1

00:00:00,480 --> 00:00:04,960

well welcome everybody um to this

Bueno pues bienvenidos todos a esta

2

00:00:02,879 --> 00:00:08,160

virtual public meeting

reunión pública virtual

3

00:00:04,960 --> 00:00:10,000

for the upcoming uh

para hablar sobre la próxima

4

00:00:08,160 --> 00:00:12,960

revision to flood maps for sanderson

actualización a los mapas de inundación para sanderson

5

00:00:10,000 --> 00:00:16,640

gulch harvard gulch and dry gulch

gulch, harvard gulch y dry gulch

6

00:00:12,960 --> 00:00:18,960

um you know this may not be the

este, sé que este quizás no sea

7

00:00:16,640 --> 00:00:19,680

most exciting topic we understand that

el tema más emocionante, lo entendemos pero

8

00:00:18,960 --> 00:00:21,199

um

este

9

00:00:19,680 --> 00:00:22,720

we live and breathe this stuff every day

este es nuestro pan de cada día

10

00:00:21,199 --> 00:00:25,199

so we're a little biased

así que nos decantamos por estas cosas

11

00:00:22,720 --> 00:00:26,640

but we do hope that you you gain

pero sí esperamos que ustedes

12

00:00:25,199 --> 00:00:27,279

something from this and we believe this

le saquen algo de provecho y creemos que

13

00:00:26,640 --> 00:00:30,160

is a

este tema

14

00:00:27,279 --> 00:00:31,920

very important topic so much so that we

es muy importante tanto así que

15

00:00:30,160 --> 00:00:33,920

actually have every level of government

de hecho cada nivel del gobierno

16

00:00:31,920 --> 00:00:36,079

involved in this project

está metido en este proyecto

17

00:00:33,920 --> 00:00:38,239

from local regional state and federal

desde el nivel

18

00:00:36,079 --> 00:00:39,600

levels

regional estatal y federal

19

00:00:38,239 --> 00:00:40,960

in the interest of time i'm going to go

para no alargarme más voy a

20

00:00:39,600 --> 00:00:42,079

ahead and introduce everybody on the

presentarles a todo

21

00:00:40,960 --> 00:00:44,239

team

el equipo

22

00:00:42,079 --> 00:00:45,280

and you'll note that our when when we're

y como verán cuando hable

23

00:00:44,239 --> 00:00:47,440

talking

cada quien

24

00:00:45,280 --> 00:00:48,719

our names will be um below our video on

nuestros nombres aparecerán, este, debajo de nuestro video

25

00:00:47,440 --> 00:00:51,120

the zoom call so

en la llamada zoom

26

00:00:48,719 --> 00:00:52,399

you can put a face to the name my name

de esa manera podrán relacionar cada cara con su nombre

27

00:00:51,120 --> 00:00:54,239

is jeremy hamer

yo me llamo Jeremy hamer

28

00:00:52,399 --> 00:00:56,000

i am the floodplain administrator for

soy el administrador de llanuras aluviales de

29

00:00:54,239 --> 00:00:58,399

the city and county of denver

la ciudad y el condado de denver

30

00:00:56,000 --> 00:01:00,320

um joining me today are our resident

este conmigo hoy dia se encuentran nuestros

31

00:00:58,399 --> 00:01:01,600

floodplain experts david morrissey and

expertos en llanuras aluviales david morrissey y

32

00:01:00,320 --> 00:01:02,879

david bowles

david bowles

33

00:01:01,600 --> 00:01:04,479

uh they're gonna be helping out in the

este ellos nos van a estar ayudando con el

34

00:01:02,879 --> 00:01:06,080

chat and they've already been putting

chat y ya han estado enviando

35

00:01:04,479 --> 00:01:08,320

some messages in the chat but

algunos mensajes por el chat pero

36

00:01:06,080 --> 00:01:09,680

i just wanted to remind the attendees

solamente quiero recordar a nuestros participantes

37

00:01:08,320 --> 00:01:12,720

that uh

que este

38

00:01:09,680 --> 00:01:15,280

we really uh would appreciate and

realemtente les agradecemos

39

00:01:12,720 --> 00:01:16,720

uh welcome any questions or comments in

y les pedimos nos manden cualquier pregunta o comentario

40

00:01:15,280 --> 00:01:18,320

the chat we have people here to help

por el chat pues tenemos gente aquí

41

00:01:16,720 --> 00:01:22,000

with that stuff so

para echarnos una mano con esas cosas así que

42

00:01:18,320 --> 00:01:24,479

feel free to use that those tools

no duden en usar esas herramientas

43

00:01:22,000 --> 00:01:26,960

we also have the colorado water

también nos acompaña doug mahan

44

00:01:24,479 --> 00:01:28,640

conservation board doug mahan as a

del comité para la conservación del agua

45

00:01:26,960 --> 00:01:31,520

partner

como socio

46

00:01:28,640 --> 00:01:33,840

and the consultant team of compass john

y también nos acompaña el equipo de asesores de compass

47

00:01:31,520 --> 00:01:35,759

pink and james johnson are here

john pink y hames johnson

48

00:01:33,840 --> 00:01:38,159

and they're really the subject matter

y ellos realmente son los expertos en la materia

49

00:01:35,759 --> 00:01:41,439

experts the technical experts

son los expertos técnicos

50

00:01:38,159 --> 00:01:43,119

preparing the revised mapping and

para la preparación del mapa actualizado y

51

00:01:41,439 --> 00:01:44,799

and helping out with some of the tools

con algunas de las herramientas

52

00:01:43,119 --> 00:01:46,079

and they'll show you a little bit of

que les demostrarán a ustedes

53

00:01:44,799 --> 00:01:48,159

that later

más Adelante

54

00:01:46,079 --> 00:01:49,360

uh you already heard from james from

este ya han escuchado hablar a james de

55

00:01:48,159 --> 00:01:51,040

community engagement and risk

la oficina de participación comunitaria y

56

00:01:49,360 --> 00:01:54,240

communications

comunicación de riesgos

57

00:01:51,040 --> 00:01:57,360

and uh we also have

y este también tenemos

58

00:01:54,240 --> 00:01:58,880

our federal partners fema region 8

desde el federal center en

59

00:01:57,360 --> 00:02:01,680

located out at the federal center in

lakewood a nuestros socios de la region 8 de fema

60

00:01:58,880 --> 00:02:02,560

lakewood chris gaines and diana herrera

chris gaines y diana herrera

61

00:02:01,680 --> 00:02:05,520

who will talk to

quienes más adelante entrarán más a fondo

62

00:02:02,560 --> 00:02:07,360

flood insurance a little bit later and

en el tema de pólizas de seguro contra inundaciones

63

00:02:05,520 --> 00:02:08,000

last but not least our partners at the

y por ultimo están nuestros socios

64

00:02:07,360 --> 00:02:10,560

mile high flood

del distrito de inundaciones mile high

65

00:02:08,000 --> 00:02:12,160

district shea thomas the engineering

shea thomas el gerente del departamento

66

00:02:10,560 --> 00:02:15,280

services manager

de ingenieros

67

00:02:12,160 --> 00:02:17,440

and stacy thompson the newly appointed

y stacy thompson en su nuevo cargo

68

00:02:15,280 --> 00:02:18,640

flood plain manager for the mile high

de gerente del programa para llanuras aluviales para el

69

00:02:17,440 --> 00:02:21,599

flood district

distrito de inundaciones mile high

70

00:02:18,640 --> 00:02:22,879

i did just want to give a shout out to

quiero reconocer a todos

71

00:02:21,599 --> 00:02:24,640

all our partners

nuestros socios

72

00:02:22,879 --> 00:02:26,400

that that have been uh working through

que han este trabajado de la mano

73

00:02:24,640 --> 00:02:28,720

this process

con nosotros en este proceso

74

00:02:26,400 --> 00:02:30,560

we really appreciate it on behalf of the

en nombre de la ciudad y condado de Denver

75

00:02:28,720 --> 00:02:33,840

city and county of denver

realmente se lo agradecemos

76

00:02:30,560 --> 00:02:37,840

this is no small undertaking to to remap

no es tarea fácil reconfigurar el esquema

77

00:02:33,840 --> 00:02:39,519

entire drainage ways so just appreciate

de todo el alcantarillado así que se les agradece

78

00:02:37,840 --> 00:02:40,959

all the partnership and collaboration

su colaboración y el esfuerzo

79

00:02:39,519 --> 00:02:43,599

that it takes to

necesario

80

00:02:40,959 --> 00:02:45,599

to do this and with that i think we're

para llevarlo a cabo y creo que

81

00:02:43,599 --> 00:02:48,640

going to move on to our first poll

ya vamos a ponerles el primer sondeo

82

00:02:45,599 --> 00:02:50,480

so we encourage everybody to answer the

si todos pudieran favor contestar

83

00:02:48,640 --> 00:02:52,959

poll we want to hear from you

las preguntas queremos que nos cuenten

84

00:02:50,480 --> 00:02:55,840

uh about how you found out about this

este como se enteraron de esta

85

00:02:52,959 --> 00:02:58,159

meeting so go ahead and uh

reunión así que por favor este

86

00:02:55,840 --> 00:03:05,120

check the box that applies here and and

seleccionen la casilla que viene al casi aquí y y

87

00:02:58,159 --> 00:03:06,720

then we'll kick things off

con eso daremos inicio a lo que sigue

88

00:03:05,120 --> 00:03:09,680

and i'll go ahead and remind everybody

y les recuerdo a todos

89

00:03:06,720 --> 00:03:13,200

again please feel free to use the

nuevamente que no duden de usar

90

00:03:09,680 --> 00:03:19,840

chat or question and answer tools

el chat o las herramientas para enviarnos sus preguntas

91

00:03:13,200 --> 00:03:19,840

so we can assist

para poderles ayudar

92

00:03:25,040 --> 00:03:28,720

we'll give it just about 10 more seconds

démosle unos 10 segundos más

93

00:03:26,720 --> 00:03:31,280

here jeremy all right great

este es Jeremy vale genial

94

00:03:28,720 --> 00:03:32,319

guys i see some familiar names um in the

muchachos veo algunos nombres conocidos este entre

95

00:03:31,280 --> 00:03:35,760

attendees list

la lista de participantes

96

00:03:32,319 --> 00:03:36,159

so i appreciate you guys joining us

les agradezco su asistencia

97

00:03:35,760 --> 00:03:37,840

today

hoy día

98

00:03:36,159 --> 00:03:40,720

we've had conversations with some of you

ya hemos conversado con algunos

99

00:03:37,840 --> 00:03:40,720

folks already so

de ustedes así que

100

00:03:42,319 --> 00:03:46,080

all right interesting if you twitter or

bueno que interesante si usan twitter o

101

00:03:45,440 --> 00:03:51,599

one twitter

un twitter

102

00:03:46,080 --> 00:03:51,599

and and mostly postcards so that's good

y y sobre todo postales así que está bien

103

00:03:51,920 --> 00:03:55,280

all right i'll uh go ahead and kick it

bueno este le cederé las riendas

104

00:03:54,239 --> 00:03:58,159

over to

a

105

00:03:55,280 --> 00:03:59,280

stacy with the mile high flood district

stacy con el distrito de inundaciones de mile high

106

00:03:58,159 --> 00:04:02,159

to uh

para que

107

00:03:59,280 --> 00:04:03,599

kick things off here thanks thanks

siga con la presentacion gracias gracias

108

00:04:02,159 --> 00:04:06,640

jeremy

Jeremy

109

00:04:03,599 --> 00:04:06,640

can everyone hear me okay

¿pueden escucharme todos?

110

00:04:06,959 --> 00:04:11,680

good yes great thank you um yep

bien si genial gracias este si

111

00:04:10,000 --> 00:04:13,519

so thanks for the introduction jeremy my

así que gracias por presentarme jeremy

112

00:04:11,680 --> 00:04:15,360

name is stacy thompson and i'm the flip

me llamo stacy thompson y soy la gerente

113

00:04:13,519 --> 00:04:16,880

plane manager with the mile high flood

del programa para llanuras aluviales para el

114

00:04:15,360 --> 00:04:18,799

district

distrito de mile high

115

00:04:16,880 --> 00:04:20,479

and i'm kind of starting off our

y voy a dar inicio a la presentación

116

00:04:18,799 --> 00:04:22,320

presentation for the group

para el grupo

117

00:04:20,479 --> 00:04:24,960

and i just want to start out with you

y quiero comenzar con

118

00:04:22,320 --> 00:04:28,080

know why is flood risk important

resaltar el por qué es importante conocer el riesgo de inundaciones

119

00:04:24,960 --> 00:04:29,520

flood risk changes over time it isn't

los riesgos de inundación no son inmutables

120

00:04:28,080 --> 00:04:32,240

static

cambian con el tiempo

121

00:04:29,520 --> 00:04:33,280

flood hazards present a serious risk to

las inundaciones conllevan riesgos que

122

00:04:32,240 --> 00:04:35,919

life health

ponen en peligro la salud, la seguridad

123

00:04:33,280 --> 00:04:36,800

safety and property and no matter where

la propiedad y la vida sin importar

124

00:04:35,919 --> 00:04:40,080

you live

donde se viva

125

00:04:36,800 --> 00:04:41,840

or work some risk of flooding exists

o trabaje siempre hay algún riesgo de inundación

126

00:04:40,080 --> 00:04:44,160

and the goals of this physical map

y los objetivos de este proyecto para

127

00:04:41,840 --> 00:04:46,000

revision project for harvard gulch dry

actualizar harvard gulch dry gulch

128

00:04:44,160 --> 00:04:49,040

gulch and standard student gulch

y standard student gulch

129

00:04:46,000 --> 00:04:52,080

are one to update the flood maps

son poner los mapas al día

130

00:04:49,040 --> 00:04:54,479

using best available data and technology

mediante la teconología y los datos más recientes

131

00:04:52,080 --> 00:04:55,120

to best represent the actual flood risk

para así representar el verdadero riesgo de inundación

132

00:04:54,479 --> 00:04:57,360

and two

y también

133

00:04:55,120 --> 00:04:59,440

to make those who have high risk aware

informar a quienes corren el mayor riesgo

134

00:04:57,360 --> 00:05:00,880

of their risk to be able to take action

para que puedan tomar medidas

135

00:04:59,440 --> 00:05:04,479

to protect their homes

para proteger sus hogares

136

00:05:00,880 --> 00:05:06,639

or business and this presentation is

o sus negocios y con nuestra presentación

137

00:05:04,479 --> 00:05:08,639

intended to answer your questions

pretendemos contestar sus preguntas

138

00:05:06,639 --> 00:05:10,000

and common questions and provide you

y otras pregutnas frecuentes

139

00:05:08,639 --> 00:05:12,960

with contact information to get

y pasarles los datos de dónde pueden

140

00:05:10,000 --> 00:05:13,840

more information um and then a couple of

obtener más informacion, este, y luego un par

141

00:05:12,960 --> 00:05:17,600

these photos

de estas fotos

142

00:05:13,840 --> 00:05:20,639

on the slide are from a june 2015

en la diapositiva son de una tormenta

143

00:05:17,600 --> 00:05:24,000

storm so flooding does in fact happen in

de junio del 2015 así que estas cuencas

144

00:05:20,639 --> 00:05:26,960

these watersheds um next

sí que se inundan este siguiente

145

00:05:24,000 --> 00:05:26,960

next slide please

diapositiva por favor

146

00:05:30,080 --> 00:05:34,560

um so why are we here um this meeting is

este asi que por qué estamos aquí

147

00:05:32,800 --> 00:05:35,280

important because your level of flood

esta reunión es importante porque quizás

148

00:05:34,560 --> 00:05:36,960

risk

haya cambiado

149

00:05:35,280 --> 00:05:38,639

may have changed and this is an

su nivel de riesgo y esta es una oportunidad

150

00:05:36,960 --> 00:05:40,240

opportunity for you to learn more about

para enterarse sobre los

151

00:05:38,639 --> 00:05:43,120

the preliminary maps

mapas preliminaries

152

00:05:40,240 --> 00:05:46,479

flood zones flood insurance and what you

zonas de inundacion pólizas de seguro contra inundaciones

153

00:05:43,120 --> 00:05:49,919

can do to mitigate your risk

y qué pasos tomar para atenuar los riesgos

154

00:05:46,479 --> 00:05:49,919

and we're going to have our second poll

y vamos a comenzar nuestro segundo

155

00:05:50,840 --> 00:05:54,880

question

sondeo

156

00:05:53,440 --> 00:05:56,639

so just to better understand our

para poder entender mejor

157

00:05:54,880 --> 00:05:58,479

audience we want would like to know what

a nuestros participantes queremos saber

158

00:05:56,639 --> 00:06:01,199

group you are representing

qué grupo representa cada quien

159

00:05:58,479 --> 00:06:02,319

if you're a property owner elected

si son propietarios representantes

160

00:06:01,199 --> 00:06:05,520

official

politicos

161

00:06:02,319 --> 00:06:21,840

insurance agent realtor or

corridor de seguros agente de bienes raíces

162

00:06:05,520 --> 00:06:21,840

agency staff

o empleados del departamento

163

00:06:22,240 --> 00:06:26,560

and as david just noted noted in the

y como acaba de mencionar david en el

164

00:06:24,960 --> 00:06:28,560

chat please feel free to enter any

chat favor de enviarnos cualquier

165

00:06:26,560 --> 00:06:29,280

questions you have in the chat box and

pregunta que tenga a través de la ventanilla del chat

166

00:06:28,560 --> 00:06:30,800

we'll try to

y trataremos de contestarles

167

00:06:29,280 --> 00:06:32,840

answer as we go if not we'll save them

sobre la marcha y si no podemos

168

00:06:30,800 --> 00:06:35,680

for the end

al final les contestaremos

169

00:06:32,840 --> 00:06:39,120

so the majority of your property owners

así que la mayoría son propietarios

170

00:06:35,680 --> 00:06:39,120

so well thank you for attending

pues gracias por estar aquí

171

00:06:43,440 --> 00:06:50,000

uh next slide please james thank you

este siguiente diapositiva james gracias

172

00:06:47,600 --> 00:06:52,000

so we have a short agenda so we intend

bueno tenemos un programa corto así que tenemos pensado

173

00:06:50,000 --> 00:06:53,440

to cover the project background and a

repasar los antecedentes del proyecto y

174

00:06:52,000 --> 00:06:55,039

look ahead

poner las miras en el futuro

175

00:06:53,440 --> 00:06:57,039

we'll talk about flood hazards in the

hablaremos sobre los riesgos de inundación

176

00:06:55,039 --> 00:07:00,160

national flood insurance program

en el programa nacional de seguros contra inundaciones

177

00:06:57,039 --> 00:07:02,080

flood insurance appealing the maps

seguros contra inundaciones apelar los mapas

178

00:07:00,160 --> 00:07:04,720

as well as local construction

y requisitos para proyectos de

179

00:07:02,080 --> 00:07:06,400

requirements and risk reduction

construcción locales y atenuantes

180

00:07:04,720 --> 00:07:09,280

we do have a number of handouts that are

si tenemos varios folletos que

181

00:07:06,400 --> 00:07:11,280

available on our project website

se pueden descargar de nuestro sitio web

182

00:07:09,280 --> 00:07:12,720

um the website link will be posted in

este el enlace se lo enviaremos por

183

00:07:11,280 --> 00:07:14,319

the chat

el chat

184

00:07:12,720 --> 00:07:16,160

and we do want to highlight that the

tengan presente que los folletos

185

00:07:14,319 --> 00:07:18,880

handouts are available in both english

están disponibles tanto en inglés

186

00:07:16,160 --> 00:07:18,880

and spanish

como en español

187

00:07:20,319 --> 00:07:25,599

next slide please thanks so who develops

siguiente diapositiva por favor gracias así que

188

00:07:23,680 --> 00:07:27,360

the flood hazard studies

quien lleva a cabo los análisis de los riesgos

189

00:07:25,599 --> 00:07:29,599

the flood hazard studies are produced by

los estudios los realiza

190

00:07:27,360 --> 00:07:31,120

the mile high flood district

el distrito de inundaciones de mile high

191

00:07:29,599 --> 00:07:32,960

they are local studies that are

son estudios a nivel local y

192

00:07:31,120 --> 00:07:34,720

developed at the request of our local

se inician cuando nuestros

193

00:07:32,960 --> 00:07:36,720

governments and in cooperation with our

gobiernos locales de la mano de

194

00:07:34,720 --> 00:07:38,960

local partners

nuestros socios locales nos los piden

195

00:07:36,720 --> 00:07:41,280

um the current fema maps for harvard

este los actuales mapas de fema para Harvard

196

00:07:38,960 --> 00:07:42,720

gulch dry gulch and sanderson gulch are

gulch dry gulch y sanderson gulch se basan

197

00:07:41,280 --> 00:07:46,319

based on flood studies

en estudios

198

00:07:42,720 --> 00:07:47,759

produced 40 years ago so the updated

de hace 40 años por lo tanto

199

00:07:46,319 --> 00:07:49,360

flood hazard studies

pretendemos que los estudios actualizados

200

00:07:47,759 --> 00:07:51,840

are intended to capture changes that

desarrollados con la teconología y los datos más recientes

201

00:07:49,360 --> 00:07:54,160

have impacted existing floodplains

muestren los cambios que

202

00:07:51,840 --> 00:07:58,879

using best available data and technology

han surgido en las llanuras aluviales

203

00:07:54,160 --> 00:08:00,319

to best represent the actual flood risk

y así representar mejor el actual riesgo de inundaciones

204

00:07:58,879 --> 00:08:02,000

and the steps shown on this slide

en la diapositiva se ven los pasos

205

00:08:00,319 --> 00:08:03,759

represent the approval process

que hay que tomar entre el distrito de inundaciones de mile high

206

00:08:02,000 --> 00:08:06,240

between the mile high flood district and

y el estado y las agencias coordinadoras

207

00:08:03,759 --> 00:08:08,240

the state the state coordinating agency

como lo son el comité para la conservación del agua

208

00:08:06,240 --> 00:08:09,840

which is the colorado water conservation

para aprobar este

209

00:08:08,240 --> 00:08:12,879

board

proceso

210

00:08:09,840 --> 00:08:14,879

and the goal is to incorporate the local

y el objetivo es que fema

211

00:08:12,879 --> 00:08:17,680

flood hazard studies into the fema

incluya los estudios de riesgos de inundación

212

00:08:14,879 --> 00:08:17,680

mapping products

en los mapa que publica

213

00:08:18,479 --> 00:08:21,280

next slide please

siguiente diapositiva por favor

214

00:08:23,039 --> 00:08:27,280

this slide highlights the fema process

esta diapositiva muestra el proceso que sigue fema

215

00:08:24,800 --> 00:08:30,160

to update the flood insurance rate maps

para actualizar los mapas para las tasas de las pólizas de seguro contra inundaciones

