

Flood Hazard Area Delineation (FHAD) to Flood Insurance Rate Map (FIRM)

FREQUENTLY ASKED QUESTIONS

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WHAT IS A FLOOD HAZARD AREA DELINEATION (FHAD) STUDY?

A FHAD study is used to identify and update flood risk potential and floodplain boundaries due to both natural and development related changes that occur over time. FHAD studies are often prepared in concurrence with updates to master drainage plan studies, and provide communities with the best available data to keep properties and people safe from flooding.

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WHO CONDUCTS A FHAD STUDY?

A FHAD study is funded by the Mile High Flood District (MHFD) at the community's request. An engineering consultant (approved by the communities) works cooperatively with both MHFD and representatives from the impacted communities to develop the flood risk information. Once completed, the FHAD study is designated by the Colorado Water Conservation Board, and can then be used for local floodplain management purposes.

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HOW DOES THE FHAD INFORMATION GET INCORPORATED INTO THE FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) FLOOD INSURANCE RATE MAPS (FIRMS) AND FLOOD INSURANCE STUDY (FIS)?

The FHAD data is submitted to FEMA for a Physical Map Revision (PMR) of the effective FEMA flood hazard information. A FEMA contractor reviews this data and then uses the FHAD data to generate revised FIRMs and FIS information.

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WHAT ARE COMMON TYPES OF FLOOD RISK CHANGES?

An increase in flood risk may include one or more of the following scenarios:

Inclusion of property, partially or fully, in the Special Flood Hazard Area (SFHA)

Widening of the SFHA on a specific property

Increases in Base Flood Elevation (BFE)

Inclusion of properties, partially or fully, in the floodway

Widening of the floodway on a specific property

A decrease in flood risk may include one or more of the following scenarios:

Removal of property from the SFHA

Narrowing of the SFHA on a specific property

Decreases in BFE

Removal of property from the floodway

Narrowing of the floodway on a specific property

Similar changes to other flood risk zones are also depicted on revised FIRMs. These areas outside of the SFHA depict areas of lower or residual risk.

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WHO WILL BE AFFECTED BY THE RESULTING FLOOD HAZARD REVISIONS?

Property owners impacted by changes to the flood risk information will be informed of the revisions so they can take appropriate action. Those property owners with either an increased flood risk, or who are newly mapped into the SFHA on the FIRM as a result of the study, may need to purchase flood insurance or take other actions to protect their property and livelihood. Property owners with reduced risk or those who are newly mapped out of the SFHA are not required to have flood insurance. But they are encouraged to consider or look into modifying an existing flood insurance policy for a reduced rate. Developers will need to ensure that any plans are in compliance with associated local floodplain development regulations. Floodway areas typically have even more restrictive development regulations.

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WHAT SHOULD PROPERTY OWNERS KNOW ABOUT FLOOD INSURANCE?

Flood insurance is available to any property owner regardless of whether a property is shown in or out of the SFHA on the FIRM.

Flood zone determinations for insurance purposes are based on effective FIRMs. Until the revised FIRM becomes effective, any insurance implications are based on the previous flood risk information.

If a structure has increased risk or is newly mapped into the SFHA, the best window of opportunity to potentially obtain a reduced rate is before the map becomes effective. Property owners may also secure lower rates after a revised FIRM becomes effective, but the discount is not as high as it is before the map becomes effective. Property owners who wait too long can miss out on obtaining the best rate possible for that risk.

Property owners with structures removed from the SFHA as a result of the FIRM revision may no longer have a mandatory flood insurance requirement, and may be eligible for reduced rates on an existing policy. Even if flood insurance is not required, it is still recommended that property owners investigate and consider purchasing flood insurance. Insurance rates vary from property to property. Contact your local insurance agent to learn about your flood insurance options, and visit the NFIP's web site, www.floodsmart.gov. You can also refer to the insurance handout for more information about this topic.

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WHAT ARE THE RESPONSIBILITIES OF THE LOCAL GOVERNMENT?

Flood risk is managed at the local level. Local governments rely on flood risk information to regulate development within their communities, and provide responsible floodplain management in accordance with local, State, and Federal regulations. When flood risk information is revised, the local government:

- Reviews all preliminary FIRM and FIS information and provides comments to FEMA to ensure that quality changes occur within their community;
- Coordinates with both FEMA and MHFD on resolving any appeal issues; and
- Informs affected property owners of the upcoming flood risk revision.

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HOW CAN FHAD DATA CHANGE WHILE BEING INCORPORATED INTO A FIRM PANEL?

While changes to FHAD data are not frequent and are typically minor, modifications may be required in the following scenarios:

- Resolution of discrepancies in technical analysis and resultant flood risk data;
- FEMA's mapping standards and specifications are slightly different than MHFD's, so the map may change as FHAD data is being transmitted to the FIRM; and
- Physical changes that have taken place after the FHAD study may be captured on the FIRM.

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IF THERE IS A TECHNICAL CHANGE REQUIRED TO THE FHAD, WHO MAKES THE CHANGE?

MHFD is responsible for making changes to the FHAD data required for incorporation into the FIRM. Minor revisions are either made by MHFD or FEMA’s engineering contractor. More substantial changes are typically made by a consultant under contract with MHFD, who is familiar with developing FEMA products.

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WHEN CAN LETTERS OF MAP REVISIONS (LOMRS) BE INCORPORATED?

The cut-off date for LOMRs is 60 days before the Letter of Final Determination (LFD). Any LOMR with an effective date before the cut-off date will be incorporated into the final FIRM and FIS. A LOMR with an effective date between the cut-off date and PMR effective date will be reissued. The reissued LOMR will become effective the day after the PMR effective date.

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WHAT IS THE LIFECYCLE OF THE FHAD/PMR PROCESS?

The complete steps include:

- MHFD and communities develop FHAD using engineering contractor’s assistance;
- Colorado Water Conservation Board (CWCB) designates FHAD, which may be used as the Best Available Data for local floodplain management;
- MHFD and FEMA coordinate to get FHAD data onto FIRMs and into the FIS report;
- The FEMA contractor prepares preliminary flood risk information through the PMR process;
- Community review and comment on preliminary data; CCO meeting; outreach;
- 90-day appeal period after second publication in local newspaper;
- Appeals resolved and LFD issue;
- Six-month compliance period; and
- Revised flood risk information becomes effective.

