



Public Works & Development
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LANE COUNTY'S FLOOD MAP HAS BEEN UPDATED AND IS READY FOR REVIEW

FEMA, in cooperation with the state of Oregon, Lane County, the city of Cottage Grove, and other local communities, has updated flood maps to better show the risk of flooding in Lane County. To help inform the community, FEMA has put together a virtual resource. Residents can visit it online to learn more about this map update. You can view the virtual resource at: bit.ly/clmapupdate.

Through this virtual resource, property owners and community residents can learn about the flood mapping process and what the changes mean for them. They can also get information about the National Flood Insurance Program. Residents can learn who to contact if they need more support.

We encourage you to visit the virtual resource, review your flood risk, and ask questions via the contact information it provides. You can preview the maps directly through the [Flood Map Comparison Tool](#). You can also ask for a flood map for your property by emailing PropertyIDMap@starr-team.com.

Flooding is the most common and expensive natural disaster in the United States. Studies show that the high-risk areas on flood maps have a 26% chance of being flooded at some point during a 30-year mortgage. Learn more about the costs of flooding and flood insurance on the Flood Smart website at www.floodsmart.gov



RIPARIAN

AREA
Clean Water
News



Cottage Grove Public Works & Development Department
 Update for Riparian Corridor Neighbors

FALL ADDITION

SEPTEMBER, 2022

Lane County, the cities of Cottage Grove and Creswell and the Federal Emergency Management Agency (FEMA) are hosting a Flood Risk Open House on October 19. They will provide information about the updated Flood Insurance Rate Map.

JOIN US

October 19 from 5:30 to 7:30 p.m.

Cottage Grove Armory
 628 E. Washington Ave
 Cottage Grove, OR 97424

Children are welcome.



WHY ARE THE FLOOD MAPS CHANGING?

Flood risk changes over time, and mapping technology has improved. By working with the state, county and local communities, FEMA is using updated data and newer technology to update the flood maps. Updated maps will more accurately represent the risk of flooding in your community.

The new map can help Cottage Grove residents better understand flood risks. This leads to more informed decisions about how to guard against damage and loss.

WHAT DOES THIS MEAN FOR ME?

The new flood map, officially known as a Flood Insurance Rate Map, identifies areas of flood risk (high, moderate, low). It will influence financial, planning, investment and development decisions. Owners of structures in high-risk areas will be required to have flood insurance for loans from federally regulated or insured lenders. We encourage everyone to be aware of their flood risk and purchase flood insurance.

The revised map is available online for public review and comment. You can view the maps here: <https://arcg.is/0fGKTr0>

WHAT CAN I LEARN AT THE FLOOD RISK OPEN HOUSE?

Our goal is to help residents understand the risks of living or owning property in or near a flood zone. We will describe the steps they can take to protect their homes and families. During the Flood Risk Open House, you can:

- Learn about the flood mapping process.
- Understand how the map revision might affect your property and community.
- Ask about the risk to your property and learn what happens next.

FEMA will be available to answer questions and provide information.

UNABLE TO ATTEND?

Contact Eric Mongan, your local Floodplain Administrator, at planner@cottagegroveor.org.



ON THE FLOOD MAP UPDATE VIRTUAL SITE, YOU CAN:

- ✓ View the preliminary flood map.
- ✓ Discover how to obtain and interpret a map of your property.
- ✓ Find information about flood insurance and the National Flood Insurance Program.
- ✓ Learn more about local resources that are available.

1-ON-1 SUPPORT IS AVAILABLE



Scan the QR Code to learn more about the flood map update. Using the contact information provided on the site, please reach out to our team to ask questions and request more information.

DO YOU KNOW YOUR RISK?

Visit bit.ly/clmapupdate to learn about your flood risk and how to better protect your home.

WHY ARE THE FLOOD MAPS CHANGING?

Flood risk changes over time, and mapping technology has improved. FEMA, in cooperation with the state of Oregon, Lane County, the city of Cottage Grove, and other local communities, is using newer data and technology to create updated flood maps that represent the risk of flooding in your community.

