

GoToMeeting Attendee Control Panel

National Flood Insurance Program

There will be polls during this presentation. Your participation is appreciated!

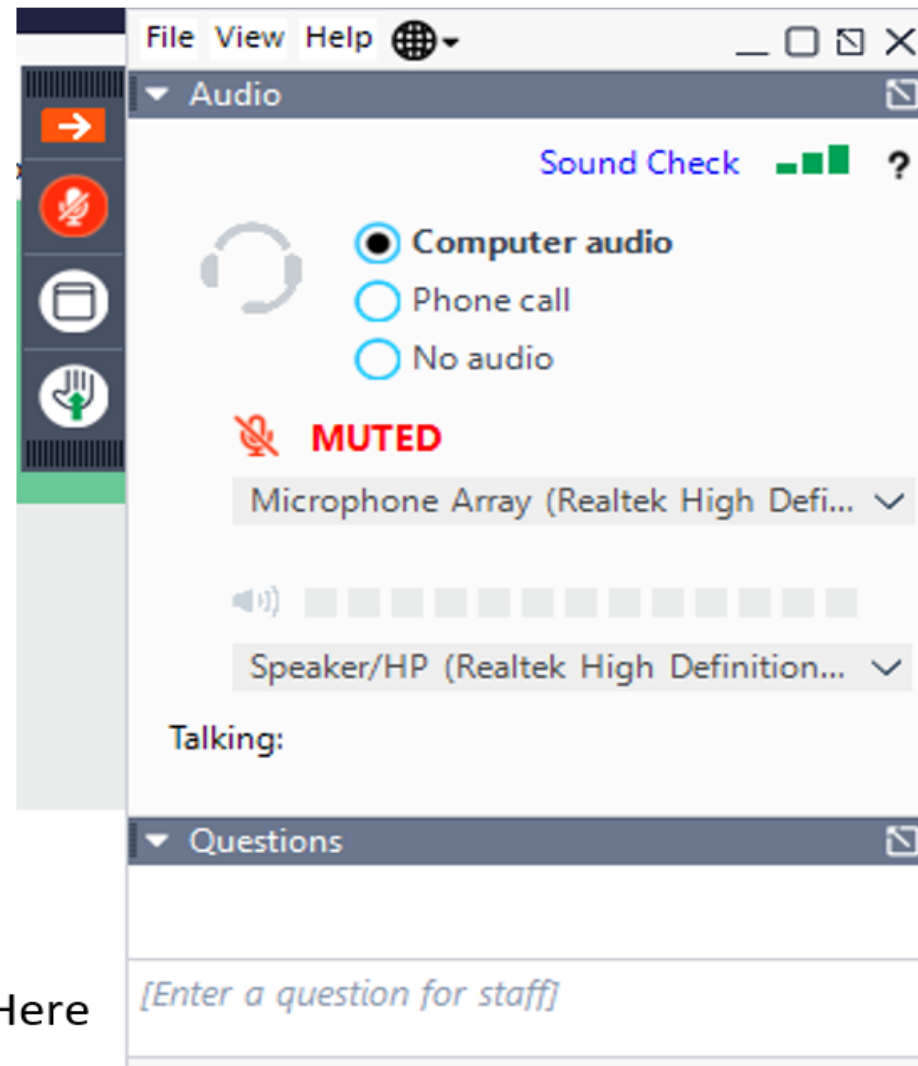
Handouts are also available for download through the meeting control panel!

Hide/Show the Control Panel

Mute/Unmute

Fullscreen/Window Mode

Raise/Lower Your Hand



Ask a Question Here





ARAPAHOE COUNTY
COLORADO'S FIRST



Littleton



8-Floodplain Study Physical Map Revision (PMR) *Effective September 4, 2020*

Open Houses for the City Of Centennial and Unincorporated Areas of Arapahoe County

Wednesday, August 12, 2020 from 6:00-7:00 PM

Thursday, August 13, 2020 from 10:00-11:00 AM





Where it
rains it
can flood!



Flooding is actually one of the most common and costly disasters.

