



Flood Insurance Savings Program

Do you know how much you're spending on flood insurance? You may qualify for a new offer from the City of Portland.

Chances are you've seen flood insurance rate increases recently, and may be spending hundreds more dollars a year than you need to. The Portland Housing Bureau is working in partnership with a community non-profit, Enhabit, to help 20 homeowners in Lents and Powellhurst-Gilbert neighborhoods (located in Johnson Creek's 100-year floodplain) stay in their homes by reducing flood insurance costs.

Qualifying homeowners can get a free Elevation Certificate (worth \$1,200) to help save money on flood insurance. When you participate, you also get a no-cost home assessment to identify improvements to reduce flooding impacts, and other repairs to improve the general health and safety of your home. Together, these free services are worth \$1,500, and could save you hundreds of dollars in flood insurance costs over the next few years.

In three easy steps, the City of Portland can help you save money now, and well into the future.

- 1) APPLY FOR A FREE ELEVATION CERTIFICATE (worth \$1,200) - an accurate measurement of flood risk can lower your flood insurance. The certificate details information about your home's risk for flooding. The Elevation Certificate is then used to determine accurate flood risks, and can result in lower flood insurance rates.
- 2) SCHEDULE YOUR HOME ASSESSMENT – Enhabit will arrange an appointment with a licensed professional land surveyor to assess your home and deliver a comprehensive flood-risk assessment and a completed Elevation Certificate.
- 3) SAVE MONEY – Enhabit will help you process all of the assessment information, including working with your insurance company to reduce your flood insurance rates. Enhabit is also available as a resource to help you consider additional home repair and upgrade services, as needed.

To learn more about the program, go to: www.enhabit.org/flood

Application Instructions

To apply to the pilot Flood Insurance Savings Program, please call 503-823-2362 to request a paper application, or go to www.enhabit.org/flood to complete it online.

Applications for the Flood Insurance Savings Program are due Wednesday, July 5, 2017 at 5PM. There are a limited number of spots for the first round of this program. Applicants will be selected based on a variety of factors. Some applicants will be put on a waitlist until additional funding is identified and the program is able to expand. Applicants will be notified of their application status by July 21, 2017. Prior to receiving these services, homeowners will need to provide Enhabit and the City with documentation on their flood insurance costs from 2016.

Applications can be completed online at: www.enhabit.org/flood

If you have questions or would like to request a paper application, please call the City at 503-823-2362 or email jacob.sherman@portlandoregon.gov.

If you need translation services to complete the application, please call the City at 503-823-2362 to schedule a time to fill the application out with a translator.