

Update on Douglas County's Flood Insurance Program

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The new National Flood Insurance Rate Maps (FIRMs) and new Flood Insurance Study (FIS) for Douglas County became effective in January 2010. The new FIRMs and FIS are consistent with the existing floodplain data Douglas County uses. The new maps and study are based upon a new datum NAVD 88, which is global positioning data. The existing NGVD 29 data dates back to 1929, and is specific to North America. The new datum is more accurate, and Douglas County must adopt the new FIS and new FIRM maps to continue National Flood Insurance Program Eligibility.

In addition to the new FIS and new FIRM maps, Douglas County has also received the new updated FEMA Elevation Certificate. The new elevation certificate replaces the existing elevation certificate, and will be used through March 31, 2012. The new elevation certificate can be found on-line at the County Floodplain website: www.co.douglas.or.us/planning/floodplain.

The County administers the Floodplain program for all unincorporated areas in Douglas County. Administration of the program includes identifying if a property is within the 100-year floodplain, requiring an Elevation Certificate for any new construction within the floodplain, helping surveyors, engineers, realtors, appraisers, lenders, and the general public with questions regarding the floodplain, maintaining sets of FEMA Flood Insurance Rate Maps and Floodway/Flood Boundary maps, maintaining floodplain records including Elevation Certificates and letters of Map Amendment, and maintaining the Douglas County Floodplain Website located at: www.co.douglas.or.us/planning/floodplain.

The Planning Department implements the National Flood Insurance Program (NFIP) which makes federally-backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Standard property insurance does not cover flood damage, but flood insurance is available separately for properties in Douglas County. How important is floodplain insurance? Statistics show there is a 26% chance of experiencing a flood during the life of a 30-year mortgage. Insurance should be purchased before flood situations occur since there is a 30-day waiting period before coverage goes into effect. If Douglas County were not a program participant, federally backed loans would not be available in the area. Douglas County has been a participant for 30 years, and has managed the program successfully enough to reduce flood insurance premiums by 10% for county residents.

If you have a proposed building site that appears to be in the floodplain, you will need to hire the services of an Oregon licensed surveyor or engineer to complete an Elevation Certificate for the building site before the Planning Department can issue a worksheet for your project. The Elevation Certificate will determine if the building site is in or out of the floodplain. If the site is within the floodplain, the Elevation Certificate will also determine how high the building will need to be elevated or flood-proofed. Elevation Certificates are also important when people purchase flood insurance; the certificate contains information that helps determine the premium amount. Be aware that Elevation Certificates are site-specific, so any new structure in the floodplain will require a current certificate even if one has already been completed for a building next to the proposed new structure.

The floodplain program is important in protecting lives and reducing damage and costs due to flooding. Douglas County experienced a severe flood in 1964 (which was our most recent 100-year regional flood) which caused almost \$26,000,000 in damages. Similar, but less widespread, flooding in 1996 caused \$2,000,000 in damages, far less damage than what occurred in 1964. If we look at inflation factors, the 1964 flood would have cost over \$131,000,000 in 1996, and approximately \$180,000,000 today in 2011. The County takes its role in floodplain management very seriously.

Visit FEMA on-line for more floodplain and other information: www.fema.gov/hazard/flood/info.shtm.

NFIP maps and Elevation Certificates are available for viewing at the Planning Department located in Room 106 of the Justice Building, Douglas County Courthouse, in Roseburg. Office hours are Monday through Friday, 8:00 a.m. to 5:00 p.m. The NFIP maps are also available for viewing and copying at the Douglas County Library in Roseburg. The Library hours: Tuesday and Wednesday 10:00 a.m. to 7:00 p.m., Thursday 10:00 a.m. to 6:00 p.m., Friday and Saturday 10:00 a.m. to 5:00 p.m.; Sunday and Monday the Library is closed.

If you have any questions regarding the 100-year floodplain in Douglas County, please contact Patrick Parson with the Planning Department at (541) 440-4289.

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