

*National Flood Insurance Program  
and  
Channel Migration Zones*

A presentation by the  
Oregon Department of Land Conservation and Development

to the  
House Committee on Land Use and Agriculture

April 25, 2019



**DLCD**

# *NFIP Background - Property Owners*

- Flood insurance required if:
  - Inside Special Flood Hazard Area (SFHA)
  - Mortgage
  - Federally regulated bank
- May buy insurance from:
  - NFIP
  - Private insurance company
- NFIP rates based on:
  - In or out of SFHA
  - Elevation of lowest floor



National Flood Insurance Program

## How the NFIP Works



FEMA

# NFIP Background - Local Governments

- If local government participates, then NFIP insurance available
- Adopt FEMA flood maps
- Adopt development regulations
  - FEMA sets minimum
  - Option to adopt stricter standards
- Community Rating System (CRS)



National Flood Insurance Program

## How the NFIP Works



FEMA

# NFIP - Oregon

- Counties: All 36
- Cities: 220 out of 241
- Tribe: 3 out of 9
- Over 99% of population



# NFIP Background - State Role

- NFIP Coordinator
- Advise local governments
- Education & outreach
  - Insurance agents
  - Surveyors
  - Real estate agents
- Community Assistance Visits (CAVs)



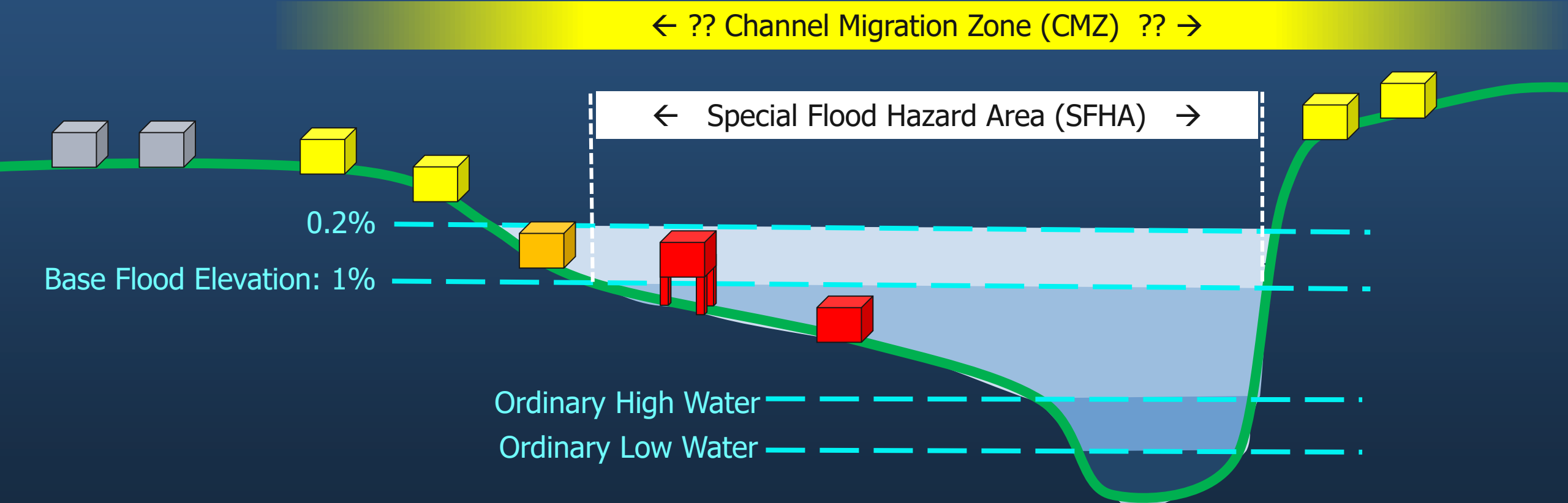
National Flood Insurance Program

## How the NFIP Works



FEMA

# NFIP - CMZ



# GOAL 7

## AREAS SUBJECT TO NATURAL HAZARDS

To protect people and property from natural hazards.

## NATURAL HAZARD PLANNING

1. Local governments shall adopt comprehensive plans
  - inventories,
  - policies and
  - implementing measuresto reduce risk to people and property from natural hazards.

# GOAL 7

2. Natural hazards for purposes of this goal are:

- floods (coastal and riverine),
- landslides,
- earthquakes and related hazards,
- tsunamis,
- coastal erosion, and
- wildfires.

Local governments may identify and plan for other natural hazards.



# *Local Government Authority*

ORS 197.175

Cities' and counties' planning responsibilities; rules on incorporations; compliance with goals.

(2) Pursuant to ORS chapters 195, 196 and 197, each city and county in this state shall:

(a) Prepare, adopt, amend and revise comprehensive plans in compliance with goals approved by the commission;

(b) Enact land use regulations to implement their comprehensive plans;