216

00:08:27,280 --> 00:08:31,520

that we refer to as firms we're

conocidas como firmas

217

00:08:30,160 --> 00:08:32,800

currently in between the first and

actualmente nos encontramos entre el primer

218

00:08:31,520 --> 00:08:35,200

second step

y el segundo paso

219

00:08:32,800 --> 00:08:40,399

and anticipate the 90-day public appeal

y creemos que el plazo de 90 días para la apelación del público

220

00:08:35,200 --> 00:08:41,599

period to begin this summer uh next

comience este verano este siguiente

221

00:08:40,399 --> 00:08:43,360

slide please

diapositiva por favor

222

00:08:41,599 --> 00:08:45,040

and so this is a little bit more of a

y esta cronografía está un poco más

223

00:08:43,360 --> 00:08:47,519

detailed timeline

detallada

224

00:08:45,040 --> 00:08:49,440

um and fema issued the preliminary

este y fema emitió los mapas preliminares

225

00:08:47,519 --> 00:08:52,000

preliminary maps in october

preliminaries en octubre

226

00:08:49,440 --> 00:08:54,240

of last year and we're conducting the

del año pasado y ya estamos

227

00:08:52,000 --> 00:08:57,680

outreach for the preliminary maps now

haciendo los contactos para los mapas preliminares

228

00:08:54,240 --> 00:08:59,200

which is the we are here spot

o sea estamos en el punto del cronograma que dice we are here

229

00:08:57,680 --> 00:09:01,519

um we expect the appeal period to begin

este como les acabo de mencionar

230

00:08:59,200 --> 00:09:03,519

in this this summer as i just mentioned

esperamos que el period de apelación comience este verano

231

00:09:01,519 --> 00:09:05,040

and after the appeal period ends and any

luego de que se cumpla el plazo y de que

232

00:09:03,519 --> 00:09:07,040

appeals are resolved

se resuelva cualquier apelación

233

00:09:05,040 --> 00:09:09,519

fema will issue the maps as final

fema emitirá los mapas definitivos

234

00:09:07,040 --> 00:09:10,240

through a letter of final determination

mediante una resolución definitiva

235

00:09:09,519 --> 00:09:13,279

which is what

conocida como lfd

236

00:09:10,240 --> 00:09:16,240

lfd stands for and we will conduct

y antes de que llegue ese momento

237

00:09:13,279 --> 00:09:19,200

additional outreach at that time

de que los mapas entren en vigor

238

00:09:16,240 --> 00:09:19,680

ahead of the maps becoming effective we

haremos más contactos

239

00:09:19,200 --> 00:09:22,320

do

y

240

00:09:19,680 --> 00:09:23,920

anticipate the effective date to be fall

esperamos que entren en vigor para el otoño

241

00:09:22,320 --> 00:09:26,080

of 2022

del 2022

242

00:09:23,920 --> 00:09:30,000

and once the maps are effective

y una vez que eso pase

243

00:09:26,080 --> 00:09:30,000

insurance may become mandatory for some

algunos se verán obligados a comprar una póliza de seguro

244

00:09:35,760 --> 00:09:39,600

so as we've mentioned everyone has some

así que como ya mencionamos todo el mundo

245

00:09:38,480 --> 00:09:40,959

flood risk

corre algún riesgo de inundación

246

00:09:39,600 --> 00:09:42,959

it's just a question of whether your

el tema es si su hogar

247

00:09:40,959 --> 00:09:47,200

home or business is in a high risk

o su negocio corren un riesgo superior

248

00:09:42,959 --> 00:09:49,440

moderate risk or low risk flood area

moderado o bajo

249

00:09:47,200 --> 00:09:51,519

this is an image from a flood insurance

en esta imagen se ve un

250

00:09:49,440 --> 00:09:53,680

rate map

pólizas de seguro contra inundaciones

251

00:09:51,519 --> 00:09:54,959

the high risk areas also referred to as

a las zonas de alto riesgo se les conoce

252

00:09:53,680 --> 00:09:57,760

the 100 year floodplain

llanuras aluviales de 100 años

253

00:09:54,959 --> 00:09:59,279

are shown in blue and they consist of

y están demarcadas en azul que vienen siendo

254

00:09:57,760 --> 00:10:03,360

the a zones

las zonas a

255

00:09:59,279 --> 00:10:06,160

it could be a a e a h or a o

podría ser una a e h ó una o

256

00:10:03,360 --> 00:10:07,920

the moderate risk areas also referred to

a las zonas de riesgo moderado se les conoce como

257

00:10:06,160 --> 00:10:10,720

as the 500 year floodplain

llanuras aluviales de 500 años

258

00:10:07,920 --> 00:10:12,640

are shown in orange and then all of the

y están demarcadas en naranja y luego

259

00:10:10,720 --> 00:10:13,120

areas shown in white represent the low

todas las zonas en blanco representan

260

00:10:12,640 --> 00:10:15,040

risk

las zonas

261

00:10:13,120 --> 00:10:16,640

areas and it's really important to

de bajo riesgo y es muy importante

262

00:10:15,040 --> 00:10:20,160

understand that this does not mean no

entender que no por ello no existe

263

00:10:16,640 --> 00:10:20,160

risk it's just lower risk

ningún riesgo, solo que este es mejor

264

00:10:20,320 --> 00:10:23,440

and the mandatory flood insurance

y las pólizas de seguro contra inundaciones

265

00:10:21,760 --> 00:10:24,560

requirements apply to the high risk

son obligatorias solamente en las zonas

266

00:10:23,440 --> 00:10:26,160

flood zones

de riesgo superior

267

00:10:24,560 --> 00:10:28,560

and again those are the areas shown in

repito que esas vienen siendo las

268

00:10:26,160 --> 00:10:30,240

blue or the area that's

zonas en azul o la zona

269

00:10:28,560 --> 00:10:33,680

labeled as floodway with the cross

etiquetada como floodway (cauce)en la parte

270

00:10:30,240 --> 00:10:35,040

hatching area

cuadriculada

271

00:10:33,680 --> 00:10:37,279

and i think we're going to do another

y creo que vamos a hacer otro

272

00:10:35,040 --> 00:10:37,279

poll

sondeo

273

00:10:41,839 --> 00:10:45,200

so we'd like we would like to hear from

queremos que ustedes nos cuenten

274

00:10:43,519 --> 00:10:47,920

you to see if you know what your current

si saben a qué zona de inundaciones

275

00:10:45,200 --> 00:10:47,920

flood zone is

pertenecen

276

00:10:48,640 --> 00:10:53,920

and again the zone a e a a o

y repito las zonas son a e o

277

00:10:51,760 --> 00:10:55,519

and a or a h those are the high risk

y a ó h son las zonas de alto riesgo

278

00:10:53,920 --> 00:11:01,839

zones and the zone x

y la zona x

279

00:10:55,519 --> 00:11:01,839

is the low risk zone

es la zona de bajo riesgo

280

00:11:25,839 --> 00:11:31,120

well that's a good mix we do have

pues tenemos de todo un poco

281

00:11:28,880 --> 00:11:32,320

a number of those that are unsure and so

unos cuantos no saben

282

00:11:31,120 --> 00:11:35,600

hopefully we can

ojalá que podamos

283

00:11:32,320 --> 00:11:36,320

help answer your questions in future

informarles en las siguietnes

284

00:11:35,600 --> 00:11:40,640

slides

diapositivas

285

00:11:36,320 --> 00:11:42,079

and with that i'll turn it over to james

y con eso le cedo la palabra a james

286

00:11:40,640 --> 00:11:44,000

so he can show you how to view your

para que él les enseñe como buscar su

287

00:11:42,079 --> 00:11:46,640

property and flight find your

propiedad y ubicar su

288

00:11:44,000 --> 00:11:46,640

flood zone

zona de inundaciones

289

00:11:51,440 --> 00:11:57,680

ah thank you hi this is james

ah gracias este es james

290

00:11:55,040 --> 00:11:59,440

um so actually i'm going to show you uh

este de hecho les voy a enseñar este

291

00:11:57,680 --> 00:12:03,120

or talk to you briefly about the

o comentarles rapidito qué cambios

292

00:11:59,440 --> 00:12:04,320

changes since last firm layer uh this is

se han visto desde el último estrato firme

293

00:12:03,120 --> 00:12:06,880

a layer that

esta capa

294

00:12:04,320 --> 00:12:07,839

is developed to help you navigate the

se creó para ayudarle a que se oriente

295

00:12:06,880 --> 00:12:10,240

changes

con los cambios

296

00:12:07,839 --> 00:12:13,200

as it's called in the title since the

se le conoce como el título

297

00:12:10,240 --> 00:12:16,240

previous data was released

desde que se publicaron los ultimos datos

298

00:12:13,200 --> 00:12:17,120

you can use this data set for a lot of

y puede usar estos datos para muchas

299

00:12:16,240 --> 00:12:18,480

things

cosas

300

00:12:17,120 --> 00:12:20,240

and it's on a viewer that we're going to

y lo podrán ver en un programa que

301

00:12:18,480 --> 00:12:23,920

show you in a little bit

les enseñaremos en breve

302

00:12:20,240 --> 00:12:24,560

let me show you how to access that um

permítanme mostrarles como conseguir esa cosa

303

00:12:23,920 --> 00:12:28,959

and

y

304

00:12:24,560 --> 00:12:31,920

it is um helpful for

este obviamente es util para

305

00:12:28,959 --> 00:12:34,160

notifying the public of you know flood

notificar al público ya sabes de cambios

306

00:12:31,920 --> 00:12:36,160

plain and flood zone changes obviously

a las llanuras aluviales y a las zonas de inundacion

307

00:12:34,160 --> 00:12:38,880

it allows you to look at what the

te permite ver cómo eran los

308

00:12:36,160 --> 00:12:42,160

previous mapping was right next to

mapas anteriores al lado de

309

00:12:38,880 --> 00:12:42,160

what the current mapping is

los mapas actuales

310

00:12:42,399 --> 00:12:46,800

you can use it to inform development

con ello puede asesorarse a la hora de

311

00:12:44,480 --> 00:12:48,959

decisions and community planning

tomar decisions para el desarrollo y la planificación en la comunidad

312

00:12:46,800 --> 00:12:50,880

or determine where mitigation or

o para determiner dónde enfocar

313

00:12:48,959 --> 00:12:52,880

outreach might be needed

programas de comunicación o de mitigación

314

00:12:50,880 --> 00:12:54,000

and it's also helpful on the insurance

y también es útil en cuanto a los

315

00:12:52,880 --> 00:12:57,519

side

seguros

316

00:12:54,000 --> 00:12:59,120

for agents to contact

para que los agentes se comuniquen

317

00:12:57,519 --> 00:13:02,959

insurance holders with changes to

con los titulares de sus pólizas

318

00:12:59,120 --> 00:13:02,959

premiums and things like that

e informarles de cambios a sus primas y cosas por el estilo

319

00:13:03,920 --> 00:13:06,880

so that's going to be available on the

eso se podrá encontrar a través de la

320

00:13:05,519 --> 00:13:09,519

tool that we'll show you in a bit and if

herramienta que les vamos a mostrar y si

321

00:13:06,880 --> 00:13:09,519

you go to the next

pasa a la siguiente

322

00:13:11,440 --> 00:13:13,920

slide

diapositiva

323

00:13:15,040 --> 00:13:20,160

this is a slide that's showing you where

en esta diapositiva se ve donde

324

00:13:17,760 --> 00:13:24,079

you can get the

puede uno obtener los

325

00:13:20,160 --> 00:13:24,079

data that we've just recently published

datos que acabamos de publicar

326

00:13:24,240 --> 00:13:29,279

it's on the fema web map or map service

se encuentran en el mapa web de fema o en el

327

00:13:27,440 --> 00:13:31,440

center

centro de servicios de mapas

328

00:13:29,279 --> 00:13:34,000

that link down there at the bottom is

uno llega a esta página

329

00:13:31,440 --> 00:13:35,279

how you get to this page and

con ese enlace ahí al pie de la pantalla

330

00:13:34,000 --> 00:13:37,920

it's important to go to this page

es importante ir a esta página

331

00:13:35,279 --> 00:13:40,880

because if you have multiple

porque si se han publicado varios

332

00:13:37,920 --> 00:13:41,839

recent releases of data and you went to

datos recientemente y uno consulta

333

00:13:40,880 --> 00:13:46,240

the standard

la página normal de

334

00:13:41,839 --> 00:13:50,000

msc site it's not sorted as cleanly so

msc los datos no están tan organizados

335

00:13:46,240 --> 00:13:53,120

this sorts exactly your data set

asi que aquí te los organiza justo como se quiere

336

00:13:50,000 --> 00:13:54,000

uh that was just issued um and so when

este eso fue recién publicado este así que cuando

337

00:13:53,120 --> 00:13:55,839

you go this

uno lo consulta

338

00:13:54,000 --> 00:13:57,680

if you had more than one data set you

si se tuviera más de un conjunto de datos

339

00:13:55,839 --> 00:14:00,000

can toggle it at the top there

uno puede alternarlos aquí arriba

340

00:13:57,680 --> 00:14:00,800

and you'll see the listing of only the

y verá solamente los paneles

341

00:14:00,000 --> 00:14:04,560

panels

enumerados

342

00:14:00,800 --> 00:14:04,560

the flood insurance study

el estudio de pólizas de seguro contra inundaciones

343

00:14:04,639 --> 00:14:10,480

and the database that were just released

y la base de datos que acaban de publicarse

344

00:14:06,959 --> 00:14:10,480

for this particular study

para este analisis

345

00:14:12,880 --> 00:14:16,079

i think that's all i have on those two

creo que es todo lo que tengo al respecto

346

00:14:15,360 --> 00:14:19,279

slides

diapositiva

347

00:14:16,079 --> 00:14:19,279

and pass it back over to fema

y le doy la palabra a fema

348

00:14:20,240 --> 00:14:24,480

thank you everybody uh and and i'm glad

gracias a todos este y me alegra que

349

00:14:22,880 --> 00:14:26,800

you've joined us tonight to

nos estén acompañando esta noche para

350

00:14:24,480 --> 00:14:27,920

to learn a little bit what about what

aprender un poco del

351

00:14:26,800 --> 00:14:32,320

the flood risk

riesgo de inundaciones

352

00:14:27,920 --> 00:14:36,480

is uh is going to be in or is changing

que se prevé o que se va a cambiar

353

00:14:32,320 --> 00:14:36,480

so one of the things that we

así que una de las cosas que

354

00:14:37,600 --> 00:14:43,600

like to portray when it comes to

queremos resaltar a la hora de

355

00:14:40,639 --> 00:14:44,000

map revisions is is knowing what the

actualizar los mapas es que hay que conocer

356

00:14:43,600 --> 00:14:46,560

risk

el riesgo

357

00:14:44,000 --> 00:14:48,000

is identifying the flood risk for each

e identificar el riesgo que corre cada

358

00:14:46,560 --> 00:14:50,079

and every property owner

propietario

359

00:14:48,000 --> 00:14:51,120

that's out there so that you can make

existente para que puedan

360

00:14:50,079 --> 00:14:54,399

informed

tomar decisions

361

00:14:51,120 --> 00:14:56,720

um decisions about what you need to do

con conocimiento de causa en cuanto a

362

00:14:54,399 --> 00:14:59,519

in order to protect that risk

las medidas a tomar para atenuar el riesgo

363

00:14:56,720 --> 00:15:00,800

so flood risk changes over time and they

ya que el riesgo de una inundación cambia con el tiempo y

364

00:14:59,519 --> 00:15:04,320

change for a

los cambios se pueden achacar a

365

00:15:00,800 --> 00:15:08,320

variety of reasons development

distintos factores este proyectos de

366

00:15:04,320 --> 00:15:12,639

uh drainage projects uh

desarrollo este de drenaje este

367

00:15:08,320 --> 00:15:15,360

road projects um

obras de carretera este

368

00:15:12,639 --> 00:15:17,760

we if you live in the mountains you know

los que viven en las montañas saben que

369

00:15:15,360 --> 00:15:19,360

fires will change the flood risk

los incendios pueden cambiar el riesgo de ser inundado

370

00:15:17,760 --> 00:15:21,279

so they they change for a number of

así que cambian por diferentes

371

00:15:19,360 --> 00:15:24,720

reasons and our job

motivos y en fema

372

00:15:21,279 --> 00:15:26,399

at fema is to identify what that flood

nos encargamos de reconocer

373

00:15:24,720 --> 00:15:28,639

risk and make sure

cual es el riesgo y de

374

00:15:26,399 --> 00:15:30,240

that we communicate that flood risk to

comunicárselo a los

375

00:15:28,639 --> 00:15:33,440

property owners

propietarios

376

00:15:30,240 --> 00:15:36,160

so everyone lives in some flood

para que quien sea que viva en zona

377

00:15:33,440 --> 00:15:38,240

risk regardless of the flood zone you've

de riesgo sin importar el nivel de la zona

378

00:15:36,160 --> 00:15:39,600

we've got our high risk flood zone we've

están las zonas de alto riesgo y las de

379

00:15:38,240 --> 00:15:41,839

got our low

bajo riesgo

380

00:15:39,600 --> 00:15:44,560

risk and then we've got a a moderate

y las hay de riesgo moderado

381

00:15:41,839 --> 00:15:48,160

flood zone that's somewhere in between

que es un punto intermedio

382

00:15:44,560 --> 00:15:50,639

and in more than 30 percent of our

y en la actualidad más del 30 por ciento

383

00:15:48,160 --> 00:15:51,360

flood insurance claims are coming now

de los reclamos por inundaciones nos están llegando

384

00:15:50,639 --> 00:15:53,839

outside

de zonas por fuera

385

00:15:51,360 --> 00:15:55,120

of from outside of the high-risk flood

de las zonas de alto riesgo

386

00:15:53,839 --> 00:15:57,680

zones

de inundacion

387

00:15:55,120 --> 00:15:59,519

if you have one of the statistics we

si tiene una de las estadísticas que

388

00:15:57,680 --> 00:16:00,399

have out there if you've got a 30-year

tenemos ahí si usted tiene una hipoteca

389

00:15:59,519 --> 00:16:04,480

mortgage

de 30 años

390

00:16:00,399 --> 00:16:08,079

your 26 chance of having at least one

tiene una probablididad de 26 de tener al menos una

391

00:16:04,480 --> 00:16:09,920

if not more floods during

inundación o más

392

00:16:08,079 --> 00:16:11,600

the term of that mortgage if that

durante del término de la hipoteca

393

00:16:09,920 --> 00:16:14,480

structure is located

si la edificación se encuentra

394

00:16:11,600 --> 00:16:15,360

in that high risk zone stacy talks a

en una zona de alto riesgo stacy habló

395

00:16:14,480 --> 00:16:17,360

little bit

antes

396

00:16:15,360 --> 00:16:19,360

earlier those high-risk zones are

un poquito sobre cómo están demarcadas esas zonas

397

00:16:17,360 --> 00:16:22,800

delineated on the flood maps

de alto riesgo en el mapa

398

00:16:19,360 --> 00:16:26,160

by the letter by the letter a here in

según la letra y aquí en Colorado

399

00:16:22,800 --> 00:16:29,519

in colorado um they're also

la letra a este también

400

00:16:26,160 --> 00:16:31,759

um the blue areas or the blue and

son las zonas en azul o las zonas con la

401

00:16:29,519 --> 00:16:32,959

and red hatched areas although that's

cuadrícula azul y rojo que viene siendo

402

00:16:31,759 --> 00:16:35,920

the floodway

el cauce

403

00:16:32,959 --> 00:16:37,759

there's no difference insurance for

la póliza de seguro viene siendo la misma

404

00:16:35,920 --> 00:16:38,560

structures that are located in floodway

para edificaciones en el cauce

405

00:16:37,759 --> 00:16:41,120

but

pero

406

00:16:38,560 --> 00:16:41,680

they are one of the higher risk because

suponen uno de los mayores riesgos porque

407

00:16:41,120 --> 00:16:44,240

that

esos

408

00:16:41,680 --> 00:16:46,160

actually carries the the one percent

tienen el uno por ciento de

409

00:16:44,240 --> 00:16:48,399

flood

las inundaciones

410

00:16:46,160 --> 00:16:49,360

but what's really happening across this

pero lo que realmente está sucediendo a lo largo de

411

00:16:48,399 --> 00:16:52,720

country

este país

412

00:16:49,360 --> 00:16:56,480

as you have seen really over the last

tal como se ha visto en el último año

413

00:16:52,720 --> 00:16:59,120

year we had how many storms did we have

cuántas tormentas tuvimos

414

00:16:56,480 --> 00:17:00,800

how many fires did we have we were you

cuántos incendios tuvimos ya saben que

415

00:16:59,120 --> 00:17:02,560

know we've been in a drought and we're

hemos tenido sequía y este

416

00:17:00,800 --> 00:17:03,519

probably going to be in a drought this

año seguramente

417

00:17:02,560 --> 00:17:06,720

year so

también así que

418

00:17:03,519 --> 00:17:08,160

um you know but um our storms are

este ya sabes pero este nuestras tormentas

419

00:17:06,720 --> 00:17:11,679

becoming more frequent

llegan con mayor frecuencia

420

00:17:08,160 --> 00:17:14,720

they are becoming uh more severe

y son más severas

421

00:17:11,679 --> 00:17:18,000

and we're seeing more and more flood uh

y estamos observando más y más inundaciones

422

00:17:14,720 --> 00:17:18,400

floods occur both inside and outside of

este inundaciones tanto dentro como fuera del

423

00:17:18,000 --> 00:17:22,000

that

de la

424

00:17:18,400 --> 00:17:24,480

high risk area so um

zona de alto riesgo asi que este

425

00:17:22,000 --> 00:17:25,280

you know when we have good data when we

uno sabe que tiene buena información cuando

426

00:17:24,480 --> 00:17:28,559

have good

los datos son buenos

427

00:17:25,280 --> 00:17:30,160

information it improves life safety and

mejora la vida la seguridad y

428

00:17:28,559 --> 00:17:32,400

that is the purpose of

de eso se trata el

429

00:17:30,160 --> 00:17:34,320

the national flood insurance program and

programa nacional de seguros contra inundaciones

430

00:17:32,400 --> 00:17:36,640

allows everyone to make informed

para que cada quien tome decisiones

431

00:17:34,320 --> 00:17:39,120

decisions on how they can protect

con conocimiento de causa para protejer

432

00:17:36,640 --> 00:17:40,880

their most valuable re their most

sus más valiosas re sus más valiosas

433

00:17:39,120 --> 00:17:43,520

valuable responsibilities

responsabilidades

434

00:17:40,880 --> 00:17:44,559

that is their home uh and or their

que lo son sus hogares o sus

435

00:17:43,520 --> 00:17:47,840

business

negocios

436

00:17:44,559 --> 00:17:47,840

next slide please

siguiente diapositiva por favor

437

00:17:48,480 --> 00:17:52,640

so what is the national flood insurance

así que qué es el programa nacional de seguros contra inundaciones

438

00:17:50,160 --> 00:17:53,919

program it is a federal program that is

es un programa federal

439

00:17:52,640 --> 00:17:57,440

administered by

gestionado por

440

00:17:53,919 --> 00:18:00,320

fema um and but it's a voluntary program

fema este pero es un programa en el cual

441

00:17:57,440 --> 00:18:02,960

for communities to participate

las comunidades pueden participar de manera voluntaria

442

00:18:00,320 --> 00:18:04,559

in the nfip and when they do that then

y cuando participant, reciben

443

00:18:02,960 --> 00:18:05,440

flood insurance through the federal

pólizas de seguro contra inundaciones a través

444

00:18:04,559 --> 00:18:08,080

government

del gobierno federal

445

00:18:05,440 --> 00:18:09,200

is made available to property owners

que se lo proporciona a los propietarios

446

00:18:08,080 --> 00:18:12,799

within

dentro

447

00:18:09,200 --> 00:18:16,480

that community we have a little over 21

de la comunidad tenemos algo mas de 21

448

00:18:12,799 --> 00:18:19,840

22 000 communities uh in the nfip

22,000 comunidades este en el nfip

449

00:18:16,480 --> 00:18:22,640

across the country um and

en todo el paía

450

00:18:19,840 --> 00:18:23,120

um one of the things that congress does

y este una de las cosas que hace el congreso

451

00:18:22,640 --> 00:18:26,160

and

ya que

452

00:18:23,120 --> 00:18:30,320

our program is guided by congress

nuestro programa proviene del congreso

453

00:18:26,160 --> 00:18:33,919

uh is many years ago about 45

este hace muchos años como unos 45

454

00:18:30,320 --> 00:18:36,240

years ago um after a series of

años después de una serie de

455

00:18:33,919 --> 00:18:37,760

severe storms congress said well why

tormentas fuertes el congreso dijo

456

00:18:36,240 --> 00:18:39,919

don't we have more

porque no hay más

457

00:18:37,760 --> 00:18:42,320

insurance uh in effect we've had this

seguros este de hecho este programa

458

00:18:39,919 --> 00:18:45,360

program out there for five or six years

ha existido por unos cinco o seis años

459

00:18:42,320 --> 00:18:45,919

why don't we have more policies so they

por qué no hay más polizas así que

460

00:18:45,360 --> 00:18:48,480

passed

aprobaron

461

00:18:45,919 --> 00:18:49,840

law and this subsequently enforced that

esta ley que junto con

462

00:18:48,480 --> 00:18:51,360

through several other pieces of

otros actos legislativos

463

00:18:49,840 --> 00:18:55,200

legislation

obligan a que

464

00:18:51,360 --> 00:18:59,039

um that says anytime you have a federal

este cuando sea que uno obtenga un préstamo

465

00:18:55,200 --> 00:19:01,440

um loan through a regulated lending

este federal a través de un prestamista

466

00:18:59,039 --> 00:19:02,640

institution or a regular or a federal

regulado o de una agencia normal

467

00:19:01,440 --> 00:19:04,480

agency

o federal

468

00:19:02,640 --> 00:19:05,679

flood insurance is required and i'll

se tiene la obligación de conseguir una póliza contra inundaciones

469

00:19:04,480 --> 00:19:08,960

talk more about

y les hablaré más sobre el tema

470

00:19:05,679 --> 00:19:10,080

in in a minute um what the communities

en un minute este lo que tienen que hacer

471

00:19:08,960 --> 00:19:13,600

have to do

las comunidades

472

00:19:10,080 --> 00:19:15,679

uh to join the program is to um

este para inscribirse en el programa es este

473

00:19:13,600 --> 00:19:17,280

regulate development within those

regular el desarrollo dentro de

474

00:19:15,679 --> 00:19:19,840

high-risk areas

esas zonas de alto riesgo

475

00:19:17,280 --> 00:19:21,919

to make sure that those structures or

para asegurarse que esas edificaciones o

476

00:19:19,840 --> 00:19:25,360

the lowest floor of those structures

las plantas más bajas de las edificaciones

477

00:19:21,919 --> 00:19:28,640

are at lower risk for uh for flooding

corren menor riesgo de ser inundados

478

00:19:25,360 --> 00:19:31,200

now i didn't say at no risk

ojo pues no dije que ningún riesgo

479

00:19:28,640 --> 00:19:32,480

because they are still at risk for

porque siempre hay riesgo de que

480

00:19:31,200 --> 00:19:35,760

events that are

eventos superen

481

00:19:32,480 --> 00:19:37,120

higher than what we have anticipated

las expectativas

482

00:19:35,760 --> 00:19:39,200

through our mapping

de nuestros mapas

483

00:19:37,120 --> 00:19:42,240

and that's where our severe storms and

de ahí que hay que considerer las tormentas fuertes y

484

00:19:39,200 --> 00:19:44,240

climate change is coming in

el cambio climático

485

00:19:42,240 --> 00:19:45,919

so communities must participate in the

así que las comunidades deben participar en el

486

00:19:44,240 --> 00:19:48,799

national flood insurance program

programa nacional de seguros contra inundaciones

487

00:19:45,919 --> 00:19:50,559

in order for uh flood insurance to be

para que los residentes y para que

488

00:19:48,799 --> 00:19:53,679

purchased by residents and

los dueños de los edificios

489

00:19:50,559 --> 00:19:56,640

building owners as well as to make

puedan adquirir una póliza y también

490

00:19:53,679 --> 00:19:58,559

disaster assistance available to people

para que quienes no tengan una póliza

491

00:19:56,640 --> 00:20:02,159

who don't have flood insurance

sean elegibles para fondos de emergencia

492

00:19:58,559 --> 00:20:05,120

when they suffer a flood event

si llegan a ser víctimas de una inundación

493

00:20:02,159 --> 00:20:05,120

next slide please

siguiente diapostiiva por favor

494

00:20:05,440 --> 00:20:09,600

