

Idaho Association of Counties (IAC)

The NFIP, Floodplain Management, & the CRS Program

1/27/2026

By: Maureen O'Shea, CFM



Purposes of the NFIP

- Identify & map areas having flood hazard risk
- Provide floodplain management regulations
 - County adopts a Flood Damage Prevention Ordinance
- Make flood insurance available in communities that participate in the NFIP



NFIP Goals

- **Reduce loss of life & loss of property**
 - 2021 Loss of Life **145** (76 involved vehicles)
 - 2022 Loss of Life **105** (38 involved vehicles)
 - 2023 Loss of Life **78** (38 involved vehicles)
 - 2024 Loss of Life **181** (62 involved vehicles)
 - 2025 Loss of Life **253** (71 involved vehicles & 147 TX Guadalupe River flood)
- **Reduce rising disaster relief costs & taxpayer-funded disaster costs**
- **Require flood resistant construction**
- **Restore & protect natural resources & the functions of floodplains**
- **Make Federally backed insurance coverage available to property owners**



Community Participation in the NFIP

To join NFIP, communities must submit:

- Resolution of intent to “maintain in force ... adequate land use & control measures” & to cooperate with FEMA
- communities adopt floodplain management regulations



Role of NFIP Participating Community

- Appoints a Floodplain Administrator
- Issues or denies floodplain development permits
- **Inspects all development to ensure compliance with local ordinances**
- Maintains records of floodplain development
- Helps residents, realtors, etc. obtain information on flood hazards, floodplain map data, flood insurance, & proper construction measures



NFIP Definition of Flood

A general and temporary condition of partial or complete inundation of normally dry land areas from:

- Overflow of inland or tidal waters or
- Unusual or rapid accumulation or runoff of surface waters from any source
- Mudslides (i.e., mudflows) which are proximately caused by flooding & are akin to a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water and deposited along the path of the current.



IDWR Flood Map Website

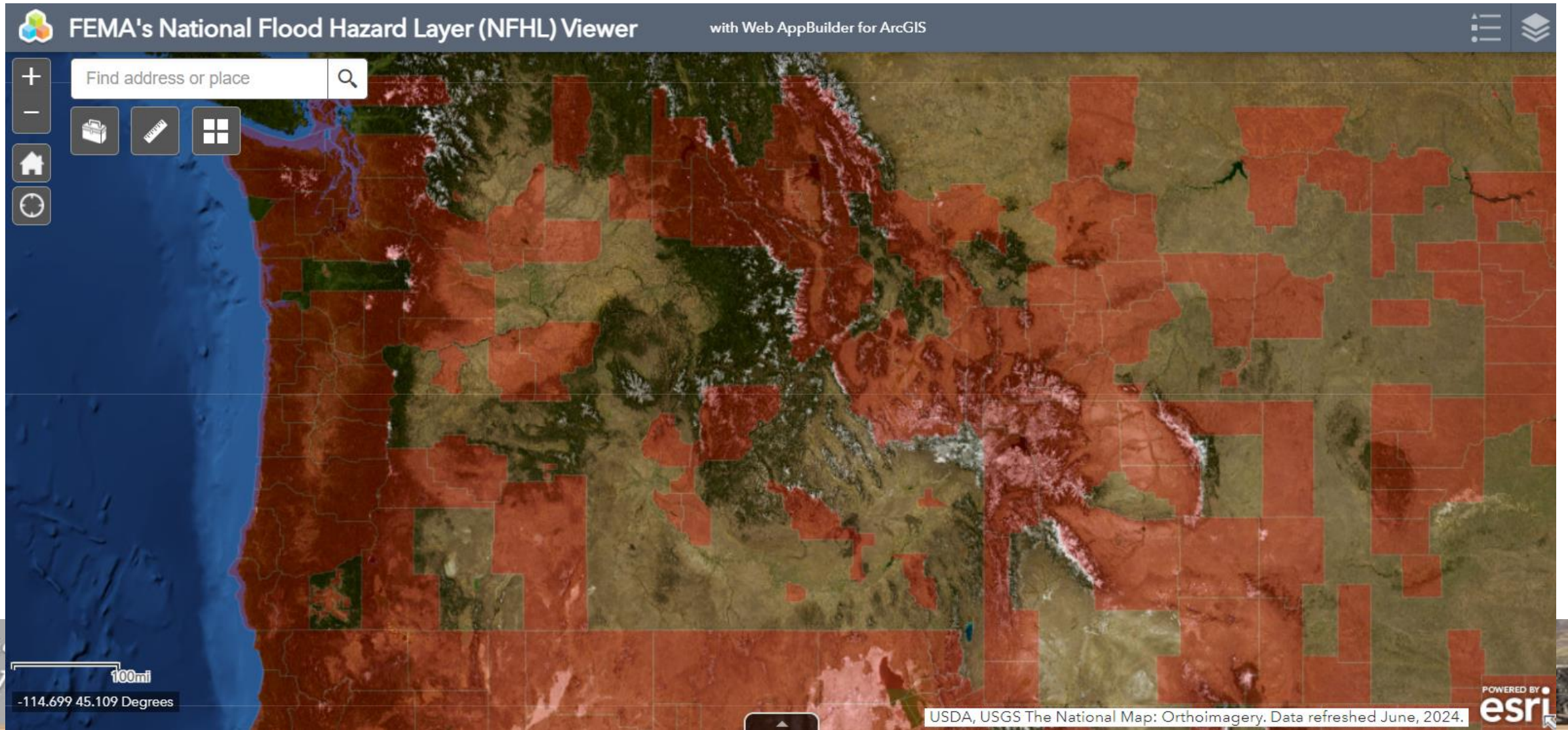
<https://maps.idwr.idaho.gov/agol/IdahoFloodHazard/>



