

August 15, 2011

Dear Sir or Madam:

Every year, flooding causes hundreds of millions of dollars in damage to homes and businesses around the country. Standard homeowner insurance does not generally cover this type of loss. The Federal Emergency Management Agency (FEMA) meets the need for this type of insurance by administering the National Flood insurance Program (NFIP).

The primary reason for this letter is to help fulfill a FEMA requirement, which may contribute to lowering flood insurance rates for the citizens of Ada County land who are either planning to live in, or now live in a designated floodplain. Records indicate you may fall into one of these categories.

Ada County has a floodplain ordinance as part of the Ada County Zoning Ordinance. We enforce the floodplain ordinance as development occurs within a designated floodplain. Information concerning the proximity of the proposed development to a floodplain and base flood elevations are available from Ada County Development Services. Building inspections are performed for all buildings in Ada County that require building permits, and Elevation Certificates are required prior to approval of the footing formwork for buildings located within a designated floodplain.

Although Ada County offers information concerning floodplains and elevations, it is actually the lending institutions that determine participation in the NFIP and flood insurance purchase requirements.

The other reason for this letter is to reconfirm the need for a Certificate of Occupancy to be issued prior to any residential or commercial structure being occupied in Ada County. Unless a building was constructed prior to 1976, when Ada County first adopted a building code, any residential or commercial structure is required to have an Ada County building permit, building inspections and a Certificate of Occupancy.

The staff at Ada County Development Services is available to answer question about the permit/inspection history of specific buildings, and for new homes, accessory buildings or commercial building provide letter of completion indicating Ada County's final approval for a specific project prior to closing a real estate transaction. Elevation Certificates are available upon request.

In the interest of increasing the level of understanding of flooding issues in Ada County, the Engineering Department of Ada County has developed several links on its website, which is <http://www.adaweb.net>. Links include:

FEMA web site
FEMA floodmaps
Emergency Flood Preparedness
Ada County Flood History
Create Your Flood Risk Profile

Sincerely,

Jim Farrens, PE
Ada County Engineer.

Cc File