

# Boulder County Flood Hazard Mapping

Community Meeting  
December 13, 2023

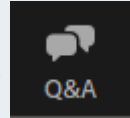
**\*unincorporated Boulder County only\***



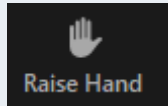
# Using Zoom

## In Zoom

- Type questions in the Q&A



- Raise hand



- Mute



## On the phone

- \*9 to raise / lower hand
- \*6 to mute / unmute

# Introductions

- Kelly Watson, Sarah Heller, Ron Flax, Dale Case - Boulder County
- Kevin Doyle - Michael Baker Intl.
- Christine Gaynes - Federal Emergency Management Agency (FEMA)
- Terri Fead, Marta Blanco-Castano, Doug Mahan - Colorado Water Conservation Board (CWCB)
- KC Robinson - AECOM

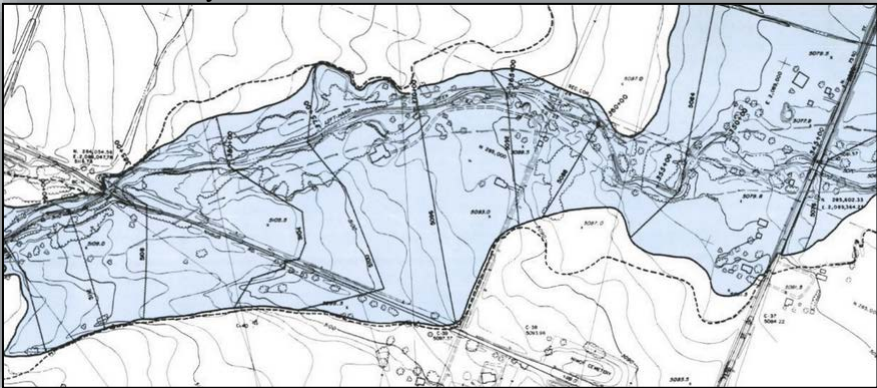


# Meeting Goals

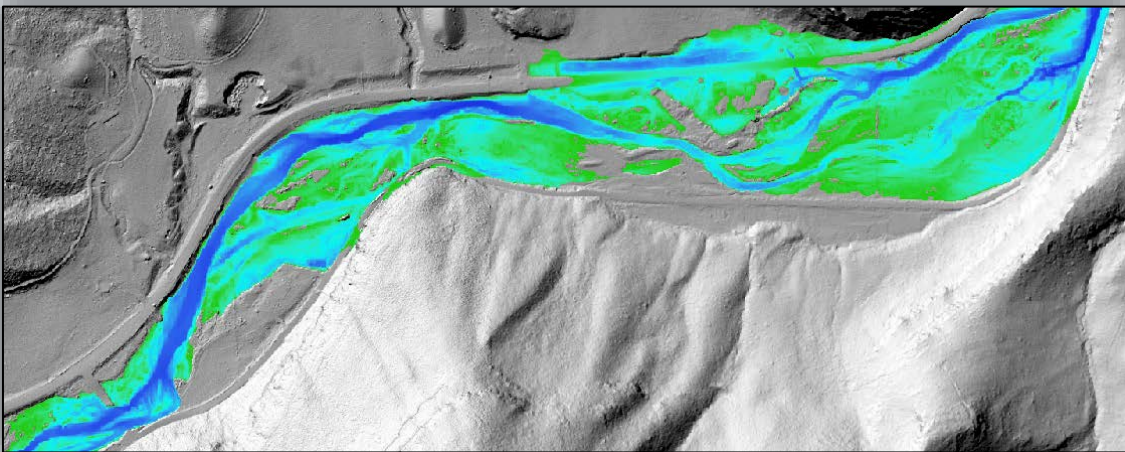
- Inform residents, landowners, community members (you!) of the remapping process
- Provide opportunity for public comment before Planning Commission and Board of County Commissioners hearings
  - [FloodplainAdmin@bouldercounty.gov](mailto:FloodplainAdmin@bouldercounty.gov)
- Have a fair & open dialogue

# Introduction

1981 study:



CHAMP:



- Flood hazards are a risk to life, health, safety and property
- The National Flood Insurance Program (NFIP) requires communities to update flood risk information—risk is not static
- Colorado Water Conservation Board (CWCB) and local communities partner to identify and communicate new risk information
- Updating flood risk information promotes community resiliency



# National Flood Insurance Program (NFIP) Overview

- Voluntary Federal Program
  - Overseen by FEMA
  - Managed by Communities
  - Enforced by Lenders
- Requires participating communities to regulate development
- Provides homeowners/renters with option to purchase insurance
- Provides federal assistance for mitigating risks
- Local engineers determine flood risk after extensive analysis



