

# FLOODS – ARE YOU PREPARED?

## FLOOD RISKS

In Idaho, flooding is considered the most serious and costly natural hazard affecting the state. Bannock County residents have experienced river flooding and flash flood events. Areas along the Portneuf River and Marsh Creek have historically been prone to flooding, and at least one flash flood per year can be expected in Bannock County. The **Bannock County Office of Planning & Development Services** is offering the following information to help you be prepared for floods that may threaten your property. Our office is open Monday through Thursday from 7:00 a.m. to 5:30 p.m. We look forward to helping you.

## WHAT SHOULD I DO BEFORE A FLOOD?

### ***Determine if your property is located in an area subject to flooding.***

Your property may be within a flood zone, as designated by the Federal Emergency Management Agency (FEMA) maps. Upon request, the Office of Planning & Development Services can provide free flood information including whether the property is within a Special Flood Hazard Area (SFHA) which is an area that has been determined to have the potential for flooding caused by a 100-year storm. We also maintain elevation certificates for some of the properties within the floodplain. Flood hazard information is also available in the Marshall Public Library in Pocatello.

### ***Purchase flood insurance.***

Flooding is not covered by a standard homeowner's policy. A separate flood insurance policy is required to cover damages incurred by flooding. Bannock County 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. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks and local drainage problems. Note that there is typically a 30-day waiting period before coverage goes into effect. Contact your insurance agent for more information.

### ***Protect your property from flood hazards.***

Various methods may be used to minimize flooding. If the floor level of your property is lower than the "Base Flood Elevation" (elevation of the 100-year flood, based on the FEMA maps), consider elevating your structure if possible. Elevate the furnace, water heater and electric panel in your home if you live in an area that has a high flood risk. Consider installing "check valves" to prevent flood water from backing up into the drains of your home. Brochures discussing flood proofing and other mitigation measures are available in our office and in the Marshall Public Library. Our staff is available, when requested, to conduct site visits to discuss flooding, drainage, sewer backflow and retrofitting advice.



*A 2006 flood event looking east toward Marsh Creek & the Portneuf River.*

- Is your property within an area subject to flooding?
- Is your property protected from flood hazards?

*The Bannock County Office of Planning & Development Services has information to help answer these and other flood related questions. Call 236-7230, e-mail to [zoning@bannockcounty.us](mailto:zoning@bannockcounty.us), or visit the office located at 5500 South Fifth Avenue, Pocatello, Idaho*

**Bannock County  
Office of Planning & Development Services  
5500 South Fifth Avenue  
Pocatello, Idaho 83204  
208-236-7230**

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## **MORE THINGS TO DO BEFORE A FLOOD:**

### ***Build and emergency kit and make a family communication plan.***

Non-perishable food, water, batteries, flashlights, a manual can opener, and a battery operated radio should be kept available.

### ***Meet permitting and construction requirements.***

All development within the unincorporated area of Bannock County requires a permit. Always check and fulfill permitting requirements before you place structures, add on to an existing building, place fill, or re-grade your property. The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, additions, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards. For example, a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated above the base flood elevation. Contact this office for more information.

## **WHAT SHOULD I DO DURING A FLOOD?**

***Listen to the radio or television for information.*** The County may also send out a reverse 911 warning to residents if warranted.

### ***Be aware that flash flooding can occur.***

If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move. Be aware of stream, drainage channels, canyons and other areas known to flood suddenly. Flash floods can occur in these areas with or without typical warnings such as rain clouds or heavy rain.

### ***If you must prepare to evacuate, secure your home.***

Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.

### ***If you have to leave your home, do not walk through moving water.***

Six inches of moving water can make you fall. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.

### ***Do not drive into flooded areas.***

If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. Stay clear of unstable stream banks.

## **WHAT SHOULD I DO AFTER A FLOOD?**

***Use local alerts and warning systems to get information and expert informed advice as soon as available.***

### ***Play it safe.***

Return home only when authorities indicate it is safe. Roads may still be closed because they have been damaged or are covered by water. Barricades have been placed for your protection. If you come upon a barricade or a flooded road, go another way. Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.

### ***Stay healthy.***

Avoid floodwaters; water may be contaminated by oil, gasoline or raw sewage. Service damaged septic tanks, cesspools, pits and leaching systems as soon as possible. Damaged sewer systems are serious health hazards.

### ***Follow established procedures for property damage repairs.***

Require your contractors to obtain the proper permits for work being performed. Permits are required even if a homeowner is doing the work himself. Contact this office should you have questions about permit requirements.

## **More information**

For more information about flood safety or the NFIP, please note the following:

[www.floodsmart.gov](http://www.floodsmart.gov)

[www.fema.gov](http://www.fema.gov)