FEMA Flood Map Website

Search: FEMA NFHL Viewer

<https://hazards-fema.maps.arcgis.com/apps/webappviewer/index.html?id=8b0adb51996444d4879338b5529aa9cd>



NFIP Insurance

NFIP maximum coverage:

Building coverage

- residential up to \$250,000
- non-residential up to \$500,000



Idaho Communities

2,032,120 Population 2025

2,500,000 cows

44 Counties

40 participate in the NFIP

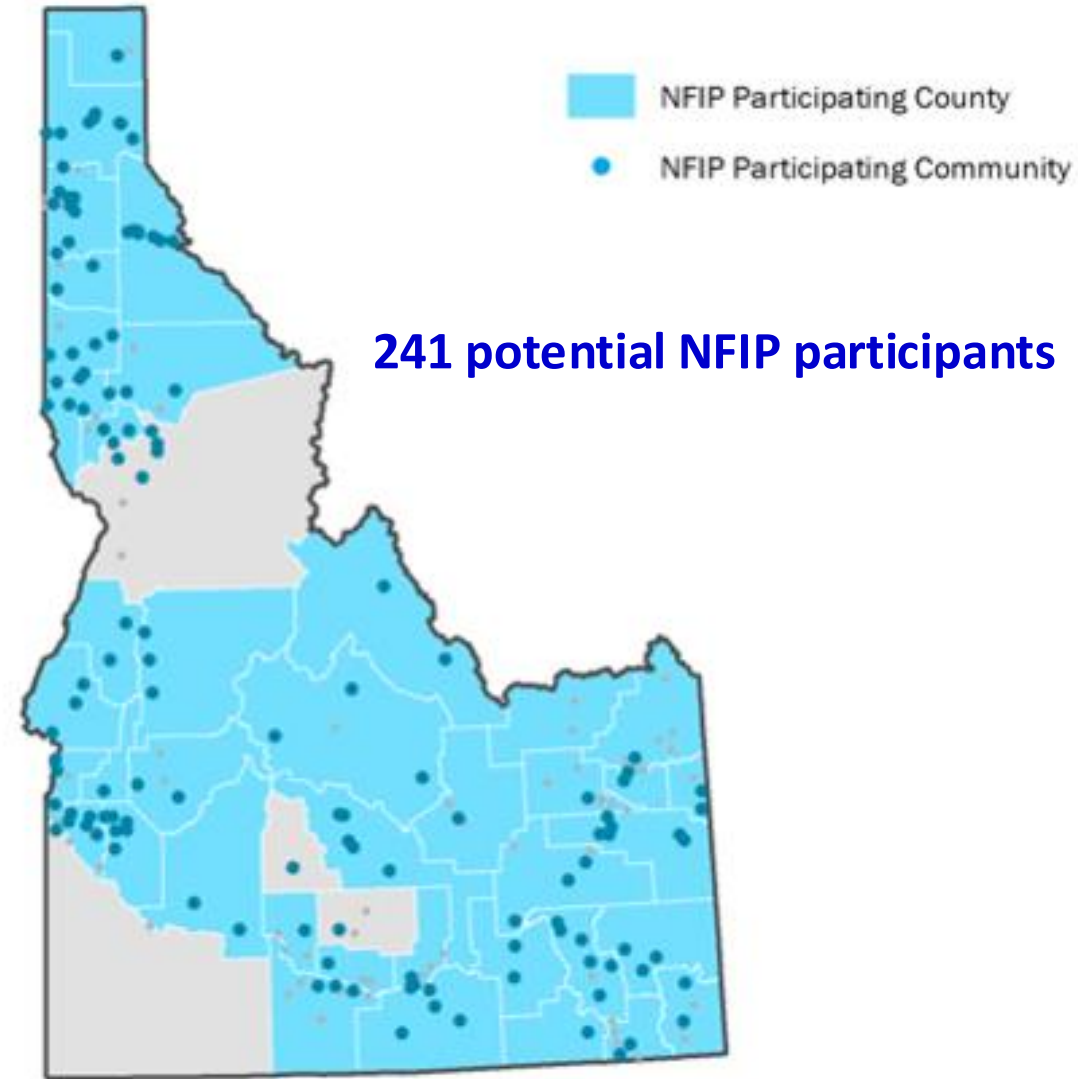
4 Counties do not participate

Camas Co. never joined

Idaho Co. withdrew 3/2020

Lincoln Co. withdrew 3/2024

Owyhee Co. never joined



Idaho Statewide NFIP Insurance 3/18/2025

NFIP Coverage	\$1,454,708,000
NFIP Annual Premiums	\$4,535,223
NFIP Total Policies	5,178
NFIP Average Premium	\$875.86
NFIP Claims since 1978	\$10,212,976
NFIP Total Claims since 1978	1,104
NFIP Total Paid Claims since 1978	753
Average NFIP Loss	\$13,563.05



Idaho Flood Disasters

- 24 Presidentially Declared Disasters
(70 years/24= <3 years)
- January 1997 - Last Individual Assistance (IA) disaster in ID
- Fire Management Assistance Grant (FMAGs) are more common & lead to increased outreach for “Flood After Fire”

Presidential Declarations for FLOOD		
Disaster	Date	Incident Description
4789	6/10/2024	Severe Storms, Flooding, Landslides, & Mudslides
