

APPENDIX 7-1

FLOOD INSURANCE RATES AND LIMITS OF COVERAGE

SUMMARY: Flooding occurs over much of the bottom lands in the County. Although most flood damage occurs to farmlands, residences, and other buildings are subject to periodic inundation.

The County; Wallowa Soil and Water Conservation District; USDA Soil Conservation Service; and State Divisions of Land, Fish, and Wildlife have worked jointly to rectify streambank erosion problems through a program funded by Public Law 216, which provides for clearing debris, removing gravel, stabilizing streambanks with rip-rap, constructing groins to prevent erosion, re-establishing vegetation, and reconstructing fences which have been damaged by floods.

The major cause of flooding is due to the buildup of sand, gravel, rock, and organic material from bank erosion; and by the bed load of similar materials moving out of the mountains during the period of snow melting in the spring and early summer. Due to over-flowing and excessive velocities in these areas, some agricultural lands have become unproductive because of loss of top soils and deposits of rock and debris.

Wallowa County and the four incorporated towns within the County have qualified for the National Flood Insurance Program. Tentative flood plain maps have been received from HUD which identify general areas of flooding that may have a 1 percent chance of flooding within a 100 year period. More detailed maps with identified elevations will be provided at some future date. High density development within those areas should be discouraged, and persons contemplating construction or development within these areas should be advised of this condition.

Briefly, the National Flood Insurance Program is a comprehensive approach to flood damage protection. It enables property owners located within an identified floodplain to purchase flood insurance at a reasonable rate. To apply for flood insurance, a person needs to contact his/her insurance broker.