# Colorado Hazard Mapping Program (CHAMP)

- Why was this study conducted?
  - Hazards change
  - Floodplain delineations are often outdated
  - Maps regularly updated across the country by FEMA, States, Communities
  - The State of CO initiated CHAMP after the 2013 Flood
    - Changes to flooding characteristics
    - Changes to understanding of rainfall
- Why does it impact you?
  - Know your flood hazard risk
  - Flood Insurance Rate Maps (FIRMs) will change
  - Regulation of development based on flood zone / floodway



# CHAMP Roles

## *Ongoing Partnership*

### *FEMA*



- Provides funding for new flood risk studies
- Oversees NFIP

### *State (CWCB)*



- Respond to community requests for updated risk information
- Initiate flood risk identification projects
- Support community
- FEMA partner

### *Community Officials*



- Administer NFIP
- Communicate risk
- Manage development
- Flood risk mitigation
- Enforce regulations
- Identify new risk

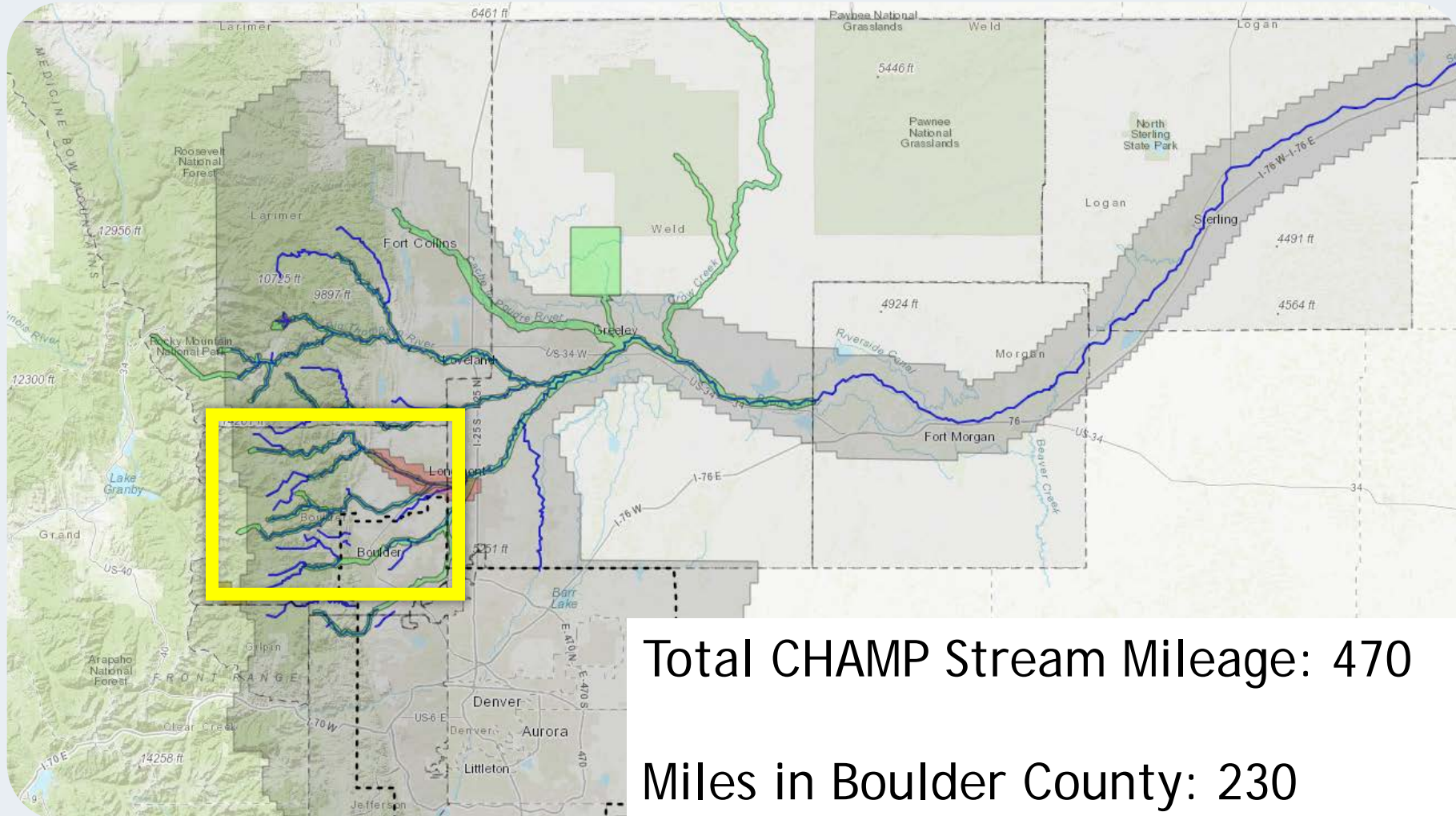
### *Private Stakeholders*



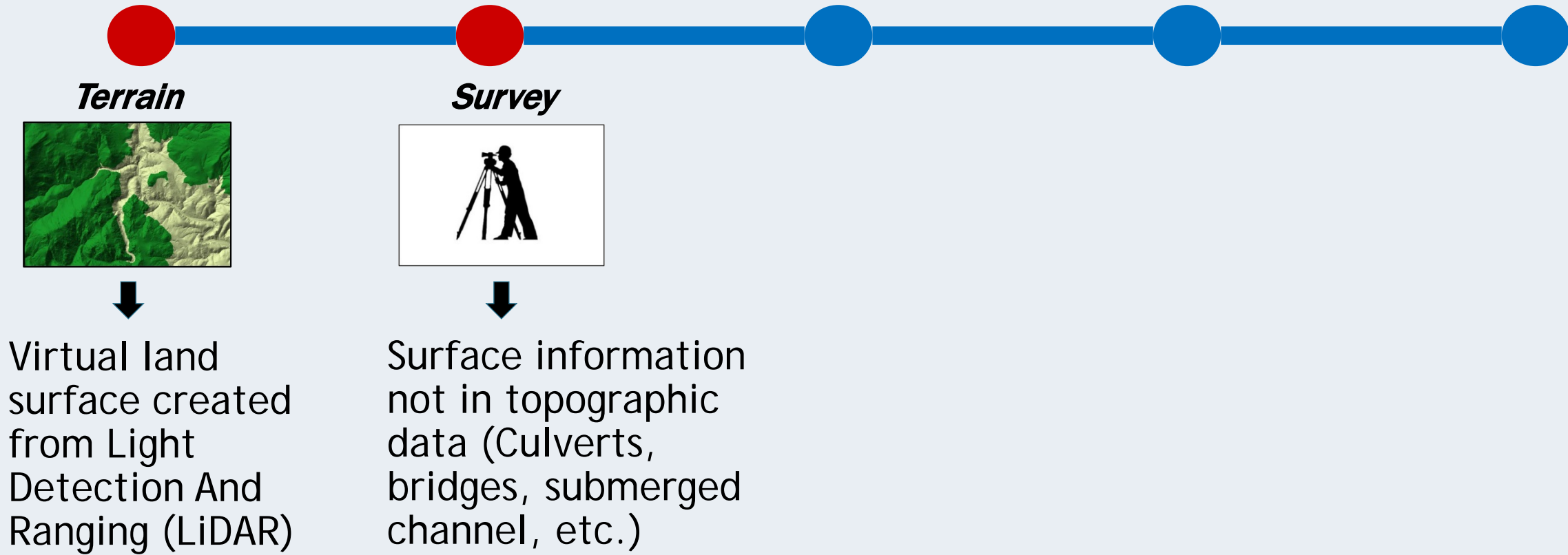
- Residents, landowners, community members
- Local engineers partner with government to update flood risk information



