



Dear City of Pocatello Resident:

The City is working on ways to improve and increase its circulation of and accessibility to 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 the 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**

**The City of Pocatello features the Portneuf River, Pocatello Creek and smaller tributaries, or streams that are susceptible to annual flooding events that pose threats to life and safety and cause significant property damage. The Portneuf River, Pocatello Creek, Trail Creek, City Creek, Cusisk Creek and Gibson Jack Creek all pose threats of flooding. Snow melt throughout the Portneuf Valley contributes substantially to flooding, and ongoing development within the City continues to displace natural areas that have historically functioned as flood storage.**

### **Recent Flooding Events**

While some sort of seasonal flood-related damage occurs nearly every year, flooding usually peaks during spring snowmelt. However, the three largest annual flood peaks were caused by rain on frozen ground during February causing the Portneuf River watershed to rise to 100-year flood levels, causing flooding in both rural and urban areas. The three largest peaks were 2,990, 2,900 and 2,470 cubic feet per second (cfs) for the February 1962, February 1911 and February 1963 floods, respectively. The 1962 and 1963 floods were actually recorded, while the 1911 peak is an estimate. The largest spring snowmelt flood of record was in May 1917 and had a peak discharge of 2,200 cfs.

## **CAUSES OF FLOODING IN THE CITY OF POCATELLO**

Flooding occurs when climate (or weather patterns), geology, and hydrology combine to create conditions where river and stream waters flow outside of their usual course and "overspill" beyond their banks. The 1962 flood was caused by frozen ground conditions with some snow in the valleys followed

by rapid warming and substantial rain. Most of the runoff was generated in areas below 6,000 feet in elevation, with frozen ground increasing the percentage of runoff far beyond normal occurrences. This flood exceeded bankfull stage for 5 (five) days, with peak flows reaching 2,990 cubic feet per second. Total monetary damages in the entire Portneuf River basin were estimated to be \$3,485,000, with over \$1,000,000 of that attributed to the City of Pocatello.

Riverine flooding and urban flooding are the two types of flooding that primarily affect the City of Pocatello. Riverine flooding is the overbank flooding of rivers and streams, the natural processes of which add sediment and nutrients to fertile floodplain areas. Urban flooding results from the conversion of land from fields or woodlands to parking lots and roads, through which the land loses its ability to absorb rainfall.

### **Flood Insurance**

The City of Pocatello 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). Homeowner policies do not cover floods. 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 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.

### **THE COMMUNITY RATING SYSTEM PROGRAM**

The City of Pocatello has been a member of the NFIP's Community Rating System (CRS) since 1991. The CRS program allows the city to receive a discount, for its citizens, on premiums they pay for flood insurance.

***Currently, the City of Pocatello holds a Class 8 rating in the CRS which provides a flat 10% discount on the premiums our citizens pay for flood insurance.***

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 City and 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 City regulates the floodplain in order to protect property and lives, while affording City's 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 the County have both adopted and enforce regulations that prohibit the dumping of**

**material into any natural or manmade component of the drainage system. Additionally, the County as a whole has adopted and enforces regulations that prohibit the illegal dumping of material, including material dumped into ditches, streams or other drainageways.** Please report any observations of the dumping of debris or other objects into streams, drainageways, or rivers to the City of Pocatello Code Enforcement Department at (208) 234-6287 or the City of Pocatello Engineering Department at (208) 234-6226.

***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 Idaho Department of Water Resources at (208) 287-4941. Please report any observations of the clearing of vegetation or trees on stream banks to the City of Pocatello Code Enforcement Department at (208) 234-6287

***Obtain a floodplain development permit and / or building permit, if required:*** To minimize damage to structures during flood events, the 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 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 City of Pocatello Engineering Department 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 City of Pocatello 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 City of Pocatello Engineering Department at (208) 234-6226 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 the City's Engineering Department at (208) 234-6226. 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 City of Pocatello Engineering Department at (208) 234-6226.

## **FLOOD SAFETY TIPS**

**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 the Idaho Power Company.

***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) City of Pocatello

Web: <http://www.pocatello.us>

2) Federal Emergency Management Agency Region X (FEMA)

Phone: (425) 487-4600

Web: <http://www.fema.gov/nfip/>

3) City of Pocatello Engineering Department

Phone: (208) 234-6226

4) City of Pocatello Marshall Public Library System (numerous floodplain publications, and other floodplain information)

Phone: (208) 232-9266

Web: <http://www.marshallpl.org/>

5) Idaho Department of Water Resources

Phone: (208) 287-4941

Web: <http://www.idwr.idaho.gov/water/flood/>

- 6) Idaho Department of Fish and Wildlife  
Headquarters Mailing Address:  
P.O. Box 25  
Boise, ID 83707  
Phone: (208) 334-3700  
Fax: (208) 334-2148 / (208) 334-2114  
Idaho Relay Service: 1-800-377-2529 (TDD)  
Web: <http://fishandgame.idaho.gov/>
  
- 7) U.S. Army Corps of Engineers  
Phone: (503) 808-4510  
Web: <http://www.nwp.usace.army.mil/>
  
- 8) Bannock County Road & Bridge  
Phone: (208) 233-9591
  
- 9) Pocatello Fire Department  
Phone: (208) 234-6305
  
- 10) Emergency 911
  
- 11) NFIP FloodSmart.gov  
Web: <http://www.floodsmart.gov/floodsmart/pages/index.jsp>