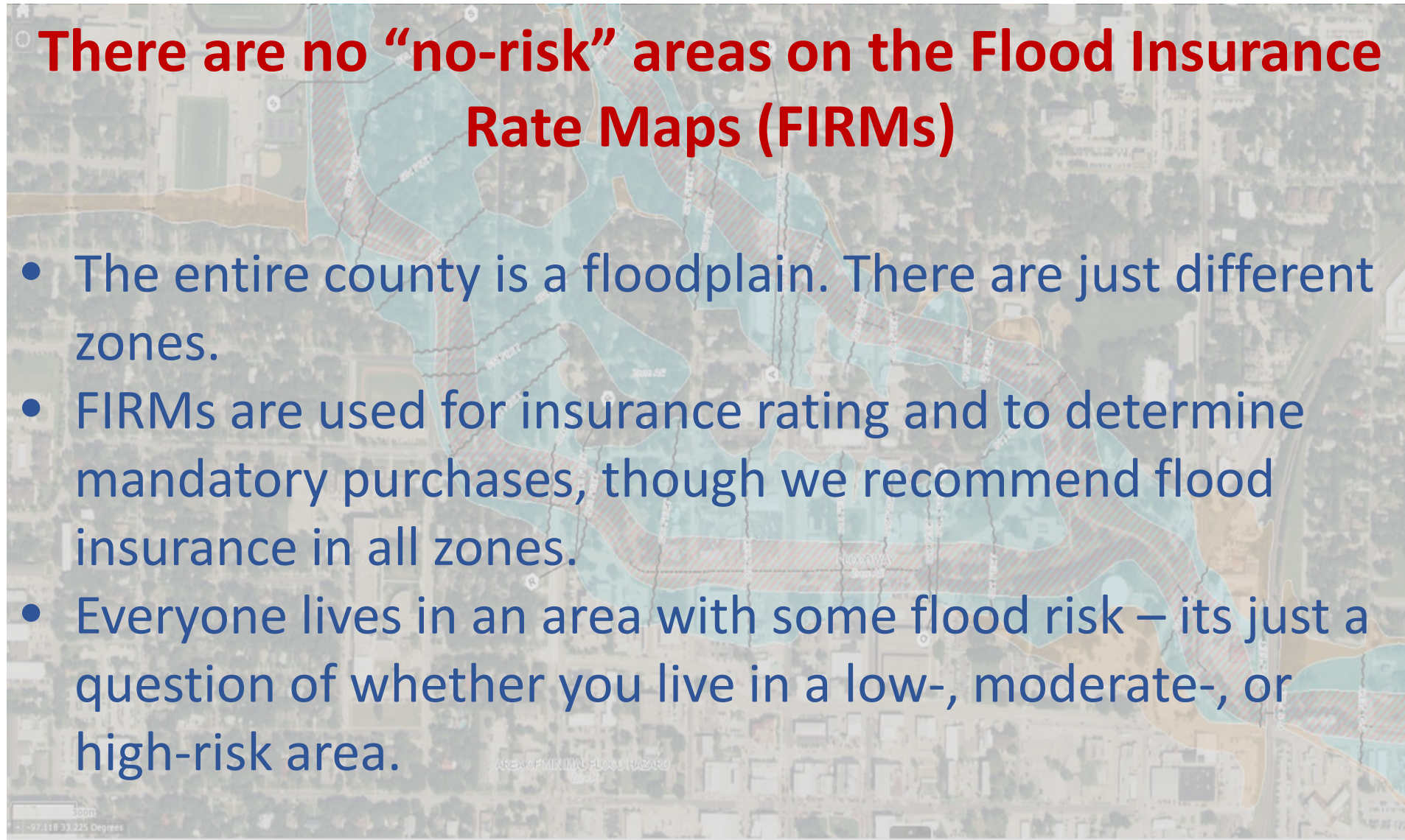
If you have a 30-year mortgage and live in a high-risk flood zone, you have a **26-percent chance of being flooded during the duration of the loan.**

As storms get bigger and more frequent, many people experience flooding in areas that are typically not affected. In 2013, a major flood hit Colorado's Front Range and **more than 30 percent of insurance claims were outside of the high-risk flood zone.**



