

IMPLEMENTATION OF THE 100 YEAR FLOODPLAIN PROGRAM IN DOUGLAS COUNTY, OREGON

A Look at Douglas County's Successful Floodplain Program

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One of the hazards that Douglas County is required to plan for under Statewide Planning Goal 7, is the 100 year flood event. The 100 year flood is a flood which has a 1percent chance of occurring each year. Cities and counties plan for this type of disaster by using maps produced by the United States Army Corps of Engineers (USACE) and the Federal Emergency Management Agency, Department of Homeland Security (FEMA,DHS). Use of the mapping makes a city or county eligible for federal disaster assistance or federal flood insurance through the National Flood Insurance Program (NFIP), which is administered by FEMA,DHS. Douglas County has participated in the NFIP for thirty years, so that Douglas County citizen's could qualify for flood insurance. Approximately 7% of residential development in Douglas County is in the 100 year floodplain.

The County's NFIP is implemented through the County Planning Department. NFIP maps and final elevation certificates are available for viewing, printing and copying on Douglas County's web site and at the Douglas County Planning Department. NFIP maps are also available for viewing and copying at the Douglas County Library. The County's 12 cities, each administer their own floodplain program for land within city limits. All parcels that may have potential flood hazard are identified in the Planning Department's computer information system. When an inquiry is received, Douglas County Planning Department staff can advise a caller whether or not a particular property has been identified as having a potential flood hazard. To determine where the NFIP identified flood hazard is on the parcel, a client would need to view the NFIP maps, which are available for viewing at the Planning Department, at the Douglas County Library on Diamond Lake Boulevard and at the FEMA Map Service Center via the internet.

Planning Department staff suggests that flooding history in the County shows that the Douglas County Floodplain Program has been doing an effective job in flood hazard reduction. The 1964 flood event in Douglas County did almost \$26 million dollars in damage, while the 1996 flood event in Douglas County did \$2 million dollars in damage.

The \$26 million dollar figure from the 1964 flood event is in 1964 dollars, which means the \$26 million dollar figure would be much higher in terms of 1996 dollars. It appears from comparing these two similar flood events, that the NFIP administered in Douglas County by the Douglas County Planning Department, has been successful in reducing damages from flood events. The success of the program has been recognized by FEMA and the Insurance Services Organization. This recognition comes in the form of a 10% reduction in the cost of flood insurance in Douglas County. This reduction in the cost of flood insurance for citizens in Douglas County, translates into about a \$40,000.00 a year savings in flood insurance premium costs for citizens in Douglas County who purchase flood insurance.

Floodplain information can also be found on the Douglas County Planning Department's Webpage at <http://www.co.douglas.or.us/planning/>. Look for and click on "Floodplain Information" in the left hand column on the page.