# CHAMP Study Area

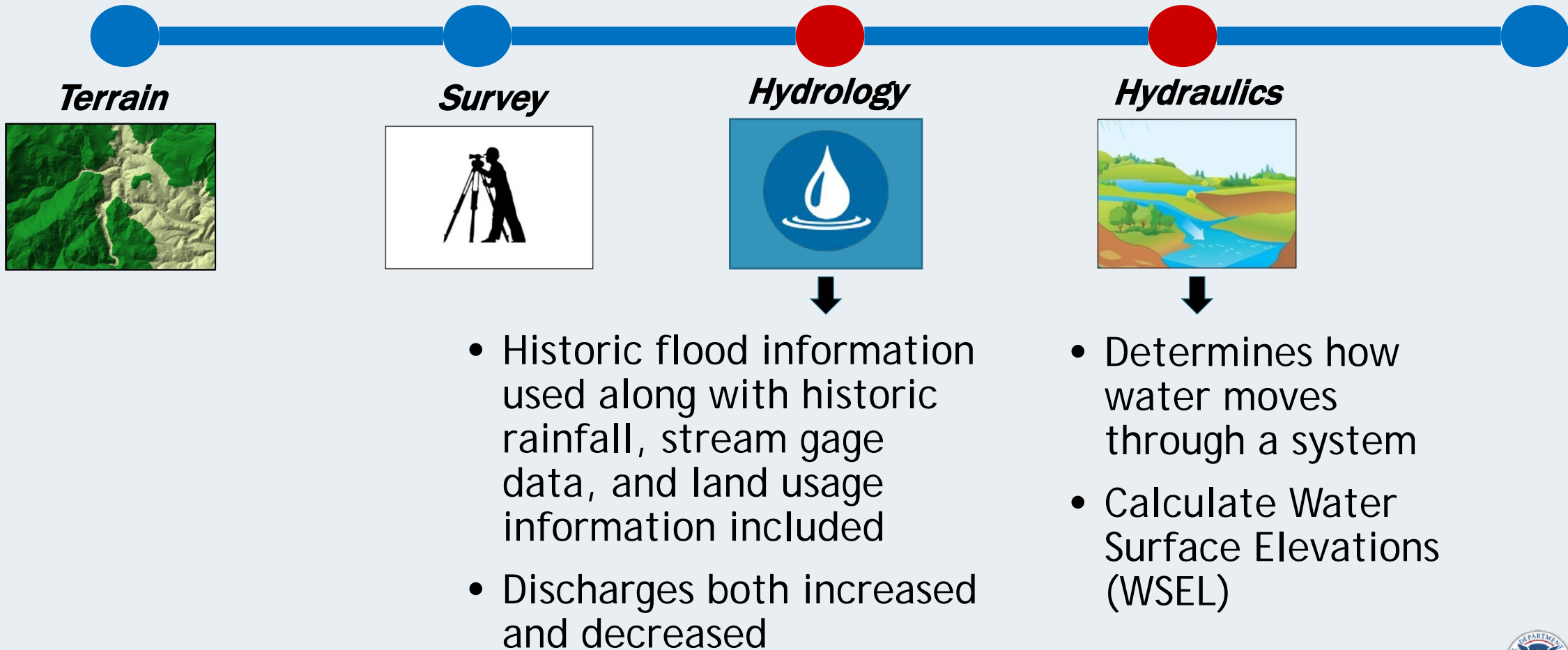


# Flood Study Details





# Flood Study Details





# Flood Study Details



- Results are mapped for ease of use
- Description of results:
  - Zone A & AE
  - Cross Sections
  - Base Flood Elevation (BFE)
  - Floodway

# Are the Results Accurate?

- Every flood is different
  - Dam failures, Bridge/culvert clogging, Debris, Fires
- Models are a snapshot in time
  - Post-flood topographic and survey data
  - Best available data at the time
- Floodplain maps do not re-create a specific event