4443	6/12/2019	Severe Storms, Flooding, Landslides, & Mudslides
4342	10/7/2017	Extreme flooding
4333	8/27/2017	Flooding, Landslides, & Mudslides
4313	5/18/2017	Severe Storms, Flooding, Landslides, & Mudslides
4310	4/21/2017	Severe Winter Storms & Flooding
1987	5/20/2011	Flooding, Landslides, & Mudslides
1927	7/27/2010	Severe Storms & Flooding
1781	7/31/2008	Flooding
1630	2/27/2006	Severe Storms & Flooding
1592	7/6/2005	Heavy Rains & Flooding
1177	6/13/1997	Flooding
1154	1/4/1997	Severe Storms/Flooding (Last IA Disaster)
1102	2/11/1996	Storms/Flooding
697	2/16/1984	Ice Jams, Flooding
505	6/6/1976	Dam Collapse
415	1/25/1974	Severe Storms, Snowmelt, Flooding
324	3/2/1972	Severe Storms, Extensive Flooding
186	12/31/1964	Heavy Rains & Flooding
143	2/14/1963	Floods
120	2/14/1962	Floods
116	6/26/1961	Floods
76	5/27/1957	Floods
55	4/21/1956	Floods

Federal Disaster Assistance

- To qualify for federal disaster assistance: the county must declare a disaster, then the state must declare it a disaster, then the Governor submits a request for a Presidentially Declared Disaster.
- Idaho rarely qualifies for Presidential Disaster Declarations due to the low density, smaller population, & ruralness of the state.



