

E-Edition - Natural Hazards Planner, October 2007

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It's Time to Buy Flood Insurance

by Christine Shirley, Natural Hazards Program Coordinator, DLCD

With the rainy season seemingly upon us now, and the weather gurus predicting a [wetter than usual season](#) in the Pacific Northwest, it's time to encourage those without flood insurance to protect their investments in their homes. The National Association of Federal Credit Unions offers a concise [brochure](#) that can be inserted into utility bills, community newsletters, and other mailings. FEMA's [FloodSmart](#) website also provides information about flood insurance to business owners, homeowners, condominium owners, and renters.

Only 60 percent of single family homes located in special flood hazard areas in the Western United States have flood insurance according to a RAND Corporation study, [The National Flood Insurance Program Market Penetration Rate: Estimates and Policy Implications](#) (2006). Only one percent of homeowners outside the special flood hazard area carry flood insurance. Homeowners are more likely to buy flood insurance in communities that face coastal flood hazards, have recently flooded, have a high percentage or high number of homes in the special flood hazard area, are more than 200 miles away from a major city, or have a community rating system score of 7 and above. Compliance rates with mandatory purchase requirements exceed 80 percent in the West, however compliance tends to decline as mortgages age.

Flood Map Modernization Initiative

by Mark Darienzo, Map Modernization Coordinator, DLCD

FEMA's Flood Map Modernization Initiative is a five-year program (Federal FY04-FY08) to produce digital Flood Insurance Rate Maps (DFIRMs). The Initiative is heading

into its final year (FY08). The focus of the program changed in 2006. In what FEMA called the [Mid-Course Adjustment](#), more emphasis was placed on producing better quality maps in communities with high population and risk rather than providing all communities with digital maps. Therefore in the last year of the program, funds in Region 10 will be shifted to those communities who 1) already have DFIRMs, 2) have the highest population and risk, and 3) have acquired better topographic information after initial DFIRM production, which will result in better quality maps.

The future of FEMA map modernization program is uncertain. No decision has been made by Congress to fund the program past FY08. On August 2, 2007, Jack Reed (D-RI) introduced [S. 1938](#), the latest version of his bill to extend and expand the FEMA Flood Map Modernization effort. Last year his bill was incorporated into the flood insurance reform bill, but it was not passed. The bill now sits with the Senate Banking Committee.

As a result of the Mid-Course Adjustment, many counties (and associated cities) in Oregon and throughout the nation have not started the map modernization process. Providing DFIRMs for those counties and cities, as well as determining how to maintain existing DFIRMs are major issues for FEMA and the State of Oregon. Take a look at FEMA's concept paper, "[FEMA's Flood Map Modernization-Preparing for FY09 and Beyond](#)" for hints about where FEMA may be heading. Stay tuned to activities in the Oregon Natural Hazards Program too.

Pets and Pre-Disaster Planning

by Christine Shirley, Natural Hazards Program Coordinator, DLCD



Photo by Dave Saville/FEMA News Photo

Pet advocacy organizations, including the [Oregon Veterinary Medical Association](#) and the [Humane Society of the United States](#) recommend that pet owners who must evacuate during hazardous events take their pets with them. The [American Red Cross](#) also recommends that pet owners not leave their animals behind, although pets are not

allowed in Red Cross shelters. Lack of shelter for pets can impede evacuation of both pets and people. Other impediments include owning multiple pets, owning outdoor dogs, or not having a cat carrier.

It is now recognized that household evacuation failure is related to pet evacuation failure. Pre-disaster planning should, therefore, place a high priority on facilitating pet evacuation. Emergency managers must recognize that some people will risk their personal safety to stay with or rescue their pets during hazardous events. An [American Kennel Club survey](#) found that 62 percent of pet owners say they would defy an evacuation order to stay with their pets. According to the Humane Society of the United States, as many as 30 percent of pet owners go back into harms way to retrieve their pets.

The [American Humane Society](#), [United Animal Nations](#), and the [American Society for the Prevention of Cruelty to Animals](#) offer resources and services to help emergency managers include pets in their pre-disaster planning. Following Hurricane Katrina, the Louisiana State University published the [Emergency Animal Shelter Disaster Response Manual: Guidelines for Establishing a Shelter for Owned Animals During Disasters](#). This 188-page resource is based on the experiences at the Emergency Animal Shelter opened by the Louisiana State University, School of Veterinary Medicine following Hurricane Katrina.

