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## Planning & Development Services

### Dear Boise Resident:

The letter is being sent to you for information purposes only because our records show that your property is very likely located in the floodplain. The City is working on ways to improve and increase the availability of information that pertains to the floodplain in an effort to better educate and assist its citizens about developing and living in the floodplain. Please take time to read the information below, and if you have further questions, or would like additional information, a variety of contact information has been supplied at the end of this document.

### Overview

Boise City is crossed by a large freestone river and several foothills gulches that are susceptible to annual flooding events that pose threats to life and safety and can cause significant property damage. The Boise River system drains a very large area on the west and south sides of the Sawtooth Mountains. Although three dams (Anderson Ranch, Arrowrock and Lucky Peak) control the release of water, unusual climatic events such as heavy winter snowfall and warm wet springtime conditions can and have caused release rates from the dams to be high enough to create widespread local flooding in the Boise area. In addition, sudden and severe thunderstorms over the foothills can cause flash flooding on the various gulches that drain into the Boise urbanized area. Ongoing development within the City and County continues to displace natural areas that have historically functioned as flood storage.

### Recent Flooding Events

Flows in the Boise River are managed based on measurements at a gauging station in the Boise River at Glenwood Bridge. When flows at Glenwood Bridge are 6,500 cubic feet per second (cfs) the river is considered bank full, while 7,000 cfs is flood stage. Flows at Glenwood Bridge have exceeded 6,500 cfs 16 times since 1954 when Lucky Peak Dam was complete.

Although recent drought years have reduced awareness of flooding potential, the Boise River has flooded in years past and caused widespread damage. In 1983, a combination of a heavy winter snowpack and sudden warm spring rains caused runoff to nearly exceed the capacity of the three upstream reservoirs. Lucky Peak Reservoir came within one-day of uncontrolled release rates that would have caused extensive flooding and damage and potential loss of life in Boise. As it was, the Boise River in town experienced flows of 9,500 feet per second. These flows caused flooding of many low lying areas along the Boise River, including Park Center Boulevard. In 1997, flows on the river reached 7,000 cfs and again caused localized flooding.

The foothills gulches have also experienced near-catastrophic flooding events. In 1960, after a fire in the eastern foothills removed vegetation, a summer thunderstorm created flash flooding and mudflows that inundated streets and houses in the north and east ends of Boise City. In 1997, thunderstorms again caused localized flooding in the north end from gulches that had been denuded by the 1996 foothills fire.

### Flood Insurance

Boise City participates in the National Flood Insurance Program (NFIP) that makes available federally backed flood insurance for all structures, whether or not they are

located within the floodplain. More than 25 percent of NFIP claims are filed by properties located outside the 100-year floodplain, also known as the Special Flood Hazard Area (SFHA). Following the purchase of flood insurance, NFIP imposes a 30-day waiting period, so residents should purchase insurance before the onset of the rainy season to ensure coverage during the flooding season.

Membership within NFIP – and the availability to City residents of flood insurance – requires the City to manage its floodplain in ways that meet or exceed the standards set by FEMA. NFIP insures building with two types of coverage: structural and contents. Structural coverage includes walls, floors, insulation, furnace and other items permanently attached to the structure. Contents coverage may be purchased separately to cover the contents of an insurable building. Flood insurance also pays a portion of the costs of actions taken to prevent flood damage.

Since July 1, 1997, all NFIP policies include Increased Cost of Compliance coverage that assists with bringing structures into compliance with current building standards, such as elevating structures 1 foot or more above the height of the 100-year flood. The limit of this coverage is \$30,000.

Federal financial assistance requires the purchase of flood insurance for buildings located within the SFHA — a requirement that affects nearly all mortgages financed through commercial lending institutions. This mandatory requirement stipulates that structural coverage be purchased equal to the amount of the loan, or other financial assistance, or for the maximum amount available, which is currently \$250,000 for a single family residence. While the mandatory flood insurance purchase requirement has been in effect for many years, not all lending institutions required flood insurance in the past. Today, however, most institutions are now requiring the flood insurance purchase, and some are reviewing all mortgage loans to determine whether flood insurance is required and should have been required in the past. Upon refinancing a loan, nearly all lending institutions will enforce the flood insurance requirement. It is the lender's responsibility to check the Flood Insurance Rate Map (FIRM) to determine whether a structure is within the SFHA.

The mandatory flood insurance purchase requirement does not apply to loans or financial assistance for items that are not eligible for flood insurance coverage, such as vehicles, business expenses, landscaping and vacant lots. The requirement also does not apply to loans for structures not located in a SFHA, even though a portion of the lot may be within a SFHA. Persons located within SFHAs who received disaster assistance after Sept. 23, 1994 for flood losses to real or personal property must purchase and maintain flood insurance coverage, otherwise future disaster assistance will be denied.

## **Floodplain Understanding and Regulation**

Maintaining the flow capacity in streams that cross County properties requires cooperation and assistance to prevent flooding and bank erosion. Following are some suggestions and information for understanding the ways that floodplains function and how the County regulates the floodplain in order to protect property and lives, while affording County citizens the ability to obtain floodplain insurance.

