



# KOOTENAI COUNTY

## COMMUNITY DEVELOPMENT

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August 17, 2015

**Dear Kootenai County Resident:**

This letter is being sent to you for informational purposes only because our records show that your property is very likely located in the floodplain. The County 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**

Floods are the most common natural disaster in north Idaho. Kootenai County floods are noted for massive destruction from severe stream erosion and sediment deposition. Most Kootenai County floods occur in winter and spring. Since the late 1800s, major floods have occurred in 1894, 1896, 1917, 1933, 1938, 1964, 1974, 1996 and 1997. The highest floods are usually winter floods which are also characterized by rapid water rise. Winter flows can rise from normal to extreme flood peaks in 2 days (Federal Emergency Management Agency 1984). Winter floods are usually the result of heavy rain, and are often augmented by melting snow. Recently, winter floods have followed periods of extremely cold weather.

Spring floods, usually occurring in April or May, are more frequent but exhibit lower flood levels. The spring floods are primarily the result of melting snow and may be increased by rainfall. These floods exhibit slower rises that can increase from normal to extreme peaks in 5 days. However, spring floods have much longer duration, and may exceed flood levels for more than 2 weeks (United States Geological Survey 1996).

**Recent Flooding Events**

February 1996 began with sub-zero temperatures and 2 feet of snow in the low valleys of Kootenai County. By Wednesday, February 7, warm temperatures and rain had many folks worrying about high water. Disaster Services personnel and others sounded the warning, but forecasts called for crests to peak below flood stage. After 4 days of heavy rain and mild temperatures though, flooding occurred throughout northern Idaho and caused an estimated \$100 million in damage. Damage in the Coeur d'Alene River valley was estimated at \$24 million (Federal Emergency Management Agency 1996)

Kootenai County concerns began at the Hayden Lake dike and spillway. On the 7<sup>th</sup>, the water level in Hayden Lake was only 3 feet from the top of the dike. If breached, the outflow from the lake would likely damage sewer and gas lines buried in the dike. By February 22<sup>nd</sup>, the lake level peaked at 2241.86 feet (United States Geological Survey 1996) which is about 3 inches from the top of the dike. Flooding damaged fifteen homes, but the dike and spillway held the pressure.

The Coeur d'Alene River at Cataldo reached flood stage of 43 feet by 5 p.m. on the 7<sup>th</sup>. Latour Creek broke from its banks to cause extensive damage to Latour Creek Road. Fears that an ice

jam had released an 8-10 foot wall of water in the north fork of the Coeur d'Alene River prompted the evacuation of Cataldo; however, the surge from the ice jam dissipated before it reached the settlement.

Rain and mild temperatures continued on the 8<sup>th</sup>, and water levels throughout the county continued to rise. Two feet of water covered State Highway 41 between Rathdrum and Spirit Lake. The Wolf Lodge Campground was flooded. Roads along Coeur d'Alene Lake were flooded at Beauty Bay and Booth Park. Fourth of July Creek left its banks near Rose Lake. Flood water in French Gulch flooded several homes.

The Coeur d'Alene River at Cataldo rose to 4 feet above flood stage on the 8<sup>th</sup>. Residents returned to begin sandbagging at Latour Creek Road under the freeway. The I-90 east exit was closed at Cataldo.

For most areas, the flood peaked on Friday, February 9. Residents of Cataldo continued to sandbag at Latour Creek Road and I-90 even after National Guardsmen had been pulled out for safety concerns Friday morning. Tragically, at 2 p.m. the river broke through the emergency dike unleashing 4 to 5 feet of water into the community and forcing 200 people to evacuate. Officials reported the river stage at 53 feet at Cataldo, which is 10 feet above flood stage. The USGS estimated the Coeur d'Alene River peak flow as 70,000 cfs at Cataldo on February 9, 1996. Water covered the right lane of westbound I-90 near the Coeur d'Alene River bridge. The river raged throughout the Coeur d'Alene basin. An estimated 100 families were stranded in the Latour Creek area. Flooded roads cut-off the Rose Lake, Medimont, and Bull Run areas. By Friday helicopters had rescued 20 people from the area between Kingston and Cataldo. Evacuations continued in the basin through Sunday. Water over roads near Harrison was reported.

### **Causes of Flooding in Kootenai County**

The Coeur d'Alene basin is subject to winter and spring flooding that is primarily caused by heavy rain events. Widespread rainfall of 2 inches or more in the watershed will usually produce flooding (Stockinger 1998), without regard to snow depth. The most severe flooding is associated with winter floods that are fed by a combination of heavy rain and rapid snowmelt. High water due to spring runoff alone has approached flood stage. Due to the river's flat gradient in Kootenai County, portions of the lower valley are affected by the backwater influence of high water levels on Coeur d'Alene Lake. The backwater effect extends to within 2 miles of the recording gauge at Cataldo (United States Geological Survey 1996). The Chain Lakes are located within this backwater area. The Coeur d'Alene River carries heavy metal contaminants that originate in the Silver Valley (Kootenai County Board of Commissioners 1995).