so when is flood insurance required as i

así que cuando se les exige el seguro contra inundaciones

495

00:20:08,080 --> 00:20:11,679

said anytime

como ya dije cuand sea que

496

00:20:09,600 --> 00:20:13,919

you make increased renew or extend a

se incremente renueva o extienda un

497

00:20:11,679 --> 00:20:15,840

loan on a structure located

préstamo sobre una edificación ubicada

498

00:20:13,919 --> 00:20:17,200

or to be located in one of those

o que será ubicada dentro de una

499

00:20:15,840 --> 00:20:20,240

high-risk areas

de esas zonas de alto riesgo

500

00:20:17,200 --> 00:20:23,840

one of those a zones or one of those

o sea una zona a o una zona de

501

00:20:20,240 --> 00:20:25,840

blue areas on the flood mip flood map

color azul en el mapa de inundaciones

502

00:20:23,840 --> 00:20:27,919

they are required to obtain and maintain

se les obliga comprar y mantener

503

00:20:25,840 --> 00:20:31,039

flood insurance for the life of that

una póliza de seguro contra inundaciones

504

00:20:27,919 --> 00:20:31,039

of the life of that loan

que dure lo mismo que el término del préstamo

505

00:20:31,200 --> 00:20:35,120

our insurance rates um are based on the

las tasas para nuestros seguro se basan en

506

00:20:34,640 --> 00:20:38,000

current

el actual

507

00:20:35,120 --> 00:20:39,600

effective flood map just like the

mapa en vigor

508

00:20:38,000 --> 00:20:41,360

mandatory purchase

asimismo la compra obligatoria

509

00:20:39,600 --> 00:20:43,600

is they have to look at what the current

deben fijarse en qué mapa

510

00:20:41,360 --> 00:20:47,039

maps that are effective are so

está en vigor puesto que

511

00:20:43,600 --> 00:20:50,080

these maps that are coming in uh

estos mapas nos van a llegar

512

00:20:47,039 --> 00:20:54,400

in the latter part of 2020

a finales del 2020

513

00:20:50,080 --> 00:20:57,039

2022 are not going to be affected by you

2022 no les van a afectar a ustedes

514

00:20:54,400 --> 00:20:59,600

having to have flood insurance or the

el tener o no la oblgación de adquirir una póliza

515

00:20:57,039 --> 00:21:01,679

cost of your flood insurance right now

o el costo de su actual póliza

516

00:20:59,600 --> 00:21:03,679

that's going to come down but what we

va a disminuirse pero lo que quiero

517

00:21:01,679 --> 00:21:07,679

want to portray to you right now

resaltar ahora es que

518

00:21:03,679 --> 00:21:08,880

is you are at risk even those those maps

sí se corre un riesgo aun y cuando los mapas

519

00:21:07,679 --> 00:21:11,280

aren't effective

todavía no entran en vigor

520

00:21:08,880 --> 00:21:13,440

our studies show that those people that

nuestros estudios muestran que los individuos que

521

00:21:11,280 --> 00:21:14,320

are going into the special flood hazard

van a las zonas especiales con alto riesgo de

522

00:21:13,440 --> 00:21:17,520

areas

inundación

523

00:21:14,320 --> 00:21:19,200

are at risk um unfortunately there are

corren peligro este desafortunadamente

524

00:21:17,520 --> 00:21:20,080

some people who are coming out of the

hay quienes salen de las

525

00:21:19,200 --> 00:21:22,320

floodplain

llanuras aluviales

526

00:21:20,080 --> 00:21:23,280

but we can't change those until those

pero no se puede hacer nada hasta que

527

00:21:22,320 --> 00:21:26,159

maps

los mapas

528

00:21:23,280 --> 00:21:26,640

go effective there is a 30-day wait

entren en vigor y en la mayoría

529

00:21:26,159 --> 00:21:30,080

period

de los casos

530

00:21:26,640 --> 00:21:32,880

in most cases to put flood insurance

hay que esperar 30 días hasta poder

531

00:21:30,080 --> 00:21:34,000

in effect um and that's to prevent

implementar una póliza de seguro pues

532

00:21:32,880 --> 00:21:37,039

people to see

se pretende

533

00:21:34,000 --> 00:21:38,640

water coming down the stream go out call

evitar que uno llame a su aseguradora para pedir

534

00:21:37,039 --> 00:21:39,919

their insurance agent say i want to buy

una póliza contra inundaciones

535

00:21:38,640 --> 00:21:42,400

cuando no es necesario

536

00:21:39,919 --> 00:21:44,559

um so that you have flood insurance

osea que no vayan a comprar una póliza solamente porque aumentó el cauce del río

537

00:21:42,400 --> 00:21:45,760

tomorrow when it floods that's not going

pero realmente no hay una inundación

538

00:21:44,559 --> 00:21:48,480

to happen

en sí

539

00:21:45,760 --> 00:21:49,919

so we usually have a 30-day wait period

así que normalmente hay que esperar 30 días

540

00:21:48,480 --> 00:21:53,440

the couple of exceptions

pero sí hay un par de excepciones a esta regla

541

00:21:49,919 --> 00:21:56,400

are when you do a mortgage

como cuando se tramita una hipoteca

542

00:21:53,440 --> 00:21:57,360

transaction or loan transaction on a

o un préstamo con respecto a

543

00:21:56,400 --> 00:21:59,840

structure

una edificación

544

00:21:57,360 --> 00:22:01,440

we have a one day wait i mean we have

en esos casos la espera es de un día es decir

545

00:21:59,840 --> 00:22:03,840

there's no wait period on that

no hay plazo de espera

546

00:22:01,440 --> 00:22:05,120

it's effective as of the date and time

y la póliza entra en vigor simultáneamente

547

00:22:03,840 --> 00:22:08,559

of that closing

con el cierre

548

00:22:05,120 --> 00:22:11,039

when you become owner of that property

cuando uno toma posesión del inmueble

549

00:22:08,559 --> 00:22:12,640

the second one is what actually we're

la segunda excepción que viene al caso

550

00:22:11,039 --> 00:22:15,840

talking about today

hoy día

551

00:22:12,640 --> 00:22:18,799

is there's a map change and the law says

es cuando se cambia el mapa y la ley establece que

552

00:22:15,840 --> 00:22:20,720

we can waive that 30-day wait period and

que si la propiedad de uno queda en una zona

553

00:22:18,799 --> 00:22:23,760

change it to a one day

especial bajo riesgo de inundación

554

00:22:20,720 --> 00:22:25,120

if you're moved into a special flood

podemos obviar el plazo de espera de 30 días

555

00:22:23,760 --> 00:22:28,000

hazard area

y hacerlo en un solo día

556

00:22:25,120 --> 00:22:31,039

or or you want to buy flood insurance

o si uno desea adquirir una póliza de seguro contra inundaciones

557

00:22:28,000 --> 00:22:33,600

before that map goes effective

antes de que el mapa entre en vigor

558

00:22:31,039 --> 00:22:35,840

or after that map goes effective sorry

perdon, después de que el mapa entre en vigor

559

00:22:33,600 --> 00:22:37,039

then there is only a one day wait period

en ese caso el plazo de espera es de

560

00:22:35,840 --> 00:22:39,120

for that

un solo día

561

00:22:37,039 --> 00:22:40,799

the third exception is not something

la tercera excepción

562

00:22:39,120 --> 00:22:44,240

that we relatively

realmente no se ve

563

00:22:40,799 --> 00:22:44,720

see here in in denver but we see it in

a menudo aquí en Denver

564

00:22:44,240 --> 00:22:47,679

the

pero sí

565

00:22:44,720 --> 00:22:49,120

surrounding counties and that is

el los condados colindantes

566

00:22:47,679 --> 00:22:52,320

wildfire

en materia de incendios

567

00:22:49,120 --> 00:22:55,440

uh when there's a wildfire there is a

este cuando hay un incendio

568

00:22:52,320 --> 00:22:56,480

substantial increase in the risk for

se aumenta considerablemente el riesgo de

569

00:22:55,440 --> 00:22:58,640

flooding

una inundación

570

00:22:56,480 --> 00:23:00,240

down the mountain because the water

conforme se baja por la ladera de la montaña

571

00:22:58,640 --> 00:23:02,880

can't be absorbed

puesto que el agua de la lluvia

572

00:23:00,240 --> 00:23:04,640

when the rains come so we have the

no tiene donde impregnarse por lo tanto

573

00:23:02,880 --> 00:23:08,080

ability to

bajo algunas circunstancias

574

00:23:04,640 --> 00:23:12,240

um to to change

sí podemos

575

00:23:08,080 --> 00:23:15,120

a um change a 30-day wait period

este cambiar el plazo de espera

576

00:23:12,240 --> 00:23:17,440

under certain conditions next slide

de 30 días

577

00:23:15,120 --> 00:23:17,440

please

siguiente diapositiva por favor

578

00:23:19,679 --> 00:23:26,320

so what factors do we currently use to

entonces qué factores tenemos en cuenta para

579

00:23:22,960 --> 00:23:28,720

change or to charge premiums for

cambiar o cobrar primas

580

00:23:26,320 --> 00:23:30,000

for the national flood insurance program

para el programa nacional de seguros contra inundaciones

581

00:23:28,720 --> 00:23:33,200

what flood zone are you

pues la zona donde se encuentre

582

00:23:30,000 --> 00:23:34,480

in low to moderate risk you can have a

si su riesgo es bajo o moderado

583

00:23:33,200 --> 00:23:37,600

preferred risk

se considera un riesgo preferido

584

00:23:34,480 --> 00:23:41,760

that runs anywhere from you know

y podría pagar entre pues

585

00:23:37,600 --> 00:23:43,760

six 550 600 to

seis 550 600 hasta

586

00:23:41,760 --> 00:23:44,799

seven eight fifty depending on whether

siete ocho cincuenta

587

00:23:43,760 --> 00:23:47,120

or not you've got a

segun si tiene sótano o no

588

00:23:44,799 --> 00:23:49,039

basement you know you've got a basement

pues si tiene sótano eso se convierte

589

00:23:47,120 --> 00:23:50,720

you've got an indoor swimming pool

prácticamente en una piscina

590

00:23:49,039 --> 00:23:53,120

uh in your home because the water is

dentro de su casa porque el agua

591

00:23:50,720 --> 00:23:55,919

going to seek its lowest point

busca el punto más bajo

592

00:23:53,120 --> 00:23:57,120

how high is that structure how high is

dependerá de la altura del edificio

593

00:23:55,919 --> 00:24:00,240

above the

la elevación que tiene con respecto

594

00:23:57,120 --> 00:24:01,760

uh the base flood which is what we term

a la inundación base que es

595

00:24:00,240 --> 00:24:03,600

to be

como se le llama

596

00:24:01,760 --> 00:24:05,440

the level of water that's going to be

al nivel que alcanza el agua

597

00:24:03,600 --> 00:24:08,480

reached during that design

durante la tormenta

598

00:24:05,440 --> 00:24:11,039

storm uh so that elevation difference

conceptual así que la diferencia en elevación

599

00:24:08,480 --> 00:24:14,000

the higher you go the lower the premium

cuanto más arriba te encuentres menor será la prima

600

00:24:11,039 --> 00:24:14,960

the lower you go uh the the higher the

cuanto más bajo estés mayor será

601

00:24:14,000 --> 00:24:17,360

premium

la prima

602

00:24:14,960 --> 00:24:18,000

so for those structures that were built

aquellas edificaciones que fueron construídas

603

00:24:17,360 --> 00:24:20,799

long

hace mucho

604

00:24:18,000 --> 00:24:22,000

long ago or before there were any rules

muchísimo tiempo o antes de que

605

00:24:20,799 --> 00:24:24,159

on how

se regulara

606

00:24:22,000 --> 00:24:25,919

structures needed to be built those

la construcción podrían tener

607

00:24:24,159 --> 00:24:27,760

might carry a little bit higher because

una prima un poco mayor

608

00:24:25,919 --> 00:24:29,520

they could be built anyway

porque quien sabe como fueron construidas

609

00:24:27,760 --> 00:24:31,279

those structures that are built to

pero aquellas edificaciones

610

00:24:29,520 --> 00:24:33,279

certain codes

que sí siguieron

611

00:24:31,279 --> 00:24:34,799

that the community has to enforce

las normativas de la comunidad

612

00:24:33,279 --> 00:24:36,159

they're going to have a little

tendrán una prima un poco

613

00:24:34,799 --> 00:24:39,039

they're going to have a little lower

un poco más reducida

614

00:24:36,159 --> 00:24:42,240

premium the loss history

antecendentes de inundaciones

615

00:24:39,039 --> 00:24:43,200

does it have a does it have or has it

existe o ha existido

616

00:24:42,240 --> 00:24:45,840

had

algún

617

00:24:43,200 --> 00:24:46,880

several flood insurance claims of course

o varios reclamos por inundaciones

618

00:24:45,840 --> 00:24:49,440

the deductible

contra el deducible

619

00:24:46,880 --> 00:24:51,279

as your homeowner's policy as well as

de la póliza de su vivienda

620

00:24:49,440 --> 00:24:53,039

how much coverage you have

cuánta cobertura tiene

621

00:24:51,279 --> 00:24:54,480

now you through the national flood

ahora con el programa nacional

622

00:24:53,039 --> 00:24:56,400

insurance program and

de seguros contra inundaciones

623

00:24:54,480 --> 00:24:57,520

we really don't care who you write your

realmente no nos importa

624

00:24:56,400 --> 00:24:59,520

coverage through

quien le proporciona la póliza

625

00:24:57,520 --> 00:25:01,520

it can be through the federal program or

puede obtenerla a través del program federal

626

00:24:59,520 --> 00:25:03,600

it can be through a private market

o en el mercado privado

627

00:25:01,520 --> 00:25:05,200

we just want you to be aware of the risk

solamente queremos que esté enterado del riesgo que corre

628

00:25:03,600 --> 00:25:07,039

and to protect that risk

y que se protega

629

00:25:05,200 --> 00:25:09,919

but through the national flood insurance

pero con el programa nacional de seguros contra inundaciones

630

00:25:07,039 --> 00:25:12,640

program the most congress will allow

el congreso solamente nos permite

631

00:25:09,919 --> 00:25:13,520

us to write is for residential structure

asegurar edificaciones residenciales

632

00:25:12,640 --> 00:25:15,919

250

hasta un máximo de 250000

633

00:25:13,520 --> 00:25:17,279

000 in the on the building and 100 000

para el edificio

634

00:25:15,919 --> 00:25:19,200

on contents

y 100 000 para bienes

635

00:25:17,279 --> 00:25:20,960

for non-residential and other

para edificios no residenciales

636

00:25:19,200 --> 00:25:24,640

residential that's 500

y otras estructuras residenciales serian

637

00:25:20,960 --> 00:25:26,720

000 building and 500 000 in contents

500 000 por el edificio y 500 000 por los bienes

638

00:25:24,640 --> 00:25:28,720

now you think to yourself oh my gosh i

ahora uno piensa bueno

639

00:25:26,720 --> 00:25:30,720

you know i live in denver that's not

yo vivo en denver y eso

640

00:25:28,720 --> 00:25:33,200

enough to cover my home

no es suficiente para cubrir mi casa

641

00:25:30,720 --> 00:25:35,120

there are other markets one is the

existen otros mercados como lo son

642

00:25:33,200 --> 00:25:37,919

private the other is what we call

el mercado privado y otro que se le llama

643

00:25:35,120 --> 00:25:38,880

excess flood where you can get more

seguro adicional contra inundaciones

644

00:25:37,919 --> 00:25:42,159

coverage

que le da más cobertura

645

00:25:38,880 --> 00:25:43,039

should you want to do that so talk to

en caso de querer ese tipo de seguro

646

00:25:42,159 --> 00:25:46,159

your insurance

hable con su agente

647

00:25:43,039 --> 00:25:48,720

agent to be sure that um

para asegurarse de que

648

00:25:46,159 --> 00:25:49,200

one you know what your risk is to what

sepa cuál es su riesgo

649

00:25:48,720 --> 00:25:52,720

kind of

y qué tipo de

650

00:25:49,200 --> 00:25:53,120

rate you can have three um to protect

tasa le conviene pues hay tres una para proteger

651

00:25:52,720 --> 00:25:56,559

your

su propiedad

652

00:25:53,120 --> 00:25:59,520

your property and uh and and keep it

y este evitar que se vea

653

00:25:56,559 --> 00:25:59,520

from harm's way

perjudicada

654

00:25:59,919 --> 00:26:03,120

uh next slide please

siguiente diapositiva por favor

655

00:26:03,600 --> 00:26:08,240

so what are my insurance options

qué clases de seguros existen

656

00:26:06,240 --> 00:26:12,080

everybody's asking that question

todos se están preguntando

657

00:26:08,240 --> 00:26:14,480

what's it gonna cost me if you are not

cuánto costará si están por fuera

658

00:26:12,080 --> 00:26:15,760

in the special flood hazard areas right

de las zonas de inundación especiales

659

00:26:14,480 --> 00:26:18,159

now

así que

660

00:26:15,760 --> 00:26:20,400

even though you might be going in or

así esté metido en una de estas zonas

661

00:26:18,159 --> 00:26:23,440

even though you might not be going in

o así no lo esté

662

00:26:20,400 --> 00:26:24,000

the risk for flooding at some level is

siempre existe algún riesgo de inundaciones

663

00:26:23,440 --> 00:26:26,640

there

pues hay

664

00:26:24,000 --> 00:26:27,679

sudden downpours cloud bursts things

lluvias torrenciales y aguaceros repentinos

665

00:26:26,640 --> 00:26:30,880

like that can

cosas así

666

00:26:27,679 --> 00:26:32,159

uh storm drains come back up you're at

pueden abrumar el alcantarillado

667

00:26:30,880 --> 00:26:34,320

risk for flooding

y presentan un riesgo de inundación

668

00:26:32,159 --> 00:26:35,440

there's a preferred risk rating policy

hay pólizas para zonas de riesgo preferido

669

00:26:34,320 --> 00:26:38,880

that's that

que son las de

670

00:26:35,440 --> 00:26:42,240

550 to 700 700-ish uh

la prima de 550 a 700 700 o así

671

00:26:38,880 --> 00:26:45,360

a premium annually uh if you live

al año para los que están fuera de

672

00:26:42,240 --> 00:26:48,400

outside the special flood hazard area

la zona especial bajo riesgo de inundaciones

673

00:26:45,360 --> 00:26:49,919

uh for those properties when you uh when

esas propiedades este

674

00:26:48,400 --> 00:26:51,679

you look at the viewer

cuando miren el programa

675

00:26:49,919 --> 00:26:53,600

that james is going to show you in a few

que les va a mostrar james en unos

676

00:26:51,679 --> 00:26:55,679

minutes you see those areas

minutos van a ver las zonas que

677

00:26:53,600 --> 00:26:57,360

that are going you're not in now but

que todavía no han entrado en vigor

678

00:26:55,679 --> 00:27:00,080

you're going into

pero que van a ser cambiadas

679

00:26:57,360 --> 00:27:02,320

the special flood hazard area preferred

y designadas zonas especiales bajo riesgo de inundaciones

680

00:27:00,080 --> 00:27:05,279

risk is a good way to lock in

es una buena idea obtener

681

00:27:02,320 --> 00:27:05,760

that flood zone right now but once it's

un seguro para zonas preferenciales desde ya

682

00:27:05,279 --> 00:27:08,159

moved

pues

683

00:27:05,760 --> 00:27:09,200

into that high risk area when those maps

para finales del 2022 cuando

684

00:27:08,159 --> 00:27:12,480

go effective

se cambie su designación oficialmente

685

00:27:09,200 --> 00:27:15,679

at the towards the end of 2022

para una de alto riesgo

686

00:27:12,480 --> 00:27:16,559

you go into what we call a a newly

las aseguradoras usan lo que se llama

687

00:27:15,679 --> 00:27:19,279

mapped

una clasificacion de tasas

688

00:27:16,559 --> 00:27:20,000

rating structure uh and that's to

para zonas recien mapeadas

689

00:27:19,279 --> 00:27:22,720

account for the

para contrarrestar

690

00:27:20,000 --> 00:27:24,559

higher risk you're in a high risk now

el riesgo superior pues actualmente usted sí tiene un riesgo alto

691

00:27:22,720 --> 00:27:25,039

not a low to moderate risk so we've got

o sea no tiene riesgo bajo ni moderado

692

00:27:24,559 --> 00:27:28,240

to

asi que hay que

693

00:27:25,039 --> 00:27:30,799

account for that

contrarrestar la diferencia

694

00:27:28,240 --> 00:27:32,880

increase in risk but we're on a slow

de los riesgos pero las primas

695

00:27:30,799 --> 00:27:36,000

glide path to do that

aumentarán paulatinamente

696

00:27:32,880 --> 00:27:37,919

so the premiums might increase about 15

inicialmente las primas podrían incrementar un 15

697

00:27:36,000 --> 00:27:41,760

to 18 percent

o 18 por ciento

698

00:27:37,919 --> 00:27:43,440

on an annual basis then we have our

y seguirán subiendo así cada año

699

00:27:41,760 --> 00:27:46,799

grandfather rule

luego está la regla que respeta la antigüedad

700

00:27:43,440 --> 00:27:47,760

if you are very similar to the newly

si usted ya sabe en qué zona del nuevo

701

00:27:46,799 --> 00:27:50,159

mapped is

mapa va a quedar

702

00:27:47,760 --> 00:27:51,760

you buy the policy now you grandfather

y compra su póliza desde ya

703

00:27:50,159 --> 00:27:54,559

the flood zone

se le respetará su actual zona

704

00:27:51,760 --> 00:27:55,200

uh then we'll honor that flood zone what

y esta quedará fija

705

00:27:54,559 --> 00:27:58,799

you know

sea si su edificación

706

00:27:55,200 --> 00:28:01,520

um in the future if your structure was

fue construida de acuerdo con

707

00:27:58,799 --> 00:28:02,320

built to a certain code uh by the

cierta normativa

708

00:28:01,520 --> 00:28:05,760

community

establecida por la comunidad

709

00:28:02,320 --> 00:28:09,279

and that code or that elevation changes

y esa normativa cambia o la elevación cambia

710

00:28:05,760 --> 00:28:12,000

up we we will honor that

este seguiremos respetando

711

00:28:09,279 --> 00:28:13,840

that lower elevation and give you the

las pautas originales y usted

712

00:28:12,000 --> 00:28:17,279

better premium

gozará de una prima más baja

713

00:28:13,840 --> 00:28:19,039

now i do have to tell you that over the

ahora sí tengo que contarles que en el transcurso de los

714

00:28:17,279 --> 00:28:22,240

next couple of years we are

próximos dos años o así vamos

715

00:28:19,039 --> 00:28:24,559

changing our rating structure for the

a cambiar el sistema de clasificación de tasas para

716

00:28:22,240 --> 00:28:28,159

national flood insurance program

el programa nacional de seguros contra inundaciones

717

00:28:24,559 --> 00:28:31,679

it may hurt it may help

pueda que les venga bien o pueda que no

718

00:28:28,159 --> 00:28:32,080

these rating options um we won't know

no sabremos más sobre

719

00:28:31,679 --> 00:28:34,960

more

esta tasación

720

00:28:32,080 --> 00:28:35,919

until more about it until later in the

hasta entrado

721

00:28:34,960 --> 00:28:39,200

summer

el verano

722

00:28:35,919 --> 00:28:40,000

um this year um it's supposed to go into

este se supone que debe entrar en

723

00:28:39,200 --> 00:28:43,039

effect

vigor

724

00:28:40,000 --> 00:28:45,919

towards the end of 2021 um

para finales del 2021 este

725

00:28:43,039 --> 00:28:47,360

that's the plan right now we'll just

al menos eso es lo que se espera

726

00:28:45,919 --> 00:28:53,120

have to wait and see if that

habrá que esperar y ver si

727

00:28:47,360 --> 00:28:53,120

see if that happens next slide please

se da siguiente diapositiva por favor

728

00:28:53,520 --> 00:28:56,960

so there's four things that can happen

en cuanto a qué podría afectar su tasación

729

00:28:55,279 --> 00:28:59,760

during this map revision

con respecto a la actualización de los mapas

730

00:28:56,960 --> 00:29:00,480

that might affect your insurance rates

hay cuatro posibilidades

731

00:28:59,760 --> 00:29:03,520

you go

usted queda

732

00:29:00,480 --> 00:29:07,039

into the high risk area we call that

dentro de la zona de alto riesgo conocida

733

00:29:03,520 --> 00:29:09,840

into the newly mapped area or

como zona recién mapeada

734

00:29:07,039 --> 00:29:11,360

the newly mapped area takes you out of

o la zona recién mapeada lo deja por fuera

735

00:29:09,840 --> 00:29:13,840

the floodplain

de la llanura alluvial

736

00:29:11,360 --> 00:29:14,799

that's a good one that means the risk is

lo cual es bueno pues quiere decir que su riesgo

737

00:29:13,840 --> 00:29:19,520

lower

ha disminuido

738

00:29:14,799 --> 00:29:21,760

not gone but lower and we can compensate

no ha desaparecido pero sí ya disminuido

739

00:29:19,520 --> 00:29:25,440

or we can change your premiums

y por ello podemos compensar o cambiar sus primas

740

00:29:21,760 --> 00:29:29,039

for that for that activity

o por tener menor riesgo quizás

741

00:29:25,440 --> 00:29:31,039

that lower risk there may be no change

ni siquiera se le cobre nada

742

00:29:29,039 --> 00:29:32,080

nothing is changing from your current

en el nuevo mapa no se da ningún

743

00:29:31,039 --> 00:29:35,039

flood zone

cambio de su actual

744

00:29:32,080 --> 00:29:35,919

on the future map but it's a good time

riesgo de inundación pero

745

00:29:35,039 --> 00:29:38,960

to review

vale la pena

746

00:29:35,919 --> 00:29:41,120

one do you even have flood insurance if

revisar si tiene un seguro contra inundaciones

747

00:29:38,960 --> 00:29:42,720

you don't it's a good time to talk to

y en caso de que no sería conveniente

748

00:29:41,120 --> 00:29:45,840

your insurance agent

hablar con su agente de seguros

749

00:29:42,720 --> 00:29:49,520

about that risk and how you can protect

sobre su riesgo y sobre cómo proteger

750

00:29:45,840 --> 00:29:52,799

your most valuable um asset

su patrimonio más valioso

751

00:29:49,520 --> 00:29:56,080

that you have we also have that

luego también se puede dar un cambio

752

00:29:52,799 --> 00:29:57,760

change in base flood elevation base

en la elevación del nivel de inundación base

753

00:29:56,080 --> 00:29:58,880

flood elevation mean the water's going

lo que se quiere decir con la elevación es que

754

00:29:57,760 --> 00:30:02,159

to get deeper

el agua estará a mayor profundidad

755

00:29:58,880 --> 00:30:04,880

you're at higher risk okay buy the

eso sí supone un riesgo mayor pero

756

00:30:02,159 --> 00:30:06,799

policy before that change so that we can

usted puede comprar la póliza antes de que

757

00:30:04,880 --> 00:30:10,240

we can kind of grandfather that

el cambio entre en vigor para que

758

00:30:06,799 --> 00:30:11,360

that lower flood flow lower base flood

se le respete la antigüedad de la elevación

759

00:30:10,240 --> 00:30:13,279

elevation

del actual nivel de inundación base

760

00:30:11,360 --> 00:30:14,880

or maybe the base flood elevation is

o quizás la elevación del nivel de inundación base

761

00:30:13,279 --> 00:30:17,039

going down

va a disminuir

762

00:30:14,880 --> 00:30:18,080

and we can change the cost of your flood

y si ese es su caso podemos cambiar el costo de

763

00:30:17,039 --> 00:30:20,720

insurance

su póliza

764

00:30:18,080 --> 00:30:22,880

for that so talk to your insurance agent

así que asegúrese de hablar con su agente de seguros

765

00:30:20,720 --> 00:30:26,000

talk to your carrier

con su aseguradora

766

00:30:22,880 --> 00:30:27,679

get your risk find out how to protect

entérese de su riesgo para sopesar

767

00:30:26,000 --> 00:30:32,159

that risk what's the best

como protegerse

768

00:30:27,679 --> 00:30:32,159

rating option that you have

qué tasación le conviene

769

00:30:34,840 --> 00:30:37,840

next

a continuación

770

00:30:39,279 --> 00:30:42,480

chris and she's gonna talk about um how

chris les va a hablar sobre este

771

00:30:42,080 --> 00:30:45,279

to

como

772

00:30:42,480 --> 00:30:48,080

appeal the map or what you can do as a

apelar el mapa o qué puede hacer uno como

773

00:30:45,279 --> 00:30:48,080

property owner

propietario

774

00:30:48,240 --> 00:30:51,279

james were you uh trying to say

¿james usted quiso decir

775

00:30:50,080 --> 00:30:54,080

something

algo?

