



February 7, 2019

Clackamas County Board of Commissioners
Policy Position
HB 2312: Regarding Flood Disclosures

Clackamas County supports HB 2312: The Board of County Commissioners supports HB 2312, which would require the seller of a property to disclose whether their property is identified by FEMA as a Special Flood Hazard Area or whether the purchase of flood insurance is required by local ordinance or in order to obtain a federally regulated loan.

Clackamas County's department of Disaster Management works hard to help residents and homeowners prepare for and mitigate the impact of future floods and other regional and localized disasters. Countless times have flood affected residents, as well as those impacted by other disasters, not known they lived close to or within a hazard area. While it is not a guarantee that all sellers will be able to complete a full and accurate disclosure form, this simple process can save potential home buyers from purchasing homes in areas that risk their financial stability, their housing, or worse – their lives.

Clackamas County places significant emphasis on flood awareness for existing residents, especially for residents with homes along or near the Sandy River. Because of the highly erodible volcanic soil, the Sandy River is prone to migrating well beyond its FEMA-mapped special flood hazard areas, threatening the homes and lives of those who live nearby and often with no recourse or assurance that the impact of the disaster will be eligible for any federal disaster assistance. Work on identifying and assessing Channel Migration Zones (CMZs) has progressed slowly in Oregon, leaving local jurisdictions like counties with the responsibility to raise awareness to existing residents. However, without state laws or disclosures like the one proposed in HB 2312, more homebuyers will purchase into dangerous areas like the Sandy River CMZ, as well as other hazard prone locations.

While legal designations for CMZs are still needed before they may be required for disclosure, HB 2312 will improve Clackamas County's ability to navigate future channel migration impacts with homeowners and residents along the Sandy River by requiring disclosure if a property is in a designated slide or other geologic hazard zone.

We strongly urge a "YES" vote for HB 2312.

Please contact Chris Lyons at clyons@clackamas.us for more information.