

# FREQUENTLY ASKED QUESTIONS

## FOR BOULDER COUNTY PUBLIC OPEN HOUSE



### WHAT ARE FLOOD MAPS?

The FEMA maps that show flood hazards are officially called Flood Insurance Rate Maps (FIRMs). FIRMs are used for floodplain management, flood insurance rating, and flood insurance requirements. FIRMs generally show a community's flood zones, Base Flood Elevations (BFEs), and floodplain boundaries; together they show the risk of flooding.

In Boulder County, the Floodplain Overlay (FO) District is comprised of both FEMA Flood Risk Zones, based on the FIRMs, and locally-adopted Boulder County Flood Risk Zones, based on additional best available information. Floodplain development is regulated based on the more conservative flood zone. Only FEMA Flood Risk Zones are used for flood insurance rating.

### WHY ARE THE FLOOD INSURANCE RATE MAPS (FIRMS) CHANGING?

The 2013 flood event caused widespread damage along waterways throughout Boulder County and other areas of the state. In response, the State of Colorado took steps towards bolstering long-term planning and resiliency efforts by funding the Colorado Hazard Mapping Project (CHAMP), managed by the Colorado Water Conservation Board (CWCB). CHAMP is updating local hazard information including producing new regulatory floodplain maps for the most affected waterways. Boulder County adopted draft CHAMP maps into their FO District in 2017 and 2018. In September 2019, FEMA produced Preliminary FIRMs also based on the CHAMP mapping.

Flood risks change over time due to a number of factors, including erosion, land development, and intensified weather patterns. These more accurate maps will help identify our community's areas of risk so we can work together to decrease those risks and help prevent loss of life and property damage.

### WHAT ARE FIRMS USED FOR?

The new flood maps identify areas of flood risk and will influence financial, planning, investment, development and renovation decisions. For example:

- Boulder County regulates development in and around the floodplain to help reduce damage from future floods and to plan and build a more resilient community.
  - Residents and business owners use flood maps to understand their current flood risk and make better-informed decisions about purchasing flood insurance.
  - Builders and developers can use the updated map data to determine where and how to build structures more safely.
  - Real estate agents and lenders will be better able to inform clients of the risk that may affect the property they are buying or selling, and notify them of any flood insurance requirements.
  - Insurance agents will know their clients' current flood risk and can provide more informed recommendations regarding flood insurance coverage options and costs.
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## HOW DO FLOOD MAPS SHOW FLOOD RISK?

A one percent annual chance flood (or base flood) has a one percent chance of being equaled or exceeded in any given year. Areas that are expected to be inundated by the one percent annual chance flood are called Special Flood Hazard Areas (SFHA) or the one percent annual chance floodplain. On a FIRM, SFHAs are shown with letters beginning in “A”. Moderate- to low-risk areas are labeled Zone X. No matter where you live or work, some risk of flooding exists.

BFEs displayed on FIRMs show the lowest height that floodwaters can be expected to reach during the one percent annual chance flood and that participating NFIP communities must consider in making floodplain management decisions.

A Floodway may also be depicted on FIRMs. The floodway is the portion of the floodplain where flood depths and velocities are greatest. The portion of the one percent annual chance floodplain outside of the Floodway is commonly called the “Flood Fringe.” See [www.BoCoFloodplainRemapping.com](http://www.BoCoFloodplainRemapping.com) for more information on the difference between Floodway and Floodplain.

## HOW WILL THESE UPDATED FLOOD MAPS AFFECT ME?

The updated maps may result in some structures being newly identified as located within the one percent annual chance floodplain. Owners of structures within the one percent annual chance floodplain are required to carry flood insurance for loans taken out through federally-regulated or insured lenders.

Boulder County has in place building and land development restrictions for the one percent annual chance floodplain that may require additional permitting. Please talk to the Boulder County floodplain administrator for specific requirements.

Structures that are mapped in the Floodway will be subject to more restrictive development regulations than those in the Flood Fringe.