776

00:30:51,279 --> 00:30:55,440

no no i'm so sorry okay no that's okay i

no no perdon todo bien no está bien yo

777

00:30:54,080 --> 00:30:58,559

just want to know

solo quiero saber

778

00:30:55,440 --> 00:30:59,919

uh thank you diana my name is chris i am

este gracias diana mi nombre es chris

779

00:30:58,559 --> 00:31:02,399

with fema

vengo de parte de fema

780

00:30:59,919 --> 00:31:04,000

and i'm the mapping lead for the state

encabezo el programa de mapas del estado

781

00:31:02,399 --> 00:31:06,320

of colorado and tonight

de Colorado y esta noche

782

00:31:04,000 --> 00:31:08,640

i'm just going to talk to you a little

solamente les quiero contar un poco

783

00:31:06,320 --> 00:31:12,080

bit about the appeals process

sobre el recurso de apelación

784

00:31:08,640 --> 00:31:15,200

and the letter of map change process

y la carta del cambio de mapas

785

00:31:12,080 --> 00:31:18,399

fema does have procedures

en fema hay un plazo de 90 días

786

00:31:15,200 --> 00:31:20,960

for reevaluating the maps

establecido por ley para

787

00:31:18,399 --> 00:31:21,760

we do run a statutory 90-day appeal

apelar

788

00:31:20,960 --> 00:31:24,480

Period

la reevaluación de los mapas

789

00:31:21,760 --> 00:31:26,559

for our mapping projects and we're

en cuanto a estos proyectos

790

00:31:24,480 --> 00:31:27,760

looking to start the appeal period for

tenemos pensado iniciar el plazo

791

00:31:26,559 --> 00:31:33,840

this project

de apelación

792

00:31:27,760 --> 00:31:33,840

this summer next slide please

este verano siguiente diapositiva por favor

793

00:31:35,440 --> 00:31:41,840

an appeal must be based on mathematical

una apelación debe basarse en errores

794

00:31:38,960 --> 00:31:42,399

or measurement errors natural changes in

de matemáticas o en la equivocación del cálculo de medidas cambios naturales

795

00:31:41,840 --> 00:31:45,360

physic

en las

796

00:31:42,399 --> 00:31:47,039

physical conditions or incorrect data or

condiciones físicas datos incorrectos o

797

00:31:45,360 --> 00:31:49,360

methodology

metodos equivocados

798

00:31:47,039 --> 00:31:51,039

the error must be identified and

para poder corregir el error o

799

00:31:49,360 --> 00:31:54,480

supporting technical data

demostrar por qué la metodología tenia un fallo

800

00:31:51,039 --> 00:31:56,240

is required to correct the error or to

se debe identificar el error

801

00:31:54,480 --> 00:32:00,000

demonstrate how

y justificar su apelación con

802

00:31:56,240 --> 00:32:01,919

and or why the methodology is incorrect

datos y especificaciones técnicas

803

00:32:00,000 --> 00:32:04,159

the data must be submitted within the

estos datos deben ser entregados

804

00:32:01,919 --> 00:32:06,640

90-day appeal period

dentro del plazo de 90 dias

805

00:32:04,159 --> 00:32:07,360

and the appeal must also be submitted

y la apelación también debe ser entregada a

806

00:32:06,640 --> 00:32:10,240

through

y respaldada por

807

00:32:07,360 --> 00:32:12,960

and supported by the community next

la comunidad

808

00:32:10,240 --> 00:32:12,960

slide please

siguiente diapositiva por favor

809

00:32:13,760 --> 00:32:19,440

fema also has the letter of map change

fema también puede hacer cambios mediante una carta

810

00:32:16,880 --> 00:32:20,080

uh process where a property can be

para quitar una propiedad

811

00:32:19,440 --> 00:32:22,960

removed

de la zona

812

00:32:20,080 --> 00:32:24,559

from the special flood hazard area it's

especial bajo riesgo de inundaciones

813

00:32:22,960 --> 00:32:26,000

based on the elevation of the

con base en la elevación de

814

00:32:24,559 --> 00:32:28,240

residential structure

la edificación residencial

815

00:32:26,000 --> 00:32:31,200

or your home and the adjacent grade

o con fundamento en la pendiente alidante de su casa

816

00:32:28,240 --> 00:32:33,120

relative to the base flood elevation

respecto al nivel de inundación base

817

00:32:31,200 --> 00:32:35,440

and it does require an elevation

pero para ello es necesario obtener

818

00:32:33,120 --> 00:32:37,279

certificate by a licensed engineer or

un certificado emitido por un ingeniero licenciado o por un

819

00:32:35,440 --> 00:32:39,279

land surveyor

topógrafo

820

00:32:37,279 --> 00:32:40,799

it is an official amendment to an

y se incorporaría al mapa como una enmienda

821

00:32:39,279 --> 00:32:43,840

effective firm

official

822

00:32:40,799 --> 00:32:45,600

and with one property owners may avoid

y habiendo hecho esto para su propiedad, los propietarios

823

00:32:43,840 --> 00:32:47,039

the mandatory flood insurance

pueden esquivar el requisito

824

00:32:45,600 --> 00:32:50,559

requirements

obligatorio de tener una póliza contra inundaciones

825

00:32:47,039 --> 00:32:56,159

i'm happy to take any uh questions

con gusto tomaré cualquier pregunta

826

00:32:50,559 --> 00:33:00,000

that you might have right now

que me tengan

827

00:32:56,159 --> 00:33:02,640

okay are there any in the chat

bueno, ¿hay alguna pregunta en el chat?