- Quality Control
  - Multiple engineers review data and results at various checkpoints
  - Community officials and members reviewed and provided input
  - FEMA contractors support quality control



# CHAMP Timeline

2015

- CHAMP initiated
- Survey

2016

- Phase I study, draft mapping

2017

- Phase I outreach meetings, local adoption in May
- Phase I sent to FEMA for review
- Phase II study, draft mapping

2018

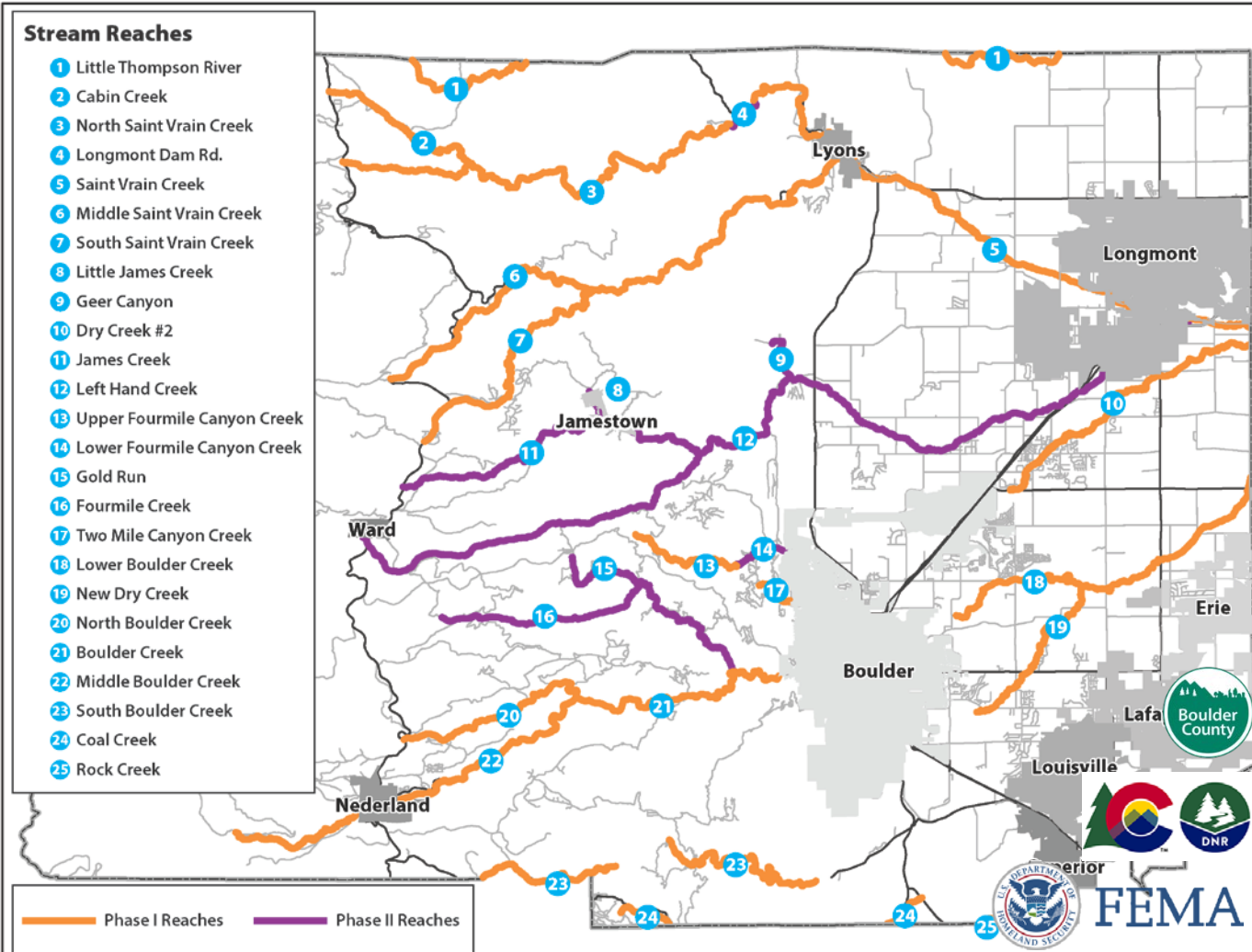
- Phase II outreach meetings, location adoption in July
- Phase II sent to FEMA for review

