



Planning and Building Department

P.O. Box 970 ▪ 414 E. First Street ▪ Newberg, Oregon 97132
503-537-1240 ▪ 503-537-1272 Fax ▪ newbergoregon.gov/planning

FLOOD HAZARDS - FREQUENTLY ASKED QUESTIONS

Newberg will be holding public hearings to consider adopting revised flood hazard maps and flood hazard management regulations. The following information is to help you understand whether these changes would affect you.

Q: What is a flood and a flood plain?

A: Flooding is a natural occurrence. Periodically rivers, streams, and lakes will overflow their banks and inundate adjacent land areas. These areas, known as flood plains, temporarily store this excess water.

Q: Why are flood protections important?

A: Flood protection is important to prevent or minimize damage to people and property. Flood protection standards do not prohibit construction in flood plain areas, but seek to lessen the economic loss and social disruption caused by flood events.

Q: What is a Special Flood Hazard Area (SFHA)?

A: Special Flood Hazard Areas are locations where flood studies have determined that there is a likelihood of a base flood occurring. The base flood, sometimes referred to as the 100-year flood, has a 1% or greater chance of occurring in any given year.

Q: Do floods occur in the Newberg area?

A: One early settlement in this area was Champoeq. This settlement unfortunately was constructed in a flood plain. The river flooded and washed away the settlement twice. Pioneers then focused settlement in other areas, such as Newberg, which are not as prone to flooding. Larger floods can occur, but most floods in Newberg are contained within the upper banks of the streams, and in areas adjacent to the Willamette River. Localized flooding can occur because of various factors, such as blocked stream channels or storm drains.

Q: Is my house in a Special Flood Hazard Area (SFHA)? Where can I see the Maps?

A: In reviewing the latest flood hazards maps, we were not able to identify any homes within the Newberg city limits that are located in a Special Flood Hazard area, though it is possible that some may exist. If you have other improvements close to a creek or the Willamette River, such as a shed or deck, they may be in a Special Flood Hazard Area.

If you have questions about your property or would like to look more closely at the maps, you may review the maps at Newberg City Hall, 414 E. First Street, during regular business hours. You may also view maps online through the FEMA map service center at <http://msc.fema.gov/>. You can see the previous version of the maps on Newberg's website at <http://www.newbergoregon.gov/engineering/newberg-interactive-map>

Q: Why is Newberg considering adopting the new flood hazard maps and floodplain management regulations?

A: Newberg must have floodplain management regulations in place in order to participate in the National Flood Insurance Program. By Newberg participating in the program, individuals may purchase flood insurance, and Newberg may receive federal disaster assistance. In addition, Newberg wants to use the best information available to help protect people and property.

Q: What would the floodplain management regulations require?

A: The proposed floodplain management regulations would require that any new home built in a special flood hazard area be elevated so that the floor is one foot above the base flood elevation. The regulations include specific standards for anchoring, venting, and flood-proofing structures and utilities constructed in a floodplain. They require that any fill or alternation within the floodway be constructed so as not to increase the risk of flooding other properties.

Q: Does this affect what I can do with my property?

A: The proposed floodplain management regulations would not prohibit construction of new structures, but would regulate how they could be built if in a floodplain. Most floodplains in Newberg are located within stream corridors or near the Willamette River. Other city, state, and federal rules already limit development near these streams, including Newberg's stream corridor overlay and Oregon's removal/fill laws. Therefore in practice very few projects inside the current city limits would be affected by the floodplain management regulations.

Q: Should I buy flood insurance?

A: Every property has some risk of flooding, even properties that are not located near a known flooding source. Homeowners or rental insurance do not cover flood damage. FEMA encourages owners and renters to maintain flood insurance coverage. Some property owners may be required to obtain flood insurance for federally backed mortgage loans. Call 1-888-225-5356 or your insurance agent for information and pricing, or visit www.floodsmart.gov

Q: What are some resources to learn more?

A: You can learn more by visiting www.floodsmart.gov, or calling the National Flood Insurance Program at 1-888-379-9531.

You may call FEMA at 1-888-225-5356, visit www.floodsmart.gov or call your insurance agent for information about flood insurance.

You also can obtain more information at the City of Newberg Planning Division at (503) 537-1240, 414 E. First Street, or www.newbergoregon.gov/planning