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Quick NFIP Facts

By law, there is generally a 30-day waiting period from the date of purchase until flood insurance coverage takes effect with very few exceptions.

Referred to as the Post-Wildfire Exception¹, the standard 30-day waiting period does not apply to new policies if, at the time of your flood loss, all of the following criteria are met:

1. The covered property experiences damage caused by flood that originated on federal land; and
2. Post-wildfire conditions on federal land caused or worsened the flooding; and
3. The policyholder purchased the policy either:
 - (a) Before the fire containment date; or
 - (b) During the 60-calendar-day period following the fire containment date.

For purposes of the Post-Wildfire Exception, the federal agency responsible for the land on which the post-wildfire conditions existed determines the fire containment date.

The Post-Wildfire Exception of the 30-day waiting period is determined on a case-by-case basis at the time of loss using the above criteria.



Upcoming Events

• **Concerts in the Park**

The concerts are Free and held at Bohemia Park, 101 N. 10th Street in Cottage Grove on Wednesdays from 6:30 – 8:00pm the third week of June thru the last week of August.

• **Ribbon Cutting Open House @ Harrison Village Apartments**

July 7th, from 12-2 pm. at 1041 S. 10th Street.. Take a tour and enjoy some snacks & refreshments.

• **Regular City Council Meeting**

Monday July 11, 2022 @ 7:00 pm. At City Hall Council Chambers 400 E Main Street.

• **Bohemia Mining Days!**

July 14, 15 & 16th 2022 @ Coiner Park. For more information go to: bohemiaminingdays.org

• **Art Walk**

Hang out in historic downtown for art, friends and fun. Last Friday of the month in Cottage Grove, Oregon.

• **2022 Western Oregon Exposition (W.O.E) Fair**

August 19th-21st 10am-4pm Willamette Valley residents exhibit their talents in traditional fair fashion; vendors offer their latest creations for sale; live entertainment is there to impress; and more!

• **Emergency Preparedness Fair**

August 6th @ Coiner Park. The City of Cottage Grove is holding an Emergency Preparedness Fair. *More details will be announced closer to event.*

RIPARIAN AREA Clean Water News



Cottage Grove Public Works & Development Department
 Update for Riparian Corridor Neighbors

SUMMER ADDITION

JUNE, 2022

Flood Insurance: A Small Price to Pay for Peace of Mind

Flooding Can Happen Anywhere at Any Time

- Even if you don't live near water, your home may be at risk of flooding from new developments or changes in weather patterns. In fact, more than 40% of flood insurance claims are from properties outside of the high-risk flood areas. Floods are the nation's most common and costly natural disaster. **Just one inch of water in an average-sized home can cost up to \$25,000 in damage.**
- Most federal disaster assistance requires a Presidential Disaster Declaration and comes in the form of low interest disaster loans from the U.S. Small Business Administration that must be repaid—with interest. In 2017, the average disaster assistance grant was less than \$9,000, while the **National Flood Insurance Program (NFIP) paid an average claim amount of more than \$90,000.**
- **Most homeowners and renters insurance policies do not cover flood damage.** Only flood insurance will protect your property and belongings after a flood event. Keep in mind, after you purchase a policy, there's typically a 30-day waiting period before it becomes effective.
- How much coverage should I purchase for my building and for my contents?
- Is there a difference between insuring my primary residence or my secondary residence?
- Will my policy provide Replacement Cost Value or Actual Cash Value and what's the difference between the two?
- Once I purchase flood insurance, is my policy effective immediately or is there a waiting period?
- What is the term or length of my policy?
- Does my policy automatically renew?
- Is there a difference between insuring my primary residence or my secondary residence?
- Will my policy provide Replacement Cost Value or Actual Cash Value and what's the difference between the two?
- Once I purchase flood insurance, is my policy effective immediately or is there a waiting period?
- What is the term or length of my policy?
- Does my policy automatically renew?

Additional Information:

Tell your insurance carrier or agent you're interested in learning more about flood insurance from the NFIP. The agent who sold you homeowners or renters insurance should be able to help you with a flood insurance policy.

For Learn more at fema.gov 5/27/20 2 of 2 more information, call the FEMA Mapping and Insurance eXchange (FMIX) at 877-336-2627 or visit FloodSmart.gov

Helpful Questions When Talking with Your Insurance Company or Agent About Flood Insurance:

- What is my property's flood risk?
- Is flood insurance mandatory for my property?
- Does my community participate in the NFIP's Community Rating System (CRS)? If so, does my community qualify for a CRS rating discount?
- If my home floods, what is covered?
- What is the difference between a private flood insurance and an NFIP flood insurance policy?



BE PREPARED!

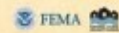
It is important to consider how you can best prepare for potential flood events.

#1 Know your flood risk.

#2 Prepare your property for cold/wet weather.

#3 Get flood insurance.

Protect the life you've built with flood insurance.



REMEMBER!

There is a 30-day waiting period before a flood insurance policy takes effect, so call your insurance agent now



Do You Know How to Keep Your Pets Safe During a Disaster?

June is Pet Preparedness Month. Your pets are an important part of your family and they rely on you to keep them safe.

You may have to evacuate quickly or may be separated from them when something happens. By making a plan to prepare your pets for disasters, you can prevent having to make impossible decisions about your beloved pet and can give them their best chance of staying safe during and after a disaster.

