Is my property in a floodway or floodplain?
There are several resources available in order to determine whether or not a property is located in a floodplain or floodway.

1. Flood maps are available to view at the City of Roseburg Planning Department located at 900 SE Douglas Ave., Douglas County Planning Department located at Room 106, Justice Building, or Douglas County Library, 1409 NE Diamond Lake Blvd., Roseburg, OR
2. To determine whether or not a property is located in a floodway or floodplain, call the Planning Department for City of Roseburg at 541-492-6877 or Douglas County at 541-440-4289.
3. Visit the FEMA Map Service Center website (www.msc.fema.gov/) to view the applicable FIRM Map.
4. An updated Elevation Certificate will be required for an accurate insurance quote.
5. Get an insurance quote BEFORE you buy!

Additional Resources
2. Flood Smart Insurance Information: http://www.floodsmart.gov/floodsmart/
3. City of Roseburg
   Community Development Dept.
   900 SE Douglas Avenue
   Roseburg, OR 97470
   541-492-6877
   http://www.cityofroseburg.org/
   departments/community-development/floodplain-safety/
4. Douglas County
   Planning Department
   Justice Building Room 106
   Roseburg, OR 97470
   541-440-4289
   http://www.co.douglas.or.us/planning/Floodplain/default.asp
5. Douglas County Association of Realtors
   3510 NE Edenbower Blvd
   Roseburg, OR 97470
   www.douglascountyboardofrealtors.com

For additional information, please contact us at:
What is a floodway?
A channel of a river or stream and the parts of the floodplain adjoining the channel that are reasonably required to efficiently carry and discharge the flood water or flood flow of a river or stream.

What is a floodplain?
The area adjoining a river or stream that has been or may be covered by the 100-year flood.
Four categories of floodplains can be found in the City of Roseburg and Douglas County. They are A, AE, D and X.

What is the flood fringe?
The fringe is the remainder of the floodplain lying outside of the floodway.

What is a 100-year flood?
The term 100-year flood does not refer to a flood that will occur once every 100 years. A 100-year flood has a one percent chance of being equaled or exceeded in any given year.

Flood Insurance was never required on my property until now...why?
There are a number of different possible answers to this question:
- The previous owner could have purchased the land without having a lender involved. Only lenders are required to enforce participation in the National Flood Insurance Program; there is no public law requiring such participation. Therefore, people who purchase flood insurance do so either for their own protection or due to the requirement of their mortgage holder.
- The property may have been purchased before the flood maps and requirements concerning flood insurance were either in place or being enforced.
- The flood maps in a given area may have been recently revised. This works both ways in that areas which were previously not located in a special hazard area may now be, or better yet, areas that had been categorized in a hazard zone may now be clear.

Frequently Asked Questions

How to identify a floodway or a floodplain on a FIRM Map?

- Digital FIRM maps represent floodway areas with white hatch marks across the aerial photo of the area.
- FIRM maps represent flood fringe areas located in the 100-year floodplains with blue dotted shading (zones A & AE).
- FIRM maps represent flood fringe areas located outside the 100-year floodplains with black dotted shading (Zone X) also referred to as 500-year flood zone.

What are the different flood hazard zones?

Four different zones can be found throughout the City of Roseburg and Douglas County as follows -
- **Zone A** is the flood insurance rate zone that corresponds to the 100-year floodplains that are determined in the Flood Insurance Study. No Base Flood Elevations or depths are available within the zone. **Flood Insurance purchase requirements apply.**
- **Zone AE** is the flood insurance rate zone that corresponds to 100-year floodplains that are determined in the Flood Insurance Study by detailed methods. In most places, Base Flood Elevations are available. **Flood Insurance purchase requirements apply.**
- **Zone X** is a flood insurance rate zone that corresponds to areas outside the 100-year floodplains. No Base Flood Elevations or depth are shown in this zone.
- **Zone D** is areas in which Flood Hazards are undetermined, but possible. **Flood Insurance purchase requirements apply.**

If your property is within any of these flood zones, remember:
1. An updated Elevation Certificate will be required for an accurate insurance quote.
2. Get an insurance quote BEFORE you buy!

Disclaimer: Information deemed accurate but informational only. For details regarding your specific situation, contact a professional.