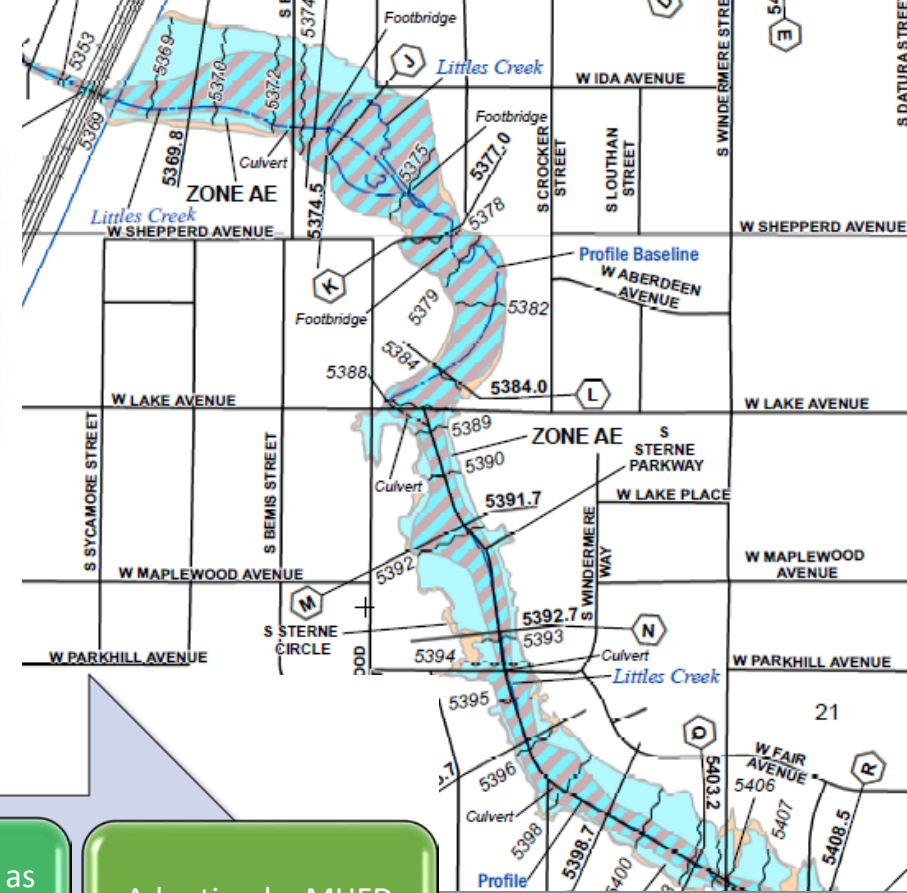
There are no “no-risk” areas on the Flood Insurance Rate Maps (FIRMs)

- The entire county is a floodplain. There are just different zones.
- FIRMs are used for insurance rating and to determine mandatory purchases, though we recommend flood insurance in all zones.
- Everyone lives in an area with some flood risk – its just a question of whether you live in a low-, moderate-, or high-risk area.



Flood Hazard Area Delineations (FHADs) to Flood Insurance Rate Maps (FIRMs)

