

September, 2010

Dear Sun Valley Resident:

This letter is being posted on our website for informational purposes only because our records show that property located along Trail Creek is very likely located in the floodplain. 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 and Causes of Flooding in Sun Valley

The City of Sun Valley features Trail Creek, which is susceptible to seasonal flooding and can potentially pose threats to life and safety and cause property damage. Snow melt from the Pioneer Mountain range contributes substantially to flooding and generally occurs in the month of May when temperatures rise and the overnight freezing cycle at higher elevations no longer exists.

Flood Insurance

The City of Sun Valley 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 spring run-off 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.

Floodplain Understanding and Regulation

Maintaining the flow capacity in streams that cross City 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 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.

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.

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 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). Contact the Planning Department at (208) 622-4438, ext. 11 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 environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. Floodplains are scenic and valued wildlife habitat. 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.

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 Planning Department at (208) 622-4438, ext. 11 further information.

Important Contact Information

- 1) City of Sun Valley Internet Home Page: <http://www.sunvalley.govoffice.com>
- 2) Federal Emergency Management Agency (FEMA)
Phone: (425) 487-4600
Web: <http://www.fema.gov/nfip/>