- ***Do not dump or throw anything into ditches or streams:*** A plugged channel cannot carry water, and when it rains, the excess water must go somewhere. Trash and vegetation dumped into a stream degrades water quality of both the stream itself and its receiving waters, and every piece of trash contributes to flooding. The City and Ada County Highway District have adopted and enforce regulations that prohibit the dumping of material into any natural or manmade component of the drainage system. Please report any observations of the dumping of debris or other objects into street drains to the Ada County Highway District, 387-6325. Dumping into Foothills Gulch Facilities (Cottonwood, Hulls, Crane and Sand Creeks) streams, drainage ways, or rivers should be reported to the Boise City Public Works Department, 384-3900.

- ***Remove debris, trash, loose branches and vegetation:*** Keep banks clear of brush and debris to help maintain an unobstructed flow of water in stream channels. Do not, however, remove vegetation that is actively growing on a stream bank. Streamside vegetation is tightly regulated by local, state and federal regulations. Before undertaking any removal of streamside vegetation, contact the Boise City Planning and Development Services Department at (208) 3884-3830.
- ***Obtain a floodplain development permit and / or building permit, if required:*** To minimize damage to structures during flood events, the Boise City requires all new construction in the floodplain to be anchored against movement by floodwaters, resistant to flood forces, constructed with flood-resistant materials and flood-proofed or elevated so that the first floor of living space, as well as all mechanical and services, is at least 1 foot above the elevation of the 100-year flood. These standards apply to new structures and to substantial improvements of existing structures. The City defines a Substantial Improvement as any reconstruction, rehabilitation, or addition to an existing structure, the cost of which exceeds 50 percent of the structure's appraised or market value (whichever the builder chooses to use). Additionally, most other types of development within the floodplain also require a floodplain development permit, such as grading, cut and fill, installation of riprap and other bank stabilization techniques. City staff are available to undertake site visits, if requested, to review flood, drainage and sewer issues. Contact the Boise City Planning & Development Services Department at (208) 384-3830 for further information and prior to undertaking any activity within the floodplain.
- ***Recognize the natural and beneficial functions of floodplains to help reduce flooding:*** Floodplains are a natural component of the Boise City and Treasure Valley environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.
- ***Reduce risk of damage to homes:*** Practical and cost-effective methods for reducing or eliminating the risk of flooding are available to property owners whose homes have experienced damage from flooding in the past, or may experience damage in the future. Such techniques include elevation of the home, relocating the home to higher ground, constructing floodwalls or berms, flood-proofing and protecting utilities. For further information, contact the Boise City Planning and Development Services Department at (208) 384-3830 and the Federal Emergency Management Agency, Region X at (425) 487-4600. During times of flooding, homes that have not been retrofitted can be protected during emergencies by the installation of sandbags. For further information about sandbags and the locations of sites where sandbags are available during flooding, contact Ada City-County Emergency Management (208) 377-6645 or visit their Web site at: <http://www.accem.org>. In case of an emergency, call 911.
- ***City Floodplain Information Services:*** The City can determine the relationship of a particular property to the floodplain, including: 1) whether the property is located within the Special Flood Hazard Area; 2) Flood Insurance Rate Map (FIRM) Zone for property; 3) Base Flood Elevation for property, if available; and 4) whether the property is located within the Floodway. Contact the Boise City Planning and Development Services Department at (208) 384-3830 for further information.

## **Flood Safety Tips**

Ada City-County Emergency Management has flood warning information available that can be accessed by calling them at (208) 377-6645, or through their website at: [www.accem.org](http://www.accem.org). The website has an informational brochure that explains how people can prepare for an emergency. Additionally, the Ada

County Highway District has a hotline that features road conditions, road closures and road hazards. Call (208) 387-6325.

Following is a list of important considerations that should be followed during times of flooding:

- **Prepare an evacuation plan:** Before the floodwaters hit, develop an evacuation plan among all members of a household that includes a meeting place outside of the house, as well as an escape route out of the floodplain and away from floodwaters.
- **Do not walk through flowing water:** Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.
- **Do not drive through a flooded area:** More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.
- **Stay away from power lines and electrical wires:** The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to Idaho Power or the Ada City-County Emergency Management office.
- **Shut off gas and electricity and move valuable contents upstairs:** Be prepared in advance with a detailed checklist because warning of an impending flood may provide little time for preparation prior to evacuation.
- **Look out for animals, especially snakes:** Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.
- **Look before you step:** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
- **Be alert for gas leaks:** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know that the gas has been turned off and the area has been ventilated.

### Important Contact Information

1. Boise City Internet Home Page: [www.cityofboise.org](http://www.cityofboise.org)
2. Boise City Internet Floodplain Information:  
[www.cityofboise.org/Departments/PDS/Floodplain/page22393.aspx](http://www.cityofboise.org/Departments/PDS/Floodplain/page22393.aspx)
3. Federal Emergency Management Agency (FEMA)  
Phone: (425) 487-4600 | Web: [www.fema.gov/nfip/](http://www.fema.gov/nfip/)
4. Ada City Council Emergency Management  
Phone: 377-6645 | Web: [www.accem.org](http://www.accem.org)
5. Boise City Planning & Development Services Department, Floodplain Information  
Phone: 384-3830 | Web: [www.Cityofboise.org/pds/](http://www.Cityofboise.org/pds/)
6. Boise City Public Works Department  
Phone: 384-3900
7. Ada County Highway District  
Phone: 387-6325