Flood Hazard Area Delineation Little Creek



Urban Drainage and
Flood Control District

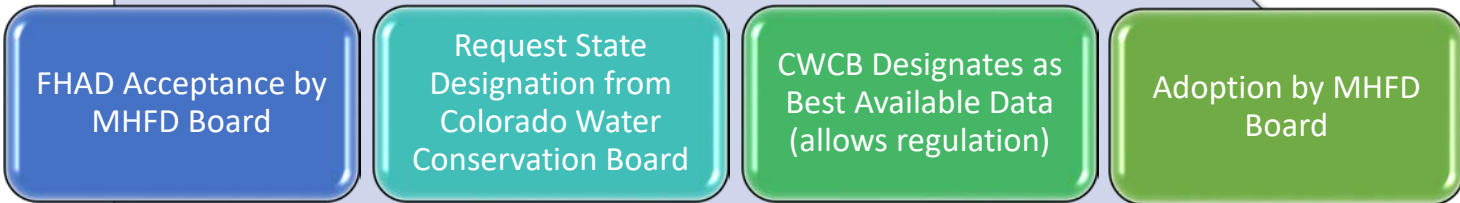
Prepared by:
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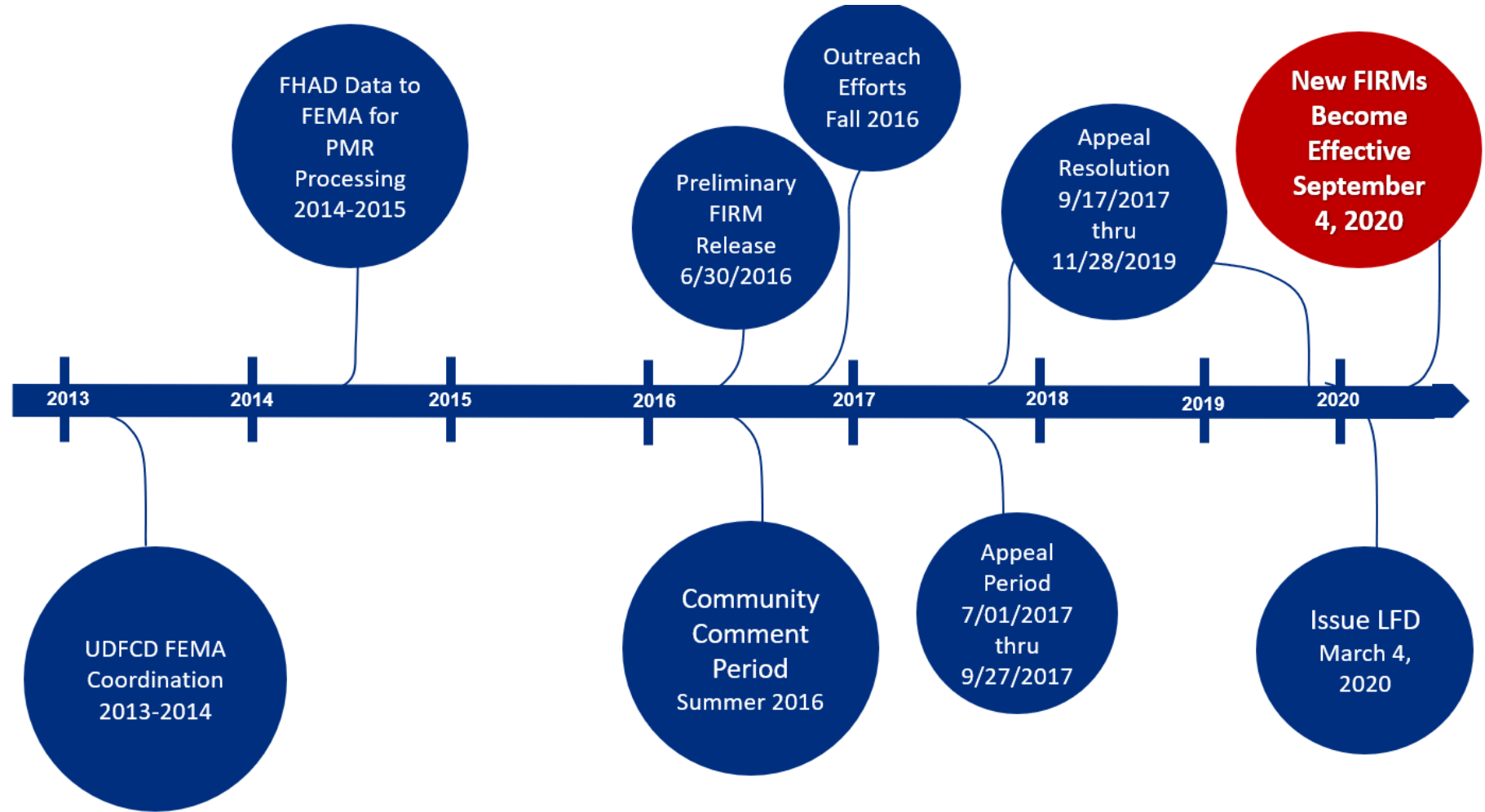
Southeast Metro
Stormwater Authority

