

Public Open House: City and County of Denver

Physical Map Revision (PMR) Post-Letter of Final Determination (LFD) Meeting | 5 p.m., Wednesday, May 15, 2024



FEMA



DENVER
THE MILE HIGH CITY



Welcome! Bienvenidos!

Wednesday, May 15, 2024

Spanish Translation Traducción al español

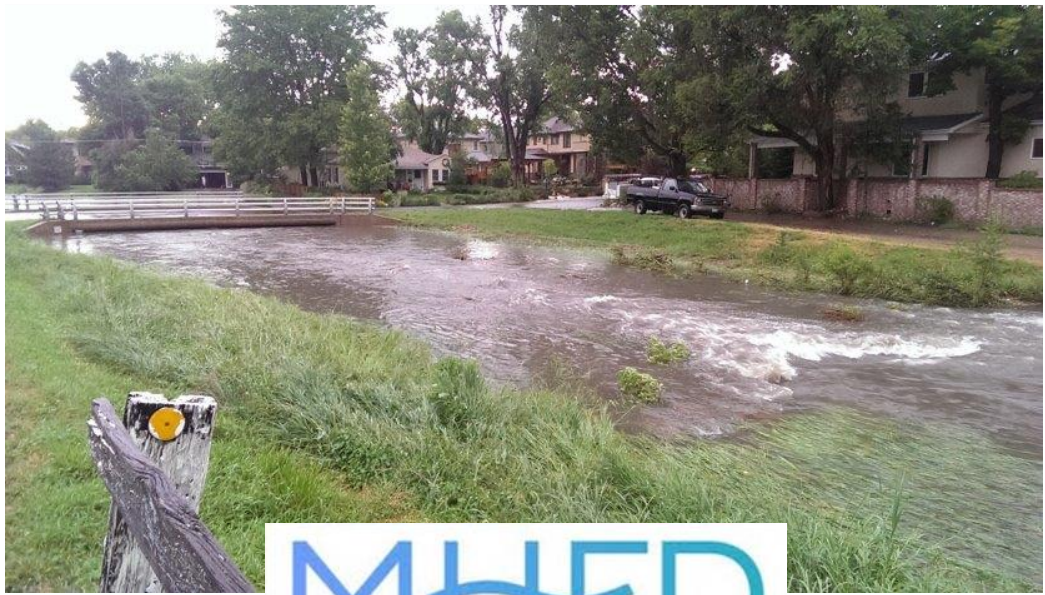
Unfortunately, there is not a person available to interpret today's presentation. However, a recording of this presentation with Spanish subtitles will be made available in about 2 weeks on this website: www.mhfd.org/services/floodplain-management/2018pmr/denver/.

Desafortunadamente, no hay una persona disponible para interpretar la presentación de hoy. Sin embargo, estará disponible una grabación de esta presentación con subtítulos en español en aproximadamente 2 semanas en este sitio web: www.mhfd.org/services/floodplain-management/2018pmr/denver/

Introductions

- Christin Shepherd, Mile High Flood District
- Brooke Seymour, Mile High Flood District
- Christine Gaynes, FEMA Region 8
- Diana Herrera, FEMA Region 8/Insurance
- Tim Benenati, Compass
- Jeremy Hamer, City and County of Denver
- Kim Pirri, City and County of Denver





east side of 1205 W Evans-
Dardano's Flowerland

1995 S Lipan

S Lipan north of Evans
June 24, 2015
photo from Shea Thomas-UDFCD

Why Are We Here?

New maps go into effect on July 3, 2024.



View Flood Map



Protect Property



Understand Permit Implications

Local Floodplain Management

- FEMA requires communities to update flood risk information.
- MHFD and local communities team up to determine and convey revised flood risk information.
 - The updated Flood Hazard Area Delineation (FHAD) Study captures changes that have affected floodplains. It uses the best data and technology we have to represent actual flood risk.
 - The Physical Map Revision (PMR) is how we incorporate the FHAD Study into the FEMA Flood Insurance Rate Map (FIRM) flood map products.



