

Frequently Asked Questions

1. What is Boulder County's Floodplain Management Program?

The purpose of the Boulder County floodplain management program is to reduce and prevent damage to life and property from flooding. By providing information to the public regarding the risk and consequences of flooding and enforcing floodplain regulations that limit certain activities and development in areas prone to flooding, preparing for flood events, we seek to reduce potential flooding and limit damage that may occur from flooding.

Since Boulder County participates in the National Flood Insurance Program, which requires enforcement of the floodplain regulations, Boulder County residents are able to purchase flood insurance at a 15% discount.

2. What is a floodplain? How is a floodplain determined?

A floodplain is the area along the course of a stream or river that is naturally subject to flooding. When a stream or river overflows, the floodplain is covered with water.

To identify flood risk for an area, a flood study is conducted. The study includes statistical data for river or stream flow, storm frequency, hydrologic and hydraulic analyses, and rainfall and topographic surveys. This data is then used to create the flood hazard maps that outline different flood risk areas by determining flooding depths. These floodplain maps provide the foundation for all floodplain management.

3. What is a 'floodway'? How is it defined? How was it calculated for Bullhead Gulch?

The floodway is the portions of the floodplain where water will flow at significant depth or with significant velocities.

The floodway for Bullhead Gulch was calculated using a computer model of the floodplain, called HEC-2, designed for calculating floodplain and floodway depths and velocities.

The floodway boundaries for Bullhead Gulch were determined using this model in 1999 and have not been changed since that time.

4. What information does Boulder County use to regulate the floodplain?

Boulder County usually uses the Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM) to regulate the floodplain. FEMA develops this map by conducting a Flood Insurance Study. This study includes information gathered through local studies. The 2002 FIRM is the current FEMA map adopted by the Board of County Commissioners for regulatory use. This map establishes flood zoning districts in Boulder County and is available on the Boulder County website: <http://maps.bouldercounty.org/boco/emapping/> .

However, sometimes a local flood study exists that has not been included in FEMA's flood insurance study. When this situation exists, FEMA allows local municipalities to regulate to these

studies because they provide the best available data for a specific area. Eventually, FEMA includes these local studies in its flood insurance study. When Boulder County has a local study that has not yet been included in FEMA's flood insurance study, Boulder County uses the local study to regulate the floodplain in a specific area. In these cases, Boulder County uses the map included in the local study, not the FIRM, to establish the floodplain boundaries in the watershed.

5. Can I build an addition or do improvements on my property?

Yes. In the floodplain, additions to homes may be constructed and improvements are permitted on properties, as long as the floodproofing requirements in Article 4-405 of the Land Use Code are followed.

However, in the floodway, new structures are not permitted and existing structures cannot be expanded. Structures may not be modified in any way that would increase the total square footage of the structure (by height or footprint). Existing structures in the floodway may be updated for health and safety reasons, or if it is damaged by flood or fire.

These restrictions are in place since there is significantly increased risk to life and property in the floodway. This risk is not only to the structures and people in the homes. But if they are washed down stream in a flood, they can damage other people's property, divert water onto other property, increase damming of the creek, all resulting in increased damage and risk others downstream.

6. What about my septic system? Can it remain on my property?

Current Boulder County policy does not permit new septic systems to be constructed in the floodway and places a high priority on moving failing systems out of the floodway. However, since this is not always possible, the Transportation Department has been working with Boulder County Public Health to develop a policy that allows the replacement of failing septic systems within the floodway to reduce risk of contamination from failing systems and for properties located entirely within the floodway limits. It is important that septic systems be as far away from the floodway as possible, not only because of increased risk of flood damage, but there is a significant likelihood that they will contaminate the water downstream, which has potential serious health impacts.

Boulder County Public Health has developed and implemented the "Septic Smart" program strategies to protect against groundwater contamination from failing and unapproved septic systems. For more information on Septic Smart, please visit:

<http://www.bouldercounty.org/live/environment/water/pages/septicmartindex.aspx>

7. Is the Bullhead Gulch study included in the current FIRM map for the watershed?

Yes, FEMA's most recent flood insurance study includes the 1999 Bullhead Gulch flood study. The floodplain boundaries for the Bullhead Gulch watershed are reflected in the 2002 FIRM. Boulder County has used the same floodplain boundaries to regulate the Bullhead Gulch watershed since 1999 because, when the study was completed, it provided the best available data for the area.

8. Is Boulder County now changing the Bullhead Gulch floodplain boundaries or the way it regulates the watershed?

No. Boulder County is, and will continue to, regulate to the 1999 Bullhead Gulch flood plain boundaries. These are depicted in the 2002 FIRM.

9. If nothing is changing, why is the Boulder County Board of Commissioners now considering whether to adopt the 1999 Bullhead Gulch flood study into the Boulder County Land Use Code?

Article 4-402 of the Boulder County Land Use Code identifies the official studies and maps that Boulder County uses to regulate the floodplain. The proposed change to the Land Use Code would add the 1999 Bullhead Gulch and Prince Tributaries Flood Study to the list of studies in Article 4-402A. This addition does not change the way Boulder County currently regulates the Bullhead Gulch floodplain.

Boulder County currently regulates Bullhead Gulch through Article 4-402B because the article includes by reference all studies in the 2002 FEMA map. The addition of the study to Article 4-402A makes Boulder County's current regulatory use of the 1999 Bullhead Gulch study more explicit. Essentially, this action is to "clean up" the Land Use Code to make sure that Article 4-402A lists all of the studies that are already incorporated into FEMA's flood insurance study and related maps, as referenced in Article 4-402B.

10. Will adoption of the Bullhead Gulch change the zoning on my property?

No.

11. Can I purchase flood insurance? Who do I talk to?

Flood insurance is sold and serviced by about 90 private insurance companies nationwide. The federal government sets the terms and rates for these policies. To purchase flood insurance, first call your insurance agent. If your agent does not sell flood insurance, you can find an agent in your area by visiting www.floodsmart.gov or calling 1-800-427-2419.

12. What if I think my house is located outside of the floodplain, but the map shows it is in?

Sometimes homes and other structures are included within the floodplain boundaries are actually built higher than the mapped flood elevation. If you think your home is on higher ground, you can apply to FEMA for a Letter of Map Amendment.

You can submit property and elevation materials in support of a request for a Letter of Map Amendment (LOMA) to remove the property from the floodplain. There is no cost for FEMA to review your request; however, the requester is responsible for any costs involved in collecting the supporting data necessary to submit an application.

Applications and step-by-step instructions are available at

www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm.

13. What are the advantages/disadvantages of a Letter of Map Amendment (LOMA)?

A LOMA will effectively remove the structure from the floodplain and you will no longer be required by your mortgage company to purchase flood insurance (if you have a mortgage). If you choose to purchase flood insurance, the rate will be a lower, preferred rate than if your property remains mapped in the floodplain.

Although the application for a LOMA to FEMA is free, there is a cost in collecting the necessary data to submit the application to FEMA. A licensed surveyor is typically required to complete the application and provide elevations for the property. Even after submitting the application, the determination may show that property is not higher than the flood elevation. The requestor will still be required to purchase flood insurance.