

# HOUSING The Portland Observer

## Are You Prepared For Whatever "El Nino" May Bring?

Fact: The most powerful "El Nino" in recorded history, (1982-1983), caused more than \$1.2 billion in damage in the U.S. and in excess of \$13 billion worldwide.

Question: Are you prepared in the event "El Nino" wreaks havoc on the Pacific Northwest?

"The one thing that is predictable about "El Nino" is that its effects are unpredictable," says Marianne Macina, COCU, regional manager for the Western Insurance Information Service (WIIS). "So the best we can do is be prepared for anything and everything."

In the past, "El Nino" has brought a wet/cooler winter to the western U.S. causing damage from heavy rains, increased mountain snowfall, mud slides, spring flooding, and summer forest fires in normally low-burn areas.

"This year's "El Nino" is expected to peak around Christmas and continue through winter," warns Macina. "Different weather forecasts reflect different predictions for our area: Will we see heavy rains and spring floods? Will we have a "drier-than-normal" winter and be at greater risk to wild fires next summer? Will we experience a little "warmer-than-normal" winter with enough snow pack in higher elevations to prevent a summer drought?"

While only time will tell, Macina says now is the time to prepare for anything and everything. "Your insur-

ance companies through WIIS recommend that you take the following precautions now in order to avoid costly repairs and unpleasant insurance surprises later (don't forget that a standard homeowners insurance policy generally does not cover flood or landslides)."

- How to prepare for "El Nino":
- \* Inspect the trees on your property. Remove or cut back any branches that are rotted or could fall on your house.
- \* Inspect your roof for leaks and clean out its gutters of any debris.
- \* Inspect any storm drains located on the street near your home. If they appear clogged or congested, report them to your city's public works department.
- \* Verify the roof on your house is secure and that tiles or shingles are not loose.
- \* If at risk from flooding or high water, move valuables off the floor

and up to higher ground, preferably the second floor of your home (if you have one).

- \* Have the main breaker or fuse box and the utility meters elevated.
- \* Prepare sand bags and have them ready to use.
- \* Check with your city hall or insurance company to determine whether your house or building is located in a flood plain. (Special Flood Hazard Area maps, produced by FEMA, identify areas that have more than a one percent chance of flooding.)
- \* Consider buying flood insurance now. While flood insurance can be purchased any time, there usually is a 30-day waiting period before the coverage takes effect. The flood coverage may be purchased through your insurance agent or directly from the National Flood Insurance Program at 800-611-6123 ext. 900. The average annual premium is \$300. It may be more or less depending whether or not your house or building is in or out of the flood plain and whether or not you have a basement. Flood insurance is available to almost everyone, it doesn't matter where you live.
- \* If you live on a slope, consider

purchasing a homeowners insurance endorsement that wraps flood, landslide, and earthquake coverage into one package. It's not available to everyone, but if you qualify, it does exist and is a good buy for all three coverages. To find out more, call 503-248-6400 in Portland.

- \* Have an emergency evacuation plan in place.
- \* Take an inventory of your home and keep the list in a safe place away from your home (i.e., a safe deposit box).
- \* Listen to local weather advisories.



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#### COMMISSION MEETING

Date: December 18, 1997  
Place: PDC  
1900 SW Fourth, Suite 100  
Portland, OR  
Time: 2:00 p.m.

Commission meetings are open to the public. A complete agenda is available at PDC or by calling 823-3200. Citizens with disabilities may call 823-3232 or TDD 823-6868 for assistance at least 48 hours in advance.

PDC is the City of Portland's urban renewal, housing and economic development agency.

## Council allows "granny flat" without residents

By LEE PEARLMAN

Defying the Portland Planning Commission and most city neighborhood associations, a City Council majority would allow "granny flat" accessory rentals without a resident owner.

The change is the most explosive of several proposed for the city codes governing accessory rentals. Also known as "granny flats," they are small rental units either partitioned from or added to single family homes, or built in the back yard as accessory structures. Current law allows them only in designated areas, and then only if one of the units is owner-

occupied. Planning Commission staff contended last week that overly strict regulations prevent the badly-needed units from being built.