July 2012

MHFD
MILE HIGH FLOOD DISTRICT



8-Floodplain Study PMR Timeline



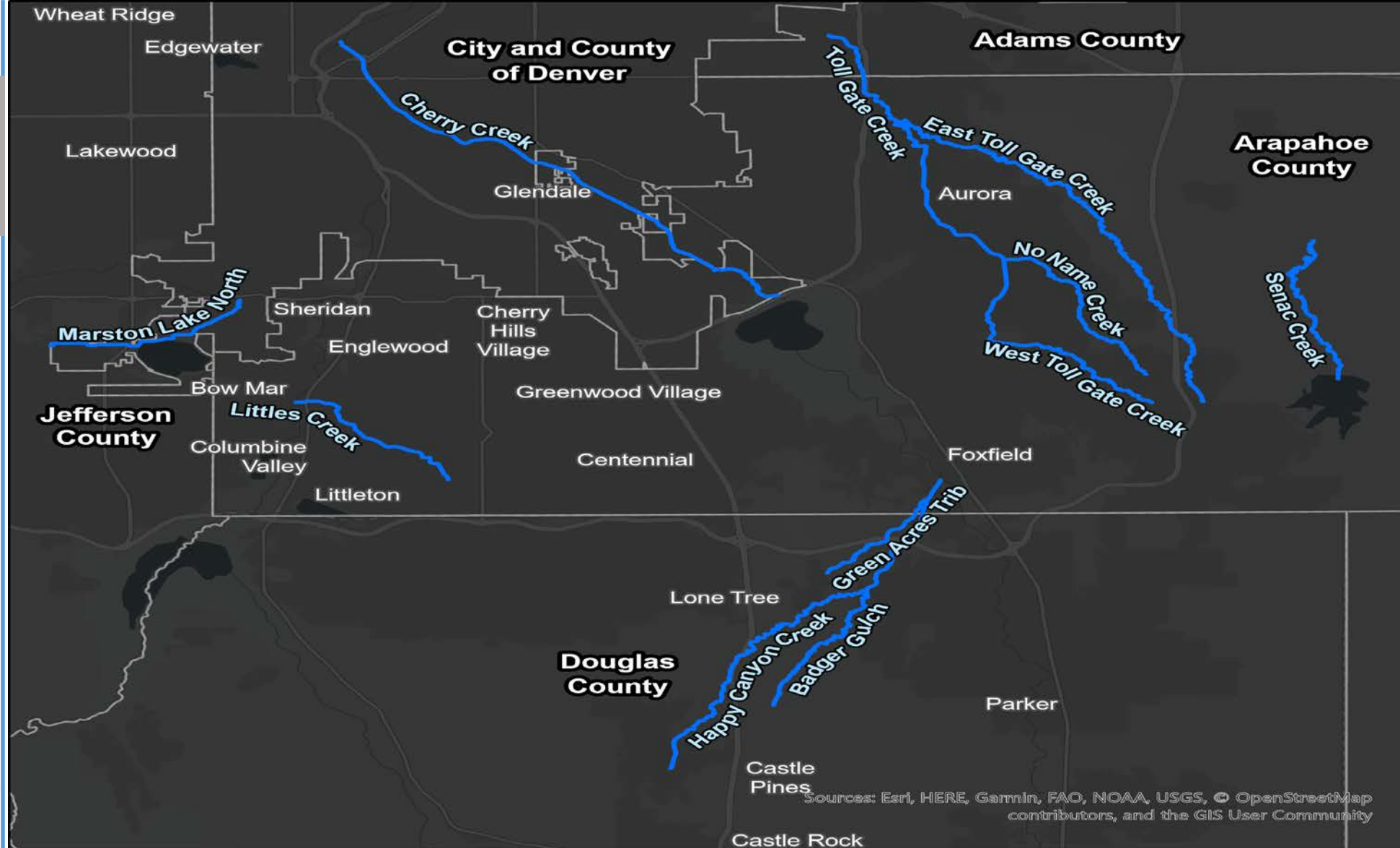
8-Floodplain Study PMR

67 Stream Miles

47 FIRM Panels

Final Determination
March 4, 2020

Effective Date
September 4, 2020



8-Floodplain Study Physical Map Revision

Structure Count	Happy Canyon	Badger Gulch	Green Acres	Senac Creek	Toll Gate	Lower East Toll Gate	West Toll Gate	Unnamed	Cherry Creek	Little's Creek	Marston Lake North
Structures from FHAD SFHA	12	0	0	0	0	12	5	0	0	90 (total) (53 West of Broadway)	11
Structures in Effective SFHA	4	1	0	0	9	4	1	6	9	63 (West of Broadway)	48
Number Added *	8	0	0	0	0	8**	5**	0	0	37**	0
Number Removed	0	1	0	0	9	0	1	6	9	10	37

*Newly Mapped into SFHA **May include multi-family structures



National Flood Insurance Program



Your flood risks and flood zone designation may have changed and revised Flood Insurance Rate Maps (FIRMs) will become effective on 09/04/2020

Know your flood risks so you can identify them and take action!

Purchase flood insurance BEFORE firms become effective.



Mandatory Purchase

Flood Disaster Prevention Act of 1973
requires that all structures located in a SFHA
that have a federally-backed loan must maintain
flood insurance coverage for the life of the loan.

SFHA = Zones beginning with A



When do flood insurance policies become effective?

There is a 30 day waiting period before any new or modified flood insurance policies go into effect.

Exceptions are provided for:

- Insurance in connection with a loan transaction.
- Insurance purchased within 12 months of a map revision (1 day wait).
- Post-Wildfire designate areas.



