

# The Risks of Flooding: What to Know, What to Do

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Each year when winter arrives, it brings with it rainfall in the valleys and significant snow accumulation in the Cascades. As the snows on Mount Hood and the surrounding peaks melt in the spring, we can expect the possibility of flooding in Troutdale. Debris from a wet and windy winter can lead to ponding and localized flooding hazards, particularly for properties along the Sandy River and Beaver Creek. One significant rain event can have a big impact on city infrastructure and our ability to properly handle flood waters.

## **Here are six tips to consider in order to be prepared for any potential flooding in Troutdale:**

### **1. Know Your Risk**

If you remember nothing else from this article, remember this: everyone lives in a flood zone. When we hear talk of flood zones, we often only think of low lying areas or properties along rivers and streams. The truth is that no property is totally immune to risks.

The Federal Emergency Management Agency (FEMA) produces and maintains [Flood Insurance Rate Maps](#) (FIRMs) which outline which areas of a jurisdiction have the greatest threats. These areas are often called flood zones, or the 100-year flood area, but are technically [Special Flood Hazard Areas](#) (SFHA), meaning that they are at a higher risk than others to experience flooding conditions.

Properties and infrastructure located in SFHA typically will have a one percent (1%) or greater chance to experience flooding in a given year. As a result, property owners are subject to additional development standards and are typically required to have proper flood insurance coverage.

In Troutdale, the SFHA cover about three percent (3%) of the City and are generally along riparian zones of the Sandy River and Beaver Creek, though there are additional low lying areas in the industrial areas north of Interstate 84 and some near the Edgefield properties west of downtown.

## **2. Insure your property for your flood hazard**

Most home or renters insurance policies do not cover damage caused by flooding. When considering a flood insurance policy, be sure to look into a policy which covers both structural and content loss, as often those categories are separated. Ask your insurer if your property is qualified for a preferred risk policy. Remember, you do not have to live in a SFHA to buy flood insurance!

If you are a homeowner and your home is within a SFHA, you are typically required to carry a policy certified through the National Flood Insurance Program (NFIP), especially if you are carrying a mortgage.

If you are a renter in a unit that is within the SFHA, check with your landlord or management company about the insurance policy that is in place. You may wish to seek out a specific content-based coverage to protect your personal property.

Troutdale's participation in the [Community Rating System](#) program helps citizens save money on insurance. This means that insurance premiums are reduced up to fifteen percent (15%) for SFHA properties and five percent (5%) for all other properties in the City. Troutdale is proud to be one of only a few municipalities in Oregon and one of three in the Metro region that offer this discount to its citizens.

## **3. Protect people from the hazard**

Most flooding deaths occur when people are driving or walking around, attempting to navigate a flooded area. While it doesn't sound like much, it takes only six inches of fast-moving water to knock over an adult, and only 12 inches of moving water to carry away a car. If you see standing water, do your best to avoid the situation. Turn around; don't drown!

#### **4. Protect your property from the hazard**

People can also be harmed in their homes and on their properties. Consider a few steps to protect your property:

- Maintain landscaping and clear passageways for floodwaters through clearing and pruning of overgrown trees, bushes, and brush.
- Protect your heating, cooling and electrical systems by elevating fixtures or utilizing a conduit to protect wiring
- Consider installing rain gardens or planting vegetation that can naturally absorb excess rainwater.
- Consider removing unused impervious surfaces, including concrete pads, patios, dilapidated sheds, or other features, and restore natural groundcover.

#### **5. Build responsibly**

It is important to build your property to the [Troutdale Development Code](#) standards in place for development of property that attempts to reduce flood risk while recognizing the desire of its residents to improve their properties. Respecting code guidelines for building setbacks and elevating structures in special flood hazard areas allows for possible flooding to be properly mitigated while minimizing damage not only to your property, but for surrounding ones as well.

To ensure you're doing your part to improve your property in a responsible manner, contact the City of Troutdale Floodplain Manager Arini Farrell at [arini.farrell \[at\] troutdaleoregon.gov](mailto:arini.farrell@troutdaleoregon.gov), or by phone at 503-674-7261, to see if your improvement requires any permits, plan review, and/or inspections.

#### **6. Protect natural floodplain functions**

Responsible development mitigates excess stormwater and minimizes the effects on our ecosystem. One of the easiest steps to offer protection to our natural resources is to keep low-lying areas, ditches, or swales clear of any debris or garbage. This eliminates blockades that

prevent excess stormwater from flowing to proper discharge areas and ensures that pollutants don't enter the stream.

