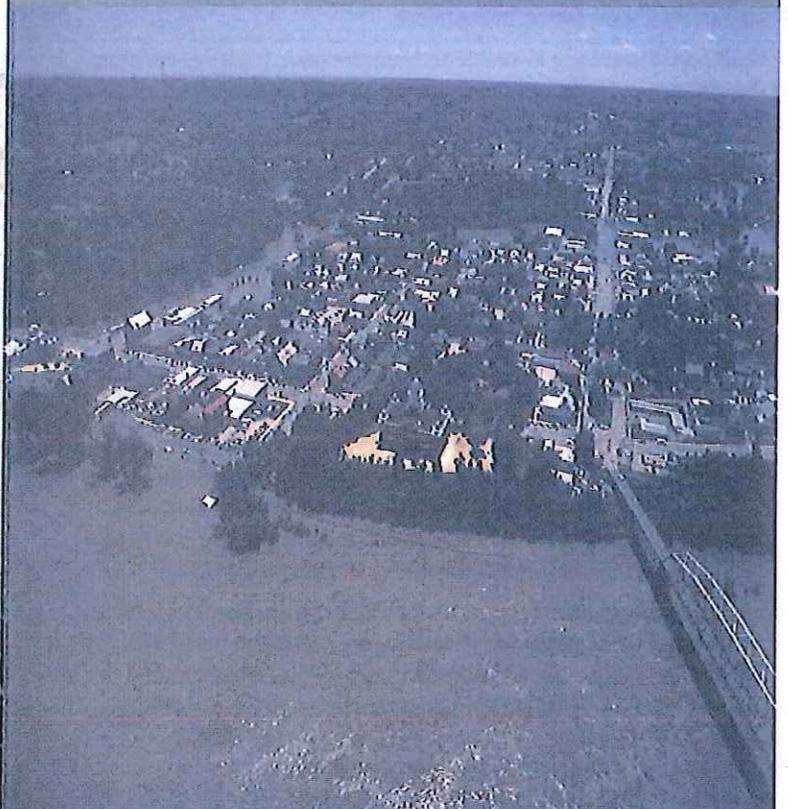
www.FloodSmart.gov

An official site of the
National Flood Insurance Program

Why We Map Flood Risks

A Guide to Floodplain Management & Flood Insurance

FEMA I-257 / November 2010



During a 30-year mortgage, property owners located in high-risk flood zones have a 26% chance of experiencing flood damage, compared to a 9% chance* of experiencing a structural fire.

Homeowners insurance does not cover flood damage.



FEMA

* Probability based on yearly reported structural fire data from the National Fire Protection Association.

www.fema.gov

WHAT IS THE NATIONAL FLOOD INSURANCE PROGRAM?

Congress created the National Flood Insurance Program (NFIP) in 1968 as an alternative to taxpayer-funded disaster relief for flood victims. Administered by the Department of Homeland Security, Federal Emergency Management Agency (FEMA), the NFIP enables property owners and renters in participating communities to purchase flood insurance as a financial protection against flood losses. In exchange, States and communities adopt floodplain management regulations designed to reduce flood risks and future flood damage.



FREQUENTLY ASKED QUESTIONS

WHO CAN PURCHASE FLOOD INSURANCE?

NFIP flood insurance is available to homeowners, business owners, condominium owners and associations, as well as tenants of eligible buildings located in NFIP participating communities.

WHERE CAN I PURCHASE FLOOD INSURANCE?

Any licensed casualty insurance agent in your State can sell you an NFIP policy. Call 1-888-225-5356 for more information.

WHAT SHOULD I DO NOW?

Every property is at some risk of flooding, even properties that are not located near a known flooding source such as a river, ocean, or lake. To find out more about your flood risk, visit www.floodsmart.gov. For a more detailed analysis of your risk, use FEMA's National Flood Hazard Layer (NFHL), which is a tool that provides FEMA flood hazard data that can be "layered" over such software applications as Google Earth™. For detailed instructions on using the NFHL in Google Earth visit www.fema.gov/library/viewRecord.do?id=3289.

As a property owner or renter, you should learn the flood risk for your residence or building by reviewing the NFIP flood map for your community. Copies of the flood map are available in either draft (preliminary) or final (effective) form at the Community Map Repository, which is usually maintained by your local floodplain administrator at the planning and zoning office.

WHY SHOULD I PURCHASE FLOOD INSURANCE?