**For detailed information,
please see the
General Rules section of the Flood
Insurance Manual**



Factors Affecting Rating

National Flood Insurance Program

- **Flood Zone Designation**
- **Elevation**
- **Pre-FIRM Status**
- **Post-FIRM Status**
- **Loss History**
- **Deductible and amount of building and contents coverage.**



Coverage Limits	Residential	Non-Residential	Renters
Building	\$250,000	\$500,000	
Contents	\$100,000	\$500,000	\$100,000



Tips for Buyers and Sellers — High Risk Areas

Buyers in high-risk areas

- Because of the known flood risk, add the annual cost of flood insurance to the asking price to see if the home is in your price point.
- Require flood loss history from the seller.
- Most lenders require flood insurance. Get a flood insurance quote well before closing.
- Request the seller's Elevation Certificate.



Tips for Buyers and Sellers — Moderate-to-Low Risk Areas

Buyers in moderate-to-low risk areas:

- Flooding can happen anywhere. More than 25% of NFIP claims come from these areas.
- Inquire with seller about previous flooding and require a flood loss history from the seller.
- Purchase flood insurance at closing and the typical 30-day waiting period will be waived.

Sellers in moderate-to-low risk areas:

- You can transfer your policy to the buyer.
- Disclose flood history and flood risk information.

Seller's Disclosure Notice Concerning the Property at _____ (Street Address and City)

5. Are you (Seller) aware of any item, equipment, or system in or on the Property that is in need of repair?
 No (if you are not aware). If yes, explain (attach additional sheets if necessary).

6. Are you (Seller) aware of any of the following conditions? * Write Yes (Y) if you are aware, write No (N) if you are not aware.
____ Present flood insurance coverage
____ Previous flooding due to a failure or breach of a reservoir or a controlled or emergency spillway
____ Previous water penetration into a structure on the property due to a natural flood event
Write Yes (Y) if you are aware, and check wholly or partly as applicable, write No (N) if you are not aware.
____ Located wholly partly in a 100-year floodplain (Special Flood Hazard Area-Zone A)
____ Located wholly partly in a 500-year floodplain (Moderate Flood Hazard Area-Zone B)
____ Located wholly partly in a floodway
____ Located wholly partly in a flood pool
____ Located wholly partly in a reservoir
If the answer to any of the above is yes, explain (attach additional sheets if necessary): _____

*For purposes of this notice:
"100-year floodplain" means any area of land that:
(A) is identified on the flood insurance rate map as a special flood hazard area.



Rating Options

National Flood
Insurance Program

- Preferred Risk
- Newly Mapped



Map Change Scenarios

1. Newly mapped into a high risk area
2. Removed from the high risk area
3. Change in BFE
4. No change



1. Newly Mapped into a High-Risk Area

- Flood zone X to A
- Increased flood risk
- Mandatory purchase applies
- Preferred Risk
- Newly Mapped Procedure



2. Removed from the High-Risk Area

- Flood zone A to X
- Low risk does not mean no risk
- Flood insurance optional, but recommended
- Convert to the Preferred Risk Policy



3. Change in Base Flood Elevation

- Flood zone remains the same
- Increased/decreased flood risk
- Mandatory purchase applies
- Continuous Coverage



4. No Change

- Flood zone remains the same
- No change in flood risk
- Review Coverage
- Talk to Your Insurance Agent



Newly Mapped Procedure

National Flood Insurance Program

X



AE

- Buildings *mapped into* a SFHA from non-SFHA like zone X as a result of a recent FEMA flood map change
- Must Meet Specific Loss Eligibility Requirements
- Have 12 months after effective date to use the Newly Mapped Rating Option



National Flood Insurance Program



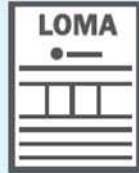
1. Which structures can benefit? All structures!
2. Purchase flood insurance BEFORE effective FIRM
3. Maintain continuous coverage
4. Policy can be assigned to a new owner
5. It's just a matter of timing



