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Summary: How Idaho Residential Code Adoption May Impact National Flood Insurance Program Participation and Community Insurance Rates or FEMA Disaster Funding
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National Flood Insurance Program Participation

- local governments must adopt an ordinance that is consistent with the FEMA-approved statewide template
- the 2012 IRC R322 matches the current NFIP regulations (currently in place for Idaho)
- the IBC Appendix G has all the flood codes that match the NFIP (currently in place for Idaho)
- NFIP 2015 I-Codes and ASCE 24 Checklist (2016): <https://www.fema.gov/media-library/assets/documents/100537>

Code Adoption Cycle - Flood Insurance Rates

- 19 Idaho local jurisdictions participate in a flood prevention "community rating system," administered by the Idaho Insurance Services Office
- the degree of impact to a community's insurance rates (for both the entity and residents) are dependent upon the number of years it has been since IRC or IBC has been adopted by Idaho, coupled with the insurance renewal/assessment schedule - typically once every 5 years
- the relevant codes and appendixes are in place as of now; however, a 6- to 10-year code adoption cycle may create NFIP issues in the future

FEMA Disaster Funding

- the State Hazard Mitigation Plan, & the local Hazard Mitigation Plans are what must be updated for disaster relief funding requirements (i.e., does not seem to be related to code adoption, according to Maureen)
- the SHMP is required to be updated every 3 years, the most recent published SHMP is from 2013
- the site indicates that the next update is under development:
- <https://ioem.idaho.gov/Pages/Plans/Mitigation/SHMP.aspx>
- chapter on flooding:
https://ioem.idaho.gov/Pages/Plans/Mitigation/Documents/plan/State%20of%20Idaho%20Hazard%20Mitigation%20Plan%202013_Chapter%203.3.pdf