A new Oregon law requires the Oregon Office of Emergency Management in cooperation with the Department of Agriculture and county and local governments to prepare a written animal emergency plan that considers evacuation, transport and temporary sheltering of pets, service animals and livestock during emergency operations (SB 570). The law will take effect in January 2008 as ORS 401.260 to 401.325. For more information about the animal emergency plan telephone the Oregon Department of Agriculture at 503-986-4680.

Oregon's Growing Partnership for Disaster Resilience

by Krista Mitchell, Assistant Director, The Partnership for Disaster Resilience

The [Partnership for Disaster Resilience](#): Oregon Showcase State (formerly the Oregon Natural Hazards Workgroup) at the University of Oregon's Community Service Center continues to assist communities in Oregon become more disaster resilient. Since 2003, *The Partnership* has worked around the state on a regional basis to provide plan development support to counties and cities interested in developing natural hazard mitigation plans. This fall marks *The Partnership's* fourth year of region-based mitigation planning efforts.



Over the past year, planning efforts took place in Baker, Grant, Harney, Lake, Malheur, Union and Wallowa counties. These plans are nearing completion and once adopted locally via resolution, will make the communities eligible for both Pre-Disaster

Mitigation and Hazard Mitigation Grant Program funds to reduce the risks identified in the plans.

Starting this fall, *The Partnership* will be working with Clatsop and Lincoln Counties as well as the coastal cities in Lane, Douglas, Coos, and Curry counties. This regional planning initiative is significant because it will result in the adoption of natural hazard mitigation plans in the last two Oregon counties without plans. This year's planning efforts will be facilitated by three Resource Assistance for Rural Environments (RARE) Americorps participants, graduate students at the University of Oregon Community and Regional Planning program, and *Partnership* staff. Activities in Clatsop County will be coordinated in partnership with the Columbia River Estuary Study Taskforce (CREST).

This coastal planning effort will focus on the hazards likely to impact participating communities, with an emphasis on the earthquake, tsunami, landslide, winter storm, and coastal erosion hazards. *The Partnership* will be providing a series of plan development work sessions for participating communities that will focus on the tools and resources necessary to build mitigation plans that meet both federal and state requirements as well as local needs. The first workshop took place on September 19th and 20th in Lincoln City.

Building from community-based planning efforts, *The Partnership* is currently working with the University of Oregon to develop a comprehensive and integrated emergency management program for campus. The model employs an interdisciplinary service learning approach that leverages resources – both human and financial – to enhance campus safety and disaster resilience.

The Partnership is pleased to announce that former RARE participant Megan Findley joined the Partnership staff as Project Coordinator in September.

For more information on *The Partnership's* activities, please contact: Krista Mitchell, Assistant Director at kristam@uoregon.edu.

Tillamook Flood Reduction Selected as Oregon Solutions Project

by Dale Blanton, Oregon Coastal Management Program, DLCD

Governor Kulongoski has identified flood reduction issues in Tillamook as an [Oregon Solutions Project](#). Oregon Solutions is a process that brings together groups of stakeholders to reach collaborative agreements on a variety of complex planning and resource management issues. This project grew out of efforts of the Tillamook Bay Habitat and Estuary Improvement District (TBHEID) to obtain state and federal permits for flood reduction projects on rivers flowing into Tillamook Bay.

The Governor appointed State Senator Betsy Johnson and Tillamook County Commissioner Mark Labhart as co-conveners for the process. The Oregon Solutions facilitator for the project is Dick Townsend. Because of the complexity of the issues, the Project Team established three work groups to identify a wide range of projects dealing

with Land Use, projects from a previous Corps of Engineers feasibility study, and projects located within rivers and streams. The three working groups spent hours reviewing baseline information and developing potential flood reduction ideas. Each work group then developed and refined potential projects based on 10 criteria provided by the Project Team. Twenty specific projects were referred to the Project Team.