New maps help your community understand its flood risks. They can help you make informed decisions about protecting yourself from damage and loss.

WHAT DOES THIS MEAN FOR ME?

The new flood maps, officially known as Flood Insurance Rate Maps, identify areas of flood risk (high, moderate, low). They affect financial, planning, investment and development decisions.

Owners of structures in high-risk areas will be required to have flood insurance for loans taken through federally regulated or insured lenders. We encourage everyone to be aware of their flood risk and purchase flood insurance.

WHAT CAN I LEARN ABOUT MY RISK?

Our goal is to help residents understand the risks of living, or owning property, in or near a flood zone. We want you to know some steps you can take to protect your home and family. On the website, you can:

- Learn about the flood mapping process.
- Ask about the risk to your property and learn what happens next.
- Understand flood insurance implications.
- See how the map revision could affect your property and community.

Engineers, flood insurance specialists, local community contacts and other experts are available to answer questions and provide information.

The revised map is ready for public review and comment. You can view the maps and learn more about your risk here:
bit.ly/clmapupdate.

QUESTIONS?

Contact Your Floodplain Administrator, Eric Mongan, at planner@cottagegrove.org.



CENTRAL LANE, OREGON FLOOD INSURANCE RATE MAP (FIRM) UPDATE Fall 2022

Your community's draft Flood Insurance Rate Map is ready for your review.

FEMA is working with the state of Oregon, Lane County, the city of Cottage Grove, and other local communities to update your Flood Insurance Rate Map (FIRM). This map uses new data and technology and will better represent the risk of flooding in Cottage Grove. New maps help your community better understand its flood risks. They can help you make more informed decisions about protecting yourself from damage and loss.

MAP CHANGES AND YOUR FLOOD RISK

The flood map identifies the areas with a high risk of flooding. These are known as Special Flood Hazard Areas (SFHAs). The map shows them as zones starting with the letter "A." If your home or business is in a SFHA and you have a federally backed mortgage, your lender will require flood insurance. When the updated flood map goes into effect, flood insurance requirements for your property may change.



The current effective flood maps for the city of Cottage Grove were developed in 1999.
The new flood map will help your community better understand its current flood risks and make more informed decisions about how to protect itself from loss and damage.

To learn more about what this update means for you, visit: bit.ly/clmapupdate

COMMENTS AND APPEALS

When FEMA releases a preliminary flood map, the agency offers a public comment and appeal period. In that time, constituents of affected communities can review the map and help make sure it properly shows the flood risk.

FEMA has collected the latest technical information to inform how we understand the flood risk. However, it is crucial that the people affected by the maps provide their feedback and specific local knowledge. The official appeal period that follows the delivery of the new map will be 90 days.

Please submit any comments or appeals to your local community representative:

CITY OF COTTAGE GROVE : Eric Mongan, *City Planner* (541) 942-3340 | planner@cottagegrove.org

FLOOD INSURANCE

Flood damage is incredibly expensive. However, it does not have to drain your bank account. To protect the life you have built and provide for financial well-being in the event of a loss, buy flood insurance. It will help you recover faster and more fully.

There are two circumstances under which you are required to carry flood insurance.



1. Your lender will require you to carry flood insurance for the life of the mortgage IF:
 - *Your building is in a SFHA (high-risk zone) on the current flood map.
 - * You have a federally backed mortgage (insured by the taxpayers).
2. The government will require you to carry flood insurance IF:
 - * Your home is in a SFHA, and you or a prior owner accepted federal disaster assistance for flood damage. At that time, an agreement was signed to maintain flood insurance for your home or building. You must maintain that coverage to be considered for any future federal disaster aid.

There are often options for finding lower-cost flood insurance, depending on your home's flood history and how it was built. To take advantage of these lower cost options, it is critical to **contact your insurance agent**.

For more information, visit <https://www.floodsmart.gov/>.