828

00:33:00,000 --> 00:33:04,159

uh there have been a a couple um but i

este hemos visto un par pero yo

829

00:33:02,640 --> 00:33:05,679

think we'll probably just uh

creo que mejor este

830

00:33:04,159 --> 00:33:07,600

i've taken those till the end and

las reservaré para el final y

831

00:33:05,679 --> 00:33:10,799

somewhere specific about some

algunas querían saber sobre

832

00:33:07,600 --> 00:33:12,320

uh letter of map change and and uh

este la carta para hacer cambios y este

833

00:33:10,799 --> 00:33:14,240

other amendments so we'll we'll fill

otras enmiendas así que

834

00:33:12,320 --> 00:33:14,640

those at the end once we get past this

esas las contestaremos al final cuando ya termine este repaso

835

00:33:14,240 --> 00:33:17,919

thank you

gracias

836

00:33:14,640 --> 00:33:17,919

okay very good thank you

bueno muy bien gracias

837

00:33:20,799 --> 00:33:25,919

okay thank you um so our

okay gracias así que bueno

838

00:33:24,000 --> 00:33:28,000

role at the city and county of denver

el papel del grupo que

839

00:33:25,919 --> 00:33:31,600

the floodplain management group

administra las llanuras aluviales

840

00:33:28,000 --> 00:33:33,919

our role is really to use these new maps

realmente es de usar estos mapas

841

00:33:31,600 --> 00:33:35,120

or any of the published maps um to make

o cualquier mapa emitido oficialmente

842

00:33:33,919 --> 00:33:37,919

sure the development

para garantizar que el desarrollo

843

00:33:35,120 --> 00:33:39,120

is is done in a safe and resilient way

se lleve a cabo de forma segura y resistente

844

00:33:37,919 --> 00:33:41,760

and before we get too

y antes de adentrarnos más

845

00:33:39,120 --> 00:33:42,880

far into that i need to just explain the

tengo que explicar

846

00:33:41,760 --> 00:33:45,360

definition between

las definiciones

847

00:33:42,880 --> 00:33:46,799

some of the portions of the high risk

de algunas de las partes de las secciones de alto

848

00:33:45,360 --> 00:33:49,200

zone

riesgo

849

00:33:46,799 --> 00:33:49,919

this is important because it will

es importante pues

850

00:33:49,200 --> 00:33:52,880

dictate

determinará

851

00:33:49,919 --> 00:33:54,720

what can and can't be done um in those

qué se puede hacer o no en

852

00:33:52,880 --> 00:33:55,919

portions of the high risk zone so the

esas partes de las zonas de alto riesgo así que

853

00:33:54,720 --> 00:33:59,039

floodway

el cauce

854

00:33:55,919 --> 00:34:02,799

is part of the ae's zone

forma parte de la zona ae

855

00:33:59,039 --> 00:34:04,960

that needs to be reserved to

y hay que reservarlo para

856

00:34:02,799 --> 00:34:06,000

pass a flood and minimize damage to

que atraviese la inundación y minimizar

857

00:34:04,960 --> 00:34:08,879

other people

daños

858

00:34:06,000 --> 00:34:09,520

and other properties so this is really

a las personas y propiedades o sea que es muy

859

00:34:08,879 --> 00:34:12,399

important

importante

860

00:34:09,520 --> 00:34:14,079

because it's the most dangerous part of

porque viene siendo la parte más peligrosa

861

00:34:12,399 --> 00:34:17,440

the high risk zone

de la zona de alto riesgo

862

00:34:14,079 --> 00:34:20,800

and it's typically subject to fast or

y es donde se suelen dar corrientes rápidas

863

00:34:17,440 --> 00:34:24,399

deep water higher erosion potential

o mayor profundidad y mayor tendencia a la erosión

864

00:34:20,800 --> 00:34:26,159

and potential for debris and as such it

y gran potencial para el depósito de escombros y sedimentos

865

00:34:24,399 --> 00:34:27,359

has the most restrictive construction

por lo tanto está sujeto a las normas de construcción más

866

00:34:26,159 --> 00:34:29,919

requirements

estrictas

867

00:34:27,359 --> 00:34:30,720

now the flood fringe is the area of the

ahora la franja inundable es la parte de la

868

00:34:29,919 --> 00:34:33,359

ae

zona ae de alto riesgo

869

00:34:30,720 --> 00:34:34,720

high risk zone that is outside of the

no queda dentro del cauce

870

00:34:33,359 --> 00:34:36,320

floodway

en sí

871

00:34:34,720 --> 00:34:38,720

um there are significant construction

pero hay normas de construcción considerables

872

00:34:36,320 --> 00:34:40,159

requirements there a little more lenient

aunque son un poco menos estrictas

873

00:34:38,720 --> 00:34:42,480

than the floodway

que las del cauce

874

00:34:40,159 --> 00:34:44,800

but certainly some requirements that

pero sin duda hay que

875

00:34:42,480 --> 00:34:47,119

need to be met in order to ensure that

cumplirlas para que

876

00:34:44,800 --> 00:34:48,800

that development is safe and the same

el desarrollo sea seguro

877

00:34:47,119 --> 00:34:52,320

goes for the flood storage area

lo mismo se podría decir sobre las zonas de almacenamiento de agua

878

00:34:48,800 --> 00:34:53,919

these are the other a zones um ao is

en las zonas a viena al caso

879

00:34:52,320 --> 00:34:56,240

pretty applicable

en la ao

880

00:34:53,919 --> 00:34:57,200

in some of these areas a and a h are are

en algunas de estas partes de a y a h

881

00:34:56,240 --> 00:34:59,440

less common here

se ve un poco menos aquí

882

00:34:57,200 --> 00:35:00,880

and that also has uh significant

y también hay requisitos considerables

883

00:34:59,440 --> 00:35:02,160

construction requirements associated

para la construcción

884

00:35:00,880 --> 00:35:04,880

with that

en esas partes

885

00:35:02,160 --> 00:35:04,880

next slide please

siguiente diapositiva por favor

886

00:35:08,000 --> 00:35:12,800

so again our role here is to make sure

de nuevo a nosotros nos corresponde

887

00:35:11,119 --> 00:35:14,160

that any construction in these high-risk

garantizar que cualquier construcción

888

00:35:12,800 --> 00:35:17,200

zones

que se lleve a cabo

889

00:35:14,160 --> 00:35:19,119

are safe we require any perm of a

en estas zonas sea segura exigimos que

890

00:35:17,200 --> 00:35:20,960

floodplain development permit

se obtenga un permiso para construir en

891

00:35:19,119 --> 00:35:22,240

for any construction in these high-risk

cualquiera de estas zonas de alto riesgo en

892

00:35:20,960 --> 00:35:24,480

zones

las llanuras aluviales

893

00:35:22,240 --> 00:35:27,119

um we do want to make sure that people

queremos asegurarnos de que la gente

894

00:35:24,480 --> 00:35:29,280

are are developing in a safe manner

esté construyendo sus edificaciones de manera segura

895

00:35:27,119 --> 00:35:30,320

and we want to make sure that uh we're

y queremos asegurarnos de que

896

00:35:29,280 --> 00:35:32,640

conveying the

no se sobrepase

897

00:35:30,320 --> 00:35:34,079

flood capacity of that particular

la capacidad del alcantarillado

898

00:35:32,640 --> 00:35:37,920

drainage way so

para sobrellevar una inundacion

899

00:35:34,079 --> 00:35:40,079

for example we can't allow people to

por ejemplo no podemos permitir que nadie

900

00:35:37,920 --> 00:35:42,240

put a fence across a drainage way

construya una cerca que atraviese la vía de drenaje

901

00:35:40,079 --> 00:35:45,520

because that impacts how water moves

porque ello afectaría la corriente del agua

902

00:35:42,240 --> 00:35:46,079

and uh potentially adversely impacts

y podría perjudicar a

903

00:35:45,520 --> 00:35:49,040

other people

otras personas

904

00:35:46,079 --> 00:35:50,720

makes the flooding worse for them so uh

empeorar la inundacion para los demás

905

00:35:49,040 --> 00:35:52,960

there's a little flow chart here

aquí hay un pequeño esquema

906

00:35:50,720 --> 00:35:54,720

this will be up for on the website as

que podrán consultar también

907

00:35:52,960 --> 00:35:56,880

well for reference

en la página web

908

00:35:54,720 --> 00:35:59,119

but really any construction in a high

pero en pocas palabras para cualquier obra en una zona

909

00:35:56,880 --> 00:36:01,920

risk zone requires a permit

de alto riesgo se necesita un permiso

910

00:35:59,119 --> 00:36:05,119

those moderate and low risk zones that

las zonas de riesgo bajo o moderado

911

00:36:01,920 --> 00:36:07,040

stacy talked about earlier

que nos comentó stacy anteriormente

912

00:36:05,119 --> 00:36:08,960

those do not require special floodplain

no necesitan permisos especiales

913

00:36:07,040 --> 00:36:12,000

permits

de llanuras aluviales

914

00:36:08,960 --> 00:36:13,920

but the high risk zones do and there's

pero sí se necesitan para las zonas de alto riesgo y

915

00:36:12,000 --> 00:36:15,520

more leniency in the flood fringe and

y hay menos restricciones en la franja

916

00:36:13,920 --> 00:36:18,240

flood storage areas

y zonas de almacenamiento

917

00:36:15,520 --> 00:36:20,160

we do allow new construction new

sí se permite empezar obras nuevas

918

00:36:18,240 --> 00:36:23,359

buildings for example

por ejemplo construer nuevos edificios

919

00:36:20,160 --> 00:36:24,880

fences fill that kind of thing um

cercas este tipo de cosas

920

00:36:23,359 --> 00:36:27,440

but the floodway because it's so

pero en el cauce por ser tan

921

00:36:24,880 --> 00:36:29,359

dangerous is really where the major

peligroso hay más restricciones

922

00:36:27,440 --> 00:36:31,040

restrictions are we do not allow

no permitimos

923

00:36:29,359 --> 00:36:33,200

new structures new buildings in the

que se edifiquen nuevas estructuras ni nuevos edificios

924

00:36:31,040 --> 00:36:34,960

floodway um because they're

en el cauce porque

925

00:36:33,200 --> 00:36:38,160

basically at the highest risk of being

basicamente corren el mayor riesgo de

926

00:36:34,960 --> 00:36:41,839

destroyed um in a flood event so

ser destruidos en una inundación

927

00:36:38,160 --> 00:36:41,839

um next slide please

siguiente diapositiva por favor

928

00:36:42,400 --> 00:36:46,960

and it's kind of summarizing what uh

para resumir lo que les estuvo

929

00:36:45,119 --> 00:36:49,119

diana was talking about earlier

diciendo diana anteriormente

930

00:36:46,960 --> 00:36:50,480

and what i just covered um here's a

y lo que les acabo de explicar

931

00:36:49,119 --> 00:36:51,119

little table i won't go through this

les tenemos este cuadro

932

00:36:50,480 --> 00:36:52,320

whole thing

no se lo voy a explicar entero

933

00:36:51,119 --> 00:36:56,480

again the slides will be up on the

les repito que las diapositivas las pondremos en

934

00:36:52,320 --> 00:36:58,800

website this generally speaks to

el sitio web esto a groso modo les

935

00:36:56,480 --> 00:37:00,160

the different scenarios for different

resume los diferentes ejemplos

936

00:36:58,800 --> 00:37:03,920

folks whether you're mapped in

según si quedan dentro o fuera

937

00:37:00,160 --> 00:37:05,200

or out or remain in in a high risk zone

de una zona de alto riesgo

938

00:37:03,920 --> 00:37:08,079

et cetera

etcetera

939

00:37:05,200 --> 00:37:10,160

and then the implications to whether or

y luego las consecuencias correspondientes

940

00:37:08,079 --> 00:37:11,599

not flood insurance is required

con respecto al requisit de tener o no una póliza de un seguro

941

00:37:10,160 --> 00:37:14,079

what happens with the flood insurance

contra inundaciones y qué

942

00:37:11,599 --> 00:37:16,160

rates typically and the regulatory

pasa con la tasación de la póliza y qué

943

00:37:14,079 --> 00:37:18,480

requirements here so

se le exige por ley

944

00:37:16,160 --> 00:37:19,599

if for example you're not in a high risk

por ejemplo si hoy día no se encuentra en una zona de

945

00:37:18,480 --> 00:37:21,440

zone today

alto riesgo

946

00:37:19,599 --> 00:37:22,880

and you're not doing a high risk zone

y no está en una zona de alto riesgo

947

00:37:21,440 --> 00:37:23,920

flood insurance is required by your

pero su prestamista le exige asegurar la propiedad

948

00:37:22,880 --> 00:37:26,240

lender

contra inundaciones

949

00:37:23,920 --> 00:37:28,160

uh your insurance rates will go up or

este se aumentará el costo de sus primas

950

00:37:26,240 --> 00:37:30,480

they will start to go up

empezarán a subir

951

00:37:28,160 --> 00:37:33,119

as time goes on and you'll be required

y conforme pase el tiempo usted tendrá que

952

00:37:30,480 --> 00:37:35,839

to get permits for work on that property

sacar permisos para edificar en su propiedad

953

00:37:33,119 --> 00:37:37,920

one thing to note here is that and i

cabe notar y creo que diana

954

00:37:35,839 --> 00:37:40,720

think diana mentioned this earlier

lo mencionó antes

955

00:37:37,920 --> 00:37:42,480

that being mapped in the floodway or or

que si usted ya se encuentra en el cauce

956

00:37:40,720 --> 00:37:44,880

if you're already in the floodway

y eso sigue igual en el nuevo mapa

957

00:37:42,480 --> 00:37:45,520

um that change doesn't actually change

entonces su tasación

958

00:37:44,880 --> 00:37:48,240

the rates

no cambiará

959

00:37:45,520 --> 00:37:50,640

um it but the floodway is more about the

pero el cauce afecta más

960

00:37:48,240 --> 00:37:53,440

the construction regulations

el reglamento sobre la construcción

961

00:37:50,640 --> 00:37:53,440

next slide please

siguiente diapositiva por favor

962

00:37:54,400 --> 00:38:00,000

so how do you reduce your risk right

así que cómo se reduce el riesgo

963

00:37:57,920 --> 00:38:00,960

and the first step is really

el primer paso realmente es

964

00:38:00,000 --> 00:38:03,760

understanding

entender

965

00:38:00,960 --> 00:38:04,640

the flood risk so reviewing these maps

su riesgo así que revise estos mapas

966

00:38:03,760 --> 00:38:07,680

looking at the

haga uso de

967

00:38:04,640 --> 00:38:08,960

the map tools um that have been provided

las herramientos que hemos puesto

968

00:38:07,680 --> 00:38:10,240

for your use and

a su disposición

969

00:38:08,960 --> 00:38:11,680

and really understanding what your

y realmente entienda su actual

970

00:38:10,240 --> 00:38:13,040

current flood risk is and asking

riesgo de inundación y

971

00:38:11,680 --> 00:38:15,440

questions

pregunte

972

00:38:13,040 --> 00:38:16,079

so you know we want you to know what

queremos que usted conozca

973

00:38:15,440 --> 00:38:18,240

your

sus opciones

974

00:38:16,079 --> 00:38:19,680

options are talking to your insurance

hable con su agente de seguros

975

00:38:18,240 --> 00:38:21,280

agent about options

sobre sus opciones

976

00:38:19,680 --> 00:38:23,119

you know depending on the specifics of

dependiendo de su situación particular

977

00:38:21,280 --> 00:38:24,640

your situation whether you're being

para que entienda si se le va a respetar

978

00:38:23,119 --> 00:38:27,839

locked in or out or

la antigüedad de su póliza

979

00:38:24,640 --> 00:38:29,440

whatever the case may be um we really

o como sea el caso

980

00:38:27,839 --> 00:38:30,640

want you to be informed about your flood

queremos que usted se informe sobre

981

00:38:29,440 --> 00:38:33,280

insurance options and

sus opciones en cuanto a un seguro contra inundaciones

982

00:38:30,640 --> 00:38:34,560

and also understand uh the details of

y que también entienda

983

00:38:33,280 --> 00:38:37,200

that policy

los particulares de su póliza

984

00:38:34,560 --> 00:38:38,400

such as you know what the deductibles

para que sepa cuánto es su deducible

985

00:38:37,200 --> 00:38:39,760

and premiums are

y sus primas

986

00:38:38,400 --> 00:38:41,839

what what it covers what it doesn't

qué cubre

987

00:38:39,760 --> 00:38:43,839

cover etc

y qué no etc

988

00:38:41,839 --> 00:38:45,680

and then uh of course you know talk to

y luego claro hable

989

00:38:43,839 --> 00:38:47,359

the folks at the city of denver

con los funcionarios de la ciudad de Denver

990

00:38:45,680 --> 00:38:49,680

our team is very knowledgeable about

nuestro equipo tiene mucho conocimiento

991

00:38:47,359 --> 00:38:50,720

this stuff and so we can talk to you

sobre estas cosas y podemos hablar

992

00:38:49,680 --> 00:38:52,240

about

con usted

993

00:38:50,720 --> 00:38:53,920

what those building requirements look

sobre las normas de

994

00:38:52,240 --> 00:38:55,680

like um and

construccion

995

00:38:53,920 --> 00:38:57,760

and how to you know more information

y darle más información

996

00:38:55,680 --> 00:38:59,440

about those rules and regulations

sobre las reglas y requisitos

997

00:38:57,760 --> 00:39:02,400

and then also we can provide guidance

y también podemos darle pautas

998

00:38:59,440 --> 00:39:03,839

about how to reduce your flood risk

sobre cómo mitigar su riesgo en una inundación

999

00:39:02,400 --> 00:39:05,599

so there's some simple things that can

uno puede hacer cosas

1000

00:39:03,839 --> 00:39:08,640

be done

sencillitas

1001

00:39:05,599 --> 00:39:12,000

they range from you know free

algo gratis sería no guardar

1002

00:39:08,640 --> 00:39:13,280

such as you know moving valuables family

cosas valiosas como

1003

00:39:12,000 --> 00:39:14,960

photos and that thing

fotografías y cosas así

1004

00:39:13,280 --> 00:39:17,119

out of out of basements you know the

en el sótano pues

1005

00:39:14,960 --> 00:39:18,720

first place that typically gets flooded

es lo primero que se inunda

1006

00:39:17,119 --> 00:39:20,160

uh moving those to a higher level so you

este almacene esas cosas en un lugar más elevado para que

1007

00:39:18,720 --> 00:39:22,960

don't lose those

sus reliquias y objetos de valor sentimental

1008

00:39:20,160 --> 00:39:23,920

family heirlooms and that kind of stuff

no se echen a perder

1009

00:39:22,960 --> 00:39:25,760

to anything

en dado caso

1010

00:39:23,920 --> 00:39:27,599

uh you know elevating the building in

y luego un ejemplo extremo sería

1011

00:39:25,760 --> 00:39:29,040

place is an extreme example

elevar el edificio para

1012

00:39:27,599 --> 00:39:31,440

of another way that you can mitigate

mitigar el riesgo

1013

00:39:29,040 --> 00:39:34,079

your flood risk but that

de una inundacion

1014

00:39:31,440 --> 00:39:34,880

those have uh high costs associated with

pero eso tiene

1015

00:39:34,079 --> 00:39:37,440

those

un costo altísimo

1016

00:39:34,880 --> 00:39:38,400

and of course we want uh citizens to be

y claro queremos que los ciudadanos estén

1017

00:39:37,440 --> 00:39:41,359

prepared so

preparados así que

1018

00:39:38,400 --> 00:39:42,480

having this information and knowing your

tomen la información y entérense

1019

00:39:41,359 --> 00:39:44,800

flood risk

de su riesgo de una inundación

1020

00:39:42,480 --> 00:39:46,960

allows you to prepare accordingly

para que puedan tomar las medidas necesarias

1021

00:39:44,800 --> 00:39:49,040

purchasing flood insurance for example

como por ejemplo aunque una póliza contra inundaciones

1022

00:39:46,960 --> 00:39:50,800

is a good way to be prepared it won't

no detendrá la llegada del agua

1023

00:39:49,040 --> 00:39:52,320

stop the flood from occurring

en verdad sí le beneficiará

1024

00:39:50,800 --> 00:39:54,160

but it certainly will reduce your

económicamente

1025

00:39:52,320 --> 00:39:56,720

financial liability

para que pueda

1026

00:39:54,160 --> 00:39:58,160

and get you back on your feet a little

reponerse

1027

00:39:56,720 --> 00:40:01,359

quicker if you were to

más rápido si llega

1028

00:39:58,160 --> 00:40:02,960

um incur damage during a flood and

a sufrir daños en una inundación

1029

00:40:01,359 --> 00:40:04,560

one of the other more important things

otra cosa bien importante es

1030

00:40:02,960 --> 00:40:06,079

is you know developing a plan an

tener un plan

1031

00:40:04,560 --> 00:40:09,119

emergency plan

un plan para emergencias por si

1032

00:40:06,079 --> 00:40:11,200

in the in the case of a flood so build

llega a sufrir una inundacion

1033

00:40:09,119 --> 00:40:13,040

an emergency kit

crea un kit de emergencia

1034

00:40:11,200 --> 00:40:14,640

develop a plan for you and your family

un plan para usted y su familia

1035

00:40:13,040 --> 00:40:16,240

or if you own a business for your

o lo mismo si tiene un negocio o

1036

00:40:14,640 --> 00:40:18,160

employees

empleados

1037

00:40:16,240 --> 00:40:20,000

um and communicate that plan and

infórmeles del plan

1038

00:40:18,160 --> 00:40:22,560

practice it

y practíquenlo

1039

00:40:20,000 --> 00:40:24,079

this website ready.gov is a really good

el sitio web ready.gov tiene

1040

00:40:22,560 --> 00:40:27,839

resource and has checklists

listas e ideas

1041

00:40:24,079 --> 00:40:31,119

for things to include in a kit and

de cosas que se pueden incluir en su kit

1042

00:40:27,839 --> 00:40:32,079

also ways to prepare an emergency action

e ideas de cómo prepararun plan en caso

1043

00:40:31,119 --> 00:40:34,880

plan

de una emergencia

1044

00:40:32,079 --> 00:40:34,880

next slide please

siguiente diapositiva por favor

1045

00:40:35,599 --> 00:40:39,280

and this is this last slide here is

en esta última diapositiva

1046

00:40:37,839 --> 00:40:41,200

really just a

realmente son

1047

00:40:39,280 --> 00:40:42,480

a resources slide some contact

recursos información de

1048

00:40:41,200 --> 00:40:44,960

information

contacto

1049

00:40:42,480 --> 00:40:46,720

um denver gov.org flood is a great

Denver.gov.org flood es un buen

1050

00:40:44,960 --> 00:40:48,880

resource

recurso

1051

00:40:46,720 --> 00:40:50,480

to find out more information about the

para informarse má a fondo

1052

00:40:48,880 --> 00:40:53,599

regulations and

sobre las reglas

1053

00:40:50,480 --> 00:40:55,359

and to find your flood risk um and also

y para buscar su nivel de riesgo

1054

00:40:53,599 --> 00:40:57,359

just reaching out to us directly using

y también puede comunicarse directamente con nosotros

1055

00:40:55,359 --> 00:40:59,839

floodplain at denver go.org or the

por medio de “floodplain” en Denver.gov.org

1056

00:40:57,359 --> 00:41:00,640

for the number listed if you have

o con el número que figura en pantalla

1057

00:40:59,839 --> 00:41:03,079

specific

si sus preguntas son sobre

1058

00:41:00,640 --> 00:41:04,640

questions to flood insurance visiting

pólizas de seguro contra inundaciones

1059

00:41:03,079 --> 00:41:06,880

floodsmart.gov

consulte floodsmart.gov

1060

00:41:04,640 --> 00:41:08,240

and and talking to your insurance agent

y hable con su agente e seguros

1061

00:41:06,880 --> 00:41:10,560

is really one of the most important

realmente una de las cosas más importantes es

1062

00:41:08,240 --> 00:41:12,000

things to understand your options

entender sus opciones

1063

00:41:10,560 --> 00:41:14,240

and if you still have questions there's

y si aún tiene dudas puede llamar

1064

00:41:12,000 --> 00:41:16,880

a call center with experts that can help

a nuestro centro de atención donde lo comunicarán con

1065

00:41:14,240 --> 00:41:18,079

answer questions there and then uh

expertos que puedan contester sus preguntas y luego

1066

00:41:16,880 --> 00:41:19,520

lastly

por último

1067

00:41:18,079 --> 00:41:22,079

if you have questions specific to this

si tiene alguna pregunta expresamente

1068

00:41:19,520 --> 00:41:25,119

process um

sobre este proceso

1069

00:41:22,079 --> 00:41:28,720

we have the the project website here

puede consultar el sitio web del Proyecto

1070

00:41:25,119 --> 00:41:32,079

um 2018-pmr

2018-pmr

1071

00:41:28,720 --> 00:41:32,720

and stacy as a resource as well to email

y también pueden comunicarse con stacy le pueden escribir por email

1072

00:41:32,079 --> 00:41:35,760

or call her

o la pueden llamar

1073

00:41:32,720 --> 00:41:37,839

with any specific questions so

con esas preguntas

1074

00:41:35,760 --> 00:41:39,200

with that again these slides will be up

repito que estas diapositivas

1075

00:41:37,839 --> 00:41:43,359

on the website

las tendremos en el sitio web

1076

00:41:39,200 --> 00:41:45,040

shortly so this resource that

en breve así que estos recursos

1077

00:41:43,359 --> 00:41:46,480

will be available to you in those links

los podrá buscar

1078

00:41:45,040 --> 00:41:49,359

will be available to you

desde ahí

1079

00:41:46,480 --> 00:41:51,440

so i'm going to send it over to james

voy a cederle la palabra a james

1080

00:41:49,359 --> 00:41:54,400

and he's going to

y el va a mostrarles

1081

00:41:51,440 --> 00:41:55,040

walk through the preliminary map viewer

el programa preliminar con el que podrán revisar el mapa

1082

00:41:54,400 --> 00:41:56,880

thanks

gracias

1083

00:41:55,040 --> 00:41:58,400

sorry james johnson real quick before we

perdon james Johnson rapidito antes de pasar

1084

00:41:56,880 --> 00:41:59,359

switch over to you i just wanted to say

a lo suyo

1085

00:41:58,400 --> 00:42:01,359

real quick thanks for

brevemente quiero dar las gracias

1086

00:41:59,359 --> 00:42:03,200

every there thanks everyone for dropping

por todo y por todos ustedes por participar y

1087

00:42:01,359 --> 00:42:04,319

your questions in the chat box please

por sus preguntas en el chat

1088

00:42:03,200 --> 00:42:06,880

continue to do so

sigan mandándonos sus preguntas

1089

00:42:04,319 --> 00:42:08,560

and again after james johnson has a

y cuando james Johnson haya

1090

00:42:06,880 --> 00:42:10,319

chance to walk us through the platform

terminado de explicarnos el programa

1091

00:42:08,560 --> 00:42:12,000

we will go back through and revisit any

les contestaremos sus

1092

00:42:10,319 --> 00:42:14,880

of those questions that we may still

preguntas pendientes

1093

00:42:12,000 --> 00:42:14,880

have so thank you all

gracias a todos

1094

00:42:15,040 --> 00:42:20,240

okay thanks james cullen um

okoay gracias james Cullen

1095

00:42:18,400 --> 00:42:22,800

i am james johnston let's see we're

yo soy james Johnston

1096

00:42:20,240 --> 00:42:25,599

gonna share my screen

veamos les voy a mostrar mi pantalla

1097

00:42:22,800 --> 00:42:28,240

uh i didn't have the the camera on i was

este no tenía la cámara prendida

1098

00:42:25,599 --> 00:42:32,480

having some difficulties before so hello

tuve unas dificultades pero hola

1099

00:42:28,240 --> 00:42:32,480

um now i'm gonna switch to

ahora sí que les voy a mostar mi pantalla

1100

00:42:34,000 --> 00:42:42,319

sharing my screen okay

bueno

1101

00:42:37,599 --> 00:42:42,319

sharing this one how about that one

para mostrarles esta sobre

1102

00:42:43,200 --> 00:42:52,000

okay not that not that

no esa no

1103

00:42:48,079 --> 00:42:52,800

there we go um okay so i am going to if

esa es bueno voy a ver si

1104

00:42:52,000 --> 00:42:56,640

i can

puedo

1105

00:42:52,800 --> 00:42:58,480

move this out of the way i had lost my

apartar esto

1106

00:42:56,640 --> 00:43:01,359

multiple screens i'm down on the one

tuve varias pantallas y ahora

1107

00:42:58,480 --> 00:43:03,440

screen so you guys are gonna

sólo me queda una así que ustedes

1108

00:43:01,359 --> 00:43:05,920

is there a way to get rid of this thing

será que nos podríamos deshacer de esto

1109

00:43:03,440 --> 00:43:05,920

there we go

ahí estamos

1110

00:43:07,200 --> 00:43:11,599

okay sorry about that um so real quick

perdonen bueno rapidito

1111

00:43:10,400 --> 00:43:16,480

i'm gonna walk you through

voy a mostrarles

1112

00:43:11,599 --> 00:43:19,839

the website the link is on the slide

el sitio web el enlace está en la

1113

00:43:16,480 --> 00:43:21,920

slide deck there and

diapositiva y

1114

00:43:19,839 --> 00:43:23,359

will take you directly to when you click

cuando lo seleccionen les llevará

1115

00:43:21,920 --> 00:43:23,920

on it's going to open up just like what

les abrirá así

1116

00:43:23,359 --> 00:43:26,720

you see

vean

1117

00:43:23,920 --> 00:43:28,319

here on my screen um james can you

miren mi pantalla este james

1118

00:43:26,720 --> 00:43:29,280

confirm we can see my screen why am i

me puede confirmer que puede ver lo que sale en mi pantalla y que

1119

00:43:28,319 --> 00:43:31,599

sharing the right thing

estoy mostrando lo que es

1120

00:43:29,280 --> 00:43:33,760

yes well i see it but it still has the

si bueno lo veo pero todavía sale

1121

00:43:31,599 --> 00:43:37,359

2018 fiscal map review

la actualización del mapa fiscal del 2018

1122

00:43:33,760 --> 00:43:39,760

okay that's that's perfect then

bueno perfecto entonces

1123

00:43:37,359 --> 00:43:42,319

um yeah when you open the website you're

este cuando se abre el sitio web

1124

00:43:39,760 --> 00:43:45,680

going to have this landing screen here

uno llega a esta página de inicio

1125

00:43:42,319 --> 00:43:48,960

which has some basic information about

que contiene información básica sobre

1126

00:43:45,680 --> 00:43:50,880

the high flood district denver and

la herramienta para el distrito de inundaciones de denver y

1127

00:43:48,960 --> 00:43:54,000

jefferson county tool

del condado de Jefferson y

1128

00:43:50,880 --> 00:43:55,680

and you can basically you see

basicamente se puede ver

1129

00:43:54,000 --> 00:43:57,520

a lot of the community information in

mucho información de la comunidad

1130

00:43:55,680 --> 00:43:59,119

here as you you can scroll this thing up

puede desplazar la página hacia arriba

1131

00:43:57,520 --> 00:44:01,839

and down

o hacia abajo

1132

00:43:59,119 --> 00:44:02,960

um and i guess you can say you agree to

y supongo que puede aceptar

1133

00:44:01,839 --> 00:44:05,200

the terms and conditions

los términos y condiciones

1134

00:44:02,960 --> 00:44:06,839

in order to use it and then you'll be

para así poder utilizar la herramienta

1135

00:44:05,200 --> 00:44:10,000

able to click

y luego puede seleccionar

1136

00:44:06,839 --> 00:44:12,240

ok once you've done that

ok

1137

00:44:10,000 --> 00:44:13,920

you'll be looking at you've got this

y entonces verá

1138

00:44:12,240 --> 00:44:16,400

ribbon here

este listón

1139

00:44:13,920 --> 00:44:17,920

um and this ribbon has some basic

y en el listón hay algunas

1140

00:44:16,400 --> 00:44:20,079

functionality on it

funciones básicas

1141

00:44:17,920 --> 00:44:21,760

some zoom in and zoom out sort of

como agrandar o empequeñecer la imágen

1142

00:44:20,079 --> 00:44:25,280

standard

opciones básicas

1143

00:44:21,760 --> 00:44:27,119

web mapping type options a

para mapear

1144

00:44:25,280 --> 00:44:28,480

a navigation tool here where you can

aquí hay una herramienta de navegación donde

1145

00:44:27,119 --> 00:44:30,480

actually put in an address

puede buscar una dirección

1146

00:44:28,480 --> 00:44:33,359

which is very helpful and we'll test

super útil

1147

00:44:30,480 --> 00:44:33,359

that out in a minute

lo probaremos en un minute

1148

00:44:33,520 --> 00:44:37,520

and then you'll notice that the layer

vean aquí está la lista

1149

00:44:36,000 --> 00:44:40,319

list so you see the icon

de capas el icono

1150

00:44:37,520 --> 00:44:41,119

up here is the layer list icon and

de aquí corresponde a la lista de capas

1151

00:44:40,319 --> 00:44:43,520

that's

y aquí

1152

00:44:41,119 --> 00:44:44,319

turned on down here so that's because

está reducido porque

1153

00:44:43,520 --> 00:44:47,839

that's on

esto otro está prendido

1154

00:44:44,319 --> 00:44:49,599

so if i click on that it goes away if i

si lo selecciono eso se desaparece

1155

00:44:47,839 --> 00:44:51,440

click it back on it comes back and this

si lo vuelvo a seleccionar aparece de nuevo

1156

00:44:49,599 --> 00:44:54,240

shows you

y les muestra

1157

00:44:51,440 --> 00:44:56,640

all the features in the map that are

todas las funciones ativas en

1158

00:44:54,240 --> 00:44:58,880

currently turned on

el mapa para

1159

00:44:56,640 --> 00:45:01,520

and available for you to browse so you

hacer su búsqueda

1160

00:44:58,880 --> 00:45:01,520

have the

está el

1161

00:45:02,079 --> 00:45:06,400

cross sections profile baselines which

perfil de referencia con superposiciones

1162

00:45:04,640 --> 00:45:08,640

are your stream center lines

las lineas medias

1163

00:45:06,400 --> 00:45:10,640

uh panels which is turned off but if you

los paneles que están apagados pero si

1164

00:45:08,640 --> 00:45:11,920

want to compare and find the panel that

desea comparer y buscar el panel

1165

00:45:10,640 --> 00:45:14,560

you're on

suyo

1166

00:45:11,920 --> 00:45:15,440

you could click on that turn those on

podría seleccionarlo para activar esa función

1167

00:45:14,560 --> 00:45:17,280

and then

y luego

1168

00:45:15,440 --> 00:45:19,359

find out the panel number and you can

busca el número del panel y puede

1169

00:45:17,280 --> 00:45:24,240

you can download the panel from the

descargar el panel

1170

00:45:19,359 --> 00:45:26,400

msc site that we looked at earlier

del sitio web de msc que vimos hace ratito

1171

00:45:24,240 --> 00:45:28,079

and then the sort of the crux of the

y luego el punto esencial

1172

00:45:26,400 --> 00:45:31,200

viewer is this

del programa es este

1173

00:45:28,079 --> 00:45:32,319

changes since last firm layer here and

que son los cambios desde el último estrato firme

1174

00:45:31,200 --> 00:45:35,440

it's going to show you

con estos colores

1175

00:45:32,319 --> 00:45:37,839

in these colors the increase

le muestra el cambio

1176

00:45:35,440 --> 00:45:39,760

change so if a floodplain has increased

o sea si la llanura aluvial ha incrementado

1177

00:45:37,839 --> 00:45:42,079

from the prior footprint

desde la última medida

1178

00:45:39,760 --> 00:45:42,800

the decrease if it's gotten smaller and

y disminuye si se ha reducido de tamaño

1179

00:45:42,079 --> 00:45:46,400

then the no

luego si no ha habido ningún cambio

1180

00:45:42,800 --> 00:45:46,400

change is in a blue here

aqui sale en azul

1181

00:45:46,720 --> 00:45:49,760

and then the preliminary firm which you

y luego el estudio preliminar

1182

00:45:49,280 --> 00:45:53,200

can turn

puede prenderse

1183

00:45:49,760 --> 00:45:54,480

on and see the the basic features of the

y se ven algunas características básicas del

1184

00:45:53,200 --> 00:45:57,119

firm these are the same

estudio que son las

1185