At its September 2007 meeting, the Project Team reviewed the recommendations of the work groups and identified nine high priority projects for further consideration. The next step is for each stakeholder group to sign a declaration of cooperation to continue with the collaborative efforts to complete projects that will reduce unacceptable flooding impacts in the basin. The co-conveners and facilitator will work with the members of the Project Team to identify potential funding sources, resolve any outstanding environmental and resource management issues and move forward through the applicable permitting process.

The high priority projects include two “gated spillways” to reduce localized flooding; an engineered flood diversion structure to replace a failing engineered log jam on Dougherty Slough; a comprehensive community vision and strategic plan; an improved hydrologic connection for an area known as the “Trask Hook;” a city and county flood mitigation plan; helping parties revise a previous mediated gravel agreement; hydrologic improvements to Hall Slough; and a modified wetland restoration and swale. In addition to these projects, the Project Team will continue to refine a concept that involves elevation of a portion of Highway 101 near Dougherty and Hoquarten sloughs along with some downstream improvements to move water away from flood prone areas to Tillamook Bay.

The NFIP’s Grandfathering Rule

by Christine Shirley, Natural Hazards Program Coordinator, DLCD

As FEMA rolls out new Digital Flood Insurance Rate Maps in Oregon, some property owners may find they are now within a Special Flood Hazard Area whereas previously they were not. This change might result in higher flood insurance rates. Wait a minute -- what do I mean by “might”? Why wouldn’t insurance premiums rise when a structure once shown to be Zone B, C or X is now in Zone A or V?

The answer is grandfathering. Grandfathering allows policies to be written using the prior zone provided the person renewing or seeking flood insurance can show:

1. They have a current NFIP policy and the policy is rated a “Preferred Risk” or standard rates for B, C, or X zones, or
2. The structure was built and maintained in compliance with the map in effect at the start of construction.

Holders of “Preferred Risk” policies will be rewritten as standard Zone B, C or X policies.

According to a [FEMA fact sheet](#), the simplest way to grandfather rates is to purchase an NFIP flood insurance policy before a new map takes effect and then maintain that coverage without lapse. Otherwise, those seeking insurance will need to provide their agent with documentation showing that the building was constructed properly according to the Flood Insurance Rate Map (FIRM) in force at the time of construction. Suitable documentation may include a copy of the FIRM in effect at the time of construction, an elevation certificate, or a letter from the community verifying the structure was built and maintained in compliance with the FIRM in effect at the start of construction.

Communities can help their citizens get the best NFIP rates for which they qualify by:

- encouraging those whose properties will be reclassified into a special flood hazard area to purchase and maintain NFIP flood insurance without interruption before new maps become effective
- retaining copies of superseded flood insurance rate maps and flood insurance studies, along with all applicable letters of map change
- encouraging those who have been grandfathered to renew their NFIP policies without lapse -- remember flood insurance can be transferred to new owners, and
- encouraging those who are ready to make substantial improvements to obtain a building permit before the new maps become effective.

Once a building is substantially improved or declared substantially damaged, the flood zone shown on the FIRM in effect at the time a building permit is issued will be used to rate the NFIP policy.

No Adverse Impact Workshops

by Mark Darienzo, Map Modernization Coordinator, DLCD

In June 2007, the Oregon Department of Land Conservation and Development sponsored two innovative workshops in Salem and Bend concerning “No Adverse Impact.” Floodplain management programs using the “No Adverse Impact,” philosophy ensure that the action of one property owner does not adversely impact the rights of other property owners, as measured by increased flood peaks, flood stage, flood velocity, erosion and sedimentation, water quality degradation or habitat impacts.

The University of Washington, Institute for Hazards Mitigation Planning and Research, developed workshop materials for the Association of State Floodplain Managers (ASFPM). Each workshop consisted of lectures followed by case study exercises. Participants worked in small groups to explore the 1) values/assets necessary to protect conserve, restore, or enhance, 2) risks/benefits to those values, and 3) physical and biological processes contributing to the risk or benefit.

Participants included representatives from local, state, tribal and federal governments, soil and water conservation organizations, and watershed councils. The instructors were

Bob Freitag and Susan Bolton from the University of Washington, Andre LeDuc from the University of Oregon's Oregon Partnership for Disaster Resilience, and Lu Clark, private consultant (formerly with the Oregon Department of Geology and Mineral Industries). If you would like to see DLCD repeat this workshop, indicate so on the Training Survey included with this edition of the Natural Hazards Planner.