2019

- FEMA review
- Preliminary Flood Insurance Rate Maps (FIRMs) released

## Stream Reaches

- 1 Little Thompson River
- 2 Cabin Creek
- 3 North Saint Vrain Creek
- 4 Longmont Dam Rd.
- 5 Saint Vrain Creek
- 6 Middle Saint Vrain Creek
- 7 South Saint Vrain Creek
- 8 Little James Creek
- 9 Geer Canyon
- 10 Dry Creek #2
- 11 James Creek
- 12 Left Hand Creek
- 13 Upper Fourmile Canyon Creek
- 14 Lower Fourmile Canyon Creek
- 15 Gold Run
- 16 Fourmile Creek
- 17 Two Mile Canyon Creek
- 18 Lower Boulder Creek
- 19 New Dry Creek
- 20 North Boulder Creek
- 21 Boulder Creek
- 22 Middle Boulder Creek
- 23 South Boulder Creek
- 24 Coal Creek
- 25 Rock Creek





# CHAMP Timeline

Boulder County

FEMA

- Preliminary FIRM local adoption and outreach meetings in January

2020

- Appeal Period #1

2021

- Appeal Period #2

2022

- Scientific Resolution Panel for Lefthand Creek

- Public Meetings (WE ARE HERE)

2023

- Revised Preliminary FIRMs

- Planning Commission and BOCC hearings
- New Boulder County floodplain map effective

2024

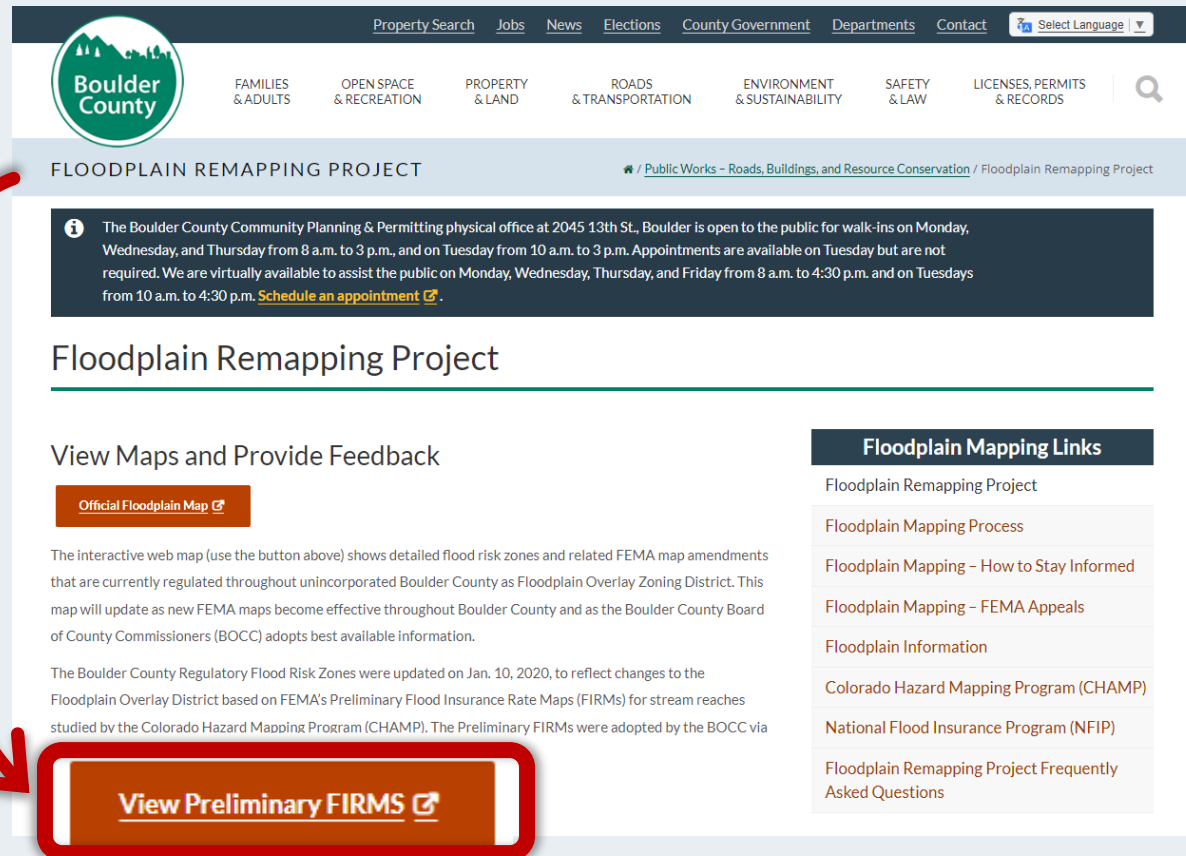
- January (estimated) - "Letter of Final Determination"
- July (estimated) - new FIRM effective date