FLOOD HAZARD AREA DELINEATION
SANDERSON GULCH
Updated October 2018



DENVER
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Sponsored by:

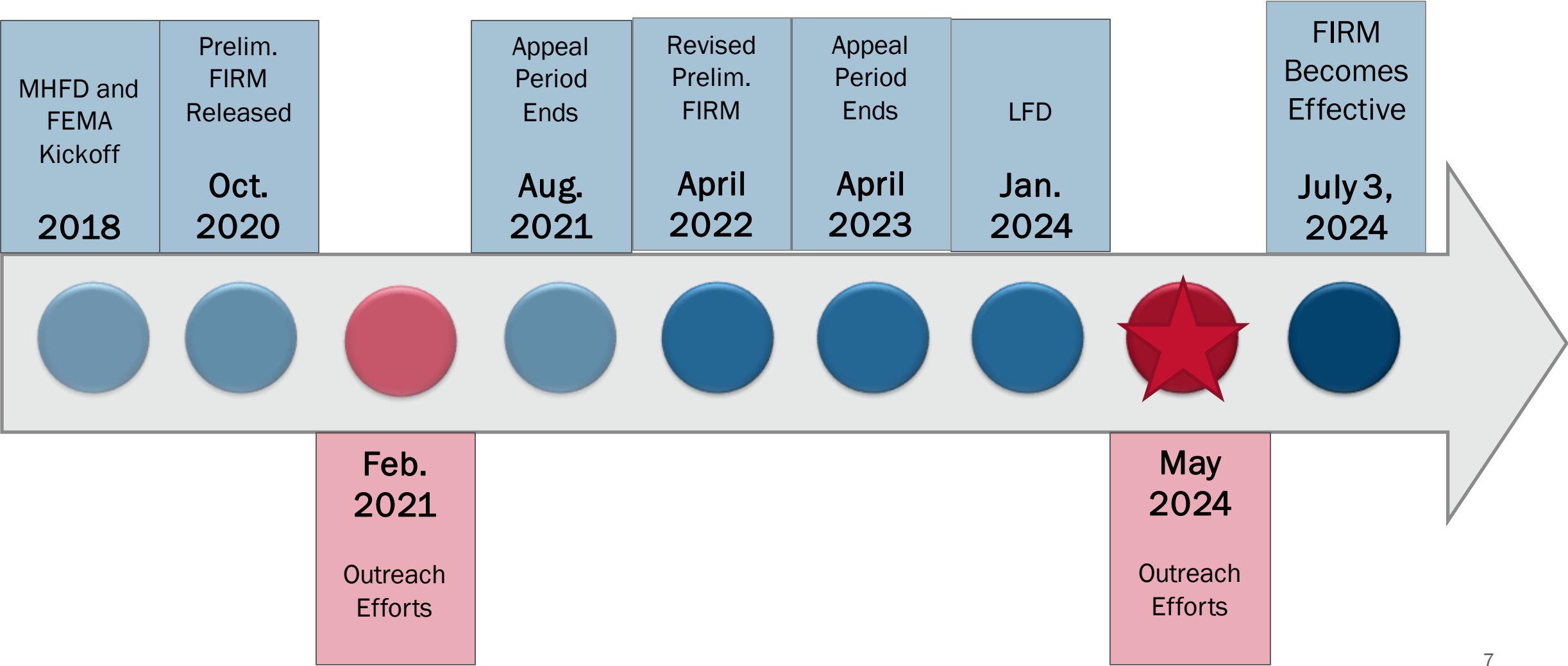
Urban Drainage and Flood Control District
City and County of Denver
City of Lakewood

Prepared by:



1601 Blake Street, Suite 200 | Denver, Colorado 80202 | 303.573.0200

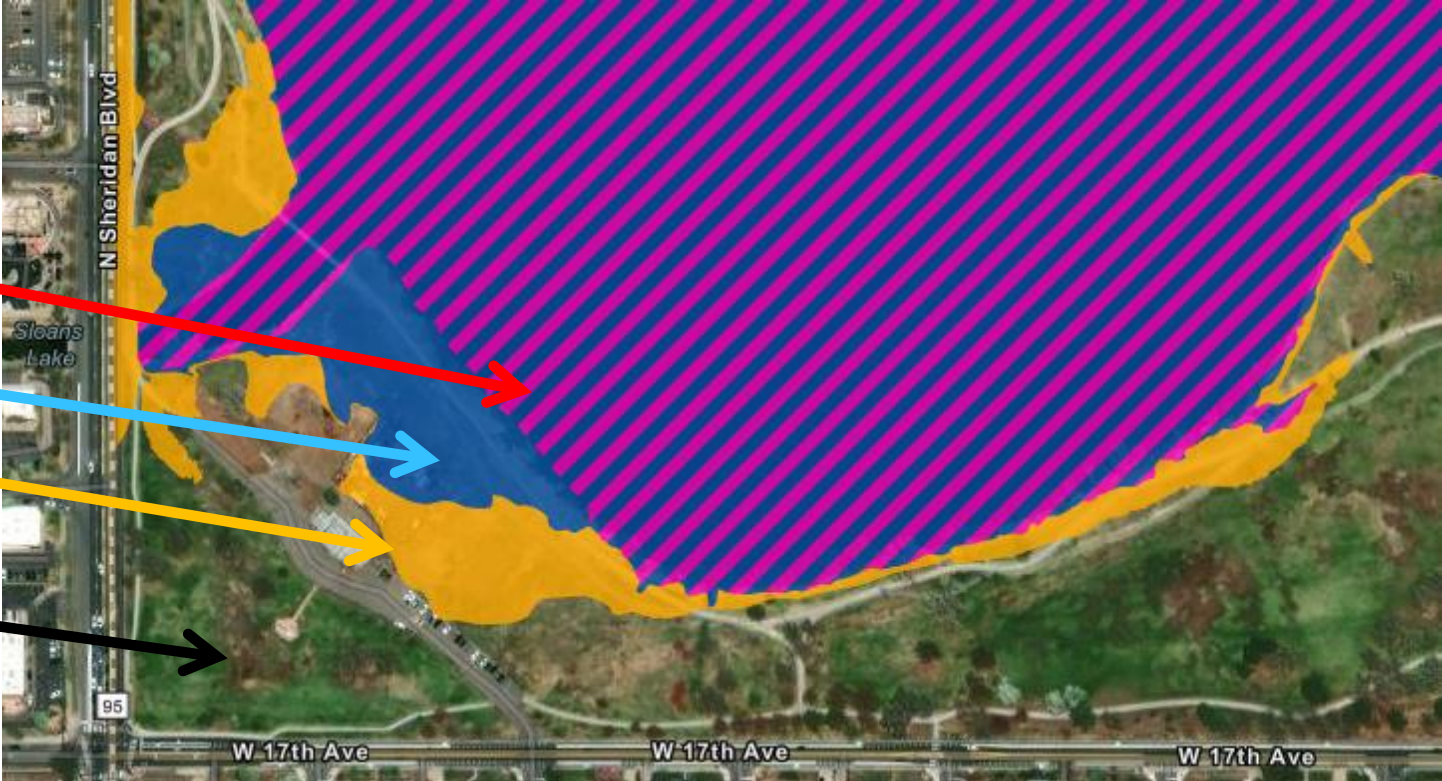
City and County of Denver PMR Schedule

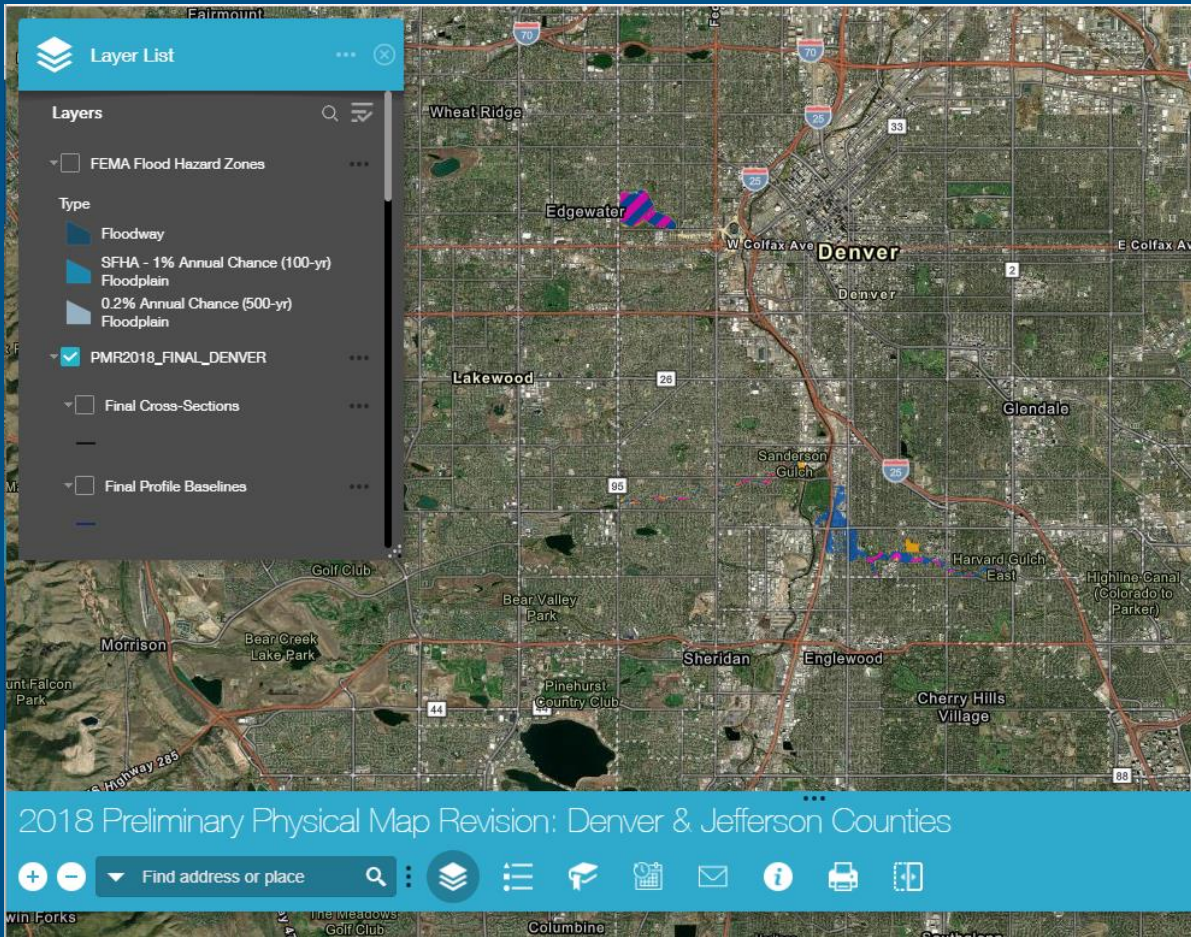


Flood Risk Affects Everyone

Determining the level of risk:

- High Risk: Zone A or AE
- Floodway (hatched)
- Flood fringe (blue)
- Moderate Risk: Shaded Zone X
- Low Risk: Unshaded Zone