Homeowners or rental insurance does not cover flood damages and floods may occur even in areas designated as moderate or minimal risk. Approximately 25 percent of all flood insurance claims occur in these areas. FEMA encourages you to maintain flood insurance coverage, even if you are not required to do so by law. You may be eligible to pay much less for flood insurance coverage if the property is located in an area designated as moderate- or minimal-risk. For more information, including pricing options, contact your insurance agent.

UNDERSTANDING FLOODING

When flooding occurs, one question is always in the forefront: why did it flood? Unfortunately, there is not one simple answer.

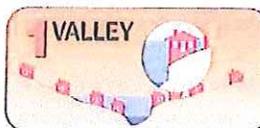
Four different types of floodplains (valley, major river, shallow, coastal), each with its own characteristics, are illustrated in the first four diagrams below. The last diagram (ponding/overland) illustrates the type of flooding caused by intense rainfall where no identifiable floodplain exists.

SOME FACTORS THAT AGGRAVATE FLOODING INCLUDE:

- Changes to developed and undeveloped land
- Changes to rivers or streams
- Erosion
- Poor channel maintenance

Through wise floodplain management, communities can protect their citizens against much of the devastating financial loss and emotional toll caused by flood disasters. Residents and business owners are encouraged to purchase and maintain flood insurance policies and to consider flood-proofing or taking other protective measures to address flood risks to their own properties.

TYPES OF FLOODPLAINS



The ground in this type of area is more "defined," with creek valleys. Flooding can be very deep and usually extends for a few days.



The floodplain along major rivers can be large, deep, and swift, and flooding conditions may last a week or more.



Shallow floodplains affect thousands of residences and businesses. When the channel capacity is exceeded, flooding begins. This flooding usually lasts hours, rather than days.



Coastal flooding occurs when storm events coincide with unusually high tides or a hurricane surge floods low-lying areas. High water levels are usually accompanied by waves capable of causing significant structural damage.



This type of flooding is not restricted to any one area of the U.S. or to any one area of a community. It can occur almost ANYWHERE. When intense local rainfall exceeds storm sewer or roadside ditch capacity, the water can "pond" in the streets deep enough to flood residences that are not even near a creek or bayou. The water will seek a path to the channel by flowing overland (sheet flow).



National Flood Insurance Program

Myths and Facts about the National Flood Insurance Program



FEMA

Who needs flood insurance? Everyone!

And almost everyone in a participating community of the National Flood Insurance Program (NFIP) can buy flood insurance. Nationwide, more than 20,000 communities have joined the Program. In some instances, people have been told that they cannot buy flood insurance because of where they live. To clear up this and other misconceptions about National Flood Insurance, the NFIP has compiled a list of common myths about the Program, and the real facts behind them, to give you the full story about this valuable protection.

MYTH: You can't buy flood insurance if you are located in a high-flood risk area.

FACT: You can buy National Flood Insurance no matter where you live if your community participates in the NFIP, except in Coastal Barrier Resources System (CBRS) or other protected areas. The Program was created in 1968 to make federally backed flood insurance available to property owners who live in eligible communities. Flood insurance was then virtually unavailable from the private insurance industry. The Flood Disaster Protection Act of 1973, as amended, requires federally regulated lending institutions to make sure that mortgage loans secured by buildings in high-flood risk areas are protected by flood insurance.

Lenders should notify borrowers, prior to closing, that their property is located in a high-flood risk area and that National Flood Insurance is required.

MYTH: You can't buy flood insurance immediately before or during a flood.

FACT: You can purchase National Flood Insurance at any time. There is usually a 30-day waiting period after premium payment before the policy is effective, with the following exceptions:

1. If the initial purchase of flood insurance is in connection with the making, increasing, extending, or renewing of a loan, there is no waiting period. Coverage becomes effective at

the time of the loan, provided application and payment of premium is made at or prior to loan closing.

2. If the initial purchase of flood insurance is made during the 13-month period following the effective date of a revised flood map for a community, there is a 1-day waiting period. This applies only where the Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA.

The policy does not cover a "loss in progress," defined by the NFIP as a loss occurring as of 12:01 a.m. on the first day of the policy term. In addition, you cannot increase the amount of insurance coverage you have during a loss in progress.

MYTH: Homeowners insurance policies cover flooding.

FACT: Unfortunately, many home and business owners do not find out until it is too late that their homeowners and business multiperil policies do not cover flooding. The NFIP offers a separate policy that protects the single most important financial asset, which for most people is their home or business.

Homeowners can include contents coverage in their NFIP policy. Residential and commercial renters can purchase contents coverage. Business

owners can purchase flood insurance coverage for their buildings and contents/inventory and, by doing so, protect their livelihood.

