



Proposed Revisions - Flood Insurance Rate Maps

Sauvie Island Levee Accreditation

6:00pm, November 9,
2022

Hosted by:

Multnomah County
Columbia County

Tonight's Agenda

1. **Virtual meeting Protocol**
2. **Team Introductions**
3. **Project Background**
4. **Technical Presentation - Flood Insurance Rate Map Revisions**
5. **Questions / Answers**



Virtual Meeting Protocol

1. Participant mics have been muted by facilitator. Opportunity to ask questions will be provided after presentation
2. Tonight's meeting is being recorded and may be posted online
3. Contingency plan - In event of catastrophic technology failure staff can answer questions after the meeting through project email: sileveeaccreditation@multco.us



Purpose of Tonight's Meeting

1. **Inform** - Levee accreditation request to Federal Emergency Management Agency (FEMA) related to the Sauvie Island flood protection levee
2. **Notify** - Proposed mandatory changes to Flood Insurance Rate Maps & explain how these maps are used
3. **Explain** next steps. Map adoption anticipated in 2023
4. **Provide** opportunity to ask questions



Team Introductions

1. Multnomah County
2. Columbia County
3. WEST Consultants, Inc.
4. Sauvie Island Drainage Improvement Company (SIDIC)
5. Federal Emergency Management Agency (FEMA)



Project Background

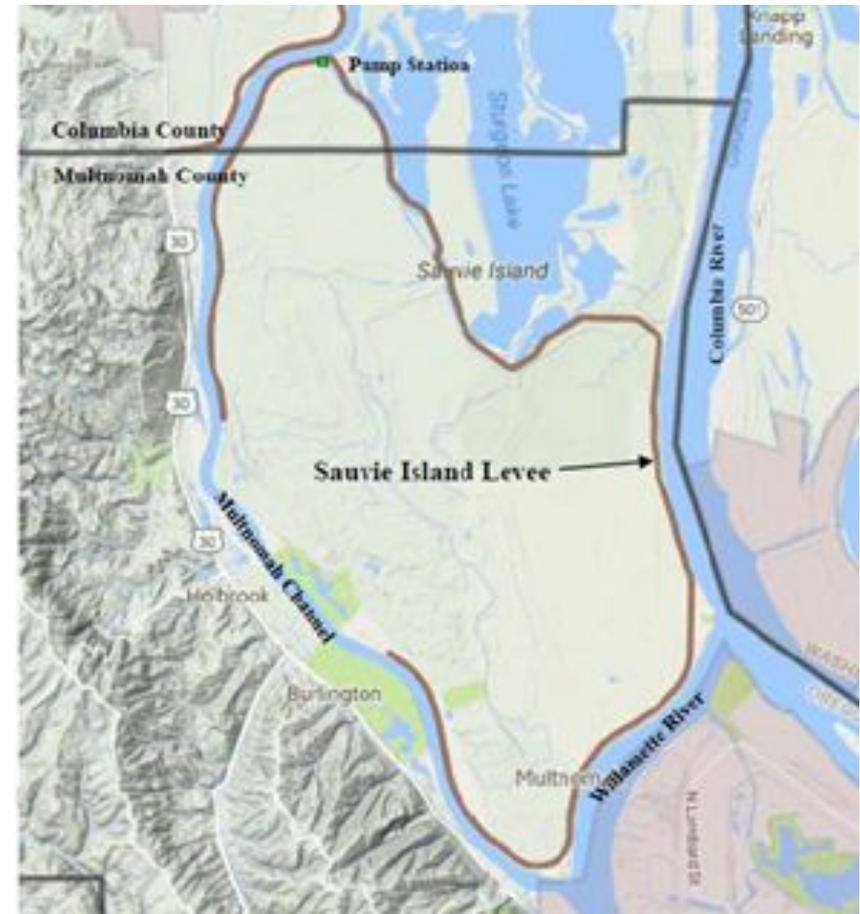
Levee History

19 square mile Island

18-mile levee, completed 1942 -
protects ~ 640 residents from
100-year flood (1% annual chance)

Managed by Sauvie Island
Drainage Improvement Company
(SIDC)

Portion of Columbia Co. protected



What is a Floodplain? Low-lying areas where water naturally overflows during storms, often near rivers, channels and lakes.



Levee Management

Includes 13-miles of internal drainage canals

Nearly flat gradient

Complex drainage system

Floodplains are often used for agriculture due to the rich sediment deposited by floodwaters



Levee Management

1 main pump station (north end)

4 internal drainage pump locations - helps move water to main station:

