



# News Release

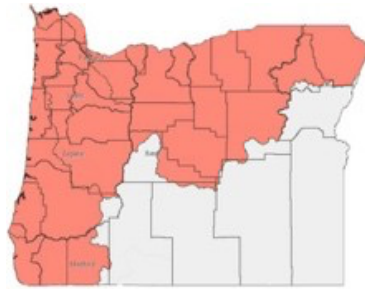
October 3, 2025

FEMA is proposing major new requirements for communities that want to remain in the National Flood Insurance Program (NFIP). Under this new plan for Oregon, FEMA would change the primary focus of the NFIP to protecting floodplain habitat for fish, rather than mitigating risks to life and property and providing flood insurance. **The deadline to submit written comments to FEMA is Monday, October 6, 2025 at 8:59 pm (Oregon time).**

FEMA's proposed rules include a "no net loss" standard for floodplain development that cities and counties must meet to remain in the NFIP. Any loss of flood storage (e.g. building of structures or storing equipment in the floodplain), addition of pervious surface (e.g. pavement), or removal of vegetation must be offset.

Here are some of the new rules and their potential impacts:

- A typical new single-family house could require a second piece of land to be kept undeveloped as "mitigation."
- The cost of construction for homes and new commercial development could increase by nearly 30 percent. The cost of your new home could go up more than \$7500 a year in mortgage/interest to pay for complying with the new requirements.
- Remodeling or expanding existing developed commercial and industrial land could require a different or more expensive design.
- If a farmer wants to build a new agricultural building in the floodplain, the cost could increase by about 12 per cent.
- For port projects subject to the new standards, the land required to be set aside for mitigation would be substantial, potentially adding hundreds of thousands of dollars to project costs.
- Counties and cities in Oregon would face substantial administrative costs implementing the new standards, totaling \$23 million to \$47 million for the full Oregon plan area.



The new requirements would apply to all NFIP mapped areas within the highlighted areas of the state – affecting 31 counties and 230 communities that participate in the NFIP. If a community refuses to adopt these new standards, FEMA can kick them out of the NFIP, making all residents ineligible for federal flood insurance and disaster aid. Flood insurance is required for federally-backed mortgages.

**In short, these stringent new rules would significantly burden not only new business and home development, but also existing homeowners and businesses by making small additions, sheds, or driveways into major mitigation projects. A remodel or repair of your house from storm damage now will become too costly to repair, even under NFIP coverage—which insufficiently covers the cost of compliance with these new regulations.**

FEMA released a Draft Environmental Impact Statement with three Alternatives and is accepting public comment. Oregonians for Floodplain Protection is urging people to tell FEMA to adopt Alternative 1, the No-Action Alternative. Oregon has existing rules to protect endangered species, and FEMA is using nearly 10-year-old data to make these rules. There is only a short time left to comment on these rules. **The deadline for comments is Monday night (10-6-2025) at 8:59 pm.**

More information is available on our website, <https://floodplainprotection.org>.

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