National Flood Insurance Program



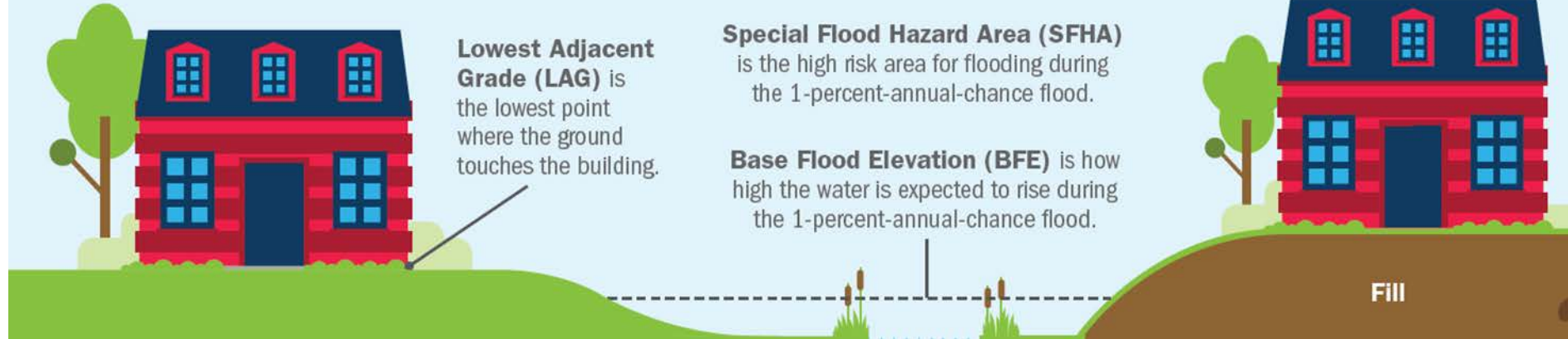
National Flood Insurance Program



Letter of Map Amendment (LOMA) is for when a flood map shows a building in the floodplain but it is actually on natural ground above the base flood elevation.



Letter of Map Revision Based on Fill (LOMR-F) is for when a building is on fill that puts it above the base flood elevation. Elevating using fill must be permitted under the law.



Local Requirements

- A floodplain development permit is required for all development in the high-risk zone.
- New structures and additions to existing structures in the high-risk zone are prohibited.
- Fencing and storage of hazardous and floatable materials in the high-risk zone are prohibited.
- Existing structures in the high-risk zone can be substantially improved in the flood fringe, but not the floodway, and are subject to additional requirements in the Land Development Code.



Local Mitigation Activities to Reduce Flood Risk

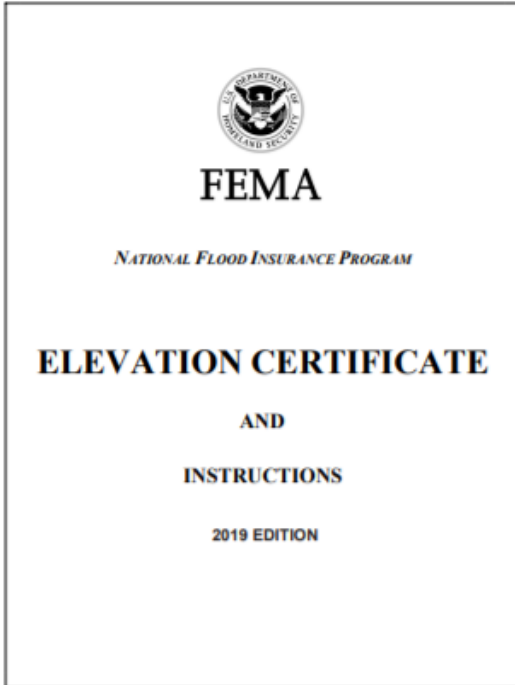
- **Little Creek**
 - SEMSWA has retained a consultant to evaluate additional alternatives to reduce flood risk in Centennial

- **Happy Canyon & Green Acres Tributary**
 - SEMSWA recently completed construction project providing stormwater water quality and stabilization improvements
 - Sediment removal project completed at the Cherry Creek confluence

- **West Toll Gate & Unnamed Creek**
 - Vegetation removal project and on-going routine maintenance
 - Jointly completing Unnamed Creek stream assessment with MHFD to develop alternatives to stabilize channel

- **Cherry Creek**
 - On-going construction project led by MHFD to stabilize a reach of Cherry Creek in Unincorporated Arapahoe County