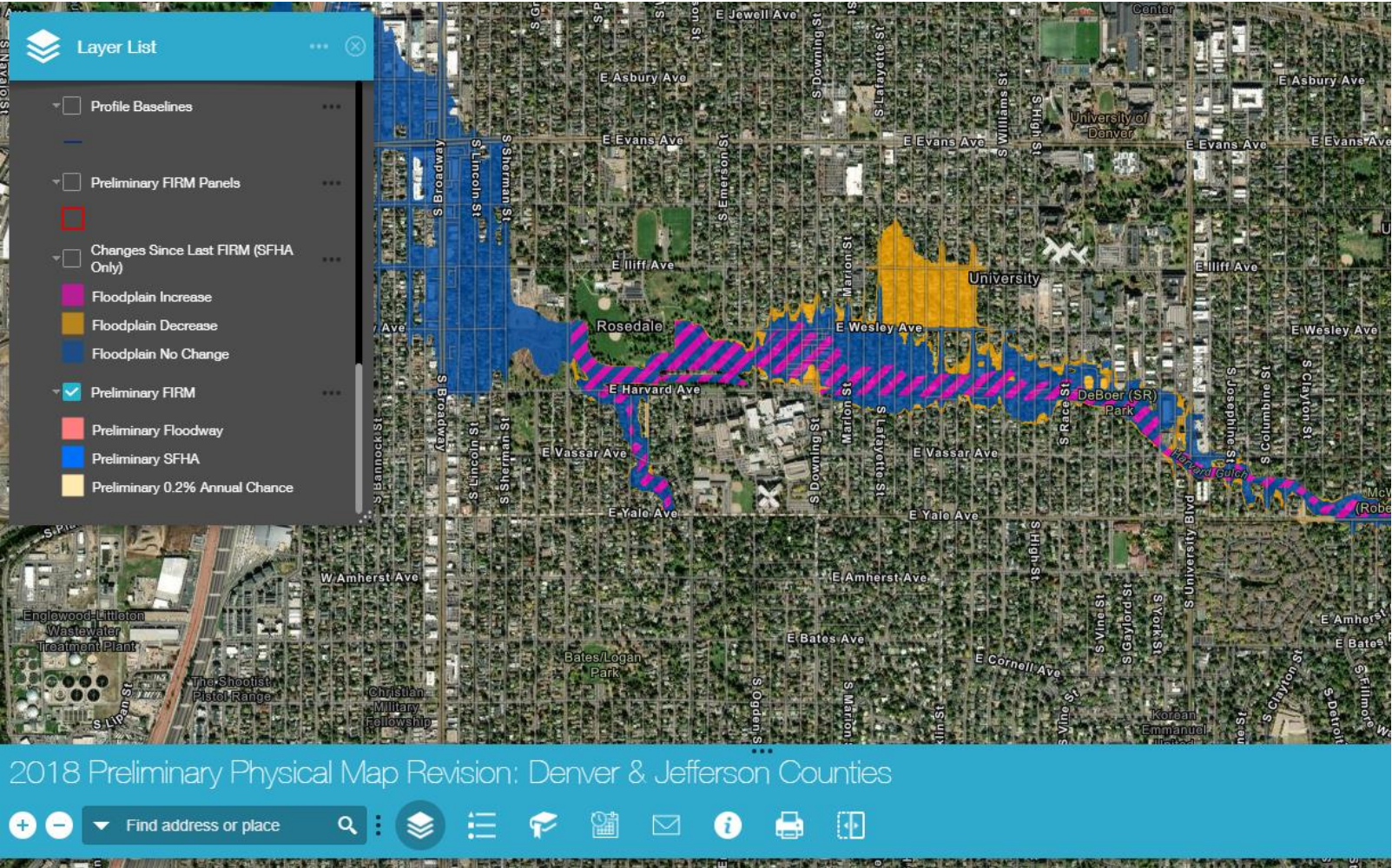




[Take a look at the viewer here.](#)

How to Use the Viewer

- This was created for the City and County of Denver PMR.
- You don't need any special software. It's free to access.
- It provides details to help you make informed choices about insurance for your property.
- You can search for your address or parcel number.



How to Use the Viewer

Navigation Tools



In the viewing window on the left, you can zoom in and out using the (+) and (-) buttons available.



To zoom out to see the whole county area, click the HOME button.



To let the viewer locate you, click the COMPASS button. Make sure your device has location service enabled.



You can open the LEGEND by clicking on this button. It is available on the lower right-hand side of the viewer.

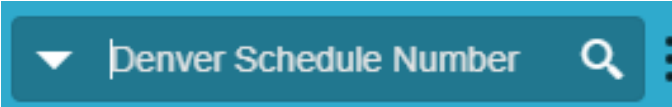


You can turn on and off one of three layers by clicking the LAYERS button. To review the current information or the change layer, you will need to turn them on here.



Choose the best Basemap to view the map layers with the Basemap Gallery (bottom right-hand side of the viewer).