## HOW WILL THESE UPDATED FLOOD MAPS AFFECT MY FLOOD INSURANCE?

CHANGE IN RISK	RATE IMPACT
<b>FROM:</b> Moderate- to low-risk area (Zone B, C, or X) or Unknown (Zone D) <b>TO:</b> High-risk area (Zone A or V)	<b>Flood insurance mandatory in SFHA.</b> Flood insurance is required if you have a mortgage from a federally regulated or insured lender. <b>Rating options can offer savings.</b> Buildings newly mapped into an SFHA may be eligible for a lower rate during the first 12 months after a map change. Rates will then go up no more than 18 percent each year as part of the Homeowner Flood Insurance Affordability Act of 2014. Buying a policy before the new FIRM goes into effect will save more money. Your insurance agent can give more information on how to save. If the building is sold, the policy can be transferred to the new owners, allowing them to keep the lower rate.
<b>FROM:</b> High-risk area (Zone A) <b>TO:</b> Higher-risk area (Zone V) <b>OR</b> Increase in BFE	<b>Flood insurance is mandatory.</b> Flood insurance is required if you have a mortgage from a federally regulated or insured lender. <b>Grandfathering can offer savings.</b> The NFIP grandfathering option lets policyholders who have built in compliance with the flood map in effect at the time of construction to use their previous zone or BFE to calculate their insurance rate. This could lead to large savings. A policy with a grandfathered rating can be transferred to new owners if the building is sold. In most cases your insurance agent will ask you to provide an Elevation Certificate for use in accurately rating the policy.
<b>FROM:</b> High-risk area (Zone A or V) <b>TO:</b> Moderate- to low-risk area (Zone X)	<b>Flood insurance is optional, but recommended.</b> The risk is lower, but there is still risk. More than 20 percent of NFIP claims come from buildings outside of SFHAs. You can save money by updating your policy. An existing policy can be changed to a lower-cost Preferred Risk Policy and you will get a refund for the price difference. Although flood insurance is no longer federally required, your mortgage lender can still require it.
No change	<b>No change in insurance rates.</b> This is still a good time to talk with your insurance agent to learn your specific risk and make sure you have enough flood insurance coverage.

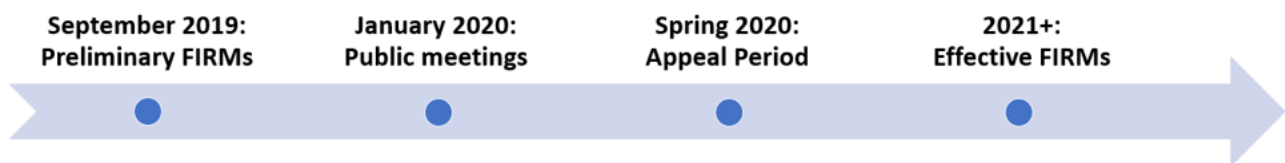
## WHAT ARE THE BENEFITS OF REMAPPING FOR THE COMMUNITY?

Updated flood risk maps help us better understand our flood risk, which will allow community officials and residents to make better decisions and to ensure that people are building in a safe manner.

This knowledge will help Boulder County plan smarter, develop sustainably, and minimize risk to make our community safer in the future.

## WHAT IS THE TIMELINE FOR UPDATING THE FIRMS?

### ESTIMATED FEMA TIMELINE:



## WHAT IS THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)?

The NFIP is a federal program that was established in 1968 to enable property owners in participating communities to purchase affordable, federally-backed flood insurance as protection against flood losses. To purchase flood insurance through the NFIP, your community must participate in the NFIP and enforce floodplain management ordinances to reduce future flood risk and build a more resilient community. Boulder County has participated in the NFIP since 1979.

## WHO SHOULD PURCHASE FLOOD INSURANCE?

All properties located in the high-risk flood zone (Zone A) are required to have flood insurance if they have a federally-backed mortgage. Insurance must be carried for the life of the mortgage.

However, all property owners should consider investing in flood insurance, whether required or not. Nearly one quarter of all flood insurance claims in Colorado come from outside of SFHAs. While property owners with a lower risk of flooding are not required to purchase flood insurance, it is still recommended to obtain lower-cost flood protection to protect their properties.

## HOW MUCH DOES FLOOD INSURANCE COST?

Flood insurance costs across the Denver Metro area vary and depend on several factors, including a home or building's flood zone designation, elevation, date it was built, the amount of coverage you want, and the deductible you choose.

The NFIP's Preferred Risk Policy (PRP) offers lower-cost protection for homes and apartments mapped in Zone X.

Contact your insurance agent or visit [www.floodsmart.gov](http://www.floodsmart.gov) for more information on flood insurance policies.

