

March 2013

Emergency Preparedness Pointers

Spring Flooding: Understanding The Risks

Flood Safety Awareness Week is March 18-22 and it's a good reminder that Spring in Idaho is on its way and the weather could be a little unpredictable. Recent changes in weather patterns have made it more difficult for the reservoir managers to control flooding and manage flows for irrigation and recreation. In April of 2012 two days of high temperatures were followed by two days of heavy rain. This caused the snowpack to melt rapidly and flows into the Boise River system went as high as 26,000 cubic feet per second (cfs). Water managers did what they could to control flows, but this sudden run-off sent 8,100 cfs down the Boise River. Flood stage on the river is 7,000 cfs; the higher flows caused damage and threatened businesses and homes. Responders worked long hours to keep the situation in check. As the weather continues to change, these types of events could become more common.

Is Risk Right Around The Corner?

Properties located in high risk areas are in what is called the Special Flood Hazard Area (SFHA). There is at least a one in four chance, over the course of a 30-year mortgage, that these properties will experience a flood. The SFHA is shown on flood maps as zones labeled with the letters **A** or **V**. All home or business owners in the SFHA that have mortgages from a federally regulated or insured lender are required to purchase flood insurance. Properties in moderate-to-low risk areas have a much lower chance of being flooded. Even so, twenty-percent of all National Flood Insurance Program (NFIP) claims are in these areas and they receive one-third of the disaster assistance for flooding. These areas are labeled on flood maps with the letters **B**, **C** or **X** (or a shaded X). Areas labeled with the letter **D** have not had flood analysis done. This does not mean a flood risk does not exist, simply that the area has not yet been studied.

To see if a property is in or near the flood zone, go to the current flood maps located at:

<http://maps.idwr.idaho.gov/FloodHazard/Search>

Flooding: What's The Cost?

When it comes to the loss of personal items in a disaster, some costs can't be measured. But if it is a simple matter of the replacement of items, those costs can be both measured and estimated. The link below goes to a page with many flood related tools. The newest one is the "Measure Your Damage" feature. Follow the link and click on the "Launch The Cost Of Flooding" model. It provides estimates of how much damage flood water could cause a home. Without Flood Insurance, this kind of event could be a financial disaster.

http://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/the_cost_of_flooding.jsp

There Is No Time Like The Present

If a property is not currently in a SFHA, but is near one, now may be the time to obtain flood insurance. Many areas of Idaho, including Ada County, are currently in the process of getting new flood maps. The new maps are projected to be finished in December of 2014 and effective in May of 2016. This could take some properties out of the SFHA and/or put some in. NFIP policies are becoming more expensive and getting insurance before a property is placed in the SFHA may allow that property to be "grandfathered" into the program at a better rate if the new maps change the property's flood risk designation. The maps provide a good look at risk, but flood waters can be unpredictable. Clogged storm drains, construction or obstructions under bridges can all force water into places not depicted on the map. It is important for every property owner to assess not only their risk but also the potential costs of recovering from a flood.

Want to know more about the weather and changing weather patterns? Become a trained [Weather Spotter](#). The next combined Ada/Canyon County class will be: **When: Tuesday, April 16, 2013 from 7pm to 9pm**
Where: College of Western Idaho, Micron Center, 5725 E. Franklin Rd., Nampa—Room 1701A



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