



FEMA Floodplain Map Changes

FREQUENTLY ASKED QUESTIONS



FEMA

Where can I view the updated FEMA floodplain maps?

View the updated [FEMA maps here](#). The updated map panels are what will be used by mortgage lenders and insurance companies to determine flood insurance rates.

Why were the existing maps changed?

Changes to weather patterns, erosion, and development can affect floodplain boundaries. Based on changes that have occurred over the past several decades, FEMA updated the nation's Flood Insurance Rate Maps. Properties that were not in a floodplain before may now be in a floodplain, other properties may no longer be in a floodplain. Check [your property's floodplain status](#) based on the new maps.

When will the maps be effective?

Flood map changes are effective Nov. 4, 2016.

I'm in the floodplain now, but wasn't before. Do I need to get insurance now or when the maps are effective?

If your property is now in the floodplain, you will be required to carry flood insurance.

If you have a mortgage on the property, your mortgage lender will be notified about this change and will require you to carry flood insurance. If you do not have a mortgage on the property, you will still need to carry flood insurance in order to be covered for any flood damage that could occur in the future.



FEMA Floodplain Map Changes

FREQUENTLY ASKED QUESTIONS



FEMA

Who do I contact to get insurance rates specific to my property?

Contact your homeowner's insurance company or any insurance company that you'd like to carry flood insurance through. The insurance rates are set by FEMA, so they will not vary from one insurance company to the next.

If I rent or lease the property, do I still need to get insurance?

Yes, as the owner of the property and/or home you need to carry flood insurance even if you rent the property out to someone else.

How does this affect my ability to develop my property, including adding an addition or doing other work that requires a building or grading permit from my local agency?

Each local agency will have its own stipulations regarding what work you can do on your property as a result of being in the floodplain. There likely will be restrictions preventing construction within the floodplain. Check with your local agency where you would normally obtain permits.

My house sits 50+ feet above the creek but the map says I'm now in the floodplain. Why is this?

Take a close look at the [digital map](#) of your individual property. It is likely that the floodplain may touch the edge of your property located near the waterway in the floodplain. Your structure and remaining property that is 50-plus feet above the waterway is likely not in the floodplain. If you still aren't sure, or you have questions about what is shown in the maps, call your local agency's floodplain manager (contact info is below) to look into this further.



FEMA Floodplain Map Changes

FREQUENTLY ASKED QUESTIONS



FEMA

**I still have questions regarding insurance rates and/or the updated FEMA floodplain maps.
Who can I contact?**

Contact your insurance company or local agency, and they will assist you further. This change will impact thousands of people in Washington County, so please understand that the individual floodplain managers for each agency have been inundated with inquiries. It may take a couple weeks for them to return your call, but they will respond to everyone as quickly as possible.

Please Note: Unincorporated County inquiries will now go to a dedicated phone in order for multiple staff to assist in returning calls. You can also email us at

floodinfo@co.washington.or.us.

City of Banks – 503.846.7914 (Rocky Brown)
City of Beaverton – 503.526.2442 (Jim Duggan)
City of Cornelius – 503.357.3011 (Tim Franz)
City of Forest Grove – 503.992.3292 (Derek Robbins)
City of Gaston – 503.846.7914 (Rocky Brown)
City of Hillsboro – 503.681.6214 (Sarah Bruce)
City of North Plains – 503.647.5555 (Blake Boyles)
City of King City – 503.639.4082 (Mike Weston)
City of Lake Oswego – 503.635.0268 (Rob Amsberry)
City of Sherwood – 503.625.4206 (Brad Kilby)
City of Tigard – 503.718.2490 (Tom McGuire)
City of Tualatin – 503.691.3034 (Jeff Fuchs)
City of Wilsonville – 503.570.1583 (Connie Randall)
Unincorporated Washington County – 503.846.7914 (Rocky Brown)

FEMA contact:

State National Floodplain Insurance Program (NFIP) Coordinator

Christine Shirley, CFM
Dept. of Land Conservation & Development
503.373.0050 x250
christine.shirley@state.or.us