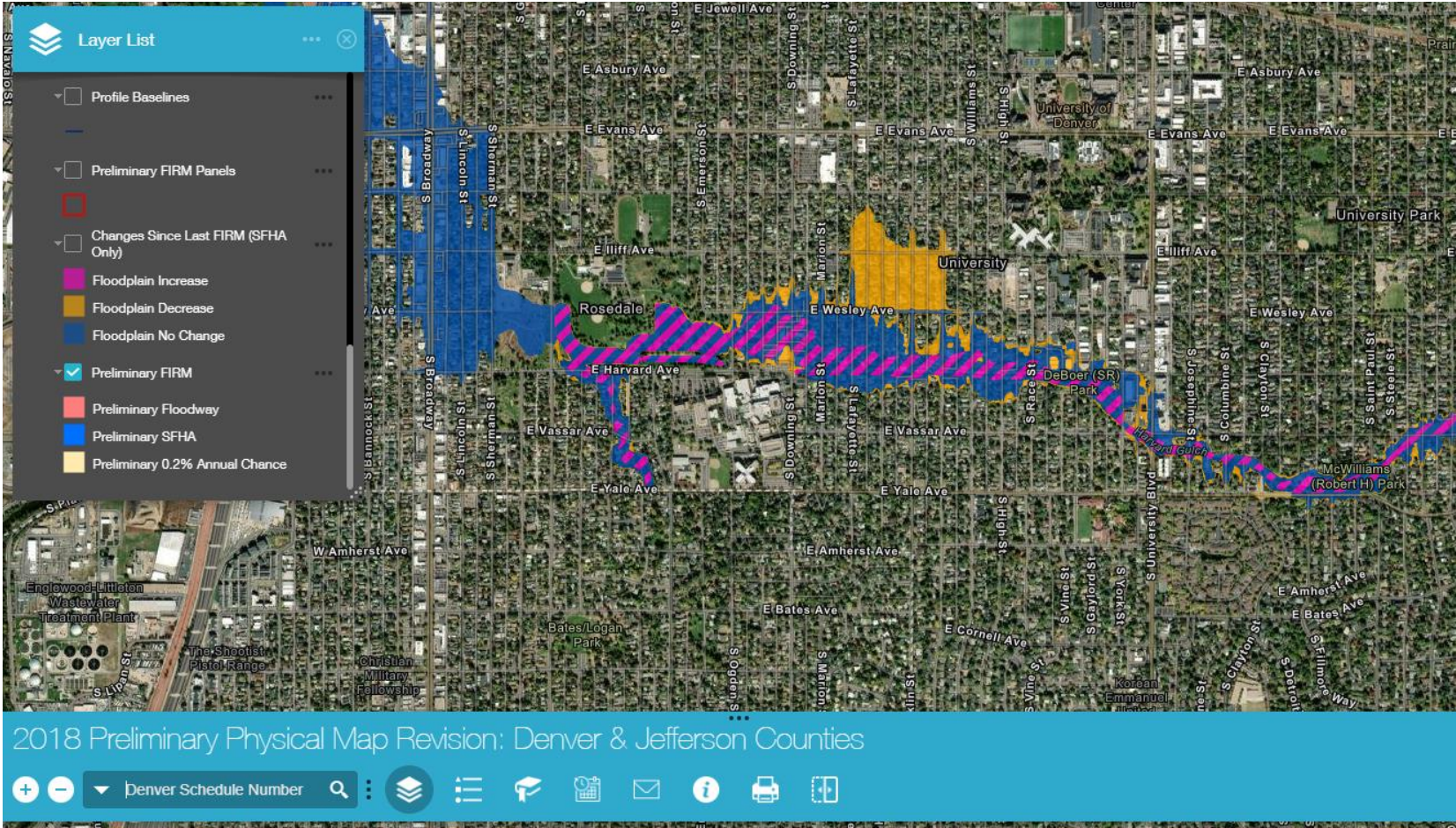
Using the Address Search



A screenshot of a GIS application interface. On the left is a "Layer List" panel with the following items: Profile Baselines, Preliminary FIRM Panels, Changes Since Last FIRM (SFHA Only) (with sub-items: Floodplain Increase, Floodplain Decrease, Floodplain No Change), Preliminary FIRM (checked), Preliminary Floodway, Preliminary SFHA, and Preliminary 0.2% Annual Chance. The main map area shows an aerial view of Denver with various colored overlays representing floodplains and other features. A red arrow points from the search bar in the top left to the search bar at the bottom of the application. At the bottom of the screen, there is a blue banner with the text "2018 Preliminary Physical Map Revision: Denver & Jefferson Counties" and a search bar with the placeholder "Find address or place".

Exploring the Viewer

<http://www.mhfd.org/webmaps/PMR2018-DenverJeffco>



A blue-tinted photograph of a river or stream flowing through a wooded area, viewed from a bridge with a metal railing in the foreground. The scene is dimly lit, suggesting an overcast day or dusk. The water reflects the surrounding trees and sky. The railing is a simple metal structure with vertical posts and horizontal bars.

Understanding Flood Insurance and Flood Risk

What Is the National Flood Insurance Program (NFIP)?