00:45:54,480 --> 00:45:58,839

features that are on your maps so the

mismas características de sus mapas

1186

00:45:57,119 --> 00:46:03,200

floodway

el cauce

1187

00:45:58,839 --> 00:46:05,280

sfha and the uh point two percent

sfha y la probablidad del cero punto dos por ciento

1188

00:46:03,200 --> 00:46:07,599

chance yes real quick we did have a

si rapidito nos preguntan sobre

1189

00:46:05,280 --> 00:46:09,599

question about some of the the various

los diferentes

1190

00:46:07,599 --> 00:46:11,040

layers and what they mean do you mind

estratos y su significado

1191

00:46:09,599 --> 00:46:12,880

just giving a

le importa darnos

1192

00:46:11,040 --> 00:46:15,440

kind of a brief explanation or is that

una explicación breve

1193

00:46:12,880 --> 00:46:17,359

what you were getting into i apologize

o discúlpeme si justo nos lo iba a explicar

1194

00:46:15,440 --> 00:46:19,200

uh no that's fine um i'm gonna walk

ah no está bien voy a repasar

1195

00:46:17,359 --> 00:46:20,160

through uh these layers and what they

estos estratos y sus significados

1196

00:46:19,200 --> 00:46:23,520

mean so

así que permítame y

1197

00:46:20,160 --> 00:46:26,160

um let me i'll just

voy a

1198

00:46:23,520 --> 00:46:27,920

maybe turn it turn one on real quick uh

rápido voy a activar uno

1199

00:46:26,160 --> 00:46:29,440

and we can zoom in we're kind of blocked

y podemos agrandarlo estamos un poco bloqueados

1200

00:46:27,920 --> 00:46:31,119

here because i was still showing you the

porque aún estaba mostrándoles el liston

1201

00:46:29,440 --> 00:46:32,079

ribbon but if you want to get the ribbon

pero si quieren deshacerse

1202

00:46:31,119 --> 00:46:34,240

out of the way

del listón

1203

00:46:32,079 --> 00:46:35,680

i'm on a very small screen as well so i

tengo una pantalla pequeñita

1204

00:46:34,240 --> 00:46:36,640

don't have the same real estate that i

así que no cuento con el mismo espacio que tenía

1205

00:46:35,680 --> 00:46:38,720

had

antes

1206

00:46:36,640 --> 00:46:40,400

on a larger screen but if you you click

en la pantalla más grande pero si selecciona

1207

00:46:38,720 --> 00:46:41,920

this you can kind of get that ribbon out

esto puede deshacerse

1208

00:46:40,400 --> 00:46:44,480

of the way

del listón

1209

00:46:41,920 --> 00:46:45,280

and to navigate um it's as easy as

y navegar es fácil

1210

00:46:44,480 --> 00:46:48,880

clicking

use el ratón

1211

00:46:45,280 --> 00:46:52,400

uh on your mouse and you can drag around

y haga clic para arrastrarlo

1212

00:46:48,880 --> 00:46:53,599

and then actually i just want to zoom to

y luego de hecho quiero agrandar

1213

00:46:52,400 --> 00:46:56,480

a specific spot

un lugar en particular

1214

00:46:53,599 --> 00:46:57,440

so i'll get let me get to those in just

deje y llego

1215

00:46:56,480 --> 00:46:59,839

a second the layers

a los siguientes estratos

1216

00:46:57,440 --> 00:47:00,720

we'll come back to that uh once we zoom

ahorita regresaremos una vez se

1217

00:46:59,839 --> 00:47:02,800

in

agrande

1218

00:47:00,720 --> 00:47:04,000

how about that uh because i just want to

que tal así pues lo que quiero es

1219

00:47:02,800 --> 00:47:06,160

show you the tools

enseñarles las herramientas

1220

00:47:04,000 --> 00:47:07,280

that you have on the ribbon and of

que figuran en el listón

1221

00:47:06,160 --> 00:47:08,880

course you know

y claro ya saben que

1222

00:47:07,280 --> 00:47:10,400

you don't need to write all this down or

no hay ninguna necesidad de anotar todo esto

1223

00:47:08,880 --> 00:47:11,839

memorize all this if you get stuck on

ni de aprendérselo de memoria

1224

00:47:10,400 --> 00:47:12,400

any of these things you can always reach

si se pierde con estas cosas puede

1225

00:47:11,839 --> 00:47:14,160

Out

comunicarse con nostros

1226

00:47:12,400 --> 00:47:16,400

and we'll be able to answer any

y podremos sacarle

1227

00:47:14,160 --> 00:47:18,000

questions um

de dudas

1228

00:47:16,400 --> 00:47:19,520

along with the layer list you also have

además de la lista de estratos también

1229

00:47:18,000 --> 00:47:21,520

a legend list

hay una lista con las claves

1230

00:47:19,520 --> 00:47:23,200

okay so a legend the legend is different

la lista de las claves es diferente de

1231

00:47:21,520 --> 00:47:24,880

than the layers because you'll notice

la lista de los estratos

1232

00:47:23,200 --> 00:47:27,520

here

pues como se darán cuenta

1233

00:47:24,880 --> 00:47:28,880

in the legend i can't turn anything on

aquí en las claves puedo activar o desactiar

1234

00:47:27,520 --> 00:47:31,839

or off

cualquier cosa

1235

00:47:28,880 --> 00:47:34,000

but when i click on another layer here

pero cuando selecciono otro estrato aquí

1236

00:47:31,839 --> 00:47:36,480

it shows up in the legend so the legend

aparece en la clave por lo tanto

1237

00:47:34,000 --> 00:47:39,280

is just showing you what's visible

la clave solamente le indica qué tiene a la vista

1238

00:47:36,480 --> 00:47:41,119

and the layer list is showing you all

y el nivel de estratos le muestra

1239

00:47:39,280 --> 00:47:43,920

the available data

todos los datos disponibles

1240

00:47:41,119 --> 00:47:46,319

that you have in the tool that you can

con los que puede experimentar

1241

00:47:43,920 --> 00:47:46,319

play with

con esta herramienta

1242

00:47:47,920 --> 00:47:56,559

okay so let me close that there's also

bueno voy a terminar comentándoles

1243

00:47:53,520 --> 00:47:59,040

um printing function if you want to

que también hay una función de impresión si desea

1244

00:47:56,559 --> 00:48:00,800

connect to a printer if whatever printer

conectar una impresora o

1245

00:47:59,040 --> 00:48:02,960

you're connected to once you have a view

si ya tiene una impresora instalada cuando tenga su imagen

1246

00:48:00,800 --> 00:48:06,319

set up you can hit print

lista puede seleccionar imprimir

1247

00:48:02,960 --> 00:48:07,280

info is just the um like another splash

información como cualquier otra

1248

00:48:06,319 --> 00:48:08,880

screen

pantalla de bienvenida

1249

00:48:07,280 --> 00:48:10,960

that's going to give you some additional

figuran otros enlaces

1250

00:48:08,880 --> 00:48:12,800

resource links

de interés

1251

00:48:10,960 --> 00:48:14,960

and these are the links back to the

y estos enlaces lo llevan de vuelta

1252

00:48:12,800 --> 00:48:15,440

pages that that we've been referring to

a las páginas que les han estado mencionado

1253

00:48:14,960 --> 00:48:20,720

throughout

a lo largo de

1254

00:48:15,440 --> 00:48:23,359

the presentation um this is another

la presentación esta es otra

1255

00:48:20,720 --> 00:48:25,200

splash screen of contacts so if

página de contactos así que si tienen que

1256

00:48:23,359 --> 00:48:26,960

you need to send an email to jeremy

enviarle un e-mail a Jeremy

1257

00:48:25,200 --> 00:48:31,359

there's his email right there

ahi está su correo electrónico

1258

00:48:26,960 --> 00:48:31,359

or you can call him whatever

o le pueden llamar cuando sea

1259

00:48:32,079 --> 00:48:37,280

and timeline this is also a another

y cronograma

1260

00:48:35,200 --> 00:48:40,240

splash screen of information

es otra pantalla con información

1261

00:48:37,280 --> 00:48:42,960

just showing in the overall timeline of

para que vean cómo está agendado

1262

00:48:40,240 --> 00:48:42,960

the project

el Proyecto

1263

00:48:43,200 --> 00:48:46,480

and then this neat one here that we'll

aquí hay una que se me hace ingeniosa

1264

00:48:44,880 --> 00:48:50,079

go right and actually use

de una vez vamos a usarla

1265

00:48:46,480 --> 00:48:51,119

is the bookmark tool and so we've got

es el marcapáginas y tenemos algunas

1266

00:48:50,079 --> 00:48:53,040

some bookmarks

páginas señaladas ya

1267

00:48:51,119 --> 00:48:54,640

already set here that look at the

que son estas que repasan

1268

00:48:53,040 --> 00:48:56,559

different

los distintos

1269

00:48:54,640 --> 00:48:58,160

elements of the study so there are

elementos del estudio

1270

00:48:56,559 --> 00:48:59,760

different areas that were studied as

pues para este proyecto se

1271

00:48:58,160 --> 00:49:03,040

part of this project so

estudiaron distintas áreas

1272

00:48:59,760 --> 00:49:06,000

if i click on the sanderson gulch area

si selecciono el area de sanderson gulch

1273

00:49:03,040 --> 00:49:06,000

it'll take me down

me lleva hasta

1274

00:49:06,079 --> 00:49:10,079

you know let's say i was zoomed out like

digamos que se veía el plano lejano

1275

00:49:08,960 --> 00:49:13,119

so

o sea así

1276

00:49:10,079 --> 00:49:15,119

go to harvard gulch and back over to

voy hasta harvard gulch y

1277

00:49:13,119 --> 00:49:17,119

sanderson gulch

luego me regreso a sanderson gulch

1278

00:49:15,119 --> 00:49:18,960

so that's kind of handy and then once

es conveniente

1279

00:49:17,119 --> 00:49:21,119

you're in there you can

y desde ahí puede

1280

00:49:18,960 --> 00:49:23,760

start to let's just take a i'll just

primero voy a

1281

00:49:21,119 --> 00:49:28,839

zoom in on sanderson

agrandar sanderson

1282

00:49:23,760 --> 00:49:31,520

and i'll take a look at some of the data

y voy a hechar un vistazo a la información

1283

00:49:28,839 --> 00:49:34,640

here um

esta

1284

00:49:31,520 --> 00:49:37,760

and maybe answer that question about

y contestarles la pregunta

1285

00:49:34,640 --> 00:49:41,920

what these layers are um

sobre los estratos

1286

00:49:37,760 --> 00:49:45,760

i'll turn on the cross sections first

en primer lugar activaré las superposiciones

1287

00:49:41,920 --> 00:49:47,440

let me turn off the changes

desactivar los cambios

1288

00:49:45,760 --> 00:49:49,839

and turn on our our preliminary

y activar nuestra llanura alvial preliminar

1289

00:49:47,440 --> 00:49:53,599

floodplain so if you were looking at

para que si está viendo

1290

00:49:49,839 --> 00:49:56,960

this panel which the viewer when i click

este panel en el programa

1291

00:49:53,599 --> 00:49:59,680

i've turned on panels and now if i

cuando hago click se activan los paneles y ahora si

1292

00:49:56,960 --> 00:50:00,960

click on this map it's going to tell me

hago clic sobre el mapa me va a

1293

00:49:59,680 --> 00:50:02,880

everything that's underneath

mostrar todo lo que tiene por debajo

1294

00:50:00,960 --> 00:50:04,160

where i clicked has information and that

donde hice clic tiene información y esa

1295

00:50:02,880 --> 00:50:05,520

information is going to show up in this

información va a aparecer

1296

00:50:04,160 --> 00:50:10,000

window

en esta ventanilla

1297

00:50:05,520 --> 00:50:12,079

and so now i know that i'm on panel 191

entonces ya sé que estoy metido en el panel 191

1298

00:50:10,000 --> 00:50:14,319

so if i was if i had that panel

asi que si yo hubiera descargado ese panel

1299

00:50:12,079 --> 00:50:17,920

downloaded 191

el 191

1300

00:50:14,319 --> 00:50:19,200

from the msc i could look at this area

de msc yo podría observarlo aquí

1301

00:50:17,920 --> 00:50:22,240

and i would see

y me daría cuenta con

1302

00:50:19,200 --> 00:50:24,319

in slightly different colors uh

los diferentes colores

1303

00:50:22,240 --> 00:50:26,480

the same information that i'm seeing

la misma información que viene

1304

00:50:24,319 --> 00:50:26,960

here i would see a floodway remember we

aquí vería el cauce

1305

00:50:26,480 --> 00:50:30,480

have our

recuerden que tenemos

1306

00:50:26,960 --> 00:50:33,680

symbology over here in fact maybe that's

los símbolos aquí

1307

00:50:30,480 --> 00:50:33,680

where this comes in handy

de hecho es útil precisamente para esto

1308

00:50:34,559 --> 00:50:39,359

floodway in this i hope it's pink i'm

el cauce creo que es rosado

1309

00:50:37,680 --> 00:50:41,680

look i'm kind of colorblind so if i say

soy un poco daltónico así que

1310

00:50:39,359 --> 00:50:46,000

something backwards let me know

déjenme saber si me equivoco

1311

00:50:41,680 --> 00:50:48,160

it's pinkish to me this is the the blue

para mí que es Rosado y que

1312

00:50:46,000 --> 00:50:51,119

is the special flood hazard area so

la zona especial bajo riesgo de inundaciones es azul

1313

00:50:48,160 --> 00:50:54,160

that's in addition to the floodway

o sea además del cauce

1314

00:50:51,119 --> 00:50:54,880

and then this is the outside fringe 0.2

luego esta es la franja externa del 0.2

1315

00:50:54,160 --> 00:50:57,119

percent

por ciento

1316

00:50:54,880 --> 00:50:58,480

500 year beyond that so i would see

más allá se encuentra la zona de los 500 años

1317

00:50:57,119 --> 00:51:02,160

these same

se verian las mismas

1318

00:50:58,480 --> 00:51:04,880

three zones lined up here floodway

tres zonas alineadas aquí cauce

1319

00:51:02,160 --> 00:51:06,559

sfha 0.2 and then i would see these

sfha 0.2 y luego estas

1320

00:51:04,880 --> 00:51:07,839

cross sections and these cross sections

superposiciones y estas otras

1321

00:51:06,559 --> 00:51:11,040

are listing

muestran

1322

00:51:07,839 --> 00:51:14,000

the elevation value at that

la elevación

1323

00:51:11,040 --> 00:51:14,000

mapped location

en ese lugar

1324

00:51:14,319 --> 00:51:19,520

what else can i see here i can see the

qué mas veo aquí pues veo

1325

00:51:16,480 --> 00:51:22,160

the name of course of sanderson gulch

claro el nombre de sanderson gulch

1326

00:51:19,520 --> 00:51:24,160

which is on this profile baseline

que figura en este perfil de referencia

1327

00:51:22,160 --> 00:51:26,960

feature if i

la linea

1328

00:51:24,160 --> 00:51:28,800

turn that off there goes that line so

desaparece si lo desactivo

1329

00:51:26,960 --> 00:51:32,960

you see how that line

ahí se ve como la línea

1330

00:51:28,800 --> 00:51:37,599

lines up with the center of the stream

queda a la par con el arroyo

1331

00:51:32,960 --> 00:51:40,000

okay um and then

bueno y entonces

1332

00:51:37,599 --> 00:51:41,680

let's use this i have an address here

usemos este aquí tengo una dirección

1333

00:51:40,000 --> 00:51:45,680

i'm just gonna

y espero poder

1334

00:51:41,680 --> 00:51:48,319

paste in hopefully

pegarla sin ponerla a prueba

1335

00:51:45,680 --> 00:51:50,240

i won't test this out this is a

esta es una aplicación para

1336

00:51:48,319 --> 00:51:52,400

geocoding application that's going to go

geodificación que nos va a llevar

1337

00:51:50,240 --> 00:51:53,040

to any address that you plug in here so

a cualquier dirección que ingresemos aquí

1338

00:51:52,400 --> 00:51:54,800

you

se

1339

00:51:53,040 --> 00:51:57,680

you do want to plug one in that's in the

se debe ingresar una dirección que queda

1340

00:51:54,800 --> 00:51:59,119

area because it this is a large globe

en la zona porque a la vista tenemos

1341

00:51:57,680 --> 00:52:01,359

here that we're looking at and if you

un plano grande y se puede

1342

00:51:59,119 --> 00:52:04,000

you can zoom out pretty far

agrandar el plano batante

1343

00:52:01,359 --> 00:52:05,440

um but you can go ahead and put in an

este pero si puede ingresar una dirección

1344

00:52:04,000 --> 00:52:09,760

address and there it is it comes up

y aquí sale

1345

00:52:05,440 --> 00:52:13,680

this uh denver williams street denver

aquí tenemos denver williams street Denver

1346

00:52:09,760 --> 00:52:15,440

um and it's showing

este y muestra

1347

00:52:13,680 --> 00:52:17,839

when we look at the changes since last

veamos los cambios desde el último

1348

00:52:15,440 --> 00:52:20,559

firm at this location

estudio

1349

00:52:17,839 --> 00:52:22,240

turn off the prelim data let's turn off

desactivar los datos preliminares

1350

00:52:20,559 --> 00:52:24,960

the cross sections too because let's get

desactivar las superposiciones

1351

00:52:22,240 --> 00:52:24,960

a little busy

porque hay demasiadas cosas

1352

00:52:25,359 --> 00:52:29,200

so now looking at that see there's our

ahora veamos aquí está nuestro

1353

00:52:28,800 --> 00:52:32,240

dot

punto

1354

00:52:29,200 --> 00:52:33,119

there where we had the address that's

indicando la dirección

1355

00:52:32,240 --> 00:52:37,040

our

de

1356

00:52:33,119 --> 00:52:39,599

2431 south williams and we're in an area

2431 south williams la cual

1357

00:52:37,040 --> 00:52:41,520

that there has been a flood plain

corresponde a una disminución

1358

00:52:39,599 --> 00:52:44,960

decrease

de la llanura aluvial

1359

00:52:41,520 --> 00:52:48,079

and so all of this yellow area

así que toda esta zona amarilla

1360

00:52:44,960 --> 00:52:51,760

has changed from the previous firm

ha cambiado desde el último estudio

1361

00:52:48,079 --> 00:52:54,079

to the current firm uh in in a decrease

es decir en el estudio más reciente se ha disminuido

1362

00:52:51,760 --> 00:52:55,280

and in a increase we have additional

y se ha visto un aumento

1363

00:52:54,079 --> 00:52:57,520

increase

aumento

1364

00:52:55,280 --> 00:52:58,559

of some flooding that's gone out over

en algunas de las inundaciones que han traspasado

1365

00:52:57,520 --> 00:53:02,880

the road here onto

el camino desde aquí hasta

1366

00:52:58,559 --> 00:53:06,720

east wesley one thing we can do

east Wesley una cosa que podemos hacer

1367

00:53:02,880 --> 00:53:10,480

if we want to look at both

si queremos ver las dos

1368

00:53:06,720 --> 00:53:10,480

let's say we want to look at the

digamos que queremos mirar la

1369

00:53:10,640 --> 00:53:14,720

i didn't show you this last layer but

no les mostré esto en el último estrato

1370

00:53:12,319 --> 00:53:17,839

this is a neat one too

pero también es interesante

1371

00:53:14,720 --> 00:53:20,400

the effective data that's the data

los datos efectivos

1372

00:53:17,839 --> 00:53:23,119

that's currently effective

es decir los datos en vigor

1373

00:53:20,400 --> 00:53:25,119

it's in there too so that's loaded up so

están también

1374

00:53:23,119 --> 00:53:27,280

this is what the effective original

así se ve el original con los datos efectivos

1375

00:53:25,119 --> 00:53:30,240

current sorry not original i'm sure it's

actuales perdon no es el original seguro

1376

00:53:27,280 --> 00:53:32,160

changed the current floodplain

que está con la información actual

1377

00:53:30,240 --> 00:53:33,359

and then i can turn on our preliminary

y luego le puedo poner la llanura aluvial

1378

00:53:32,160 --> 00:53:37,040

floodplain

preliminar

1379

00:53:33,359 --> 00:53:39,040

and then this tool here is called the

y esta herramienta de aquí se usa

1380

00:53:37,040 --> 00:53:42,880

swipe tool

para oscilar entre una cosa y otra

1381

00:53:39,040 --> 00:53:45,200

and when i click on that it's going to

y cuando la seleccione

1382

00:53:42,880 --> 00:53:47,200

let me swipe between the underlying

me permite oscilar entre los estratos

1383

00:53:45,200 --> 00:53:48,079

layers so on the right over here i can

aquí a la derecho puedo

1384

00:53:47,200 --> 00:53:50,720

see the

ver

1385

00:53:48,079 --> 00:53:52,559

effective data and the left over here i

los datos efectivos y aquí a la izquierda

1386

00:53:50,720 --> 00:53:54,000

can see the preliminary data that's the

puedo ver los datos preliminares del

1387

00:53:52,559 --> 00:53:56,640

new mapping

nuevo mapa

1388

00:53:54,000 --> 00:53:57,440

and if i move this left and right you

y si muevo esto para la izquierda o para la derecha

1389

00:53:56,640 --> 00:54:00,559

can see

pueden ver

1390

00:53:57,440 --> 00:54:02,480

one goes away and one comes back so like

que uno se desaparece y el otro se aparece

1391

00:54:00,559 --> 00:54:05,680

if i go to the right

si voy para la derecho

1392

00:54:02,480 --> 00:54:07,200

i'm pulling the new data over the old

los datos nuevos se superimponen encima de los

1393

00:54:05,680 --> 00:54:10,000

data

viejos

1394

00:54:07,200 --> 00:54:11,280

or the current effective data and you

o los datos efectivos actuales

1395

00:54:10,000 --> 00:54:14,559

can do that with

eso se puede hacer

1396

00:54:11,280 --> 00:54:18,480

if you change between layers

si cambia los estratos

1397

00:54:14,559 --> 00:54:20,000

let's say changes since last firm

digamos los cambios desde el último estudio

1398

00:54:18,480 --> 00:54:21,760

and the swipe layer you can control

y el estrato de oscilación para controlar

1399

00:54:20,000 --> 00:54:22,480

which layer you're swiping so if i want

qué estrato está manipulado

1400

00:54:21,760 --> 00:54:25,520

to

si yo quisiera

1401

00:54:22,480 --> 00:54:29,040

swipe my preliminary firm layer

hacerlo con mi estrato del estudio preliminar

1402

00:54:25,520 --> 00:54:33,359

then it's going to go away

se desaparece

1403

00:54:29,040 --> 00:54:35,280

and the changes shows up underneath so

y los cambios se entreven por debajo

1404

00:54:33,359 --> 00:54:37,040

it's a fun little thing to play with i

es divertido manipularlo

1405

00:54:35,280 --> 00:54:39,200

like it with preliminary versus

como con los datos preliminaries

1406

00:54:37,040 --> 00:54:41,119

effective because you can

y los efectivos porque

1407

00:54:39,200 --> 00:54:43,520

uh really see the the change kind of

los cambios

1408

00:54:41,119 --> 00:54:43,520

quickly

saltan a la vista

1409

00:54:46,160 --> 00:54:50,079

let me let me add in here you have to be

pero cabe notar que uno

1410

00:54:48,400 --> 00:54:54,000

very careful with this

debe tener mucho cuidado con

1411

00:54:50,079 --> 00:54:57,440

tool if you could swipe back to the

esta herramienta si regresamos a la

1412

00:54:54,000 --> 00:55:00,480

to the right you will see

derecho verán

1413

00:54:57,440 --> 00:55:03,760

that a lot of the flooding is located

que gran parte de la inundación tiene lugar

1414

00:55:00,480 --> 00:55:06,799

in the street that may just come up

en la calle y quizás suba

1415

00:55:03,760 --> 00:55:10,400

on the curb be very careful

hasta el andén

1416

00:55:06,799 --> 00:55:13,440

with that um it may be

cuidado con eso porque quizás

1417

00:55:10,400 --> 00:55:16,319

that um the

este

1418

00:55:13,440 --> 00:55:17,680

the mandatory purchase is still going to

todavía les toque

1419

00:55:16,319 --> 00:55:20,559

apply

la adquisición obligatorio

1420

00:55:17,680 --> 00:55:21,520

because part of the floodplain that blue

porque parte de la llanura alluvial de la

1421

00:55:20,559 --> 00:55:24,640

area

zona azul

1422

00:55:21,520 --> 00:55:27,200

is located in the high risk area

se encuentra en la zona de alto riesgo

1423

00:55:24,640 --> 00:55:29,599

and the mortgage company may still

y la hipotecaria podría de todas maneras

1424

00:55:27,200 --> 00:55:33,440

require flood insurance because there is

exigirle que tenga una póliza contra inundaciones porque

1425

00:55:29,599 --> 00:55:35,760

floodplain on the property it may not be

a pesar de que la edificación no se encuentre en la llanura aluvial

1426

00:55:33,440 --> 00:55:38,079

on this structure so be very careful

la propiedad sí lo está

1427

00:55:35,760 --> 00:55:41,119

with that you also have to look at

por ello deben estar pendientes

1428

00:55:38,079 --> 00:55:44,799

where the blue area crosses

de dónde se cruza la zona azul

1429

00:55:41,119 --> 00:55:48,480

a structure um that may

con una edificación pues

1430

00:55:44,799 --> 00:55:51,839

uh uh that may also trigger

eso podría significar

1431

00:55:48,480 --> 00:55:52,559

uh uh being in the uh having mandatory

que tienen la obligación de comprar

1432

00:55:51,839 --> 00:55:54,319

purchase

una póliza

1433

00:55:52,559 --> 00:55:56,799

if any part of the building is in the

así el edificio solamente

1434

00:55:54,319 --> 00:55:59,280

floodplain the whole building is in

esté parcialmente en la llanura aluvial

1435

00:55:56,799 --> 00:56:03,760

and the mandatory purchase requirement

pues el requisito

1436

00:55:59,280 --> 00:56:07,280

will apply

viene al caso de todas maneras

1437

00:56:03,760 --> 00:56:07,280

yes good good point

sí es un buen punto

1438

00:56:08,720 --> 00:56:13,119

it's always good to look a little bit

siempre vale la pena mirar

1439

00:56:10,079 --> 00:56:13,119

beyond the boundaries

más allá de los límites de la propiedad

1440

00:56:13,359 --> 00:56:19,920

that we see here right and the

como se ve aqui

1441

00:56:16,480 --> 00:56:23,119

and there's not a magical line

no hay una linea mágica que demarque

1442

00:56:19,920 --> 00:56:23,839

in the floodplain that says it stops

el borde de la

1443

00:56:23,119 --> 00:56:26,160

here

llanura aluvial

1444

00:56:23,839 --> 00:56:26,880

and over here it's not and over here it

de que si está aquí y no allá

1445

00:56:26,160 --> 00:56:29,599

is

pues

1446

00:56:26,880 --> 00:56:31,040

you know it's it is in the floodplain

está o no está en la llanura aluvial

1447

00:56:29,599 --> 00:56:34,960

and it's a it's

y es

1448

00:56:31,040 --> 00:56:38,240

as close as we can get to the risk

nuestra mejor aproximación

1449

00:56:34,960 --> 00:56:40,160

but the risk is still there just because

pero el riesgo ahí sigue

1450

00:56:38,240 --> 00:56:40,960

you're on one side of the line as the

no por estar de un lado de la línea y no del

1451

00:56:40,160 --> 00:56:45,280

other

otro

1452

00:56:40,960 --> 00:56:48,799

doesn't change the risk

no quiere decir que no tenga

1453

00:56:45,280 --> 00:56:51,200

right um

riesgo

1454

00:56:48,799 --> 00:56:52,240

okay i think let's see that showed you

bueno creo que les he mostrado

1455

00:56:51,200 --> 00:56:56,079

the swipe tool

la herramienta para oscilar entre los estratos

1456

00:56:52,240 --> 00:56:58,880

turn that off i believe

para apagarlo creo

1457

00:56:56,079 --> 00:56:59,520

um or does it not ever want to go away

o bueno nunca se desaparece

1458

00:56:58,880 --> 00:57:03,119

let me see

veamos

1459

00:56:59,520 --> 00:57:06,480

swipe there we go nope still there

oscilemos aquí no aún

1460

00:57:03,119 --> 00:57:08,319

um one other thing i wanted to show you

este otra cosa que quiero mostarles

1461

00:57:06,480 --> 00:57:09,599

is that in this layer list we have some

es que hay otras funciones

1462

00:57:08,319 --> 00:57:11,520

other functions

en esta lista de estratos

1463

00:57:09,599 --> 00:57:12,640

um that are also kind of fun to play

que también son interesantes

1464

00:57:11,520 --> 00:57:15,520

with so

así que

1465

00:57:12,640 --> 00:57:16,880

um if you click on this ellipse here

si selecciona estos puntos de acá

1466

00:57:15,520 --> 00:57:18,480

next to each layer

junto a cada estrato

1467

00:57:16,880 --> 00:57:20,319

in the layer list you can you see this

que figura en la lista

1468

00:57:18,480 --> 00:57:23,119

little ellipse is three dots

verá estos puntos suspensivos

1469

00:57:20,319 --> 00:57:24,079

if you click on that it opens up another

si los selecciona se abre otro

1470

00:57:23,119 --> 00:57:27,520

Menu

menú

1471

00:57:24,079 --> 00:57:30,319

and so uh one thing that

y una cosa que

1472

00:57:27,520 --> 00:57:32,559

is helpful is the transparency right now

viene bien es la transparencia

1473

00:57:30,319 --> 00:57:33,280

i can see through these floodplains to

ahorita mismo puedo ver a través de estas llanuras aluviales

1474

00:57:32,559 --> 00:57:36,319

the

para vislumbrar

1475

00:57:33,280 --> 00:57:37,040

image underneath but if i want i can

la imagen que está por debajo pero si quiero

1476

00:57:36,319 --> 00:57:39,680

make that

lo puedo volver

1477

00:57:37,040 --> 00:57:40,160

even more transparent so i can really

más transparente y así

1478

00:57:39,680 --> 00:57:43,680

you know

realmente puedo

1479

00:57:40,160 --> 00:57:44,400

adjust this so that it is allowing me to

ajustar esto para poder

1480

00:57:43,680 --> 00:57:47,280

see what

ver lo que

1481

00:57:44,400 --> 00:57:48,000

you know what i want to see or or the

pues lo que quiero ver o

1482

00:57:47,280 --> 00:57:51,599

way that is

cómo me

1483

00:57:48,000 --> 00:57:55,280

most helpful for me to see the data so

conviene más para ver la información

1484

00:57:51,599 --> 00:57:57,200

that transparency is is a nice one

la transparencia es muy útil

1485

00:57:55,280 --> 00:57:59,280

you can also disable the pop-up the

también puede desactivar la ventana emergente

1486

00:57:57,200 --> 00:58:02,160

pop-up is this function here where

la ventana emergente es esta función de aquí

1487

00:57:59,280 --> 00:58:04,880

if i click i'm going to get a pop-up so

si la selecciono me va a aparecer una ventana nueva

1488

00:58:02,160 --> 00:58:08,480

i can disable that if i don't want to

eso lo puedo desactivar si no quiero

1489

00:58:04,880 --> 00:58:12,000

see this data information come up

que la información aparezca

1490

00:58:08,480 --> 00:58:15,119

when i click on something um

al seleccionar cualquier cosa

1491

00:58:12,000 --> 00:58:17,760

move up move down is a way to adjust

puedo subirlo o bajarlo para

1492

00:58:15,119 --> 00:58:19,520

items within this list so if i want

organizar la lista

1493

00:58:17,760 --> 00:58:22,960

preliminary to move

si quiero que datos preliminaries

1494

00:58:19,520 --> 00:58:27,440

uh one up then it'll move

suban un espacio lo muevo

1495

00:58:22,960 --> 00:58:29,920

i think i just i just moved it or maybe

creo que lo acabo de mover o quizás

1496

00:58:27,440 --> 00:58:32,799

anyway those are the basic functions

como sea esas son las funciones básicas

1497

00:58:29,920 --> 00:58:36,000

that you've gotten there

que hay aquí

1498

00:58:32,799 --> 00:58:39,839

zoom to allows you to zoom to the entire

agrandar la imagen le permite ver el estrato completo

1499

00:58:36,000 --> 00:58:40,960

layer and since i did that i lost what i

y como lo hize he perdido

1500

00:58:39,839 --> 00:58:44,640

was

lo que estaba viendo

1501

00:58:40,960 --> 00:58:48,079

looking at so we'll go back in

así que regresemos

1502

00:58:44,640 --> 00:58:50,160

also it's not a specific

esta no es una función concretada

1503

00:58:48,079 --> 00:58:51,200

function here but if you have a mouse

pero si tiene un raton

1504

00:58:50,160 --> 00:58:53,839

wheel like

con ruedecilla

1505

00:58:51,200 --> 00:58:54,640

what i do right here this mouse wheel

miren lo que estoy hacienda aquí

1506

00:58:53,839 --> 00:58:57,760

thing

con la ruedecilla del ratón

1507

00:58:54,640 --> 00:58:58,240

you can control the zoom that way as

pueden ampliar o reducir

1508

00:58:57,760 --> 00:59:00,640

well

la imagen

1509

00:58:58,240 --> 00:59:02,720

so you've got a basic pan functionality

la vista es básica

1510

00:59:00,640 --> 00:59:06,559

which is the default

o sea es el estándard

1511

00:59:02,720 --> 00:59:09,440

anytime you click left click and just

cada vez que hace clic con el botón izquierdo y

1512

00:59:06,559 --> 00:59:10,720

drag you're going to pan around and then

arrastra el ratón, se desliza por la imagen

1513

00:59:09,440 --> 00:59:13,359

you can zoom in and out

y puede agrandarla o achicarla

1514

00:59:10,720 --> 00:59:13,920

with the mouse wheel so pretty standard

con la ruedecilla, lo básico

1515

00:59:13,359 --> 00:59:15,520

for most

tal como se ve

1516

00:59:13,920 --> 00:59:17,520

mapping applications but if you're not

an la mayoría de las aplicaciones de mapas

1517

00:59:15,520 --> 00:59:20,160

familiar with them

pero si no tiene mucho conocimiento del tema

1518

00:59:17,520 --> 00:59:21,839

a couple of tricks there and now james

un par de truquillos que vienen bien james

1519

00:59:20,160 --> 00:59:22,880

real quick we did get a question about

rapidito nos han preguntado

1520

00:59:21,839 --> 00:59:24,720

flood zones and

sobre zonas de inundación

1521

00:59:22,880 --> 00:59:26,720

and insurance requirements can we kind

y requisitos de aseguranza

1522

00:59:24,720 --> 00:59:29,040

of sit at this screen for just a moment

será que podría quedarse en esta pantalla

1523

00:59:26,720 --> 00:59:30,160

and and give diana maybe just a minute

un momentín y darle a diana quizás un minuto

1524

00:59:29,040 --> 00:59:32,720

to explain

para explicar

1525

00:59:30,160 --> 00:59:33,920

the various colors that we see here and

los colores que hay aquí y qué color

1526

00:59:32,720 --> 00:59:35,359

which

corresponde

1527

00:59:33,920 --> 00:59:37,760

zones have mandatory purchase

a las zonas que tienen la obligación

1528

00:59:35,359 --> 00:59:41,839

requirements

de adquirir una póliza

1529

00:59:37,760 --> 00:59:44,799

so anything that is in blue and red

pues en cuanto al tema de los seguros

1530

00:59:41,839 --> 00:59:46,559

is the high risk flood area for

cualquier cosa representada en rojo o azul

1531

00:59:44,799 --> 00:59:48,880

insurance purposes

queda dentro de la zona de alto riesgo

1532

00:59:46,559 --> 00:59:49,760

and flood insurance will be required if

y si se tiene una hipoteca avalada por el gobierno federal

1533

00:59:48,880 --> 00:59:55,359

there is a

sí tendrán la obligación

1534

00:59:49,760 --> 00:59:55,359

federal mortgage on that property

de asegurar la propiedad contra inundaciones

1535

00:59:59,599 --> 01:00:04,319

easier easier said than that you know

queda facil decirlo

1536

01:00:02,880 --> 01:00:05,599

and if there are any follow-up questions

pero si les queda alguna duda

1537

01:00:04,319 --> 01:00:07,200

please throw those in the chat and we

envíennosla por el chat

1538

01:00:05,599 --> 01:00:09,680

will be sure to address those as well

para poder contestársela

1539

01:00:07,200 --> 01:00:10,400

yeah thank you diana and it's worth

bueno gracias diana y

1540

01:00:09,680 --> 01:00:13,119

noting that

cabe notar que

1541

01:00:10,400 --> 01:00:14,000

um this particular one is the the

este mapa es el

1542

01:00:13,119 --> 01:00:16,240

preliminary map

mapa preliminar

1543

01:00:14,000 --> 01:00:17,520

so those won't go into effect until fall

y no entrará en vigor hasta el otoño

1544

01:00:16,240 --> 01:00:19,359

2022.

