

UPDATE ON DOUGLAS COUNTY'S FLOOD INSURANCE PROGRAM

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Douglas 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 current National Flood Insurance Rate Maps (FIRMs) and new Flood Insurance Study (FIS) for Douglas County became effective in January 2010. These maps and study are based upon datum NAVD 88, which is global positioning data. The datum NGVD 29 data used in the previous FIRM maps dates back to 1929, and is specific to North America. The new datum is more accurate, and Douglas County continued National Flood Insurance Program Eligibility by adopting the new FIS and new FIRM maps.

In addition to the new FIS and new FIRM maps, Douglas County also received the new updated FEMA Elevation Certificate. This new Elevation Certificate has replaced the previous 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 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.

Building in the floodplain (also called the Special Flood Hazard Area) is carefully regulated; a residence must have the floor elevated at least one foot above the floodplain level, and the foundation requires permanent venting within one foot of the ground. With special review, some nonresidential structures may be constructed with the lowest floor below the floodplain level, however it is to the owner's benefit to elevate the floor for safety and insurance reasons.

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. 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.

The FEMA website has much information regarding flood information, flood insurance, and flood mapping. The site also has links discussing flood preparedness and what to do during a flood. Visit FEMA on-line for more information:
<http://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 12:00 noon to 7:00 p.m., Wednesday 11:00 a.m. to 6:00 p.m., Thursday 11:00 a.m. to 5:00 p.m., and Saturday 10:00 a.m. to 2:00 p.m.; the Library is closed Sunday, Monday, and Friday.

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.