# Next Steps

- Boulder County
  - Staff propose removing Boulder County Floodplain for CHAMP reaches
    - Planning Commission hearing as soon as January 2024 (Zoning docket Z-23-0001)
    - Board of County Commissioners hearing
  - Comments accepted through January 2<sup>nd</sup> [FloodplainAdmin@bouldercounty.gov](mailto:FloodplainAdmin@bouldercounty.gov)
- FEMA:
  - Revised Preliminary FIRMs become effective FIRMs
  - Additional Letter of Map Revision (LOMR) incorporation
- The FEMA FIRM will be the one effective map for CHAMP reaches

# Using the County's Online Map

[www.boco.org/FloodplainRemapping](http://www.boco.org/FloodplainRemapping)



**Boulder County**

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**FLOODPLAIN REMAPPING PROJECT** [Public Works - Roads, Buildings, and Resource Conservation / Floodplain Remapping Project](#)

**i** The Boulder County Community Planning & Permitting physical office at 2045 13th St., Boulder is open to the public for walk-ins on Monday, Wednesday, and Thursday from 8 a.m. to 3 p.m., and on Tuesday from 10 a.m. to 3 p.m. Appointments are available on Tuesday but are not required. We are virtually available to assist the public on Monday, Wednesday, Thursday, and Friday from 8 a.m. to 4:30 p.m. and on Tuesdays from 10 a.m. to 4:30 p.m. [Schedule an appointment](#)

## Floodplain Remapping Project

### View Maps and Provide Feedback

[Official Floodplain Map](#)

The interactive web map (use the button above) shows detailed flood risk zones and related FEMA map amendments that are currently regulated throughout unincorporated Boulder County as Floodplain Overlay Zoning District. This map will update as new FEMA maps become effective throughout Boulder County and as the Boulder County Board of County Commissioners (BOCC) adopts best available information.

The Boulder County Regulatory Flood Risk Zones were updated on Jan. 10, 2020, to reflect changes to the Floodplain Overlay District based on FEMA's Preliminary Flood Insurance Rate Maps (FIRMs) for stream reaches studied by the Colorado Hazard Mapping Program (CHAMP). The Preliminary FIRMs were adopted by the BOCC via

[View Preliminary FIRMS](#)