2022

1545

01:00:17,520 --> 01:00:21,760

the current insurance requirements are

los requisitos actuales

1546

01:00:19,359 --> 01:00:24,000

based on the effective map

se basan en el mapa efectivo

1547

01:00:21,760 --> 01:00:25,200

which is this one and it and in this

o sea este

1548

01:00:24,000 --> 01:00:28,640

view

que se ve así

1549

01:00:25,200 --> 01:00:31,839

the dark blue and the light blue uh

de color azul oscuro y azul claro

1550

01:00:28,640 --> 01:00:32,559

i guess the the medium blue and the dark

bueno el azul que no es ni claro ni oscuro

1551

01:00:31,839 --> 01:00:34,400

blue

y el azul oscuro

1552

01:00:32,559 --> 01:00:36,400

are the areas that require flood

son las zonas donde actualmente

1553

01:00:34,400 --> 01:00:39,520

insurance currently

sí se tiene que adquirir un seguro

1554

01:00:36,400 --> 01:00:39,520

the high risk areas

pues son designadas zonas de alto riesgo

1555

01:00:41,280 --> 01:00:46,720

and if you turn this on you can see

y si activamos esto de aquí

1556

01:00:44,160 --> 01:00:49,520

where those changes are

se ve donde se darán los cambios

1557

01:00:46,720 --> 01:00:50,160

it's gonna be so they're spiking they're

parece ser que se están adentrando

1558

01:00:49,520 --> 01:00:55,359

spiking

adentrando

1559

01:00:50,160 --> 01:00:58,799

into the roads looks like on the north

en las calles parece que para el norte

1560

01:00:55,359 --> 01:01:01,839

i'm assuming north is up yes

pienso que es hacia el norte si

1561

01:00:58,799 --> 01:01:04,079

okay but you also see some yellow

bueno pero también se ve algo de amarillo

1562

01:01:01,839 --> 01:01:04,880

in there and that yellow means that the

y el Amarillo quiere decir que

1563

01:01:04,079 --> 01:01:08,640

floodplain

se está empequeñeciendo

1564

01:01:04,880 --> 01:01:10,079

is reducing uh so there's something that

la llanura aluvial

1565

01:01:08,640 --> 01:01:14,079

has gone

o sea que ya no está

1566

01:01:10,079 --> 01:01:16,160

gone on to to cause that

algo ha provocado que esa

1567

01:01:14,079 --> 01:01:17,440

floodplain to reduce and that could

llanura aluvial haya reducido de tamaño

1568

01:01:16,160 --> 01:01:20,400

change

lo cual

1569

01:01:17,440 --> 01:01:21,520

uh to the good for this for those

podría beneficiar esas

1570

01:01:20,400 --> 01:01:25,839

structures that used to be in the

edificaciones que antiguamente sí

1571

01:01:21,520 --> 01:01:25,839

floodplain and now they're not

estaban en la llanura aluvial y ahora ya no lo están

1572

01:01:27,920 --> 01:01:31,599

but the risk is still there so as you

pero aún hay riesgo

1573

01:01:30,960 --> 01:01:34,799

can see

com oven

1574

01:01:31,599 --> 01:01:38,000

you've got blue on both sides of

de cada lado se ve el color azul

1575

01:01:34,799 --> 01:01:41,440

the of that area in the upper right

arriba en la esquina a la derecho

1576

01:01:38,000 --> 01:01:43,280

hand corner so the risk is is higher

es decir hay más riesgo

1577

01:01:41,440 --> 01:01:45,119

whether it's denoted in the flood plain

sin importar si se designa llanura aluvial

1578

01:01:43,280 --> 01:01:48,000

or not the risk is higher

o no el riesgo sigue mayor

1579

01:01:45,119 --> 01:01:50,000

so you need to be con concerned about

debe tener eso

1580

01:01:48,000 --> 01:01:53,839

okay what is my true

piense que cual es su

1581

01:01:50,000 --> 01:01:53,839

flood risk

verdadero riesgo de sufrir una inundación

1582

01:02:00,799 --> 01:02:04,319

so i think unless there's additional

así que a no ser que tengan

1583

01:02:02,559 --> 01:02:07,359

questions on the

más preguntas del

1584

01:02:04,319 --> 01:02:09,839

in the chat on the tool itself

chat sobre esta herramienta

1585

01:02:07,359 --> 01:02:11,520

i don't have much else to show with the

no tengo mucho más que decir

1586

01:02:09,839 --> 01:02:12,480

tool i think we've covered the basic

creo que ya hemos repasado

1587

01:02:11,520 --> 01:02:14,880

functionality

las funciones básicas

1588

01:02:12,480 --> 01:02:16,640

is there is there anything else in the

hay algo más

1589

01:02:14,880 --> 01:02:18,079

chat or other questions that we should

del chat o alguna otra pregunta

1590

01:02:16,640 --> 01:02:21,599

cover

por contestar

1591

01:02:18,079 --> 01:02:24,400

on how to use this tool yeah james um

acerca de esta herramienta sí james este

1592

01:02:21,599 --> 01:02:26,480

uh uh tyler had a question about again

uh uh tyler pregunta sobre

1593

01:02:24,400 --> 01:02:26,960

going back to the the mandatory purchase

volvamos a lo de los seguros obligatorios

1594

01:02:26,480 --> 01:02:30,319

and

y

1595

01:02:26,960 --> 01:02:31,760

uh it it does seem that he does have a

este parece que él tiene

1596

01:02:30,319 --> 01:02:33,680

a mortgage out of his home so would you

su casa hipotecada

1597

01:02:31,760 --> 01:02:35,119

like to explain how

explíquele

1598

01:02:33,680 --> 01:02:38,880

kind of the relationship between a

la relación que hay entre

1599

01:02:35,119 --> 01:02:38,880

mortgage and insurance requirements

una hipoteca y los requisitos de la aseguranza

1600

01:02:39,119 --> 01:02:46,240

so uh as i said earlier anytime you

bueno como dije anteriormente

1601

01:02:42,720 --> 01:02:49,760

have a federal mortgage

cuando se tenga una hipoteca federal

1602

01:02:46,240 --> 01:02:50,559

making structure i mean a mortgage

sobre una edificación quiero decir

1603

01:02:49,760 --> 01:02:52,799

company

la hipotecaria

1604

01:02:50,559 --> 01:02:54,960

through a regulated lending institution

es una institución crediticia regulada

1605

01:02:52,799 --> 01:02:58,720

freddie mac fannie mae

freddie mac fannie mae

1606

01:02:54,960 --> 01:03:02,079

or federal agency fha va

o alguna otra agencia federal fha va

1607

01:02:58,720 --> 01:03:04,720

the law requires flood insurance locate

en esos casos la ley exige que se aseguren

1608

01:03:02,079 --> 01:03:05,520

own structures located in those

las edificaciones que se encuentran dentro

1609

01:03:04,720 --> 01:03:08,880

high-risk

de las zonas de alto riesgo

1610

01:03:05,520 --> 01:03:11,280

areas okay now for those that are going

ahora para los que apenas ahora se designarán como

1611

01:03:08,880 --> 01:03:15,039

into the flood plain you've got another

llanura aluvial se les permitirá

1612

01:03:11,280 --> 01:03:16,960

uh year or a year and a half

un año o año y medio para

1613

01:03:15,039 --> 01:03:18,240

to where that mandatory purchase is

cumplir con ese requisito de sacar una poliza de seguro

1614

01:03:16,960 --> 01:03:20,799

there but your risk

no obstante

1615

01:03:18,240 --> 01:03:23,359

is there right now so you need to look

está corriendo un riesgo desde ya así que debe

1616

01:03:20,799 --> 01:03:26,480

at that risk and you also need to

sopesar su riesgo y también

1617

01:03:23,359 --> 01:03:29,200

be able to um to get the lowest

trate de conseguir la tasa

1618

01:03:26,480 --> 01:03:30,640

rate possible that you can by purchasing

más baja lo cual se hace

1619

01:03:29,200 --> 01:03:33,839

that flood insurance

comprando su póliza contra inundaciones

1620

01:03:30,640 --> 01:03:37,039

right now so uh

ya mismo

1621

01:03:33,839 --> 01:03:38,960

and and in the yellow area

y en la zona amarilla

1622

01:03:37,039 --> 01:03:40,160

if you're in that yellow area and your

si usted se encuentra en la zona amarilla

1623

01:03:38,960 --> 01:03:43,920

structure is

y su edificación

1624

01:03:40,160 --> 01:03:46,160

or your property is not in blue at all

o su propiedad no tienen nada de azul

1625

01:03:43,920 --> 01:03:48,640

in the change you'll have to wait until

tendrá que esperarse hasta

1626

01:03:46,160 --> 01:03:51,119

that map goes effective before we can

que el nuevo mapa entre en vigor antes de que

1627

01:03:48,640 --> 01:03:52,960

reduce the cost of flood insurance in

podamos rebajar el costo de su póliza

1628

01:03:51,119 --> 01:03:55,200

those areas so those are those areas

en las zonas de color

1629

01:03:52,960 --> 01:03:56,079

in gold uh where none of the

dorado

1630

01:03:55,200 --> 01:03:59,839

floodplainers

sin ninguna llanura aluvial en la

1631

01:03:56,079 --> 01:03:59,839

is on the property

propiedad

1632

01:04:01,920 --> 01:04:05,520

can aloma be conducted at any point in

puede efectuarse una enmienda en cualquier

1633

01:04:05,039 --> 01:04:07,680

time

momento

1634

01:04:05,520 --> 01:04:09,200

or is there a point where the map is no

o hay algún momento cuando ya no se considera

1635

01:04:07,680 --> 01:04:13,280

longer

el mapa

1636

01:04:09,200 --> 01:04:16,720

well you can do a letter of

pues puede hacer una carta

1637

01:04:13,280 --> 01:04:18,240

you can look at the eligibility for a

puede revisar la elegibilidad para

1638

01:04:16,720 --> 01:04:19,359

letter of map amendment if you're

una enmienda del mapa si usted

1639

01:04:18,240 --> 01:04:21,760

located in a

actualmente se encuentra dentro de una

1640

01:04:19,359 --> 01:04:23,520

special flood hazard area now and you

zona de inundaciones especial

1641

01:04:21,760 --> 01:04:27,039

know our maps because

y conoce el mapa puesto que

1642

01:04:23,520 --> 01:04:30,160

of the scale do not take and

a esta escala no se contempal

1643

01:04:27,039 --> 01:04:31,760

consider those little anomalies that are

esas pequeñas irregularidades

1644

01:04:30,160 --> 01:04:34,880

in the ground

en el suelo

1645

01:04:31,760 --> 01:04:36,160

um so it may by chance the structure in

y quizás se da la suerte de que su edificación

1646

01:04:34,880 --> 01:04:38,839

the middle of that

a pesar de estar en plena zona azul

1647

01:04:36,160 --> 01:04:40,000

blue area may be in on one of those

se encuentra casualmente sobre una de esas

1648

01:04:38,839 --> 01:04:42,000

anomalies

anomalías

1649

01:04:40,000 --> 01:04:43,039

when if the ground's higher than the

digamos por ejemplo si el terreno está

1650

01:04:42,000 --> 01:04:44,960

base flood

más elevado

1651

01:04:43,039 --> 01:04:46,319

yeah you can apply for a letter of map

entonces sí puede solicitor una enmienda

1652

01:04:44,960 --> 01:04:48,640

amendment

con una carta

1653

01:04:46,319 --> 01:04:50,720

is that going to stick for the map

para que se considere a la hora de

1654

01:04:48,640 --> 01:04:51,359

revision well we'll have to look at that

actualizar el mapa

1655

01:04:50,720 --> 01:04:55,119

and see

lo estudiaríamos

1656

01:04:51,359 --> 01:04:58,000

has any of the data change that would

determinaríamos si ha cambiado algo

1657

01:04:55,119 --> 01:04:58,480

take away that letter of map amendment

que podría obviar la enmienda

1658

01:04:58,000 --> 01:05:01,839

but

pero

1659

01:04:58,480 --> 01:05:06,400

we don't do map letters of map

no solemos incorporar las cartas

1660

01:05:01,839 --> 01:05:09,760

change letters of map amendment um

osea los cambios solicitados por las cartas

1661

01:05:06,400 --> 01:05:10,720

usually until 30 days before the map

esas enmiendas solemos incorporarlas como mucho

1662

01:05:09,760 --> 01:05:13,520

goes effective

30 dias antes

1663

01:05:10,720 --> 01:05:13,520

or after

de que el mapa entre en vigor

1664

01:05:14,880 --> 01:05:18,319

if it's ineligible yeah and diana who

si se le rechaza y sería diana quien

1665

01:05:17,599 --> 01:05:20,960

initiates

lo inicia

1666

01:05:18,319 --> 01:05:22,240

those and and is that the the homeowner

y y es el el propietario

1667

01:05:20,960 --> 01:05:25,680

the business owner the

el dueño del negocio

1668

01:05:22,240 --> 01:05:28,240

the city um

el municipio

1669

01:05:25,680 --> 01:05:30,480

most usually it's done by the homeowners

bueno normalmente lo hace el propietario

1670

01:05:28,240 --> 01:05:33,119

they'll contact a surveyor

se comunican con un topógrafo

1671

01:05:30,480 --> 01:05:36,480

uh to uh so that they could hire come

lo contratan para

1672

01:05:33,119 --> 01:05:40,079

out and do an elevation certificate and

certificar la elevacion

1673

01:05:36,480 --> 01:05:42,720

we or the city can definitely review

y claro nosotros o el municipio podríamos

1674

01:05:40,079 --> 01:05:44,720

that uh that elevation certificate just

revisar ese certificado

1675

01:05:42,720 --> 01:05:47,359

to see if they're eligible

para ver si califican

1676

01:05:44,720 --> 01:05:49,200

it's a 50 50 chance we can't guarantee

pero no se le puede garantizar

1677

01:05:47,359 --> 01:05:53,520

it

con ninguna certeza

1678

01:05:49,200 --> 01:05:56,799

hey if if i could chime in here um

este si pudiera comentar

1679

01:05:53,520 --> 01:05:57,119

this is complex stuff and uh we really

estas cosas son complicadas y realmente

1680

01:05:56,799 --> 01:06:00,000

if

si

1681

01:05:57,119 --> 01:06:00,720

if anybody's considering a loma talk to

alguien está contemplando tramitar una carta para enmendar el mapa

1682

01:06:00,000 --> 01:06:02,720

the city

comuníquense con la ciudad

1683

01:06:00,720 --> 01:06:04,000

yeah talk to us email us with your

este llamen o escríbannos por email

1684

01:06:02,720 --> 01:06:05,839

address and we

dígannos su dirección para

1685

01:06:04,000 --> 01:06:07,039

can look at those site-specific

revisar las condiciones exactas de su

1686

01:06:05,839 --> 01:06:08,559

conditions

propiedad

1687

01:06:07,039 --> 01:06:10,640

and provide guidance as to what your

y orientarle sobre

1688

01:06:08,559 --> 01:06:13,520

best course of action is

qué le conviene

1689

01:06:10,640 --> 01:06:16,720

for some folks uh doing a loma right now

hay a quienes les convendrá

1690

01:06:13,520 --> 01:06:16,720

may be really beneficial

tramitar una carta

1691

01:06:16,839 --> 01:06:23,520

because various reasons

por diversos motivos

1692

01:06:20,319 --> 01:06:26,640

right and it and it may carry through uh

y ello podría verse reflejado

1693

01:06:23,520 --> 01:06:29,760

the map change um in other cases

en el nuevo mapa pero en otros casos

1694

01:06:26,640 --> 01:06:31,280

it might not be advantageous to do it

quizás no valga la pena

1695

01:06:29,760 --> 01:06:34,000

right now

hacerlo en este momento

1696

01:06:31,280 --> 01:06:35,520

and we certainly don't want um people

no queremos que la gente

1697

01:06:34,000 --> 01:06:38,000

throwing money away

malgaste su dinero

1698

01:06:35,520 --> 01:06:39,200

if that loma isn't going to be

en una carta de enmienda que

1699

01:06:38,000 --> 01:06:42,400

beneficial

no les será útil

1700

01:06:39,200 --> 01:06:45,280

and you can wait until uh later and

y pueden esperarse hasta después de que entren en vigor

1701

01:06:42,400 --> 01:06:46,079

and until that those new maps become

que será cuando una enmienda

1702

01:06:45,280 --> 01:06:49,200

effective

podría

1703

01:06:46,079 --> 01:06:51,599

is when that loma may be beneficial so

ser más útil

1704

01:06:49,200 --> 01:06:52,640

um just reach out to us please and we

solamente pues comuníquense

1705

01:06:51,599 --> 01:06:55,280

can help you there

para poderles ayudar

1706

01:06:52,640 --> 01:06:56,240

it it definitely varies uh case by case

pues depende de cada caso

1707

01:06:55,280 --> 01:06:58,960

so

así que

1708

01:06:56,240 --> 01:07:00,480

thanks thanks jeremy and i did uh want

gracias gracias jeremy y sí quiero

1709

01:06:58,960 --> 01:07:00,880

to want to ask one more question that i

quiero hacer una pregunta más

1710

01:07:00,480 --> 01:07:02,480

saw

la pusieron en el chat

1711

01:07:00,880 --> 01:07:04,079

earlier in the chat and i can't seem to

hace rato y ya

1712

01:07:02,480 --> 01:07:05,599

find it at this point but someone was

no la encuentro pero alguien

1713

01:07:04,079 --> 01:07:08,079

asking about basements

quería saber sobre su sótano

1714

01:07:05,599 --> 01:07:09,280

uh and whether they're covered uh can

y si tienen cobertura

1715

01:07:08,079 --> 01:07:10,559

you explain a little bit more about that

diana nos podría

1716

01:07:09,280 --> 01:07:13,920

diana please

explicar este tema un poco más

1717

01:07:10,559 --> 01:07:14,559

sure um through whether or not it's

claro pero si es con o si no es

1718

01:07:13,920 --> 01:07:16,720

through the

con el

1719

01:07:14,559 --> 01:07:18,960

well i mean let me restate that through

bueno déjeme decirlo de otro modo

1720

01:07:16,720 --> 01:07:22,240

the national flood insurance program

si es con el programa nacional de seguros contra inundaciones

1721

01:07:18,960 --> 01:07:23,520

we have very limited coverage uh in the

la cobertura de un sótano es muy

1722

01:07:22,240 --> 01:07:27,039

basement

limitada

1723

01:07:23,520 --> 01:07:29,680

we do not generally cover contents

cuando una inundación echa a perder

1724

01:07:27,039 --> 01:07:31,680

that are located in a basement that is

los bienes almacenados en el sótano

1725

01:07:29,680 --> 01:07:33,920

damaged as a result of flood

éstos generalmente no tienen cobertura

1726

01:07:31,680 --> 01:07:34,799

with that being said we do cover three

no obstante sí hay cobertura para tres

1727

01:07:33,920 --> 01:07:37,920

things

cosas

1728

01:07:34,799 --> 01:07:41,440

we cover a freezer and the food in them

que son el congelador y la comida almacenada en el

1729

01:07:37,920 --> 01:07:43,440

we cover a washer and dryer and we cover

la lavadora y la secadora

1730

01:07:41,440 --> 01:07:46,160

a portable air conditioner

y unidades de aire acondicionado portátiles

1731

01:07:43,440 --> 01:07:46,720

as long as it is in position and plugged

siempre y cuando esté enchufado y servible y colocado

1732

01:07:46,160 --> 01:07:50,000

in and

en su sitio

1733

01:07:46,720 --> 01:07:50,720

able to work when it comes to building

en cuanto a los elementos del

1734

01:07:50,000 --> 01:07:54,240

elements

edificio

1735

01:07:50,720 --> 01:07:57,200

we cover what is essential

cubrimos lo esencial

1736

01:07:54,240 --> 01:07:58,480

for the habitability so we'll cover the

para la habitabilidad

1737

01:07:57,200 --> 01:08:01,119

hot water heater

como el calentador del agua

1738

01:07:58,480 --> 01:08:02,880

we'll cover a furnace we'll cover the

el calefactor

1739

01:08:01,119 --> 01:08:03,920

you know part of your air conditioner

parte del aire acondicionado

1740

01:08:02,880 --> 01:08:06,960

that's down there

que se encuentre en esa planta

1741

01:08:03,920 --> 01:08:10,400

i know i have a basement in my town home

yo tengo un sótano en mi casa

1742

01:08:06,960 --> 01:08:13,440

uh and um it will it will

y habrá

1743

01:08:10,400 --> 01:08:16,480

we will uh put in

y le pondremos

1744

01:08:13,440 --> 01:08:19,839

sheetrock but we will not tape finish

un panel de yeso pero no le pondremos un acabado

1745

01:08:16,480 --> 01:08:22,560

or or texture it um

ni unda textura

1746

01:08:19,839 --> 01:08:23,600

we will put insulation in but that's it

le pondremos aislante pero eso es todo

1747

01:08:22,560 --> 01:08:26,880

so

así que

1748

01:08:23,600 --> 01:08:30,319

in the flood insurance policy

la póliza de seguro contra inundaciones

1749

01:08:26,880 --> 01:08:33,440

for building their items there are only

para edificios cubre

1750

01:08:30,319 --> 01:08:36,640

17 things that we cover electrical

17 cosas que son elementos eléctricos

1751

01:08:33,440 --> 01:08:39,199

plumbing um things like that that affect

fontanería la habitabilidad del edificio

1752

01:08:36,640 --> 01:08:42,400

the habitability of the structure

cosas por el estilo

1753

01:08:39,199 --> 01:08:44,799

okay the big thing is we do not cover

y lo importante es que no cubrimos

1754

01:08:42,400 --> 01:08:47,839

contents except those three items

los bienes excepto esas tres cosas

1755

01:08:44,799 --> 01:08:50,719

so jeremy talked earlier about you know

jeremy les conto antes que

1756

01:08:47,839 --> 01:08:51,120

if if if we know that a flood is coming

si si sabemos que se viene una inundación

1757

01:08:50,719 --> 01:08:54,159

although

aunque a veces

1758

01:08:51,120 --> 01:08:57,279

sometimes in uh in denver

en denver no contamos

1759

01:08:54,159 --> 01:08:59,199

we don't have that luxury flash flooding

con tiempo de preaviso pues

1760

01:08:57,279 --> 01:09:02,319

is very prominent here

se ven muchas inundaciones repentinas

1761

01:08:59,199 --> 01:09:05,040

you may be uh you may have to

por eso pueda que tenga que darse prisa

1762

01:09:02,319 --> 01:09:06,159

uh hurry and and move as much as you can

y mover todo lo que pueda

1763

01:09:05,040 --> 01:09:08,640

upstairs

a las plantas altas de la casa

1764

01:09:06,159 --> 01:09:11,199

because what is left down there will not

porque lo que se quede abajo

1765

01:09:08,640 --> 01:09:11,199

be covered

no se le reemplazará

1766

01:09:11,920 --> 01:09:15,040

um and real quick i'm going to ask james

y bien rápido le voy a pedir a james

1767

01:09:13,679 --> 01:09:16,480

johnson to

Johnson

1768

01:09:15,040 --> 01:09:18,799

stop sharing his screen i'm going to

que ya no nos comparta su pantalla

1769

01:09:16,480 --> 01:09:20,960

throw a slide back up that has some

voy a subir una diapositiva

1770

01:09:18,799 --> 01:09:22,239

contact information phone numbers email

con telefonos direcciones

1771

01:09:20,960 --> 01:09:25,440

addresses

de correo electrónico

1772

01:09:22,239 --> 01:09:27,679

um for us to look at as we're finishing

información para tener a la vista

1773

01:09:25,440 --> 01:09:27,679

This

conforme

1774

01:09:28,319 --> 01:09:35,839

so as soon as i contact information

vamos terminando en cuanto ponga

1775

01:09:31,359 --> 01:09:35,839

in the chat room

la información en el chat

1776

01:09:38,159 --> 01:09:41,600

great um and then there was one more

genial y habia otra

1777

01:09:40,080 --> 01:09:45,520

kind of follow-up question to

preguntilla

1778

01:09:41,600 --> 01:09:48,719

uh one of those earlier about when

sobre cuándo

1779

01:09:45,520 --> 01:09:50,400

uh lomas are gonna be evaluated

se van a tramitar las cartas para las enmiendas

1780

01:09:48,719 --> 01:09:53,759

when existing i'm sorry when existing

cuando existan perdon cuándo

1781

01:09:50,400 --> 01:09:53,759

lomas will be evaluated

se van a procesar las cartas para las enmiendas

1782

01:09:54,320 --> 01:10:03,840

so um chris do you want to take that one

chris nos la puede contestar

1783

01:10:00,000 --> 01:10:03,840

i mean i can but you can you can

