

Emergency Preparedness Pointers

The Sound Of Rippling Water

The sound of a river or stream gently rippling over the rocks is an extremely tranquil sound. It is one of the factors that creates a strong desire for us to recreate or live near rivers.

The wildlife and vegetation of riparian habitats also draw us to the water.

Our area is fortunate to have the beauty of the Boise River flowing through it. But every rose has its thorn. Rivers do not always ripple, at times, they roar. March 14-18, 2011 is Flood Awareness Week. It is the time we all need to think about the roar of the river. According to the National Weather Service, almost everyday of the year, there is a flood somewhere in the United States. Every year, floods kill close to 100 people and cause 7 billion dollars in damages. Flood Awareness Week is dedicated to increasing our knowledge of this threat and convincing us to take steps towards protecting ourselves and our property.



Fire or Flood?

If you own a home or business chances are you have fire insurance. It is a risk every property faces. Here in Ada County, many properties are at a higher risk of flooding. If the property is in a 100-year floodplain, it is 27 times more likely to experience a flood than have a fire over the course of a 30 year mortgage. The Boise River, foothills drainages and creeks all can produce flooding. To determine whether or not your property is at risk from flooding go to the link below and search the interactive map by street address:



<http://maps.idwr.idaho.gov/floodhazard>

Below is a table with the definitions of the zone designations on the interactive map. One other designation is the 500 year floodplain or a 0.2% chance per year (5% chance over a 30 year mortgage).

ZONE	DESCRIPTION
A	Areas susceptible to flooding, but detailed elevations and hydrologic calculations are not available.
AE, A1—A30	Areas with a 1-percent annual chance of flooding (100 year flood). Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.
AH	Areas with a 1-percent annual chance of shallow flooding, usually in the form of a pond, with an average depth ranging from 1 to 3 feet. Average flood depths are shown within this zone.
AO	River or stream flood hazard areas and areas with a 1-percent or greater chance of shallow flooding, usually in the form of sheet flow, with an average depth ranging from 1 to 3 feet. Average flood depths are shown within this zone.
D	Areas with possible but undetermined flood hazards. No flood analyses have been conducted.

Flood Insurance

Most property insurance policies do not include flooding coverage. This is available through the National Flood Insurance Program (NFIP). The NFIP, a federal program, offers flood insurance that can be purchased through most leading insurance companies. Rates are set and do not differ from company to company. These rates depend on several factors including the date and type of construction, along with your area's level of risk. There is a 30 day waiting period for the policy to take effect, so it is best to obtain this protection before any potential spring flooding. For more information go to: www.floodsmart.gov