Federal Disaster Assistance

- The county must participate in the NFIP to qualify for flood disaster assistance.
- Idaho has strong trespassing laws which limit access to the damage inspection team's assessing damages... which aligns with many property owners not wanting the “government” in their business.



FIRMs & FBFMs

12 Counties FEMA digitized (Teton Co 6/10/26)

7 Counties never mapped

Bear Lake Co.

Camas Co.

Caribou Co.

Lewis Co.

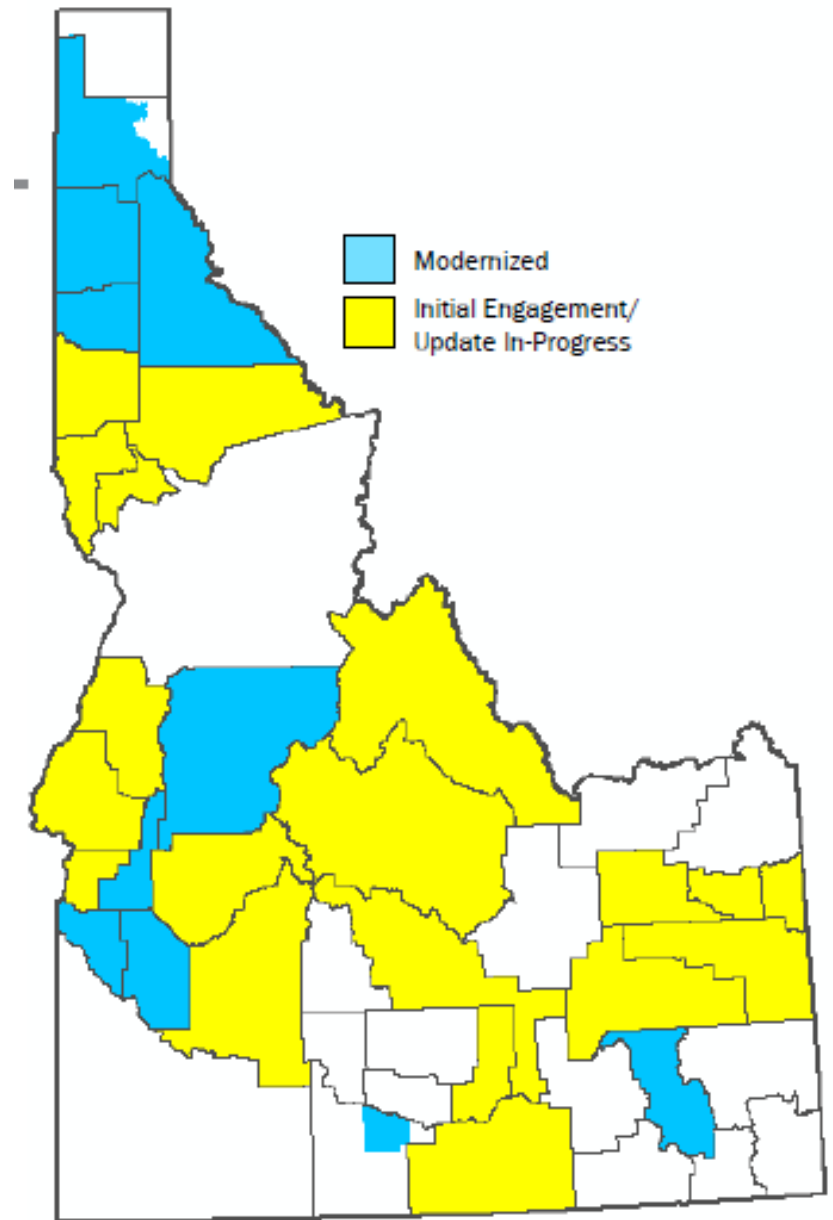
Oneida Co.

Owyhee Co.

Power Co.