### Floodplain Mapping Links

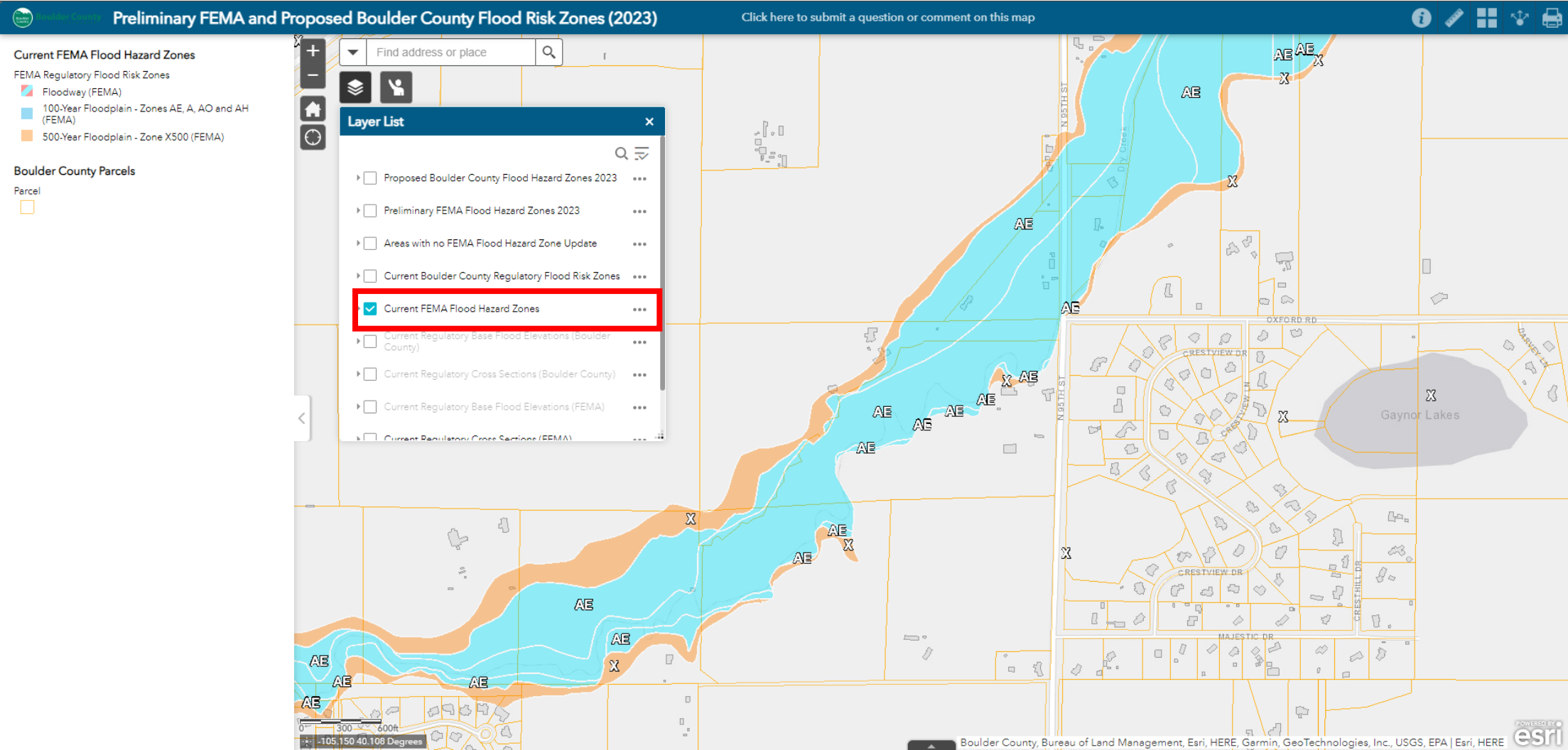
- Floodplain Remapping Project
- Floodplain Mapping Process
- Floodplain Mapping - How to Stay Informed
- Floodplain Mapping - FEMA Appeals
- Floodplain Information
- Colorado Hazard Mapping Program (CHAMP)
- National Flood Insurance Program (NFIP)
- Floodplain Remapping Project Frequently Asked Questions







# Using the County's Online Map





# Can Results Be Changed?

- Appeal period is over - no new appeals
- Letter of Map Amendment (LOMA)
  - Applies to individual structures or properties
  - Requires Survey data (Elevation Certificate)
  - Can be submitted online
  - Should be submitted 30-60 days prior to effective date
- Letter of Map Revision (LOMR)
  - e.g., for construction projects not included in Preliminary FIRMs
  - 25+ LOMRs will go effective next year



# Flood Insurance

- Everyone can purchase flood insurance (homeowners and renters), even those not in a mapped floodplain
- Insurance is required for federally backed mortgages in Special Flood Hazard Areas (SFHAs)
  - Zone A, AE, AH, AO
- But... lenders can require insurance anywhere



# Flood Insurance

1. Is flood insurance mandatory for properties in the floodplain?
2. There is 100-year or 500-year floodplain on my property but the structure itself is outside the floodplain? Will I be required to maintain flood insurance?
3. Does floodway affect flood insurance?
4. Will the map change affect my premiums?