sí puedo pero sepuede

1784

01:10:04,000 --> 01:10:08,159

the the soma the summary of map map

en el resumen de los trámites

1785

01:10:07,360 --> 01:10:11,360

action

del mapa

1786

01:10:08,159 --> 01:10:15,120

go ahead diana thank you okay so

Adelante diana gracias bueno entonces

1787

01:10:11,360 --> 01:10:16,640

what we do is before we do the letter of

antes de emitir la

1788

01:10:15,120 --> 01:10:20,000

final determination and

resolución definitiva

1789

01:10:16,640 --> 01:10:21,600

and um that's six months before the map

lo cual se hace seis meses antes de que

1790

01:10:20,000 --> 01:10:24,640

goes effective so

el mapa entre en vigor

1791

01:10:21,600 --> 01:10:25,679

prior to that we will take all existing

antes de eso evaluaremos todas

1792

01:10:24,640 --> 01:10:28,480

letters of map

las cartas pidiendo una enmienda

1793

01:10:25,679 --> 01:10:30,400

change that are out there and we will

y las

1794

01:10:28,480 --> 01:10:33,920

compare them to

cotejaremos con

1795

01:10:30,400 --> 01:10:36,400

the map revision that is coming up

las actualizaciones del nuevo mapa

1796

01:10:33,920 --> 01:10:37,280

to see whether or not they are still

para ver si

1797

01:10:36,400 --> 01:10:40,560

valid

coinciden

1798

01:10:37,280 --> 01:10:43,600

and we will revalidate those we will

y las revalidaremos sin

1799

01:10:40,560 --> 01:10:46,880

not issue a new loma

emitir una nueva enmienda

1800

01:10:43,600 --> 01:10:50,480

but we will revalidate that and the the

pero las revalidaremos y confirmaremos en el

1801

01:10:46,880 --> 01:10:54,080

summary of map action will reflect that

resumen del mapa

1802

01:10:50,480 --> 01:10:56,840

we will incorporate um any

que será donde se incorporarán

1803

01:10:54,080 --> 01:10:58,159

letters of map revision that need to be

las enmienda

1804

01:10:56,840 --> 01:11:02,719

incorporated

necesarias

1805

01:10:58,159 --> 01:11:05,920

uh into the uh into the final map

este en cuanto al mapa definitivo

1806

01:11:02,719 --> 01:11:09,120

or we will um

ay este

1807

01:11:05,920 --> 01:11:12,320

i'm trying to think of the word uh uh

no me sale la palabra

1808

01:11:09,120 --> 01:11:15,199

we will invalidate those that don't meet

invalidaremos los que no

1809

01:11:12,320 --> 01:11:15,679

the new maps requirements for instance

cumplan con los requisitos

1810

01:11:15,199 --> 01:11:18,960

uh

por ejemplo

1811

01:11:15,679 --> 01:11:22,719

if the base flood elevation is going up

si sube la elevación del nivel de inundación base

1812

01:11:18,960 --> 01:11:23,520

that that that um that letter of map

la carta pidiendo la

1813

01:11:22,719 --> 01:11:26,640

amendment

enmienda

1814

01:11:23,520 --> 01:11:29,840

will not be valid anymore because the

ya no tendrá validez porque

1815

01:11:26,640 --> 01:11:33,679

conditions have changed now

las condiciones han cambiado

1816

01:11:29,840 --> 01:11:36,880

keep in mind this all is predicated

ahora recuerden que todo esto se basa

1817

01:11:33,679 --> 01:11:40,320

on our new rating structure

en nuestro nuevo esquema de tasación

1818

01:11:36,880 --> 01:11:43,040

it may not mean anything in the future

a future quizás la póliza de seguro

1819

01:11:40,320 --> 01:11:43,840

with regards to letters of map change

no tenga nada que ver

1820

01:11:43,040 --> 01:11:46,880

for

con

1821

01:11:43,840 --> 01:11:49,280

insurance purposes

las cartas de enmieda

1822

01:11:46,880 --> 01:11:50,640

uh for the co i should say for the cost

y por el pre digo que por el precio

1823

01:11:49,280 --> 01:11:52,719

of insurance

del seguro

1824

01:11:50,640 --> 01:11:53,760

it will still apply for floodplain

todavía importa para el departamento que administra

1825

01:11:52,719 --> 01:11:55,920

management

las llanuras aluviales

1826

01:11:53,760 --> 01:11:59,199

and it will still apply for the

y todavía será un factor para

1827

01:11:55,920 --> 01:11:59,199

mandatory purchase

el requisito de comprar un seguro

1828

01:12:01,040 --> 01:12:04,800

thank you diane we we had one more

gracias diana había una pregunta

1829

01:12:02,960 --> 01:12:07,120

follow-up question regarding

más sobre

1830

01:12:04,800 --> 01:12:08,400

um a few of the different maps that

varios mapas diferentes que

1831

01:12:07,120 --> 01:12:11,840

we've seen tonight

acabamos de ver hoy

1832

01:12:08,400 --> 01:12:12,400

and uh whether one is more accurate than

y que si uno es más certero

1833

01:12:11,840 --> 01:12:15,600

the other

que el otro

1834

01:12:12,400 --> 01:12:16,400

or um you know sometimes it looks like

o pues a veces parece que

1835

01:12:15,600 --> 01:12:18,400

some of the the

la topografía

1836

01:12:16,400 --> 01:12:20,239

not the topography i'm sorry the the

que diga

1837

01:12:18,400 --> 01:12:21,760

satellite imagery might be

las imagenes satelitales

1838

01:12:20,239 --> 01:12:25,120

skewed one way or the other can you

están tergiversadas de una manera o de otra

1839

01:12:21,760 --> 01:12:25,120

address some of that perhaps

podría aclararnoslo

1840

01:12:26,400 --> 01:12:30,640

uh you want me to address that or well

quiere que se lo aclare o pues

1841

01:12:28,480 --> 01:12:33,440

that actually might be more for chris

creo que chris sería el indicado

1842

01:12:30,640 --> 01:12:34,080

uh yeah i was gonna say either chris or

sí yo digo que chris o

1843

01:12:33,440 --> 01:12:37,440

uh

este

1844

01:12:34,080 --> 01:12:39,600

one of the contractors i could this is

uno de los contratistas yo puedo

1845

01:12:37,440 --> 01:12:42,880

jeremy i can chime in on this

este es jeremy y puedo informarles

1846

01:12:39,600 --> 01:12:46,159

um the this map

este programa

1847

01:12:42,880 --> 01:12:47,199

viewer is um the best available data

contiene la mejor información

1848

01:12:46,159 --> 01:12:49,120

right now

disponible en este momento

1849

01:12:47,199 --> 01:12:50,880

the other map on mile height flood

el otro mapa del distrito

1850

01:12:49,120 --> 01:12:54,560

district's

de mile high

1851

01:12:50,880 --> 01:12:57,199

site that kyle provided a link to

kyle les dio ese enlace

1852

01:12:54,560 --> 01:12:58,719

um it's generally the it's the same data

pues usa casi todos los mismos datos

1853

01:12:57,199 --> 01:13:02,159

it may have a different background

pero las imágenes de fondo

1854

01:12:58,719 --> 01:13:03,920

aerial imagery but

fotografías aéreas

1855

01:13:02,159 --> 01:13:06,560

that one doesn't have some of these

pero en aquel le faltan algunos

1856

01:13:03,920 --> 01:13:07,520

other floodway boundaries and things of

de los límites del cauce

1857

01:13:06,560 --> 01:13:09,520

that nature

y cosas así

1858

01:13:07,520 --> 01:13:11,360

so i would suggest using this changes

yo les sugiero que usen este con los cambios

1859

01:13:09,520 --> 01:13:14,640

since last firm tool

desde el ultimo estudio

1860

01:13:11,360 --> 01:13:16,719

um we do see situations where

se dan casos

1861

01:13:14,640 --> 01:13:19,120

especially when the flood zone the high

sobre todo en las zonas donde

1862

01:13:16,719 --> 01:13:20,800

risk zone is very close to the house

la casa queda muy cerca de la zona de alto riesgo

1863

01:13:19,120 --> 01:13:22,320

depending on which aerial imagery you

y según qué imágenes aéreas se usan

1864

01:13:20,800 --> 01:13:24,719

use it could be in

podría parecer que queda

1865

01:13:22,320 --> 01:13:25,760

it could be out and that's typically

o dentro o fuera

1866

01:13:24,719 --> 01:13:28,239

when aloma

y en esos casos se necesita

1867

01:13:25,760 --> 01:13:30,159

is necessary to really get the the

tramitar la enmienda para obtener

1868

01:13:28,239 --> 01:13:31,760

survey data required to show

la topografía exacta para comprobar

1869

01:13:30,159 --> 01:13:34,239

whether or not the house is is high

si la casa tiene suficiente elevación

1870

01:13:31,760 --> 01:13:38,480

enough compared to the flood elevation

con respecto al nivel base

1871

01:13:34,239 --> 01:13:40,560

so the answer is

le resumo mi respuesta es

1872

01:13:38,480 --> 01:13:42,080

we recommend that you use this website

que se le recomienda que use este sitio web

1873

01:13:40,560 --> 01:13:44,400

that we're showing tonight

que tiene a la vista en este momento

1874

01:13:42,080 --> 01:13:45,360

and if it's sort of too close to call so

y si no se puede discernir con exactitud

1875

01:13:44,400 --> 01:13:47,440

to speak

comuniquese

1876

01:13:45,360 --> 01:13:50,640

reach out to the city and we will

contacte al municipio y

1877

01:13:47,440 --> 01:13:53,920

certainly help you through that because

le ayudaremos a resolverlo pues

1878

01:13:50,640 --> 01:14:01,840

they get tricky depending on

se complica según su

1879

01:13:53,920 --> 01:14:01,840

how close you are to the high risk zone

cercanía a las zonas de alto riesgo

1880

01:14:02,080 --> 01:14:06,400

great thank you uh and there was a

genial gracias y había

1881

01:14:04,400 --> 01:14:07,600

question about crawl spaces and i just

una pregunta sobre entrepisos

1882

01:14:06,400 --> 01:14:09,920

wanted to confirm

y quiero confirmer

1883

01:14:07,600 --> 01:14:10,880

uh that we had potentially answered the

que esa pregunta ya la hemos

1884

01:14:09,920 --> 01:14:15,040

question

contestado

1885

01:14:10,880 --> 01:14:16,560

um that was asked

que preguntaron

1886

01:14:15,040 --> 01:14:18,159

what was the question about a crawl

que quieren saber sobre

1887

01:14:16,560 --> 01:14:20,400

space

entrepisos

1888

01:14:18,159 --> 01:14:22,719

um i believe and again it's lost in the

pues a estas alturas he perdido

1889

01:14:20,400 --> 01:14:24,640

chat at this point um

la pregunta en el chat

1890

01:14:22,719 --> 01:14:26,400

give me just one it was a question about

permítame era una pregunta sobre

1891

01:14:24,640 --> 01:14:28,080

the the coverages

la cobertura

1892

01:14:26,400 --> 01:14:29,840

and whether or not crawl spaces are

y si los espacios debajo de la casa

1893

01:14:28,080 --> 01:14:34,159

treated the same as a basement

tienen el mismo tipo de cobertura que un sótano

1894

01:14:29,840 --> 01:14:37,679

so if you could speak to that diana um

diana si usted pudiera contestarnos

1895

01:14:34,159 --> 01:14:38,400

so if the if the floor of the crawl

así que con base en el actual sistema de tasación

1896

01:14:37,679 --> 01:14:42,159

space

si el fondo del

1897

01:14:38,400 --> 01:14:44,000

is below the grade exterior grade next

entrepiso

1898

01:14:42,159 --> 01:14:46,080

to the crawl space

queda a un nivel inferior al nivel del

1899

01:14:44,000 --> 01:14:47,600

by more than two feet yes it is

nivel del exterior

1900

01:14:46,080 --> 01:14:50,719

considered a basement

y la diferencia supera los dos pies

1901

01:14:47,600 --> 01:14:54,080

so we call that a subgrade basement

se considera un sótano

1902

01:14:50,719 --> 01:14:57,280

based on the current rating structure

se le llama un sótano subsuelo

1903

01:14:54,080 --> 01:15:00,159

now future rating

a future

1904

01:14:57,280 --> 01:15:01,520

may not take that crawl space into into

quizás no se considere

1905

01:15:00,159 --> 01:15:03,280

effect

así

1906

01:15:01,520 --> 01:15:06,159

but if you've got machinery and

pero si tiene maquinaria

1907

01:15:03,280 --> 01:15:07,840

equipment in that crawl space

y equipos en ese espacio debajo de su casa

1908

01:15:06,159 --> 01:15:09,679

you might want to think about doing a

quizá deba

1909

01:15:07,840 --> 01:15:12,960

mitigation action to in

mitigar su riesgo

1910

01:15:09,679 --> 01:15:15,520

to elevate that um because

y elevarlos

1911

01:15:12,960 --> 01:15:16,800

in our new rating structure we'll give

pues la nueva tasación

1912

01:15:15,520 --> 01:15:19,520

you some credits

lo tomará en cuenta

1913

01:15:16,800 --> 01:15:20,400

for doing that if there's no machinery

y se le darán créditos

1914

01:15:19,520 --> 01:15:25,840

and equipment

si no tiene maquinaria ni equipos

1915

01:15:20,400 --> 01:15:25,840

in there just hint

almacenados ahí

1916

01:15:27,360 --> 01:15:31,600

and if i could speak to another question

y si pudiera contestar otra pregunta

1917

01:15:29,520 --> 01:15:34,719

that came up in the chat

del chat

1918

01:15:31,600 --> 01:15:35,760

um about one of the questions was if

en esta se pregunta si

1919

01:15:34,719 --> 01:15:38,080

we're willing to

estamos dispuestos a pagar

1920

01:15:35,760 --> 01:15:39,840

pay flood insurance why aren't we able

por el seguro contra inundaciones

1921

01:15:38,080 --> 01:15:43,520

to develop our property

por qué no se nos permite construir sobre nuestra propiedad

1922

01:15:39,840 --> 01:15:46,159

and i guess i'd just say that

y le digo que

1923

01:15:43,520 --> 01:15:47,520

you know flood insurance it's more of a

los seguros contra inundaciones

1924

01:15:46,159 --> 01:15:50,480

public safety

son por el bien público

1925

01:15:47,520 --> 01:15:52,480

issue flood insurance doesn't prevent

los seguros no previenen

1926

01:15:50,480 --> 01:15:54,880

flooding in any way

las inundaciones

1927

01:15:52,480 --> 01:15:55,520

it does help you recover from the flood

pero sí le ayuda a reponerse

1928

01:15:54,880 --> 01:15:57,199

but

y

1929

01:15:55,520 --> 01:15:59,679

the development restrictions are really

las restricciones contra la construcción

1930

01:15:57,199 --> 01:16:00,640

there because there's public safety

existen porque puede

1931

01:15:59,679 --> 01:16:03,040

hazards so

poner en peligro al público

1932

01:16:00,640 --> 01:16:03,760

the city has an obligation to ensure

así que el municipio tiene la obligación de garantizar

1933

01:16:03,040 --> 01:16:06,719

that

que

1934

01:16:03,760 --> 01:16:08,159

the the property owner and any future

los actuales propietarios y cualquier

1935

01:16:06,719 --> 01:16:10,320

property owners

propietario a future

1936

01:16:08,159 --> 01:16:12,400

um that anything they do in terms of

no construya nada en

1937

01:16:10,320 --> 01:16:14,960

construction in those flood zones

las zonas de inundación

1938

01:16:12,400 --> 01:16:15,840

is safe is resilient and doesn't impact

que no sea seguro y resistente y que

1939

01:16:14,960 --> 01:16:18,320

others

no afecte a los demás

1940

01:16:15,840 --> 01:16:20,000

so there's you sort of have to sever the

así que hay que diferenciar

1941

01:16:18,320 --> 01:16:22,960

you have to separate

hay que distinguir

1942

01:16:20,000 --> 01:16:23,440

yeah any surrounding property owners

entre los propietarios de su alrededor

1943

01:16:22,960 --> 01:16:26,400

aren't

que no

1944

01:16:23,440 --> 01:16:27,360

don't suffer damage right so you know we

vayan a sufrir

1945

01:16:26,400 --> 01:16:30,400

really have to from a

desde un punto de vista

1946

01:16:27,360 --> 01:16:31,600

from a regulatory standpoint um we need

legislative

1947

01:16:30,400 --> 01:16:33,360

to sever

hay que separar

1948

01:16:31,600 --> 01:16:35,520

the the regulations from the flood

las normativas de

1949

01:16:33,360 --> 01:16:37,440

insurance

las pólizas de seguros contra inundaciones

1950

01:16:35,520 --> 01:16:38,880

so there was a good there was a great

había una pregunta buena

1951

01:16:37,440 --> 01:16:41,199

question that came up

buenísima que nos hicieron

1952

01:16:38,880 --> 01:16:42,320

right as you were as you were trying to

justo cuando usted estaba

1953

01:16:41,199 --> 01:16:46,239

do that that

en eso

1954

01:16:42,320 --> 01:16:46,239

jeremy might want to address in the chat

Jeremy quizá quiera contestarla del

1955

01:16:46,840 --> 01:16:51,360

room

chat

1956

01:16:48,719 --> 01:16:52,800

say that again diana please so there was

repita diana por favor

1957

01:16:51,360 --> 01:16:54,800

a question in the chat room

nos hicieron una pregunta en el chat

1958

01:16:52,800 --> 01:16:56,000

about say if i'm going into the

digamos si resulta que ahora voy a quedar en la llanura aluvial

1959

01:16:54,800 --> 01:16:59,040

floodplain

entonces

1960

01:16:56,000 --> 01:17:02,400

i i can't develop my property

ya no puedo construir sobre mi terreno

1961

01:16:59,040 --> 01:17:05,040

uh not necessarily so

no tanto así

1962

01:17:02,400 --> 01:17:06,159

it really depends on whether you're in

depende si su propiedad

1963

01:17:05,040 --> 01:17:09,760

the floodway

queda en el cauce

1964

01:17:06,159 --> 01:17:12,400

or the flood fringe area and

o en la franja inundable

1965

01:17:09,760 --> 01:17:14,080

if you're in the floodway there are more

si queda en el cauce

1966

01:17:12,400 --> 01:17:17,199

significant restrictions

hay más restricciones

1967

01:17:14,080 --> 01:17:19,679

if you're in the flood fringe area um

que si queda en la franja

1968

01:17:17,199 --> 01:17:20,400

it would it there are restrictions and

aunque hay restricciones

1969

01:17:19,679 --> 01:17:22,480

there are

pues

1970

01:17:20,400 --> 01:17:23,760

definitely ways that properties can be

claro que hay forma de construir

1971

01:17:22,480 --> 01:17:25,440

developed safely

de manera segura

1972

01:17:23,760 --> 01:17:27,280

we actually see that quite a bit in

de hecho se ve bastante en

1973

01:17:25,440 --> 01:17:28,320

these basins where redevelopment is

estas cuencas donde

1974

01:17:27,280 --> 01:17:31,520

occurring

hay obras

1975

01:17:28,320 --> 01:17:32,640

and you know the the house has to be set

y pues la casa tiene que quedar

1976

01:17:31,520 --> 01:17:34,640

up a little bit

un poco elevada

1977

01:17:32,640 --> 01:17:36,640

um in order to be protected for flooding

para quedar protegida de una inundación

1978

01:17:34,640 --> 01:17:39,840

or some other mitigation measures

o implementar otras medidas de protección

1979

01:17:36,640 --> 01:17:41,040

to do that so um phil if you would reach

así que phil si quiere comuníquese con nosotros

1980

01:17:39,840 --> 01:17:43,840

out to us at floodplain

en floodplain

1981

01:17:41,040 --> 01:17:45,679

denver go.org with your address uh we

Denver go.org con su dirección

1982

01:17:43,840 --> 01:17:46,960

can start to talk more details about

para poder hablar más a fondo

1983

01:17:45,679 --> 01:17:49,520

what is and isn't

sobre que está permitido

1984

01:17:46,960 --> 01:17:49,520

allowed there

y qué no

1985

01:17:50,080 --> 01:17:55,120

yeah if i may you know just just go on

y si puedo agregar

1986

01:17:52,560 --> 01:17:59,040

that it's not that you can't develop

no significa que no puede construir nada

1987

01:17:55,120 --> 01:18:02,159

it you have to develop safely so that

sino que tiene que hacerlo de manera segura

1988

01:17:59,040 --> 01:18:03,520

you're safe and what the development

para que usted quede protegido y para que las

1989

01:18:02,159 --> 01:18:05,920

that you're doing

obras que lleve a cabo

1990

01:18:03,520 --> 01:18:07,360

does not cause harm to the surrounding

no perjudiquen

1991

01:18:05,920 --> 01:18:09,520

areas

las zonas colindantes

1992

01:18:07,360 --> 01:18:10,480

so that's that's essentially the premise

de eso se trata

1993

01:18:09,520 --> 01:18:13,679

behind

la gerencia

1994

01:18:10,480 --> 01:18:17,040

floodplain management and what uh uh

de las llanuas aluviales y

1995

01:18:13,679 --> 01:18:19,679

the what communities um

las comunidades que

1996

01:18:17,040 --> 01:18:22,159

jeremy and his group do on a day-to-day

eso hacen Jeremy y su grupo

1997

01:18:19,679 --> 01:18:22,159

basis

a diario

1998

01:18:23,679 --> 01:18:27,440

all right well at this point i think i

bueno creo que ya les voy a pedir a los

1999

01:18:25,440 --> 01:18:29,040

will ask the panelists to go ahead

panelistas

2000

01:18:27,440 --> 01:18:30,640

and stick around for just a few more

que se queden unos momentos

2001

01:18:29,040 --> 01:18:32,960

moments um

más

2002

01:18:30,640 --> 01:18:34,880

thank you for everyone for attending

gracias a todos por asistir a esta

2003

01:18:32,960 --> 01:18:36,480

this meeting and for being engaging and

reunion y por su participación

2004

01:18:34,880 --> 01:18:38,960

asking us these great questions

y por sus pregutnas

2005

01:18:36,480 --> 01:18:40,640

um and again uh we were are going to be

y de nuevo

2006

01:18:38,960 --> 01:18:42,719

posting this on the website and we will

vamos a publicar todo esto en el sitio web

2007

01:18:40,640 --> 01:18:45,199

have some spanish closed captioning

y tendremos subtítulos en español

2008

01:18:42,719 --> 01:18:47,199

um so if you have any questions between

mientras tanto

2009

01:18:45,199 --> 01:18:48,640

now and then please feel free to reach

si tienen cualquier pregunta

2010

01:18:47,199 --> 01:18:51,040

out again we have

comuníquense

2011

01:18:48,640 --> 01:18:52,640

um a number of different uh ways to

hay diferentes formas de

2012

01:18:51,040 --> 01:18:53,840

contact us so please feel free to reach

contactarnos favor comuníquense

2013

01:18:52,640 --> 01:18:56,000

out and we're happy to answer any

con gusto les contestamos

2014

01:18:53,840 --> 01:18:58,560

questions that you do have

cualquier pregunta

2015

01:18:56,000 --> 01:19:00,159

and thank you to all the panelists for

y gracias a todos los panelistas

2016

01:18:58,560 --> 01:19:03,120

answering these questions and for

por contestar las preguntas

2017

01:19:00,159 --> 01:19:05,600

delivering the presentation thank you

y darnos esta presentación

2018

01:19:03,120 --> 01:19:05,600

everyone

gracias a todos

2019

01:19:06,320 --> 01:19:09,840

thank you

gracias

2020

01:19:10,880 --> 01:19:14,960

okay great well i'm seeing quite a few

bueno genial estoy viendo

2021

01:19:12,719 --> 01:19:16,400

people drop um and i haven't seen any

que bastante gente se va y no he visto

2022

01:19:14,960 --> 01:19:18,159

additional questions come through so

ninguna pregunta más

2023

01:19:16,400 --> 01:19:19,520

again thanks everyone i think i'll go

nuevamente gracias a todos creo que

2024

01:19:18,159 --> 01:19:20,400

ahead and close the meeting for the

voy a clausurar la reunión

2025

01:19:19,520 --> 01:19:22,880

evening

2026

01:19:20,400 --> 01:19:24,640

um but uh uh again reach out with any

les recuerdo

2027

01:19:22,880 --> 01:19:35,520

questions thank you all so much

comuníquense con cualquier pregunta

2028

01:19:24,640 --> 01:19:35,520

thanks james thanks james thank you

gracias james gracias james gracias