

## THE FLOODPLAIN PROGRAM IN DOUGLAS COUNTY

*Pat Parson, CFM*



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 identified 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, managing floodplain records including Elevation Certificates and letters of Map

Change, and maintaining the Douglas County Floodplain Website located at:

[www.co.douglas.or.us/planning/floodplain](http://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, replacing original mapping from 1978. These maps and the accompanying floodplain study are based upon datum NAVD 88, which is global positioning data. The datum NGVD 29 data used in the previous FIRMs dates back to 1929. The new datum is more accurate, and Douglas County continued National Flood Insurance Program eligibility by adopting the new FIS and new FIRM maps.

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 35 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. Even though nonresidential structures may be constructed with the lowest floor below the floodplain level, 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) causing 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 131million dollars in 1996, and approximately 180 million dollars in 2012.

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>.

The National Flood Insurance Program:

<http://www.fema.gov/national-flood-insurance-program>

FEMA Ready: <http://www.ready.gov/floods>

FEMA Map Service Center:

[www.fema.gov/national-flood-insurance-program/map-service-center](http://www.fema.gov/national-flood-insurance-program/map-service-center)

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 Certified Floodplain Managers Jeff Lehrbach or Patrick Parson with the Planning Department at (541) 440-4289.



## **UPDATE ON BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012**

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Flood insurance has become a major topic of discussion since the passage of the Biggert-Waters Flood Insurance Reform Act of 2012. The bill was welcomed by many groups because it extended the National Flood Insurance Program (NFIP) for five years and made a number of changes to improve the solvency of the program. However, insurance costs have started escalating dramatically, and no one seems to know what the final impact of Biggert-Waters will be.

One of the major changes in the National Flood Insurance Program is the elimination of subsidized rates to structures with floors below the base flood elevation, even if the structure met building requirements when it was built. Subsidized rates will be phased out for the following properties:

1. Newly-purchased property
2. Property where NFIP coverage was allowed to lapse
3. Properties receiving an offer of mitigation assistance following a major disaster
4. Repetitive loss or severe repetitive loss properties
5. Businesses
6. Non-primary residences
7. Substantially-damaged property
8. Property improved by 30% or more

Bills have recently been introduced in Congress that would delay NFIP rate increases for four years. There are also some steps that property owners can take to reduce rates now. One way to prevent higher insurance rates could be to bring the building into compliance with current floodplain regulations. Elevating the floor, placing permanent foundation vents within one foot of grade, and raising equipment servicing the building could all affect insurance rates. Raising a floor two feet above flood elevation instead of one foot might have even more positive results. Check with your insurance agent to see how you can protect your home while lowering insurance premiums.

*Information in this article taken from the Natural Hazard Mitigation Association (NHMA) website (<http://nhma.info/nhma-biggert-article/>)*

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