



PLANNING DEPARTMENT

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Dear Property Owner:

You are receiving this letter because Douglas County records indicate you own property with an improvement in or adjacent to the Floodplain (also known as the 100-year flood area or the base flood area). Property in the Floodplain is subject to periodic inundation, which can result in loss of life and property.

If you are a floodplain insurance policy holder, you will be subject to several insurance changes effective April 1, 2015. These changes include:

- Premium increases of up to 25% for non-residential structures
- Premium increases of up to 25% for non-primary residential structures
- Premium increases of up to 18% for primary residential structures
- All residential structures will be treated as non-primary structures without verification
- New surcharges on all flood insurance policies • \$25 for primary residential structures
• \$250 for all other insured structures)

We recommend that you contact your insurance agent to find out how these changes may directly affect you.

If your rates are increasing, there may be options available to help reduce your flood risk. These options include:

- Verify the relation of your structure to the flood hazard with a current elevation certificate (available by hiring the services of a licensed surveyor or engineer)
- Determine if elevating or venting the structure will help
- Assuring any changes to your structure are accompanied by the required Planning Department floodplain review and a Building Department Permit

On January 30, 2015, President Obama issued a new Executive Order on Federal Flood Risk Management proposing a new Federal Flood Risk Management Standard, including elevating buildings at least two feet above the 100-year flood elevation. It will not apply to normal construction, but will apply when Federal funds are used to build or significantly retrofit or repair structures and facilities in and around floodplains. More information on the standard can be found in FEMA website Federal Flood Risk Management Standard (FFRMS):

<https://www.fema.gov/federal-flood-risk-management-standard-ffrms>

To provide input to FEMA, please send an email to FEMA-FFRMS@fema.dhs.gov

Attached are the following items:

Flood insurance article from 1/2015 issue STARR Newsletter
FEMA Fact Sheet on Insurance Program Changes
Building in the Floodplain Handout

The information in this letter is also posted on the Douglas County Floodplain website. Visit our site at <http://www.co.douglas.or.us/planning/floodplain/Default.asp>. We sent this to you as an important information update on how federal action may be impacting insurance programs and/or regulatory requirements.

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