& Tribes/Tribal Lands (5)

19 Counties in some stage of the
Risk MAP process



FIRMs & FBFMs

- 32 counties still use paper maps
- IDWR with Silver Jackets digitized about half the non-digitized/paper map counties
- IDWR obtained a CTP grant to digitize the remaining paper map communities
- FIRMs/FBFMs housed on IDWR's website

<https://maps.idwr.idaho.gov/agol/IdahoFloodHazard/>



FIRM/FBFM MAPPING UPDATES

- Underserved & disadvantaged rural communities lack the resources (staff & funds) & lack floodplain management technical knowledge & understanding.
- These communities rely on USACE, Silver Jackets, FEMA CTP, & FEMA Risk Analysis Branch to assist in providing updated mapping.
- Idaho NFIP Communities wonder why FEMA's mapping process takes so long.



Risk MAP Projects (19 in Process)

<u>Project Area</u>	<u>Next Major Milestone</u>	<u>Milestone Date</u>	<u>Discovery Date</u>
Boise County	Consultation Coordination Meeting	1/29/2026	2/1/2011
Minidoka County	Base Level Engineering Release	6/30/2025	2/1/2011
Payette County	Consultation Coordination Meeting	1/28/2026	2/1/2011
Teton County	New maps effective	6/10/2026	4/28/2011
Blaine County (Big Wood PMR)	Consultation Coordination Meeting	10/22/2025	6/9/2011
Bingham County (Upper Snake)	Draft Map Release	7/23/2024	1/27/2015
Bonneville County (Upper Snake)	Draft Map Release	8/12/2024	1/27/2015
Jefferson County (Upper Snake)	Draft Map Release	7/29/2024	1/27/2015
Madison County	Draft Map Release	7/25/2024	1/27/2015
Clearwater County	New maps effective	10/__/2026 ?	1/26/2016
Latah County	Base Level Engineering Draft Release	5/21/2025	1/26/2016
Lewis County	Base Level Engineering Draft Release	5/21/2025	1/26/2016
Nez Perce County	New maps effective	10/__/2026 ?	1/26/2016



Risk MAP Projects (19 in Process)

<u>Project Area</u>	<u>Next Major Milestone</u>	<u>Milestone Date</u>	<u>Discovery Date</u>
Cassia County	Updated Flood Risk Data meeting	3/12/2026 ?	1/1/2019
Custer County	Project Kickoff	6/30/2024	10/1/2019
Lemhi County	Project Kickoff	6/30/2024	10/1/2019
Elmore County	Draft Map Release	3/__/2026 ?	2/9/2022
Adams County	Flood Risk Review Meeting	1/27/2026	2/10/2022
Washington County	Flood Risk product Release	12/29/2025	2/10/2022



County Populations

<u>POPULATION RANGE</u>	<u># OF COUNTIES</u>
Less than 5,000	7
5,001 to 10,000	8
10,001 to 25,000	15
25,001 to 50,000	7
50,001 to 100,000	3
Greater than 100,000	4

<25,000 = 30 of 44

<50,000 = 37 of 44



Political Makeup Constantly Changing

- **County elections occur every 2 years. Often half of the seated commissioners are new every 2 years.**
 - Thus, floodplain management education is an ongoing challenge.
- **Not only does half the elected officials change out with biennial regularity; then every four years so does the County Clerk.**
- **Sometimes staff also leave at term end, offering no continuity of floodplain management operations.**



Floodplain Administrator (FPA)

- Some counties are so small they use Gmail or other free email providers for their email.
- A clerk, a treasurer, & a public works person are the usual three employees of a small county. Other staff may be part-time &/or contract staff.
- These small counties might never be a Master of Floodplain Management. Some counties do less than one (1) Floodplain Development Permit per quarter, & sometimes less than one (1) per year.



FPA & Other Duties as Assigned

In the 30 counties w/a population of <25,000 the County Clerk often wears MANY hats.

Clerk's Office functions often include Alcohol Beverage Licensing, Alcohol Catering Permits, Annual Budget, Building Permit Applications, Elections, Meeting Minutes, Park Reservations, Dog Licensing, Payroll, Personnel/Human Resources, Planning & Zoning, Public Records Request, Urban Renewal, Water, Sewer, Sanitation Services, Utility Billing, & "OTHER DUTIES AS ASSIGNED" which often include Floodplain Development Permits.



