370 – Flood Insurance Promotion

It’s Hard To Imagine, But Flooding Can Happen To You.

Call Your Insurance Agent or Company About Federally Guaranteed Flood Insurance Today!

Es Difícil Imaginárselo Pero Una Inundación Puede Afectarle A Usted.

Llame A Su Agente O Compañía De Seguros Sobre El Seguro Federal Contra Inundaciones Hoy!

Your homeowners insurance doesn’t cover floods...

FLOOD INSURANCE
Did you know 33% of you have it and the rest of you don’t?

Lock in lower flood insurance rates today! New higher rates take effect July 6.

- It’s no secret that the city of Sacramento was built on a floodplain. If you own property in the city, you should know:
  - New Federal Emergency Management Association (FEMA) flood maps now take effect July 6, almost doubling the current flood insurance rates.
  - North and South Natomas and parts of North Sacramento will not see an increase in flood insurance rates due to $57 million in flood protection improvements.
  - All property owners are strongly encouraged to maintain or purchase flood insurance.
  - The city is a good standing member of the National Flood Insurance Program which means a 20 percent discount on insurance premiums.
  - Find out how your property is impacted. Call 264-5001 and be prepared to leave your name, address and tax assessor’s property parcel number.

This ad is provided by the Department of Children and Families, Planning and Environmental Services, and the Service Center for Understanding of Governmental Issues to the city of Sacramento.
“The simple truth is that residents and business owners with adequate flood insurance rebuild and recover faster and return to normal faster than people without. This means faster and more complete community recovery…. Experience has shown that an insured community is a better prepared community….”

Objective: improve flood insurance coverage in the community

✓ Community role in promoting insurance
✓ Work with insurance agents
✓ High level commitment
✓ Design to meet local needs
<table>
<thead>
<tr>
<th>330 (Outreach Projects)</th>
<th>370 (Flood Insurance Promotion)</th>
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<td>FIA – 1. Assess insurance coverage</td>
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<td>CP – 2. Coverage improvement plan</td>
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372.a Flood insurance coverage assessment (FIA)

(1) Identify target areas
372.a Flood insurance coverage assessment (FIA)

(1) Identify target areas
(2) Map insurance coverage
372.a Flood insurance coverage assessment (FIA)

(1) Identify target areas
(2) Map insurance coverage
(3) Determine level of coverage
(4) Correct errors
(5) Prepare the document
(6) Submit to governing body
(7) Reassess
372.a Flood insurance coverage assessment (FIA)

Credit points
FIA = 15

Documentation
(a) Updated assessment at each cycle
(b) Documentation that it was submitted to the governing body
### 370 – Flood Insurance Promotion

**Manual Pages 370-2 – 3**

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372.b Coverage improvement plan (CP)

332.c Program for Public Information (PPI)

1. Committee
2. Assess public information needs
3. Formulate messages
4. Identify projects
5. Examine other initiatives
6. Document
7. Monitor/evaluate
370 – Flood Insurance Promotion

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372.c Coverage improvement plan implementation (CPI)

(a) Informational materials: 1 → 2 points/topic
(b) Outreach projects: 2 → 4 points/topic
(c) Targeted projects: 6 → 12 points/topic

At least one elected official project

More points for repeating the projects/topics

PPI and Stakeholder (STK) bonus points
372.d Technical assistance (TA)

Credit criteria
(1) Identify at least one person
(2) Publicize the service
(3) Keep records

Credit points
15 for providing the service
+5 for provision by Associate in National Flood Insurance
370 – Flood Insurance Promotion

Questions?

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Conventional Subdivision

6 – 1 acre lots
2 w/buildings in floodplain
420 – Open Space Preservation

Thoughtful Subdivision

7 – ½ acre lots
All buildings out
Open Space Incentives (OSI)
422.3 Open space incentives (OSI)

Credit criteria

<table>
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<tr>
<th>OSI</th>
<th>Description</th>
<th>Points</th>
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<tr>
<td>OSI 1</td>
<td>Set aside all of the floodplain as open space</td>
<td>250</td>
</tr>
<tr>
<td>OSI 2</td>
<td>Provide a building site for each lot on high ground</td>
<td>150</td>
</tr>
<tr>
<td>OSI 3</td>
<td>Do OSI 2 “to the extent possible”</td>
<td>65</td>
</tr>
<tr>
<td>OSI 4</td>
<td>TDRs, etc., to encourage staying out of the floodplain</td>
<td>70</td>
</tr>
<tr>
<td>OSI 5</td>
<td>Allow cluster development through PUDs</td>
<td>25</td>
</tr>
<tr>
<td>OSI 6</td>
<td>Tax incentives to keep land open</td>
<td>25</td>
</tr>
<tr>
<td>OSI 7</td>
<td>Land use plan recommends open space</td>
<td>10</td>
</tr>
</tbody>
</table>
420 – Open Space Preservation

OSI documentation

- Ordinance language
- Site plans/final plats

CONDOMINIUMS

11.380 Definition. A condominium is a building, or group of buildings, in which units are individually owned, and the structure, common areas and facilities are owned by all of the unit owners on a proportional, undivided basis.

11.390 Procedure. A proposal for new construction of a condominium is reviewed through the planned development process. A proposal for conversion of existing units into condominiums is reviewed through the conditional use process in conjunction with planned development requirements. All condominium proposals must meet the appropriate requirements of ORS Chapter 195.

CLUSTER DEVELOPMENT

[Map Image with labeled Open Space]
420 – Open Space Preservation

OSI
Questions?
452.a Stormwater management regulations (SMR)

SMR = SZ + DS + LID + PUB

Peak runoff from new development will be no greater than the pre-development runoff from the site.

(1) If SZ = 0 or DS = 0, SMR = 0
(2) SZ = size of developments regulated: 15 – 110 points
   Maximum development size: 5 acres
(3) DS = designs storms: 14 – 100 points
   Minimum design storm: 10-year storm
   Add 50% if volume is controlled (new in 2013)
(1-3 in Stormwater Manual or Ordinance)
(4) Need pre- and post-development hydrology calculations
   (Engineered Drainage Reports)
452.a  Stormwater management regulations (SMR)

Let’s look at a Stormwater Ordinance and Engineered Drainage Reports

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<td>EX-1</td>
<td>13.2</td>
<td>71</td>
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**Table 3 - Existing Conditions Parameters**

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<td>11.4</td>
<td>25.7</td>
<td>55.6</td>
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**Table 4 - Existing Peak Rates of Runoff (cfs)**

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**Table 5 - Proposed Conditions Parameters**
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**SMR Questions?**