# Development in Floodplains

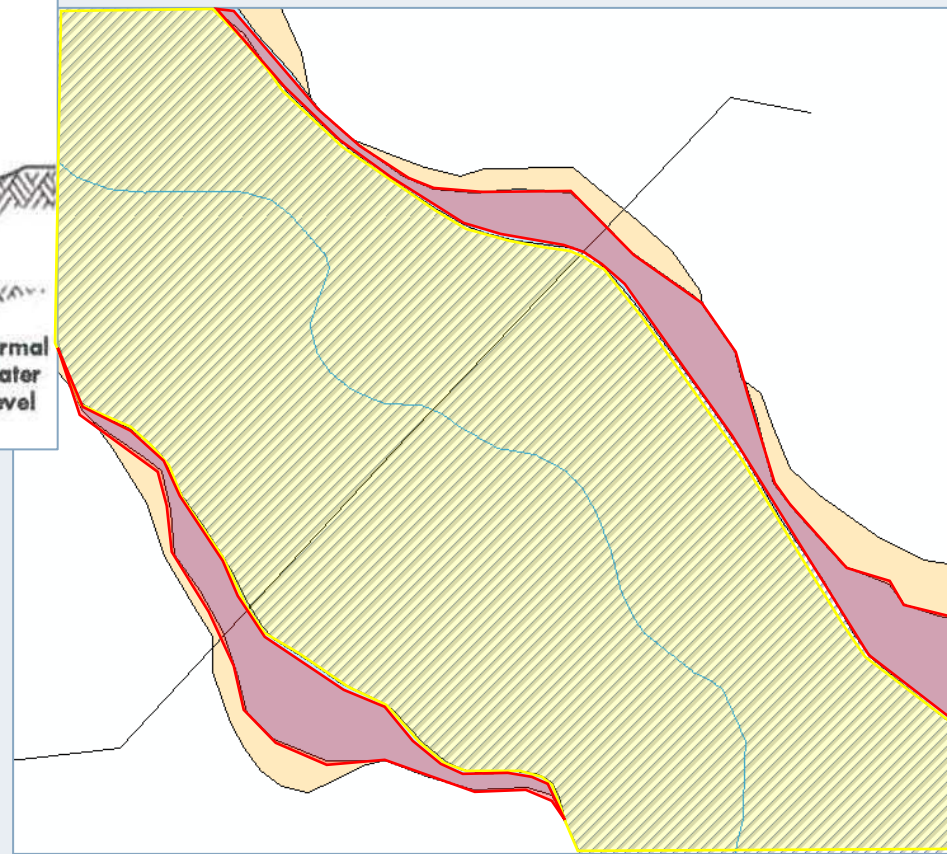
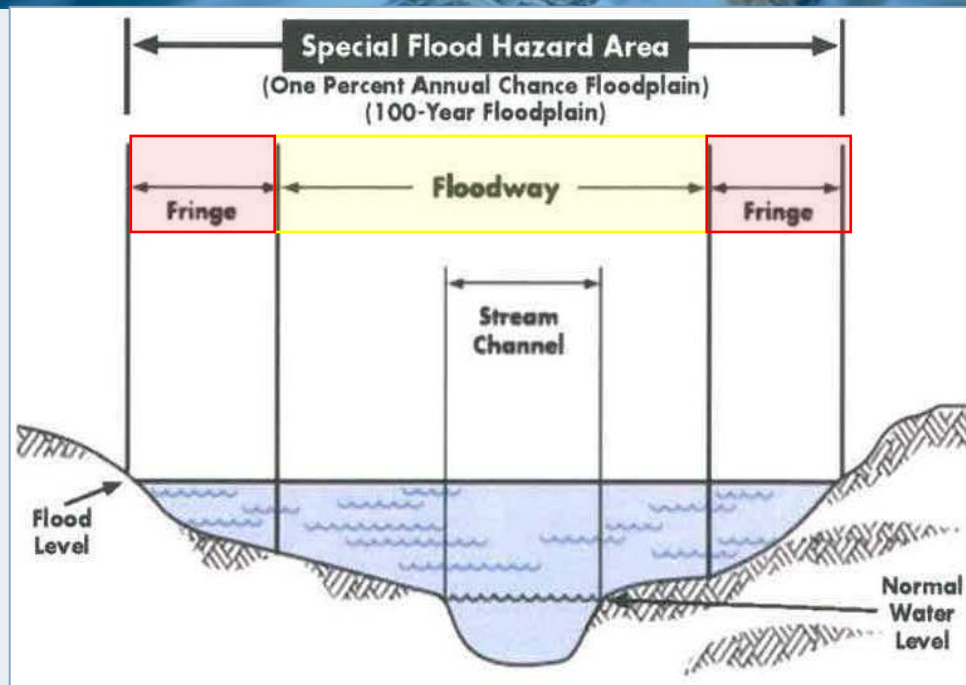
- Requirements are found in the Boulder County Land Use Code (Article 4-400)
- Different requirements in the Floodway vs. “flood fringe”
- Questions? Contact [FloodplainAdmin@bouldercounty.gov](mailto:FloodplainAdmin@bouldercounty.gov)



FEMA



# Floodways



FEMA

# Final Thoughts

- Where it rains, it floods!
- Talk to your insurance agent and lender about insurance requirements
- Send comments on zoning docket to [FloodplainAdmin@bouldercounty.gov](mailto:FloodplainAdmin@bouldercounty.gov)
- Sign up for email updates at [www.boco.org/FloodplainRemapping](http://www.boco.org/FloodplainRemapping)
- Questions?





# Contacts and Resources

**Kelly Watson**

*Boulder County Floodplain Management*

[FloodplainAdmin@bouldercounty.gov](mailto:FloodplainAdmin@bouldercounty.gov)

720-564-2652

[www.boco.org/FloodplainRemapping](http://www.boco.org/FloodplainRemapping)

**Terri Fead**

*CWCB Floodplain Mapping Coordinator*

[Terri.Fead@state.co.us](mailto:Terri.Fead@state.co.us)

[www.ColoradoHazardMapping.com](http://www.ColoradoHazardMapping.com)

>Click "Flood Hazard"

>Click "Boulder"

**Christine Gaynes**

*FEMA Specialist*

[Christine.Gaynes@fema.dhs.gov](mailto:Christine.Gaynes@fema.dhs.gov)

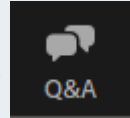
[www.floodsmart.gov](http://www.floodsmart.gov)



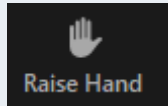
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