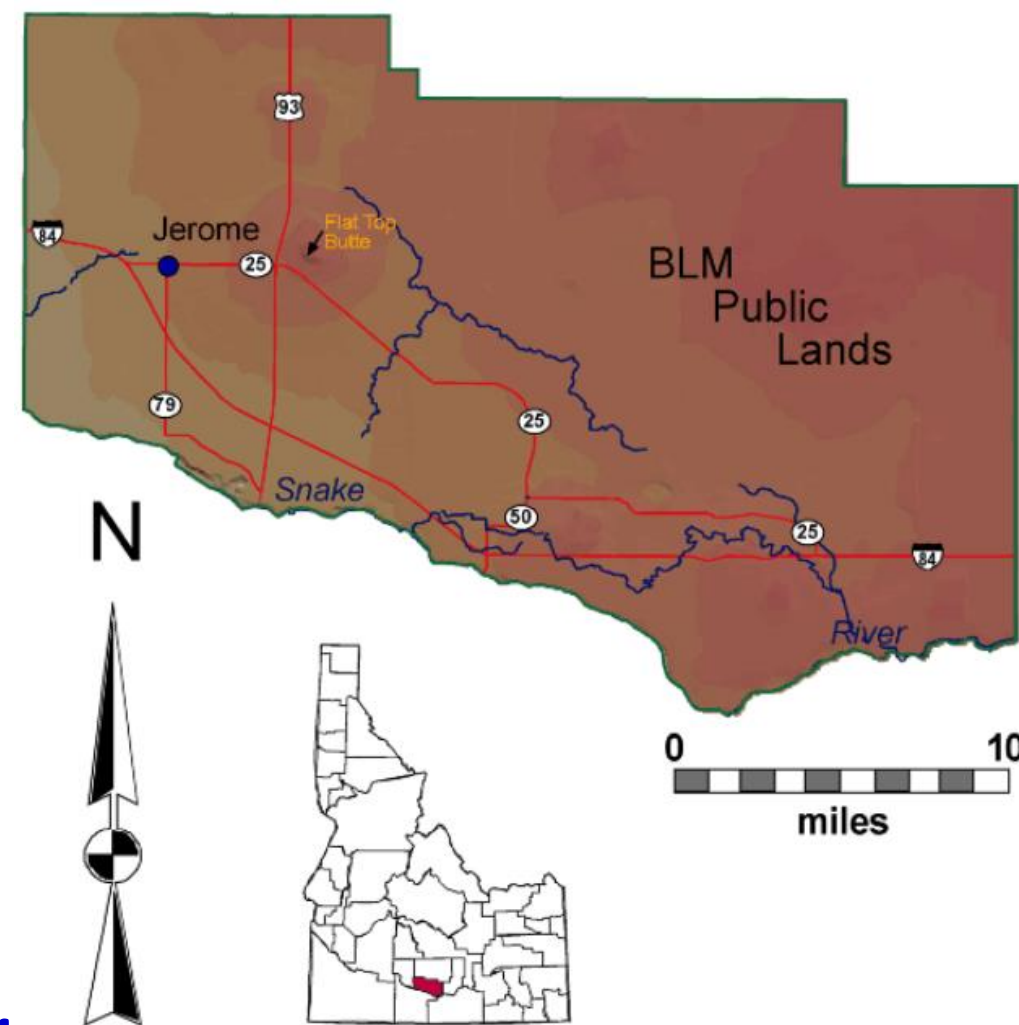
2019 Idaho County



Floodplain Administrator (FPA)

Jerome County on the Snake River

- Population 26,056
- Total Area 602 sq. mi.
 - Land 597 sq. mi.
 - Water 5 sq. mi. (0.8%)
- Planning Staff/FPA
 - have attended trainings
 - have adopted a new Flood Ordinance
 - floodplain is primarily the Snake River
 - have issued two Floodplain Development Permits since 11/2015



Community Rating System (CRS)

The National Flood Insurance Program (NFIP) Community Rating System (CRS) was implemented in 1990 as a VOLUNTARY program for recognizing & encouraging community floodplain management activities exceeding the minimum NFIP standards. Any community in full compliance with the minimum NFIP floodplain management requirements may apply to join the CRS.



Community Rating System (CRS)

The voluntary CRS program involves adopting floodplain management higher standards than the minimum NFIP regulations, enforcing the higher standards requirements, & documenting all floodplain activities in an annual report to CRS.



