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GUEST VIEWPOINT

Floodplain recommendations push development elsewhere

BY TIM PALMER

Flood damages nationwide total more than \$8 billion a year. While some see a flood as an “act of God,” the real problem is that we’ve built so many houses and commercial buildings in harm’s way — on floodplains prone to high water.

Now, in addition to those difficulties, we find that development on floodplains is killing salmon, steelhead and our sport and commercial fishing industries that depend on them.

The National Marine Fisheries Service was pushed to address this issue by a federal court acknowledging that Northwestern salmon depend on the biological health of floodplains to survive; they feed, rear and find shelter there.

NMFS has responded by releasing recommendations to the Federal Emergency Management Agency that would affect the ability of builders to receive federally subsidized insurance for new development on our floodplains. Without these changes, the existing rules are likely to “jeopardize” 16 salmon and steelhead species in Oregon, according to the fisheries agency.

Only future development is affected, and the rules do not regulate land use. Only local governments can do that. Rather, the recommendations steer development away from the highest hazard areas, which provide the best habitat for fish. Without insurance, the riskiest investments would be ineligible for federally backed mortgages — in effect, guiding builders toward non-hazardous areas.

Better management of our flood plains would afford multiple benefits for the American public. The Flood Insurance Program is now running a \$24 billion deficit. Tighter standards would help balance that ledger. Plus, the current subsidy incentives for new construction where floods are inevitable do no favor to communities or landowners; losses to existing structures are bad enough without worsening the problem with additional development.

Furthermore, scientists now predict that our changing climate will cause even worse floods. These will aggravate losses where investments have been made on the most vulnerable lowlands.

Here’s an initiative where the common good extends not only to fish but to disaster relief, to government budgets, and to curbing the hazards that one landowner might unjustly impose on

another when new development and artificial fill on the floodplain force high water elsewhere.

Pushback against this important proposal stems from concerns about already-urbanized areas. But in fact, the recommendations allow redevelopment of already urbanized areas as long as it includes some improvement in conditions, such as adding a bioswale to catch stormwater. The main effect of the floodplain initiative applies not to those limited urban zones, but to vast open spaces that will otherwise be gridded into subdivisions without adequate recognition of flood hazards.

The mere idea of regulations puts fear into the hearts of developers, along with some landowners and community leaders. But the big fear should be for our vulnerability to flooding itself. That's what kills people and costs so much — and, as it turns out, kills our fish as well.

We're not going to stop the water from rising. All we can do is stay out of the way, and the new initiative by the NMFS is a step in the right direction.

Tim Palmer of Port Orford (www.timpalmer.org) is the author of "Rivers of Oregon," "Field Guide to Oregon Rivers" and other books.

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