



BLAINE COUNTY LAND USE & BUILDING SERVICES

219 1st Avenue South, Suite 208, Hailey, ID 83333

Land Use: 208-788-5570 ♦ Building Services: 208-788-5573 ♦ Fax 208-788-5576

www.blainecounty.org

TO: Area Insurance Agencies
Area Financial Institutions
Area Real Estate Agents
Area Title Companies
Area Engineers & Surveyors

April 29, 2020

Flood Risk Determinations

The Blaine County Land Use & Building Services Office aids landowners, insurers and others in determining flood risk to a property. The determination is based on the current adopted Flood Insurance Rate Map (FIRM) provided and approved by the Federal Emergency Management Agency (FEMA). You may view a digital map of the FIRM on Blaine County's geographic information system (GIS) system (<http://maps.co.blaine.id.us/isapi/LandUseInfoMap.html>). The information provided is limited to a staff interpretation of what insurance rate zone, if any, applies to the subject parcel. The interpretation does not make any representation that the referenced property will or will not be free from flooding or damage during a flood event or from a local drainage problem not shown on the map. In addition, this determination does not create any liability on the part of Blaine County or any of its officers or employees for any damage that may result from reliance on this determination.

Letters of Map Change (LOMC) issued by FEMA are available for review at this office and will be considered, where applicable, in making flood zone determinations. Copies of completed elevation certificates for constructed structures within the floodplain, if available in our records, may be requested.

Specific information with regard to base flood elevations and technical information from the studies that accompany the floodplain maps is provided as a courtesy to the public. Our office may assist with determining predicted flood depths, historic flood information and photos, and other natural floodplain function areas including wetlands. Local technical experts, such as licensed surveyors, may provide more accurate site-specific data but please feel free to contact our office first.

Flood Insurance and Preparation

Flooding is the most common natural disaster in the United States, affecting every state. Flooding can be caused by storms, dams or levees breaking, new development changing how water flows above and below ground, snowmelt and much more.

No home is completely safe from potential flooding. Flood insurance can be the difference between recovering and being financially devastated. Just one inch of water in a home can cost more than \$25,000 in damage—why risk it? Flooding can be an emotionally and financially devastating event. Without flood insurance, most residents have to pay out of pocket or take out loans to repair and replace damaged items. With flood insurance, you're able to recover faster and more fully.

Flood Insurance important facts to keep in mind:

FACT: Homeowners and renters insurance does not typically cover flood damage.

FACT: More than 20 percent of flood claims come from properties outside high-risk flood zones.

FACT: Flood insurance can pay regardless of whether or not there is a Presidential Disaster Declaration.

FACT: Disaster assistance comes in two forms: a U.S. Small Business Administration loan, which must be paid back with interest, or a FEMA disaster grant, which is about \$5,000 on average per household. By comparison, the average flood insurance claim is nearly \$30,000 and does not have to be repaid.

Over.....

To access floodplain maps and studies and additional flood insurance information for rural Blaine County:

- Visit Us:
 - *Due to **COVID-19**, our offices are temporary closed to the public. Please call or email us for additional information.*
- Call Us:
 - Contact Kristine Hilt in the Land Use & Building Services Office at (208) 788-5570.
- View the Blaine County Maps (GIS):
 - <http://maps.co.blaine.id.us/jsapi/LandUseInfoMap.html>
- Visit the Official National Flood Insurance Program (NFIP) website:
 - <https://www.floodsmart.gov>
- FEMA Flood Mapping Telephone: (877) FEMA MAP (1-877-336-2627)
 - Website: <https://msc.fema.gov/portal>
- NFIP and Flood Insurance- Flood Smart- Phone: (1-800-611-6122)

Floodplain Map determinations by the Blaine County Land Use & Building Services Office are a public service that is free of charge.

Sincerely,



Kristine Hilt
Certified Floodplain Manager
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