Community Rating System (CRS)

Flood insurance premium rates are discounted to reward community actions that meet the three goals of the CRS, which are:

- (1) reduce flood damage to insurable property;**
- (2) strengthen & support the insurance aspects of the NFIP; &**
- (3) encourage a comprehensive approach to floodplain management**



Community Rating System (CRS)

A community accrues points to improve its CRS Class rating & receive increasingly higher discounts. Points are awarded for engaging in any of 19 creditable activities, organized under four categories:

- Public information
- Mapping & regulations
- Flood damage reduction
- Warning & response.

Formulas & adjustment factors are used to calculate credit points for each activity.



Community Rating System (CRS)

CRS Training

CRS Specialists are available to assist community officials in applying to the program & in designing, implementing, & documenting the activities that earn even greater premium discounts. A week-long CRS course for local officials is offered free at FEMA's Emergency Management Institute (EMI) on the National Emergency Training Center campus in Emmitsburg, MD.

A series of webinars is offered throughout the year.



Community Rating System (CRS)

A community's activities and performance are reviewed during a verification visit. FEMA establishes the credit to be granted & notifies the community, the State, insurance companies, & other appropriate parties.

Each year, the community must verify that it is continuing to perform the activities that are being credited by the CRS by submitting an annual recertification.

In addition, a community can continue to improve its Class rating by undertaking new mitigation & floodplain management activities that earn even more points.



Community Rating System (CRS)

- What about CRS?
- How can a county with two or three employees even consider participating in the CRS program?
- Only 8 ID communities continue to participate in CRS (larger urban areas).
- Disadvantaged & underserved communities are prohibited from participating in CRS due to the onerous CRS reporting requirements.

Community	Rating
Ada County	8
Boise	7
Eagle	7
Garden City	7
Gem County	9
Kootenai County	7
Meridian	8
Moscow	8



Community Rating System (CRS)

Community	Rating	Discount	Policies	Premiums	Approx Savings
Ada County	8	10%	88	\$68,190	\$6,819
Boise	7	15%	575	\$461,134	\$69,170
Eagle	7	15%	204	\$174,539	\$26,181
Garden City	7	15%	302	\$282,483	\$42,372
Gem County	9	5%	11	\$8,142	\$407
Kootenai County	7	15%	101	\$98,407	\$14,761
Meridian	8	10%	64	\$35,660	\$3,566
Moscow	8	10%	57	\$42,367	\$4,236

Community Rating System (CRS)

Communities that no longer participate in CRS:

Bannock County, Pocatello

Blaine County, Hailey, Ketchum, & Sun Valley

Bonner County

Caribou County

Elmore County, Mountain Home

Shoshone County, Kellogg

City of Twin Falls

Valley County



Master Floodplain Administrator (FPA)



If someone only snow skis once a year...
they will never become an Olympic contender.

Picabo Street, from Triumph, ID is an American former World Cup alpine ski racer & Olympic gold medalist

If someone plays flag football only on weekends...
they will never be a starting NFL Quarterback.

Jake Plummer, from Boise, ID is an American former professional football quarterback who played 10 seasons in the NFL



State NFIP Coordinator Responsibility

**Per Title 44 of the Code of Federal Regulations §60.25
(b)(3) *Guide & assist county & municipal public bodies & agencies in developing, implementing, & maintaining local flood plain management regulations;***

It is Peter & Maureen's fulltime occupation to ensure the NFIP communities have the necessary support & assistance to properly permit all Floodplain Development in the SFHA. **We are there for you!**



State NFIP Coordinator Responsibility

IDWR's Floodplain Unit is responsible for permitting all State projects, when the project is in the floodplain, in the four counties that do not participate in the NFIP. Most often these projects are bridges, culverts, highways & river restorations.

Camas County

Idaho County

Lincoln County

Owyhee County



Thank You

Contacts

Peter Jackson, CFM
Idaho State NFIP Coordinator
(208) 287-4973
Peter.Jackson@idwr.idaho.gov

Maureen O'Shea, CFM
Floodplain Specialist
(208) 287-4928
Maureen.OShea@idwr.idaho.gov