Things to consider when making a plan:

- Have an evacuation plan for your pet. Many public shelters and hotels do not allow pets inside. Know a safe place where you can take your pets before disasters and emergencies happen.
- Develop a buddy system. Plan with neighbors, friends or relatives to make sure that someone is available to care for or evacuate your pets if you are unable to do so.
- Have your pet microchipped. Make sure to keep your address and phone number up-to-date and include contact information for an emergency contact outside of your immediate area.
- Contact your local emergency management office, animal shelter or animal control office to get additional advice and information if you're unsure how to care for your pet in case of an emergency.
- Keep that plan, and what you need for your pet's care in an emergency kit tailored specifically to their needs. Here are the top 10 items recommended for your kit:
 - **Water.** Store a water bowl and several days' supply of water.
 - **Medicine.** Keep an extra supply of the medicine your pet takes on a regular basis in a waterproof container.
 - **First aid kit.** Talk to your veterinarian about what is most appropriate for your pet's emergency medical needs.
 - **Collar with ID tag and a harness or leash.** Include a backup leash, collar and ID tag. Have copies of your pet's registration information and other relevant documents in a waterproof container and available electronically.
 - **Traveling bag, crate or sturdy carrier,** ideally one for each pet.
 - **Grooming items.** Pet shampoo, wipes formulated for your specific pet's needs and other items, in case they need some cleaning up.
 - **Sanitation needs.** Include pet litter and litter box (if appropriate), newspapers, paper towels, plastic trash bags and household chlorine bleach to provide for your pet's sanitation needs.
 - **A picture of you and your pet together.** If you become separated from your pet during an emergency, a picture of you and your pet together will help you document ownership and allow others to assist you in identifying your pet.
 - **Familiar items.** Put favorite toys, treats or bedding in your kit. Familiar items can help reduce stress for your pet.

Visit the Ready.gov [Pets and Animals Preparedness page](#) for more information.



Protect Yourself from Extreme Heat

Summer's here and areas around the country are already experiencing extreme heat. Did you know around the world extremely hot days have become more frequent and intense since the 1950s?

That's why it's important to understand how to protect yourself because extreme heat — which is considered a prolonged period of high heat and humidity — makes your body work extra hard to maintain a normal temperature.

Here are 9 ways to keep you and your loved ones cool this summer:

1. Check the forecast. Before making plans, check your local forecast to see if there's an excessive heat advisory. An excessive heat warning is issued up to a day before extremely dangerous heat conditions start. An excessive heat watch is issued when conditions are favorable for excessive heat in the next 24 to 72 hours. A heat advisory is issued within 12 hours before dangerous heat conditions are expected.

2. Never leave pets or people in a car. Did you know when it's only 80 degrees, your car's interior can reach 118 degrees in just 20 minutes? Leaving anyone in a parked car on warm days is dangerous. Infants and children are especially in danger of getting a heat stroke or dying.

3. Drink water. Keep you and your pets hydrated. Drink more fluids, regardless of how active you are. Don't wait until you're thirsty to drink.

4. Find air conditioning. If your home does not have air conditioning, go to a shopping mall or public library. Even a few hours spent in air conditioning can help your body stay cooler when you go back into the heat. Keep in mind while electric fans may provide comfort, when the temperature is in the high 90s they will not prevent heat-related illness.

5. Keep your house cool. You can keep your house cooler by insulating it and covering your windows with drapes or shades. Use window reflectors such as aluminum foil-covered cardboard to reflect heat back outside.

6. Dress appropriately and wear sunscreen. Sunburn affects your body's ability to cool down and can make you dehydrated. If you must go outdoors, protect yourself from the sun by wearing loose, lightweight, light-colored clothes. a wide-brimmed hat and sunglasses. Put on a broad-spectrum sunscreen of SPF 15 or higher 30 minutes prior to going outside during the day. Sunscreen wears off, so be sure to reapply it every two hours and after

swimming, sweating or towel off.

7. Avoid strenuous activities. High heat and outdoor activities don't always mix well. Try to limit your outdoor activity to when it's coolest: morning and evening hours. Take frequent breaks in shady areas so your body has a chance to recover.

8. Check on your family and friends. Older adults, children and people with chronic medical conditions are at high risk from heat related injury and death.

9. Eat light. Hot, heavy meals add heat to your body.

When your area is experiencing extreme heat, it is also important to be able to recognize the signs of heat-related illness. There are three main types: heat cramps, heat exhaustion and heat stroke.

For **heat cramps**, you want to look out for muscle pains or spasms in the stomach, arms or legs. If this happens, immediately find a cooler location and remove excess clothing.

For **heat exhaustion**, you may experience heavy sweating, paleness, muscle cramps, weakness, dizziness or vomiting. You will want to go to an air-conditioned place and sip cool nonalcoholic beverages. Change into lightweight clothes or take a cool (not cold) bath.

For **heat stroke**, you may experience a high internal body temperature (above 103 degrees), rapid and strong pulse, red skin, dizziness or confusion. This is considered a medical emergency, so call 911 or seek medical attention as soon as possible. While waiting, attempt to cool your body in by moving to a shady area or indoors. Do not give anyone with suspected heat stroke any liquids. You can also get into a cool (not cold) bath or shower, or if outside spray yourself with a garden hose.

If you experience any of the symptoms of heat-related illness, you should also take sips of a cool sports drink, which helps you replenish vitamins lost when sweating.

For more information on how to be prepared for extreme heat, visit ready.gov/heat.

