



## **French & Associates, LTD.**

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### **MEMORANDUM**

**To:** Chehalis River Basin Flood Authority  
**From:** French Wetmore  
**Subject:** Flood Insurance Assistance to Aberdeen and Hoquiam Residents  
**Date:** September 19, 2018

French & Associates will be working with the Cities of Aberdeen and Hoquiam to share and identify options to reduce the cost of flood insurance.

We will be building on the lessons learned from a pilot in Centralia last Spring (2018). French reported on the pilot project at the Flood Authority's May 17 meeting (see [https://www.ezview.wa.gov/Portals/\\_1492/images/5-17-18%20Flood%20Authority%20Presentation%20\(updated\).pdf](https://www.ezview.wa.gov/Portals/_1492/images/5-17-18%20Flood%20Authority%20Presentation%20(updated).pdf)). Here is the approach:

- We are talking with local insurance agents to brief them on the project and enlist their support.
- A notice will be in the Cities' utility bills explaining why flood insurance rates are high, reviewing general things one can do about it, and publicizing the November public meeting.
- Relevant materials will be posted on the Cities' websites and via other media.
- Presentations will be made to the City Councils at their meetings on October 22 (Hoquiam) and 24 (Aberdeen).
- Background material and news releases will be given to the newspapers and radio after the City Council meetings.
- The Cities will host a public meeting, 6:00 – 7:30, on Thursday, November 29. It will be at the Log Pavilion in Aberdeen. Attached is a flyer for the cities' utility bills.
- The public meeting will include an overview of what each city and the Flood Authority are doing about the flood problems, followed by French's talk on "How to lower your flood insurance premiums."
- We will invite insurance agents and other entities to have a table at the public meeting so attendees can talk one-on-one with an expert after the presentations.
- We will ask people at the meeting if they would like a consultation or a site visit to review their options.
- Initial consultations and site visits will be conducted by French & Associates with City staff. City staff would pick up more of these over time.
- After a few months, we will review what has been done and what the impact of the work has been. We will provide an evaluation report to the Flood Authority.
- Throughout the upcoming assistance effort, French & Associates will ensure close coordination and communication with the Office of Chehalis Basin and the Chehalis River Basin Flood Authority, as both entities have a strong mutual interest in successful local floodproofing efforts.



## ***Aberdeen and Hoquiam***

# FLOOD INSURANCE PUBLIC MEETING



***6:00 PM to 7:30 PM, Thursday, November 29, 2018  
Rotary Log Pavilion, 1401 Sargent Blvd, Aberdeen, WA***

- Do you have flood insurance?
- Are you considering buying a policy?
- Have you received the flier shown on the back side of this page?
- Does the flier on the back of this page interest you?

If you answer "yes" to any of these questions, you should learn how to get the lowest flood insurance premiums possible.

The Cities of Aberdeen and Hoquiam are sponsoring a public meeting about the cost of flood insurance.

### EXPERTS WILL BE PRESENT TO EXPLAIN:

- What the Cities are doing about flooding
- How flood insurance premiums are calculated
- Why the premiums have gone up
- What the flier on the back of this page is saying
- How to make sure you have an accurate premium
- What you can change in your policy to bring your premium down
- What you can do to your house to bring your premium down

After the presentations, you can meet with local insurance agents, City staff, and floodplain managers to discuss your situation.

*Light refreshments will be served.*

*This meeting is free of charge. There is no fee.*

# What Will Your Flood Risk Cost?

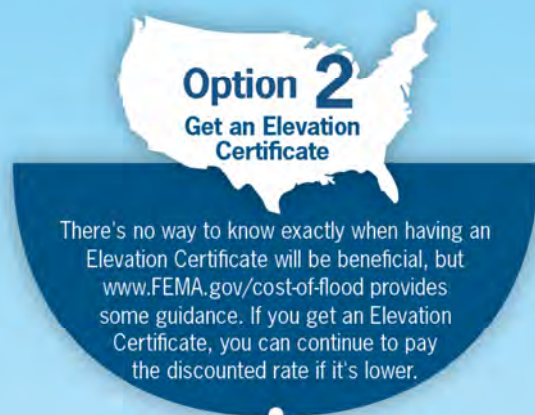
Get the Lowest Rate You Can Qualify For.

**Your situation (LETTER D):** Your property is at high risk for flooding. You can expect your discounted rate to increase by at least 5 percent, and up to 18 percent, each year. Until you get an Elevation Certificate, there's no way to predict when the 5 to 18 percent yearly increases will stop. Keep in mind, all rates are subject to change from year to year because of adjustments like inflation. Know your options.



**Option 1**  
Do Nothing

Your discounted rate will increase by up to 18 percent each year.



**Option 2**  
Get an Elevation Certificate

There's no way to know exactly when having an Elevation Certificate will be beneficial, but [www.FEMA.gov/cost-of-flood](http://www.FEMA.gov/cost-of-flood) provides some guidance. If you get an Elevation Certificate, you can continue to pay the discounted rate if it's lower.



## How to Get an Elevation Certificate

An Elevation Certificate verifies the elevation of your building. Before you take any action to get an EC, check with your insurance agent or company to see if there is already one on file. If not, you can hire a licensed surveyor to provide one.



**See Your Agent for Your Rate.**



Knowing this, you'll know you're getting the best protection at the rate which fits your risk.

### Keep Your Policy in Force.

If you ever allow your flood insurance policy to lapse for either more than 90 days, or twice for any number of days, you may be required to provide an Elevation Certificate, and you may no longer be eligible for the discounted rate you have been receiving.

Contact your agent for more information or visit [www.FEMA.gov/cost-of-flood](http://www.FEMA.gov/cost-of-flood).



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