FLOOD RECOVERY

Flood insurance is made available to everyone in the community.



REDUCE FUTURE RISKS

Flood risk mapping, building regulations, and floodplain management.

Why Identify Flood Risk?

- Flood risk changes over time.
- Everyone lives with some level of risk. It's a question of whether it's high, moderate or low risk.
- In high-risk zones, you have a 26% chance of experiencing a flood over the duration of your 30-year mortgage.

To learn more, please talk to your insurance agent and visit www.floodsmart.gov.



Flood Insurance Basics

- Lenders require flood insurance when a structure is in a high-risk flood zone (A, AE, etc.) and there is a federally backed loan.
- Flood insurance includes a 30-day waiting period before new or modified policies go into effect.
 - Exceptions to the 30-day waiting period:
 - One-day wait if you are closing on a loan and meet the criteria.
 - One-day wait for flood after fire in a national forest or park.
 - One-day wait after a map revision for one year after the map revision.
- Risk Rating 2.0 is in effect as of October 1, 2021.



Insurance Maximum Coverage and Deductible

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

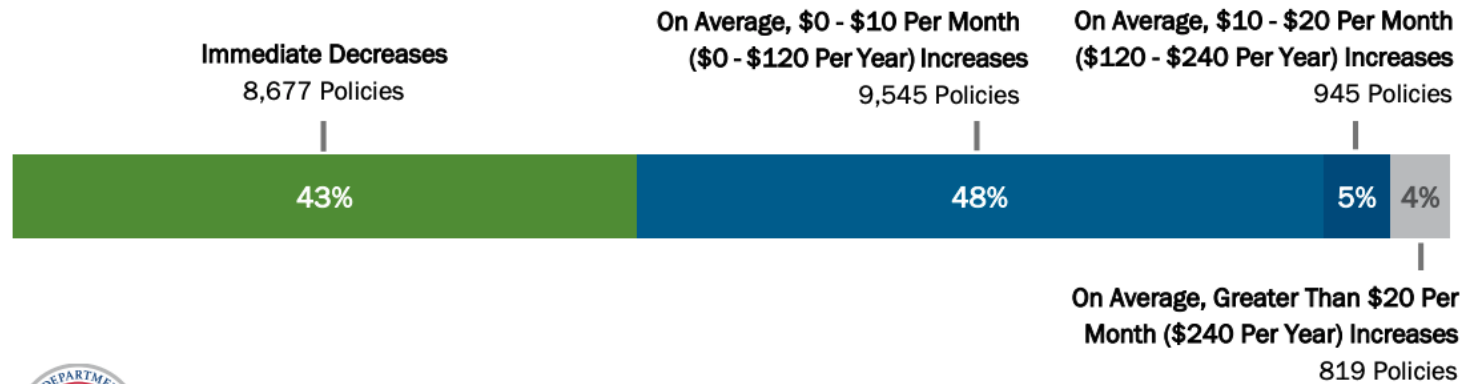
| Maximum Deductible | Residential | Non-Residential |
|--------------------|-------------|-----------------|
| Building | \$10,000 | \$50,000 |



Colorado Impact

| NFIP Policies in Force in CO | Properties in CO Not Covered by NFIP Policy | Average NFIP Claim Payout in CO in the Past 10 Years | Average Individual Assistance Claim Payout in CO in the Past 10 Years |
|------------------------------|---|--|---|
| 20,000 | 2.1 million | \$25,000 | \$3,200 |