Floodplain/Building Codes Review Moves Forward

by *Mark Darienzo, Map Modernization Coordinator, DLCD*

Phase III of DLCD's Review of National Flood Insurance Program and Oregon Building Code Requirements kicked off in 2007 with the establishment of a stakeholder task force. The task force reviewed information generated during Phase I and II of the Review and provided additional recommendations on a variety of flood related issues.

Task force accomplishments include:

- *Residential Specialty Code Changes* –members provided recommendations for amendments to Chapters 1 and 3 of the *Oregon Residential Specialty Code*. Amendments include required NFIP procedures such as permanent record keeping and technical requirements for flood proofing structures.
- *Phases I and II report recommendations* – members discussed recommendations made during Phase I and II of the project and decided which recommendations to move forward.
- *Model Ordinance* – Ideas were generated for clarifying DLCD's model floodplain ordinance.
- *Technical Resources* – Ideas were provided for improving the availability of technical information, training and brochures.

The final report with recommendations can be found on the DLCD Natural Hazards website <http://www.oregon.gov/LCD/HAZ/index.shtml>.

Statewide Seismic Needs Assessment

by *Christine Shirley, Natural Hazards Program Coordinator, DLCD*

The Oregon Department of Geology and Mineral Industries (DOGAMI) released, [The Statewide Seismic Needs Assessment: Implementation of Oregon 2005 Senate Bill 2 Relating to Public Safety, Earthquakes, and Seismic Rehabilitation of Public Buildings](#), in June, 2007. The report evaluates for probability of collapse K-12 public schools, community college buildings, hospitals with acute inpatient care facilities, fire stations, police stations, sheriffs' offices and other law enforcement agency buildings. Over a thousand K-12 schools were assessed, covering 90 percent of Oregon's public school students. All vulnerable coastal community schools were surveyed.

Emergency managers of all stripes may be particularly interested in the .kml file available for download at [DOGAMI's project website](#). This spatially enabled file contains the

location, name, and a “probability of collapse” ranking for every building evaluated. The file may be viewed on Google Earth or converted for display in almost any geographical information system software.

For more information about The Statewide Seismic Needs Assessment, contact [Don Lewis](#), DOGAMI Assistant Director, Geologic Survey and Services Program, (971) 673-1541, or [James Roddey](#), DOGAMI Earth Sciences Information Officer, (971) 673-1543.

Training Survey

We need your help to plan the 2008 training schedule! Please assign a score of 1 (most interested) to 5 (least interested) to the following topics. Also, identify the county in which you perform your flood plain management duties. The information you provide will be used to plan future training events.

County: _____

Score	Topic
	Administering the NFIP in Un-numbered A Zones
	Advanced NFIP (Ordinances, Code Enforcement, Section 1316)
	Changing FIRM Datums: What this Means to the Local Community
	Community Rating System
	Designing Public Education/Outreach Programs
	Elevation Certificates – How to Prepare, Process, and Use Them
	How to Use a Flood Insurance Study
	Letters of Map Change (LOMA, LOMR, LOMR-F)
	NFIP for Local Officials
	NFIP in Real Life: Issues, Discussion, Problem-solving
	NFIP in the Context of Watershed Planning and Management
	No Adverse Impact
	Substantial Damage/Substantial Improvement Determination
	Other?

Copy and email your completed survey to Christine.Shirley@state.or.us. You may also mail your completed survey to Christine Shirley, DLCDC, 635 Capitol St. NE, Suite 150, Salem, OR 97301.

And finally....

News!

Welcome Ryan Miller to the Department of Land Conservation and Development. Ryan Miller joined the Department as the Floodplain/GIS Specialist. He will be pushing the State of Oregon into the brave new world of maintaining digital flood insurance rate maps. Ryan has a Bachelor's degree in Geography from Western Oregon University and has worked with the Department of Forestry as their GIS Coordinator for the State Forests Program.

Contact Us:

Have Questions? Comments? Ideas for or contributions to future editions of this newsletter? You can contact the Natural Hazards Program at the DLCD Salem office, 635 Capitol St. NE, Suite 150, Phone: 503-373-0050 X250. You can also send replies to DLCD via the NaturalHazNews list address, or you can send an e-mail directly to christine.shirley@state.or.us.