



CITY OF TROUTDALE

"Gateway to the Columbia River Gorge"

THE RISKS OF FLOODING... WHAT TO KNOW AND WHAT TO DO!

(Also to be published in an upcoming issue of the Troutdale Champion)

This past winter saw record rainfall in our region and significant snow accumulation in the Cascades. As the snows on Mount Hood and the surrounding peaks melt, we can expect higher than normal water flow along the Sandy River. This coupled with heavy amounts of debris from our 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, 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 15 percent for SFHA properties and 5 percent for all other properties in the City. Troutdale is proud to be one of only 20 municipalities in Oregon and one of three in the Metro region that offer this discount for 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 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

The Troutdale Development Code has 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 allow for flooding to be properly mitigated while minimizing damage not only to your property, but surrounding ones as well.

To ensure you are doing your part to improve your property in a responsible manner, please contact the Community Development Department at 503-674-7229 to see if your improvement requires any permits, plan review, and/or inspections.

6. Protect natural floodplain functions

Responsible development allows for the environment to handle excess stormwater and minimizes the effects on our flora and fauna. 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 that may have accumulated over time. This eliminates blockades that prevent excess stormwater from flowing to proper discharge areas and ensures that pollutants don't enter the stream and affect habitation or their food supply.

Furthermore, the City of Troutdale prohibits by law anyone from dumping any rubbish, trash, garbage, debris or other refuse on public lands or waters other than in receptacles provided 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 City of Troutdale Public Works Department for more information.

In addition to the aforementioned floodplain considerations, the City of Troutdale continues to offer a Map Information Service that is able to locate a property based on a street address, and provide 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, and
- Areas mapped as critical habitat by the U.S. Fish and Wildlife Service

This basic information is required for establishing a flood insurance policy, and interested parties can visit City of Troutdale Community Development Department, located at 2200 SW 18th Way, Troutdale, OR 97060, for more information of specific flood hazards within the City of Troutdale. Inquiries, including those individuals seeking advice on flood insurance, should be directed to City of Troutdale Floodplain Manager Ryan Krueger by email ryan.krueger@troutdaloregon.gov or by phone 503-674-7261.