Neighborhood Associations from throughout the city opposed the change, saying it would destabilize neighborhoods and lead to wholesale acquisition and conversion of houses in some neighborhoods.

However, in an informal vote last week, commissioners Charlie Hales, Gretchen Kafoury and Erik Sten voted to remove the requirement entirely. They concluded that the requirement is unenforceable, and that neighborhood fears are unfounded.

### Home, Sweet Home

(NAPS)—Home may seem the one place we can let down our guard, or can we? According to the National Safety Council, last year seven million Americans suffered disabling injuries and another 26,700 died as the result of injuries sustained at home. Use these safety hints to keep your loved ones safe and sound.

1. **Carbon Monoxide Detector:** Because carbon monoxide is odorless, colorless, and tasteless, it often goes undetected. Any fuel-burning appliance in your home is a potential source. Place your detector in an area near sleeping rooms.

2. **Ground-Fault Circuit Interrupters:** This electronic device helps protect you from serious injury by monitoring the electricity flowing in the circuit. If an imbalance occurs, the GFCI will instantly shut off current flowing through it.

3. **Fire extinguishers:** A multi-purpose dry chemical Class ABC fire extinguisher is considered the best choice for general home use.

4. **Flashlights:** Make sure the batteries are functional or use flashlights with built-in, rechargeable batteries.

5. **First-Aid Kit:** Keep a well-stocked kit, including syrup of ipecac. Make sure everyone knows where to find it and how and when to use the items in it.

6. **Grab Bars:** Install grab bars in all bathtubs and shower stalls.

7. **Slip-Resistant Finishes:** Use a non-slip mat, or install strips or decals in bathtubs or showers to help prevent slipping.

8. **Sufficient Lighting:** Use night lights near bathrooms, bedrooms, and stairwells.

9. **Safety Goggles:** Eye protection is a must for the do-it-yourselfer.



Every home is vulnerable to acts of nature. To prepare yourself for a disaster, keep a survival kit with such items as a utility lighter that is both functional and safe.

It's also recommended for indoor cleaning, yard and garage work.

10. **Survival Kit:** Every home is vulnerable to acts of nature. To prepare yourself for a disaster, keep a survival kit with such items as tools, a battery-operated radio and flashlight, clothing and bedding, containers of water, non-perishable food, and a first aid kit.

A safer, more reliable alternative to matches, is the Aim n Flame from Scripto Tokai. Great for lighting barbecues, fireplaces, food warmers, lanterns, candles and just about any other home lighting or emergency need. Available nationally in supermarkets, hardware, drug and mass merchandise stores, the Aim n Flame keeps your hands further from the lighting source using a long, round nozzle, a built in hanger for storage up and away from children and an on/off switch to help avoid unintentional lighting.

*"PGE really deserves the Spirit of Portland award. Our Neighborhoods First has been a real blessing to residents of North Portland. The company and its volunteers have been wonderful helpers and partners in our efforts to build a strong neighborhood."*



Antoinette Edwards  
Columbia Villa-Tamarack  
Family Resource  
Center Coordinator

## We'd like to salute a spirited community.

Orion Collins and his sister Zakari Newton team up for the North Portland Caring Community Rose Festival Parade outing, sponsored by PGE's Our Neighborhoods First.



PGE helps Seed the Future at a tree planting in Portsmouth.

Brenda Addy takes part in the Homowo African Harvest Festival, sponsored in part by PGE's Our Neighborhoods First.



We're proud to receive the Mayor's Spirit of Portland award as a Business of the Year. But we're even prouder to be part of a community where people work together to make this a nice place to live. That's what community spirit is all about. And that's why we consider it a privilege to help sponsor events like the Cathedral Park Jazz Festival, Seed the Future tree plantings and the St. Johns Parade.

PGE congratulates all the dedicated Spirit award recipients including the Kenton Neighborhood, volunteers Don and Mary Gilbertson, and Lila Estes. We're honored to be counted among them. And to be in a city where community spirit is alive and well.

Portland General Electric  
**OUR NEIGHBORHOODS FIRST**