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## REAL ESTATE ADVISORY FLYER FLOOD HAZARD: CHECK BEFORE YOU BUY

One of the many attractive features of Shady Cove is the Rogue River running through it. There is nothing more peaceful than sitting on a deck, soaking in a hot tub under the stars, relaxing in a rocking chair or on a porch swing just listening to sounds of the river and abundant wildlife. Along with the beauty of the river you get to enjoy blue heron flying by, deer grazing in a field or ducks paddling around in the water.

This scenic river can quickly turn dangerous, sweeping away everything in its path. Responsible usage of the river and the surrounding floodplain to minimize flood losses and maximize other beneficial uses is the goal of the floodplain management approach.

Flooding and other surface drainage problems can occur well away from a river or lake. If you are looking to purchase property located in the Special Flood Hazard Area (SFHA), it is important that you check with the home owner or the Floodplain Manager.

**Floodplain Regulations:** The City of Shady Cove regulates construction and development in the floodplain to insure buildings will be protected from flood damage. Filling, grading and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood or any other cause must be elevated to or above the flood level when they are repaired.

**Check for the Flood Hazard:** Before you commit yourself to buying a property, do the following:

- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded and if it is subject to any other hazards.

**Flood Protection:** A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. There are retrofitting techniques that can protect a building from surface or subsurface water.

**Flood Insurance:** Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is National Flood Insurance, which is purchased through any property insurance agent. If the building is located in a floodplain, most mortgage lenders will require flood insurance. Ask an insurance agent how much a flood insurance policy would cost.

Living in a riverfront home is a privilege; and with that privilege comes the responsibility to protect yourself, your neighbors and your community.