BOULDER COUNTY FLOODPLAIN REMAPPING NEWSLETTER 5th Edition – Summer 2017

In Boulder County, flash flooding is a very serious danger, especially during the summer months (April through October). Boulder County maps and regulates flood hazard areas to manage these risks as well as to inform property owners of flood hazards near their homes and businesses.

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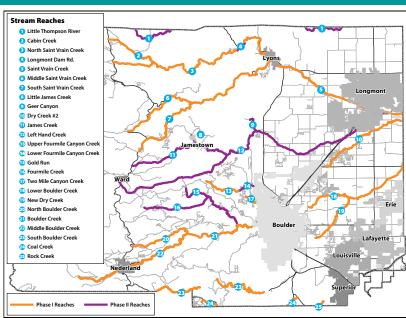
Visit www.BoCoFloodplainRemapping.com and navigate to 'Floodplain Mapping – How to Stay Informed' for all past editions

What is the Floodplain Remapping Project?

Boulder

County

The 2013 flood event caused widespread damage and changes along waterways throughout the county and other areas of the state. In response, the State of Colorado is taking steps towards bolstering long-term planning and resiliency efforts by funding the **Colorado Hazard Mapping Program (CHAMP)** that will update local flood hazard information including regulatory floodplain maps for the most affected waterways. Boulder County is supporting this initiative and related post-flood mapping studies because accurate floodplain maps provide detailed information for property owners on their own flood risks and enable proactive measures to protect people and property before the next significant flood event.



FLOODPLAIN REMAPPING PROJECT PROGRESS

What's happened so far?

• In September 2016, updates to the Boulder County Land Use Code were put in place to allow updates to floodplain maps based on post-flood studies and to improve floodplain management throughout the county.

• On June 1, 2017, approximately 160 miles of floodplain revisions to the Boulder County Regulatory Floodplain, which were based on Phase I of the State CHAMP and related studies, were adopted for regulatory purposes. (See map at left for Phase I reaches shown in orange)

Where are we heading?

• Under Phase II of CHAMP, an additional 120 miles of floodplain is currently being

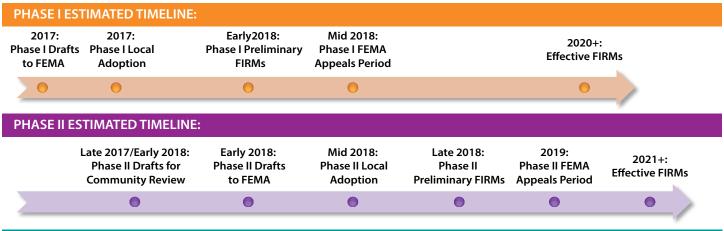
remapped or mapped by the State for the first time. (See map at left for Phase II stream reaches shown in purple).

• In fall/ winter 2018, Boulder County will be hosting public meetings to review the Phase II draft maps. Property owners along each reach will receive postcard notifications of the meetings and details will also be sent out via our project's listserv. We are looking forward to sharing these updates with the community, as this multi-year project continues to move forward.

Property Search has also been updated to reflect these revisions: Visit http://maps.boco.solutions/propertysearch/ to view all regulatory floodplains in unincorporated Boulder County

PROJECT TIMELINES

Preliminary FEMA Flood Insurance Rate Maps (FIRMs) will be released for each CHAMP map phase before they become effective FIRMs. When the preliminary FIRMS are available, additional public meetings will be announced and all residents and property owners will be encouraged to attend. Details will be available on the project website, in upcoming newsletters, and in county news releases.



FLOODPLAIN FAQs

The remapping process is complicated, and we regularly hear from residents with questions about the changes, what they mean for flood insurance policies, and many other topics. Below are some of our most commonly asked questions and our answers to help you get the information you need to make decisions for your own property and your own livelihood.

What is the regulatory floodplain?

The regulatory floodplain delineates the predicted flood height and inundation boundaries of a flood that has a 1% chance of occurring in any given year. This is also known as the "100-year flood" or the 'base flood'. The predicted water level during the 1% annual chance event is called the 'base flood elevation'. The regulatory floodplain is what the Federal Emergency Management Agency (FEMA) and local authorities (Boulder County) use to regulate public and private development.

The 2013 flood did not affect my property. How can you say I am now in the regulatory floodplain based on the new modeling?

There are several reasons for this. During the 2013 flood, many places in Boulder County actually experienced less than a 100-year event. Because the regulatory floodplain maps are meant to predict future flood risk for the 100-year event, it is very possible that an unaffected property in 2013 located in an area that experienced a smaller flood than a 100-year event, might have predicted flooding in the bigger 100-year event that is shown by the regulatory floodplain mapping. Also, the CHAMP floodplain models have been developed based on the topography of the area as it exists after the 2013 flood event. These post-flood conditions are in many places very different than prior to and that were controlling during the 2013 flood. Finally, the floodplain models do not take into account random events such as debris blockages which may have impacted the distribution of 2013 flooding in various ways.

Will floodplains mapped on my property require me to purchase flood insurance?

After a detailed review and approval process, the draft floodplain maps from CHAMP and other studies will eventually become revised, effective FEMA Flood Insurance Rate Maps, (FIRMs). This is the point when homes newly mapped into a high-risk area that have a mortgage from a federally regulated or insured lender will be required to have flood insurance. No changes to flood insurance requirements will occur with the County's adoption of draft floodplain maps from CHAMP. Buildings that are newly mapped into a high-risk area, however, are eligible for lower rates during the first 12 months following a FIRM map change. After that period, premiums will increase up to 18 percent each year per the Homeowner Flood Insurance Affordability Act of 2014. Purchasing a policy before the new map goes into effect – when you first receive information about the results of the new studies – will maximize your savings. Your insurance agent can provide more details on how you can save.

Stay informed about future developments

Websites

Visit www.BoCoFloodplainRemapping.com where

the county provides information about regulatory floodplains, the Federal Emergency Management Agency (FEMA), the National Flood Insurance Program (NFIP), and CHAMP activities.

Public Meetings

No public meetings for the Remapping Project are scheduled at this time. Details on any future meetings will be advertised via a news release at the time and in subsequent newsletters.

Watershed Coalitions

Boulder County will be partnering with the Fourmile, St. Vrain, Little Thompson, Coal Creek, and Left Hand watershed coalitions to distribute newsletters to all members.

Social Media

Important news will also be distributed via Boulder County's social media outlets on Facebook and Twitter at www.Facebook.com/bouldercounty and www.Twitter.com/BoCoDOT.

Newsletters & Listserv

Boulder County will publish newsletters regularly as new information becomes available. Each newsletter will provide updates on the floodplain remapping process and will be available online and via email listserv.

Not on our remapping listserv? Registration is available on the Boulder County remapping website.

Contact Floodplain ReMapping Contact Erin Cooper, CFM 720-564-2866 floodplainmapscomment@bouldercounty.org

In Our Next Newsletter:

Phase 1 Preliminary FIRMs and Phase II draft mapping will be arriving by early 2018, so we'll share how you can be sure to know the status of the mapping at your property and how you can be involved.

All Boulder County residents are eligible for flood insurance because even homes not located near the floodplain may suffer flood damage. You can learn more about flood insurance at **www.floodsmart.gov**.



Boulder County's emergency alert notification system now includes Severe Weather Alerts

Sign Up to receive alerts at <u>www.boco911alert.com</u>

Looking to build near a stream in Boulder County?

Talk to the Transportation Department's Floodplain Management Team to learn about Floodplain Development Permits and whether your project will require one.

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