



October 1, 2020

Dear City of Moscow Resident:

You are receiving this letter for informational purposes because our records show that your property is likely located in or near the floodplain. The City is currently working 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 in 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 Moscow is bisected by the drainage of Paradise Creek a tributary to the Palouse River. Within the City of Moscow there are over 283 acres of land that has been designated as the 100 year floodplain and almost 520 individual parcels that are partially, or entirely, located within the floodplain.

## Causes of Flooding in the City of Moscow

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. In the City of Moscow, the combination of these factors results in periodic flooding events. Flooding is most common from October through April and larger floods commonly result from heavy rains upon snow accumulation at a time when the soil is near saturation.

## Flood Insurance

The City of Moscow 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 standards set by the Federal Emergency Management Agency (FEMA). NFIP insures buildings 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 one 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 the Paradise Creek Drainage 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 residents 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. Please report any observations of the dumping of debris or other objects into streams, drainageways, or rivers to the City of Moscow Public Works Department (208) 883-7034.

**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. However, do not 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 City of Moscow Community Development Department at (208) 883-7022.

**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, is at least two feet above the elevation of the 100-year flood. These standards apply to new structures and to substantial improvements of existing structures. To ensure that such new structures and substantial improvements meet the City’s development

standards, the City is required to secure an elevation certificate that documents the actual elevation of the new structure or substantial improvement. Copies of all elevation certificates are available in our office as well as on-line at: <https://www.ci.moscow.id.us/285/Elevation-Certificates>.

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 members are available to undertake site visits, if requested, to review flood and drainage issues. Contact the Community Development Department at (208) 883-7022 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 environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect natural 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 Moscow Community Development Department at (208) 883-7022 or the Federal Emergency Management Agency, Region X at (425) 487-4600.

**Floodplain Information Services:** The City can assist in the determination of 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 Community Development Department at (208) 883-7022 for further information.

### Property Protection Advice

City officials are available throughout the year to conduct site visits and to answer your questions related to flood and drainage risks, structural retrofitting options, and sewer backflow devices. To schedule a site visit or to speak to an official, please contact the Community Development Department at (208) 883-7022.

### 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.
- **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) Federal Emergency Management Agency (FEMA)
  - a. Phone: (425) 487-4600
  - b. Web: <https://www.fema.gov/national-flood-insurance-program>
- 2) City of Moscow Floodplain Information:
  - a. Web: <https://www.ci.moscow.id.us/281/Floodplain-Information>
- 3) City of Moscow Community Development Department
  - a. Phone: (208) 883-7022
  - b. Web: <https://www.ci.moscow.id.us/240/Community-Development>
- 4) Latah County Library – Moscow Library (Houses floodplain publications and other floodplain information)
  - a. Phone: (208) 882-3925
  - b. Web: <https://www.latahlibrary.org/how-do-i/find-community-information>
- 5) Idaho Department of Water Resources
  - a. Phone: (208) 287-4800
  - b. Web: <http://www.idwr.idaho.gov/>
- 6) National Marine Fisheries Service (NMFS)
  - a. Phone: (206) 526-6150
  - b. Web: <http://www.nmfs.noaa.gov/> (and) <http://www.westcoast.fisheries.noaa.gov/>
- 7) U.S. Army Corps of Engineers
  - a. Web: <http://www.nwp.usace.army.mil/>