



FEMA



Policy Number: 4400136648

Policy Term: 09/14/2025 (12:01 a.m.) - 09/14/2026 (12:01 a.m.)

Policy Form: RCBAP

Policy Declarations Type: Revised Policy Declarations

Rate Category: Rating Engine

Insured Property Location: 4385-4387 SW 94TH AVE  
PORTLAND, OR, 97225

# FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. [THIS IS NOT A BILL.](#)

**Policyholder(s)/Mailing Address:**

CASCADIA COMMONS CONDOMINIUM COMMUNITY  
4377 SW 94TH AVE  
PORTLAND, OR 97225

**Agent:**

Todd A Houser State Farm Agent  
7515 SW BARNES RD STE 101  
PORTLAND, OR 97225  
todd@toddhouser.com  
(503) 297-3788  
Insurer NAIC Number: 99999

## Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	\$343,000	\$2,000
Contents	N/A	N/A

**\$853**

Total Annual Payment  
Includes Premium, Discounts, Fees, and  
Surcharges

Coverage limitations may apply. See your Policy Form for details.

**Payor:** Insured

## Premium

<i>Building Premium</i>	<b>\$423</b>
Contents Premium	\$0
<i>Increased Cost of Compliance (ICC) Premium</i>	<b>\$8</b>
<b>Full-Risk Premium</b>	<b>\$431</b>
<b>Discounted Premium</b>	<b>\$431</b>
Fees and Surcharges	
• Reserve Fund Assessment	\$78
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$250
• Federal Policy Fee	\$94
<b>Total Annual Payment (Premium, Discounts, Fees and Surcharges)</b>	<b>\$853</b>



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### Location and Property Information

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<b>Primary Residence</b>	NO
<b>Building Occupancy</b>	Residential Condo Building
<b>Building Description</b>	Entire Residential Condominium Building
<b>First Floor Height</b>	0.5 ft.
<b>Method Used to Determine First Floor Height</b>	FEMA Determined
<b>Property Description</b>	Slab on Grade (non-elevated), 2 Floor(s), Frame
<b>Number of Units</b>	2
<b>Date of Construction</b>	07-01-1978
<b>Prior NFIP Claims</b>	0 claim(s)
<b>Replacement Cost Value</b>	\$343,000.00

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

### Lender Information

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For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit <https://www.floodsmart.gov/know-your-risk>.



FEMA

**National Flood Insurance Program**  
U.S. Department of Homeland Security  
PO BOX 580514  
CHARLOTTE, NC 28258

09-02-2025

CASCADIA COMMONS CONDOMINIUM COMMUNITY  
4377 SW 94TH AVE  
PORTLAND, OR 97225 - 2515

**Policyholder:** CASCADIA COMMONS CONDOMINIUM COMMUNITY  
**Property Address:** 4385-4387 SW 94TH AVE, PORTLAND, OR 97225 - 2515  
**Policy Number:** 4400136648

Dear CASCADIA COMMONS CONDOMINIUM COMMUNITY:

Below is your waterproof Flood Insurance ID card that includes important information about your flood insurance policy. On the back of your card there is a link and phone number should you ever need to file a claim.

IF YOU HAVE ANY QUESTIONS ON YOUR POLICY, PLEASE CONTACT YOUR AGENT FOR ASSISTANCE.

Todd A Houser State Farm Agent

7515 SW BARNES RD STE 101, PORTLAND, OR 97225

(503) 297-3788

Sincerely,

NFIP Direct

**Flood Insurance ID Card**



FEMA



Policy# 4400136648  
Insured: CASCADIA COMMONS CONDOMINIUM COMMUNITY  
Effective: 09/14/2025 to 09/14/2026  
Property Address: 4385-4387 SW 94TH AVE, PORTLAND,  
OR 97225 - 2515  
Coverage: Building \$343,000 / Contents N/A  
Deductibles: Building \$2,000 / Contents N/A

**Flood Insurance ID Card**



**FEMA**



Policy# 4400136648

Agent: Todd A Houser State Farm Agent

Agent Ph: (503) 297-3788

NFIP Customer Service: (800) 638-6620

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How to File a Claim:

<https://my.nfipdirect.fema.gov>

Claims Ph. (800) 767-4341