- Fazio
- Little Mouse
- Little Sturgeon
- Charlton

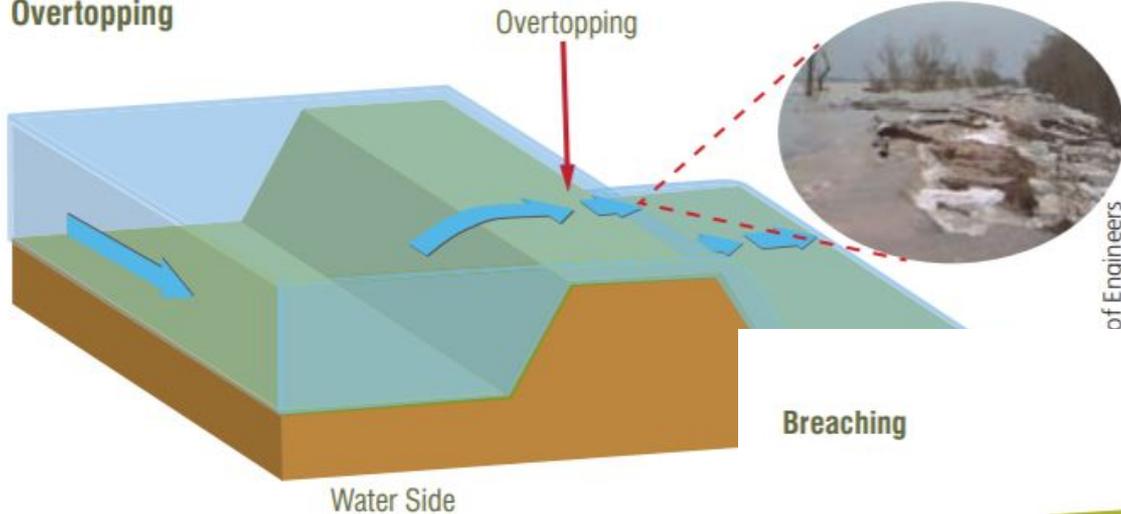


What if levee overtopped or breached by flood?

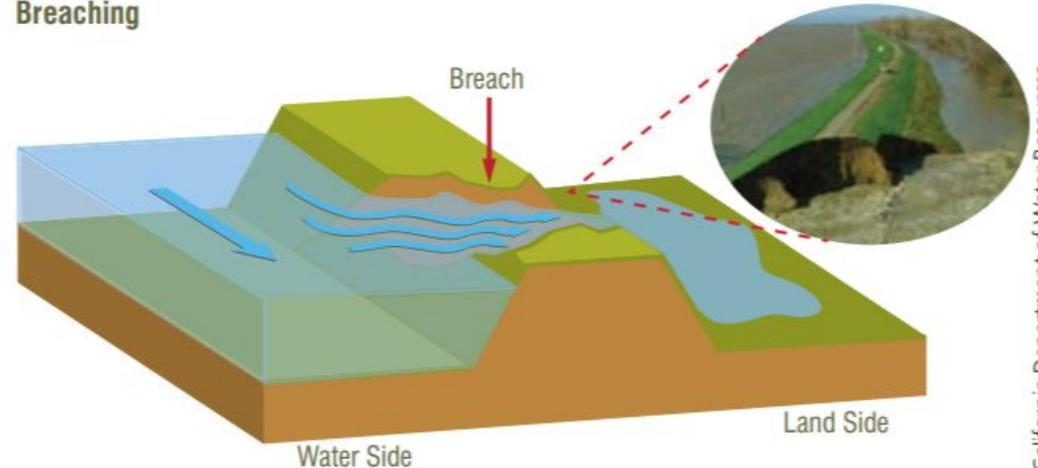
Estimated 5-8-ft deep flooding in areas
70% buildings on island impacted
60% island residents displaced

Floods are the most common natural hazard in the U.S.

Overtopping



Breaching



Levee Accreditation Effort - Agency Partners

Accreditation - FEMA certification that levee meets federal design, construction, maintenance and operation standards to adequately reduce risk of a major flood [1% annual (100-year) flood]



1. Columbia County
2. Multnomah County
3. WEST Consultants, Inc.
4. Sauvie Island Drainage Improvement Company (SIDIC)
5. U.S. Army Corps of Engineers (USACE)
6. Federal Emergency Management Agency (FEMA)



How are Flood Insurance Rate Maps Used?

1. **Education** - landowners, developers, engineers, farmers, natural resource professionals, etc. can use to better understand where flooding likely to occur
2. **Regulation of New Development** - Counties require Flood Hazard permit when development proposed in flood prone areas so structures will be designed **to protect from flooding**
3. **Insurance Requirements** - **Standard home insurance does not provide protection for flood damage.** Property owners who carry a mortgage from a federally regulated lender are required by insurance companies to purchase flood insurance policy if a mortgaged building is mapped in a flood prone area



The Question You Might Be Thinking At This Point - Are Lands Inside Levee Safe From Flooding?

An accredited levee is certified to protect from major flooding (1% annual chance storm) occurring outside a levee -
Columbia River, Willamette River, Multnomah Channel

Often fast moving & destructive flood forces

Drainage modeling shows rainfall & rising groundwater inside levee will cause shallow flooding and ponding

Anticipated slow moving or still and filling low areas

Federal regulations require both types of flooding reflected on regulatory Flood Insurance Rate Maps



FEMA Letter of Map Revision (LOMR) Application

Multnomah and Columbia County anticipate submitting LOMR application to FEMA in 2023

LOMR is FEMA's official modification to the Flood Insurance Rate Maps (FIRM)

FEMA reviews LOMR application at least 90-days

Then 90-day public comment period on FIRM map revisions

Maps finalized and adopted





Interior Drainage Analysis and Flood Hazard Map Revisions

WEST Consultant, Inc.



Next Steps

Multnomah & Columbia County will submit LOMR application to FEMA

Late 2023 - County incorporation of updated FIRMs



Property Owner Checklist

1. **Visit the land use webpage at multco.us/landuse and locate the project link**

Review the interactive map and Project FAQs

2. **Call your insurance agent**
 - Ask how the proposed map changes may or may not impact your flood insurance rates
 - Inquire about options for premium discounts for lower rates
3. **Send questions / comments to: sileveeaccreditation@multco.us**
4. **For property specific information and code questions contact: www.multco.us/landuse or sileveeaccreditation@multco.us**





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Questions?