MYTH: Flood insurance is only available for homeowners.

FACT: Most people who live in NFIP participating communities, including renters and condo unit owners, are eligible to purchase federally backed flood insurance. A maximum of \$250,000 of building coverage is available for single-family residential buildings; \$250,000 per unit for residential condominiums. The limit for contents coverage on all residential buildings is \$100,000, which is also available to renters.

Commercial structures can be insured to a limit of \$500,000 for the building and \$500,000 for the contents. The maximum insurance limit may not exceed the insurable value of the property.

MYTH: You can't buy flood insurance if your property has been flooded.

FACT: You are still eligible to purchase flood insurance after your home, apartment, or business has been flooded, provided that your community is participating in the NFIP.

MYTH: Only residents of high-flood risk areas need to insure their property.

FACT: All areas are susceptible to flooding, although to varying degrees. If you live in a low-to-moderate flood risk area, it is advisable to have flood insurance. Nearly 25 percent of the NFIP's claims come from outside high-flood risk areas. Residential and commercial property owners located in low-to-moderate risk areas should ask their agents if they are eligible for the Preferred Risk Policy, which provides inexpensive flood insurance protection.

MYTH: National Flood Insurance can only be purchased through the NFIP directly.

FACT: NFIP flood insurance is sold through private insurance companies and agents, and is backed by the federal government.

MYTH: The NFIP does not offer any type of basement coverage.

FACT: Yes it does. The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. While flood insurance does not cover basement improvements (such as finished walls, floors, or ceilings), or personal belongings kept in a basement (such as furniture and other contents), it does cover structural elements and essential equipment.

The following items are covered under building coverage, as long as they are connected to a power source, if required, and installed in their functioning location:

- Sump pumps
- Well water tanks and pumps, cisterns, and the water in them
- Oil tanks and the oil in them, natural gas tanks and the gas in them
- Pumps and/or tanks used in conjunction with solar energy
- Furnaces, water heaters, air conditioners, and heat pumps
- Electrical junction and circuit breaker boxes and required utility connections
- Foundation elements
- Stairways, staircases, elevators, and dumbwaiters
- Unpainted drywall walls and ceilings, including nonflammable insulation
- Cleanup

The following items are covered under contents coverage:

- Clothes washers and dryers
- Food freezers and the food in them

The NFIP recommends both building and contents coverage for the broadest protection.

MYTH: The NFIP encourages coastal development.

FACT: One of the NFIP's primary objectives is to guide development away from high-flood risk areas. NFIP regulations minimize the impact of structures that are built in SFHAs by requiring them not to cause obstructions to the natural flow of floodwaters. Also, as a condition of community participation in the NFIP, those structures built within SFHAs must adhere to strict floodplain management regulations enforced by the community.

In addition, the Coastal Barrier Resources Act (CBRA) of 1982 relies on the NFIP to discourage building in fragile coastal areas by prohibiting the sale of flood insurance in designated CBRA areas. While the NFIP does not prohibit property owners from building in these areas, any Federal financial assistance, including federally backed flood insurance, is prohibited. However, the CBRA does not prohibit privately financed development or insurance.

MYTH: Federal disaster assistance will pay for flood damage.

FACT: Before a community is eligible for disaster assistance, it must be declared a federal disaster area. Federal disaster assistance

declarations are issued in less than 50 percent of flooding events. The premium for an NFIP policy, averaging a little over \$500 a year, can be less expensive than the monthly payments on a federal disaster loan.

Furthermore, if you are uninsured and receive federal disaster assistance after a flood, you must purchase flood insurance to remain eligible for future disaster relief.

MYTH: The NFIP does not cover flooding resulting from hurricanes or the overflow of rivers or tidal waters.

FACT: The NFIP defines covered flooding as a general and temporary condition during which the surface of normally dry land is partially or completely inundated. Two properties in the area or two or more acres must be affected. Flooding can be caused by:

- Overflow of inland or tidal waters, or
- Unusual and rapid accumulation or runoff of surface waters from any source, such as heavy rainfall, or
- Mudflow, i.e., a river of liquid and flowing mud on the surfaces of normally dry land areas, or
- Collapse or subsidence of land along the shore of a lake or other body of water, resulting from erosion or the effect of waves, or water currents exceeding normal, cyclical levels.

For more information about the NFIP and flood insurance, call
1-800-427-4661

or contact your insurance company or agent.

For an agent referral, call 1-888-435-6637
TDD 1-800-427-5593

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