## HOW CAN I SAVE MONEY ON MY FLOOD INSURANCE?

The best way to save money on flood insurance is to reduce the risk to a property. Flood insurance premiums are based on flood risk. Therefore, as flood risk is minimized, the cost of flood insurance is reduced. There are many ways to reduce flood risk that are still affordable for the average homeowner. You could raise appliances and utilities located on your lowest floor or basement, install openings to allow floodwater to move through crawlspaces without causing structural damage, or even fill in your basement with approved fill. More drastic options include raising your home or abandoning your lowest floor, if it sits below the Base Flood Elevation (the water surface elevation of the one percent annual chance flood near your structure). If you are considering flood protection measures, contact your insurance provider, as well as local building officials, since many of these activities require permits. Review FEMA's Homeowner's Guide to Retrofitting (<https://www.fema.gov/homeowners-guide-retrofitting>) to learn more.

You can also apply for a Letter of Map Change (LOMC). FIRMs are developed at a mapping scale that is useful for community officials, lenders, and insurance professionals, but not every rise in terrain can be depicted at this scale. If you think your building is imprecisely mapped as being in a SFHA, FEMA has a process that allows property owners to request a more precise flood zone determination. This process includes a Letter of Map Amendment (LOMA). A LOMA can be requested if a property has been mapped in a SFHA but is actually on naturally high ground (<https://www.fema.gov/letter-map-change>).

Consider a higher deductible. Just as with automobile or homeowners insurance, increasing your deductible—the amount you pay out of your pocket to cover a claim before coverage is applied—will lower your premium. Selecting the maximum deductible of \$10,000 will result in up to a 40 percent discount from the base premium. However, using the maximum deductible might not be appropriate in every financial circumstance, and some lenders might not allow that option for meeting the mandatory purchase requirements.

Additionally, Boulder County has already taken measures, including dedicating land along streams as Open Space and instituting regulations on development in the floodplain, that exceed the minimum requirements set by FEMA's NFIP, resulting in countywide discounts on flood insurance determined by the Community Rating System.

## WHY AM I BEING SHOWN IN THE HIGH-RISK FLOOD ZONE IF MY HOME WAS NOT AFFECTED BY THE 2013 FLOOD?

Flood maps are meant to predict future flood risk for the one percent annual chance flood. During the 2013 flood, many places in Boulder County experienced less than a one percent annual chance flood event, so properties unaffected by the 2013 flood could still be mapped in the one percent annual chance floodplain.

The CHAMP floodplain models were developed based on the topography of the area as it exists after the 2013 flood event. Therefore, the predicted risk is based on post-flood conditions that are in many places very different than prior to, and that were controlling, the 2013 flood.

## I NEED HELP UNDERSTANDING THE MAPS. WHO DO I CONTACT?

Contact Boulder County's Floodplain Group at [floodplainmapscomment@bouldercounty.org](mailto:floodplainmapscomment@bouldercounty.org).

## WHAT IF I DO NOT AGREE WITH THE MAPS? CAN I DO ANYTHING?

Everyone will have the opportunity to review Preliminary FIRMs and appeal them using scientific and technical data during a 90-day Appeal Period. During that period, impacted homeowners can work with Boulder County on a formal appeal that would include engineering data that shows errors on the Preliminary FIRM. All appeals and comments will be collected by Boulder County, who will submit them to FEMA Region VIII. More information on appeals will be posted on [www.BoCoFloodplainRemapping.com](http://www.BoCoFloodplainRemapping.com) prior to the Appeal Period.

## HOW CAN I DETERMINE MY CURRENT HOME ELEVATION?

The elevation of your home, as determined by an Elevation Certificate, can help determine flood insurance rates. If you don't have an Elevation Certificate for your home, you can check whether Boulder County has one on file. You can also hire a surveyor to determine your current home elevation level.

## WHERE CAN I GET MORE INFORMATION?

For questions, call Boulder County's Floodplain Management Program at 303-441-3900.

The Colorado Water Conservation Board (CWCB) and Boulder County administer the NFIP. More information about CWCB is available at: <http://cwcb.state.co.us>

For question about flood maps, contact a Map Specialist by phone (877) FEMA MAP (1 877-336-2627) or by email at [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com). Hours of Operation: Monday through Friday, 8 a.m. through 6:30 p.m. Eastern Time (ET).

Learn more about flood maps and check the status of Map Change Requests at <http://www.fema.gov/national-flood-insurance-program/flood-map-information>.

To learn about flood insurance, call your insurance agent or visit [www.FloodSmart.gov](http://www.FloodSmart.gov). Most insurance companies can write an NFIP policy for you. For the name of an agent in your area, visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or call 1-888-379-9531.

## OTHER RESOURCES

<https://www.bouldercounty.org/transportation/floodplain-mapping/>

<https://coloradohazardmapping.com/>

E-mail: [floodplainmapscomment@bouldercounty.org](mailto:floodplainmapscomment@bouldercounty.org)