



March 26, 2013

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FEMA Updated Flood Insurance Rate Maps

The Federal Emergency Management Agency (FEMA) is proposing to update the Flood Insurance Rate Maps (FIRMs) countywide, including the cities of Coos Bay, North Bend, Bandon, Coquille, Myrtle Point, Lakeside, and Powers. A FIRM is a FEMA prepared official map that displays the floodplains, more explicitly special flood hazard areas (SFHA) and risk premium zones. These maps are commonly used by local jurisdictions to aid in planning and mortgage lenders to determine if floodplain insurance is necessary. These maps are being updated to better define the SFHAs based on new technology and topographic information.

As a result of this update, many of the County's waterways may experience a change with respect to the delineation of the SFHAs. There are three potential affects that these new maps could have on a property: the property or portions of has been removed from the floodplain, the property or portions of has been newly placed within a floodplain, or there is no change (i.e. the floodplain adjacent to the property did not experience a change due to this revision). If the property has a loan, and there are insurable structures located within the limits of the property, depending on the change that has occurred, it could affect whether or not your lender will require you to purchase floodplain insurance.

At this time, these FIRMS have not been formally adopted. They are currently under review and open to public comments. However, once they have been formally adopted, the only mechanism in which to update and/or change the maps will be a formal submittal to FEMA that may cost money and take time to process and approve.

On April 8, 2013, there will be an open house at the Owen Building, 201 N. Adams, Coquille, Oregon from 6:00 p.m. to 8:00 p.m. Workstations will be set up for the public to review the proposed maps. The Oregon Department of Geology and Mineral Industries and Oregon Department of Land Conservation and Development will be available to answer questions and receive comments. The County and each city have the revised FIRMS available for review at their respective offices.

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