SEMSWA Elevation Certificate Grant Program

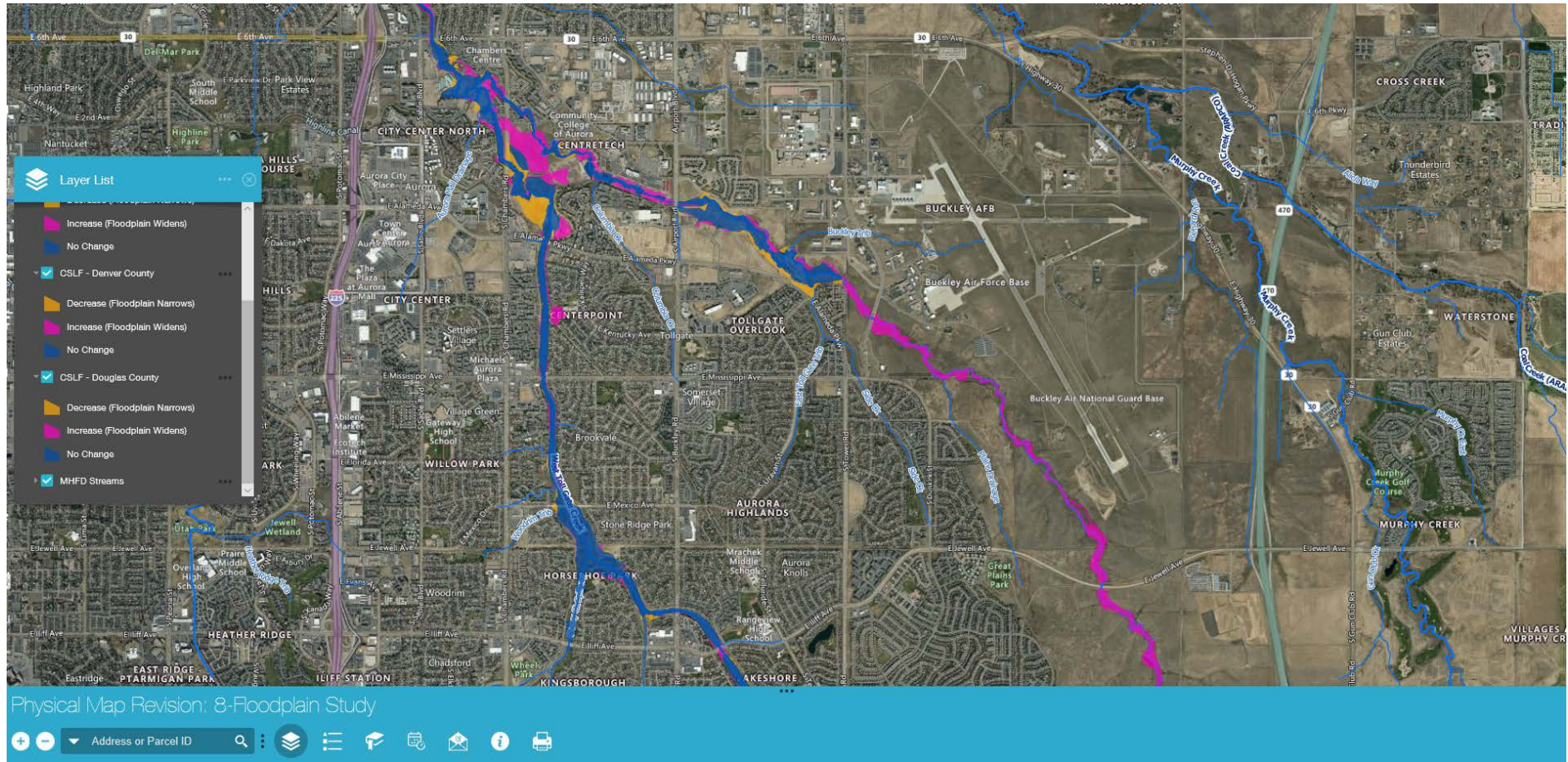
- What is an Elevation Certificate?
 - FEMA form that documents specific building elevations
 - May be used to support map amendments
 - Ensures an accurate flood insurance rating

- Grant Program
 - Property owners with structures newly mapped into the high-risk flood zone are eligible
 - SEMSWA will contract with a professional land surveyor
 - Eligible property owners will be notified by mail



National Flood Insurance Program

Flood Map Changes Viewer



<https://mhfd.org/services/floodplain-management/physical-map-revision-8-floodplain-study/>

<https://msc.fema.gov/portal/home>



- **Know Your Risk**
 - Review the revised maps
 - Review the CSLF
 - **Ask questions**
- **Understand Your Options**
 - Talk to your local insurance agent about flood insurance
 - Talk to SEMSWA, Centennial, and Arapahoe County officials about development and building requirements
 - Talk to SEMSWA and Arapahoe County officials about ways to reduce your home's flood risk
- **Be Prepared, Be Safe**
 - Purchase flood insurance
 - Develop a home emergency plan



National Flood Insurance Program





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[FEMA Map Information eXchange](#) (FMIX)

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NFIP Call Center

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