

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 regional flood area, 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.



The current National Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) for Douglas County became effective in February 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 an NFIP participant, federally backed

loans would not be available in the area. Douglas County has been a participant for 43 years, and has managed the program successfully enough to reduce flood insurance premiums by 10% for county residents. The County takes its role in floodplain management very seriously.

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 for the purchase of 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 openings 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.

Within the floodplain, FEMA has also identified areas of floodway. The floodway is the channel of a watercourse and adjacent land areas that must be reserved in order to discharge the base flood. FEMA

requires that proposed development in the floodway undergo an engineer's "No Rise" certification, which must be accompanied by a computer model analysis through a program known as HEC-RAS. The Planning Department will only issue a worksheet for development in the floodway if the "No-Rise" analysis verifies the proposed development shall not cause any increase in flood levels during the occurrence of a regional flood.

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 (NFIP):
<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

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



**Building in the Floodplain:
How to Reduce Flood Insurance Premiums**



The best time to take premium-reducing measures is during construction of the new building. However if the structure is already finished, retrofitting can still have a positive impact on flood insurance premiums. Ask your insurance agent for more information.

1.	Keep crawlspace equal to or higher than outside grade.
2.	Keep crawlspace less than 4' high.
3.	One square inch of opening is required per each square foot of enclosed area.
4.	Bottom of flood openings must be within 12" of grade.
5.	Only the free area of a vent is counted for flood opening space.
6.	A door is not a flood opening, but a flood opening may be placed in a door.
7.	Equipment servicing the building must be elevated to or above the Base Flood Elevation.
8.	Keep the building floor above the Base Flood Elevation.

50 Years Ago: The Flood of '64

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Many people in Douglas County can still remember the regional flood of 1964, which is often referred to as “the big flood” in our community. The primary cause of the December flood was a 10-day period of sustained rainfall and mild temperatures which melted snow in the upper Cascade Mountain range. The December 1964 flood was responsible for one death in Douglas County and caused damage totaling \$25,732,000. Approximately \$6.5 million of that amount was for residential damage.

Flooding represents the most common and best known of the natural hazard threats in Douglas County. The topography and geology of the Umpqua River Basin are conducive to runoff, and peak flows on many of the tributaries occur within hours of the passage of weather fronts. Heavy rains in Douglas County occur on a semi-annual basis, and often affect the safety of property and/or life. The flood of December 1964 was a widespread, outstanding flood throughout the entire basin, although it has been exceeded by storms concentrated in smaller areas. The flood of December 1964 had a recurrence interval of approximately 100 years on the Umpqua, North Umpqua, and South Umpqua Rivers. In addition to 1964, Douglas County has experienced other major flooding, particularly in 1861, 1890, 1927, 1953, 1955, 1971, 1974, and 1996.

While some sort of seasonal flood-related damage occurs nearly every year, the flooding and associated landslide events of February and November 1996 represent the most recent significant flooding. In February 1996, prolonged precipitation accompanied by an early snowmelt caused by a warm-weather trend known as “Pineapple Express,” caused many rivers and creeks throughout the Umpqua River watershed to rise to 100-year flood levels, causing flooding in both rural and urban areas. The danger of flooding is real.

Several changes have taken place since 1964. Congress enacted the National Flood Insurance Act of 1968, which made flood insurance more readily available for people impacted by flooding. Douglas County entered the National Flood Insurance Program (NFIP) in 1971, and first received federal Flood Insurance Rate Mapping in 1978. Douglas County became a Class 8 community in the Community Rating System in 2000, allowing NFIP participants a 10% discount in their flood insurance. Douglas County is doing its best to ensure the protection of lives and property from flooding.