Furthermore, the City of Troutdale prohibits dumping any rubbish, trash, garbage, debris or other refuse on public lands or waters other than in receptacles provided for such refuse. Such illegal actions can result in penalties and/or fines for engaging such behavior. If you have questions regarding what can be dumped into waterways or storm water channels, please contact the Troutdale Public Works Department at 503-674-3300.

The City of Troutdale continues to offer a Map Information Service that provides information via phone, email, or in-person meetings regarding potential local flood hazards for City-wide locations. In addition to the basic services discussed above, the City of Troutdale also offers the following services within its jurisdictional boundaries:

- Whether a property is located in a floodway
- Whether the property is in a mapped repetitive loss area
- Areas designated as natural floodplain functions under the Community Rating System program;
- Areas mapped in the National Wetlands Inventory
- Areas mapped as critical habitat by the U.S. Fish and Wildlife Service

## **Floodplain property protection advice services for the City of Troutdale**

The City of Troutdale has designated Arini Farrell, CFM, as the coordinator for property protection advice (PPA) for the City of Troutdale. Arini is available to provide in-person consultation and assistance for structural and non-structural flood protection and mitigation measures, including questions on flood insurance. The City is available to conduct site visits, when requested, and to discuss flooding, drainage problems, and retrofitting. The specific types of advice that may be provided under this program include:

- Methods for building demolition or relocation
- Elevation requirements to raise the building above the flood level
- Elevation requirements for damage-prone components, such as the furnace or air conditioning unit
- Dry floodproofing standards to ensure the building is watertight
- Wet floodproofing portions of the building so water won't cause damage
- Mechanisms for constructing a berm or to redirect drainage away from the building

- Strategies for keeping nearby streams, ditches, and storm drains clear so debris does not obstruct them
- Advice on sewer backup problems

In order to ensure that all relevant flood-related issues can be addressed through this service, the City has further identified additional officials to compliment this service to ensure property protections from flood damage can be addressed. These officials, their qualifications, and their individual areas of expertise are as follows:

- Arini Farrell – Associate Planner, City of Troutdale; Certified Floodplain Manager - Property Protection Advice Program Coordinator, and Elevation and Flood Insurance Advisor
- Sean Blaire – Building Official
- Bill Woods – City of Troutdale A-Level Plumbing Inspector – Sewer Backflow Advisor and Drainage Advisor
- Travis Hultin – City of Troutdale Public Works Deputy Director – Stormwater, Drainage, and Sewer Backflow Advisor

If you would like to arrange for a site visit with any of these individuals to discuss the services for your site, please reach out to Arini by email at [arini.farrell \[at\] troutdaloregon.gov](mailto:arini.farrell@troutdaloregon.gov), or by phone at 503-674-7261.

The City of Troutdale is a partner in the [Multnomah County Multijurisdictional Natural Hazard Mitigation Plan](#) (NHMP). A component of that plan includes a number of action items that are designed to assist Troutdale reaching its hazard mitigation risk reduction goals. These include actions focused on reducing risk to hazards such as earthquakes, floods, landslides, severe weather, volcanoes, and wildfires.

A more in-depth progress report that includes recommendations on achieving Troutdale's identified hazard mitigation actions can be provided.

## Financial assistance for property protection measures

Both pre-flood assistance and post-flood assistance may be available to provide added protection measures for your property. The types of assistance that may be available for your site include:

### Pre-flood Assistance

- Projects fully or partially funded by a local agency. For example, some metropolitan sewer agencies fund part or all of a project to stop sewer backup and some communities have their own rebate, financial assistance, or construction programs



- FEMA mitigation grants
- State or local programs, such as grants, loans, and rebates
- Housing improvement assistance programs
- The U.S. Department of Agriculture's rural development grants and loans for mitigation;
- The potential to reduce flood insurance premiums for certain mitigation projects (e.g., elevating the building above the base flood elevation)
- Exempting the improvements from property tax increases

## Post-flood Assistance

- Flood insurance
- Flood insurance's Increased Cost of Compliance benefit for substantially damaged structures
- FEMA's Hazard Mitigation Grant Program
- The U.S. Small Business Administration's post-flood mitigation loans

There may be additional measures available to you as a property owner. To learn more please contact the Community Development Department at 503-674-7247

*This basic information is required for establishing a flood insurance policy, and you can visit the City of Troutdale Community Development Department, located at 2200 SW 18th Way, Troutdale, Oregon 97060, for more information about specific flood hazards within the City of Troutdale. We also encourage you to check out the [Flood Protection Information section](#) on our website. Inquiries, including those individuals seeking advice on flood insurance, should be directed to Floodplain Manager Arini Farrell by email at [arini.farrell \[at\] troutdaleoregon.gov](mailto:arini.farrell@troutdaleoregon.gov) () or by phone at 503-674-7261.*



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