### **Repetitive Loss**

Due to the fact that some residences are subject to flooding, Kootenai County would like property owners having structures in areas prone to repetitive flooding to consider the following protection measures:

1. Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.
2. Consider elevating your house above flood levels.
3. Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
4. Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
5. Get a flood insurance policy - it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building. Homeowner's insurance policies do not cover damage from floods. However, because Kootenai County participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Kootenai County participates in the Community Rating System, you will receive a reduction in the insurance premium.

Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage. Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.

### **Flood Warning**

Kootenai County is notified by the National Weather Service via e-mails of Flood Watches and Flood Warnings. Kootenai County also has NOAA Weather Radio at the Office of Emergency Management and at 911.

It is the policy of Kootenai County to maintain a hazard warning system that supplements the warning services provided by local, state, and federal agencies. Citizens are expected to be aware of a hazardous situation for which there is significant media attention, such as severe weather, fire or flooding.

Consequently, and supplemental to information being provided by other sources, Kootenai County will attempt to make a reasonable effort to warn the public of hazardous situations that could result in a disaster. The feasibility of the effort will depend on the nature of the hazard, when the emergency May 2009 Kootenai County EOPKC-ESF #2 - Communications ESF 2-3 of 12 management officials are made aware of the situation, the quality and quantity of information available, communications and warning resources available, media attention, and other situation dependent factors.

The Kootenai County warning system will, to the extent practicable, utilize both public and private resources and activate at the neighborhood, community, or county level. The County Commissioners and supporting agencies will strive to maintain and upgrade communication equipment used for emergency operations. The OEM and Kootenai County Board of Commissioners encourage pursuit of government and private funds to upgrade and enhance emergency communications equipment and training of personnel.

### **Flood Insurance**

Kootenai 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. 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 County residents of flood insurance — requires the County 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.

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. **All three surface water management agencies that serve the urban areas of the County have 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 Kootenai County Code Enforcement Department at (208) 446-1070.

**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 Kootenai County Code Enforcement Department at (208) 446-1070 and Idaho Department of Lands at (208) 769-1525. Please report any observations of the clearing of vegetation or trees on stream banks to the Kootenai County Code Enforcement Department at (208) 446-1070.

**Obtain a floodplain development permit and / or building permit, if required:** To minimize damage to structures during flood events, the County 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 3 foot above the elevation of the 100-year flood. These standards apply to new structures and to substantial improvements of existing structures. The County defines a Substantial Improvement as any reconstruction, rehabilitation, or addition, or other improvements of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. The term also includes structures which have incurred "substantial damage"

regardless of the type or cost of the actual repair work performed. The market value of the structure shall be either (1) the market value of the structure prior to the start of the initial repair of improvement, or (2) in the case of damage, the value the previous structure to the damage occurring. **County staff are available to undertake site visits, if requested, to review flood, drainage and sewer issues.** Contact the Kootenai County Planning Department at (208) 446-1070 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 Kootenai County 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 Kootenai County Planning Department at (208) 446-1070 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 County's Department of Emergency Management at (208) 446-1775, or visit their Web site at: . In case of an emergency, call 911.**

**County Floodplain Information Services:** The County 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 Kootenai County Planning Department at (208) 446-1070 for further information.

### **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 Portland General Electric or the 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) Kootenai County Internet Home Page: <http://www.kcgov.us/>
- 2) Federal Emergency Management Agency (FEMA)  
Phone: (425) 487-4600  
Web: <http://www.fema.gov/nfip/>
- 3) Kootenai County Building and Planning Department  
Phone: (208) 446-1070  
Web: <http://www.kcgov.us/departments/bandp/>
- 4) **Kootenai County Department of Emergency Management**  
**Phone: (406) 446-1775**  
**Emergency: 911**  
**Web: <http://www.kcgov.us/departments/disaster/>**
- 5) Idaho Department of Lands  
Phone: (208) 769-1525  
Web: <http://www.idl.idaho.gov/index.htm>
- 6) Idaho Department of Fish and Wildlife (IDFW)  
Phone: (208) 769-1418  
Web: <http://fishandgame.idaho.gov/>
- 7) U.S. Army Corps of Engineers  
Phone: (208) 765-7237  
Web: <https://www.nwp.usace.army.mil/>