

# Changes to Flood Insurance Rules *continued from front page*


Helens, McMinnville, and Sheridan. NFIP policy holders saw those increases this past year and will see them again for the next three years. Through the NFIP, a homeowner in Vernonia and a homeowner in Florida with the exact same home currently pay the exact same rate, even though the home in Florida is at a much higher risk of being damaged in a flood, storm or hurricane. "This is frustrating for Oregon homeowners who end up paying for damage claims done in storms like Katrina and Sandy," says

Moldovan-Trujillo. Private market flood insurance will allow the seller to set the rate based on the actual risk of a claim. "We're excited to be a part of providing private market flood insurance," says Moldovan-Trujillo. "We have trained and invested a lot of time into education to keep up on all the federal changes and options available to consumers." Moldovan-Trujillo says there are not a lot of companies jumping into

the private flood insurance market. "It's not like you can go out and shop like you would for auto insurance and get multiple quotes. It's not as broad as that. But it is offering some relief to some homeowners." According to Moldovan-Trujillo, companies selling private market flood insurance still need to follow federal guidelines and provide policies as broad as or broader than federal policies, provide the same coverage, and follow the same rules as the NFIP. "They just don't have their rates set by Congress," says Moldovan-Trujillo. "They can set their own rates." Moldovan-Trujillo says she has many customers paying thousands of dollars per year for flood insurance through the NFIP. The average home

insured for \$150,000 would see a premium of approximately \$745 for comparable private market flood insurance. Additional changes to the NFIP through Biggert-Waters and the HFIA will also impact Vernonia policy holders. The majority of NFIP homes in Oregon were designated "Prefirm," meaning they were built before FEMA instituted the flood rate maps around 1978 and established the base flood elevation. Those home owners received a discount on flood insurance because they did not know to build their home above the base flood level. Through the recent reforms, FEMA is eliminating the "Prefirm" designation and with it the discount since they will now be rating *continued on page 11*

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- Kids (6-9) 5K Run
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