Risk Rating 2.0 in Colorado



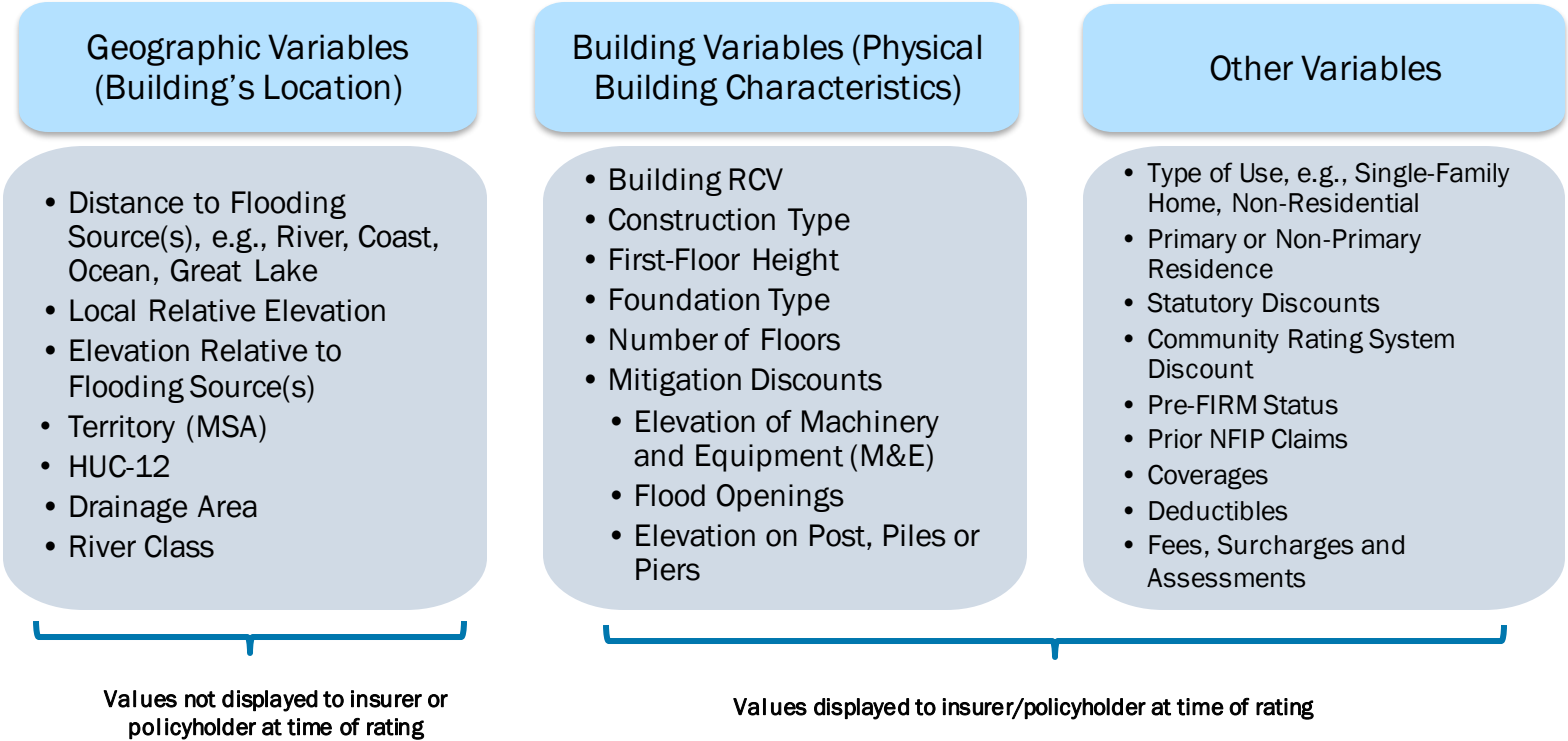
FEMA

March 2021 1

Colorado Risk Rating 2.0 State Profile:


https://www.fema.gov/sites/default/files/documents/fema_colorado-state-profile_03-2021.pdf

Insurance Rate Variables



Summary – Premium Caps and Glidepath up to Full-Risk Premium

Statutory rate caps will continue under Risk Rating 2.0.

 Most NFIP policies will be subject to an 18% annual cap on increases, as specified by the Homeowner Flood Insurance Affordability Act of 2014. This is if they are going into a high-risk flood zone for the first time.

It may take them years to glide up to their full-risk premium.

Some policies will be on a different glidepath to their full-risk premium.



Newly Mapped go up by no more than 15% each year. FEMA sets the exact percentage each year.



Non-Severe Repetitive Loss (SRL) Pre-FIRM primary residences go up between 5% and 15%. FEMA sets the exact percentage each year.



Pre-FIRM buildings that are *not* primary residences, as well as all Pre-FIRM SRLs, must go up by 25% each year until they hit their full-risk premiums.



Policies coming into the program for the first time under Risk Rating 2.0, as well as those that lapsed and must be written as new business, will receive their full-risk premium right away.

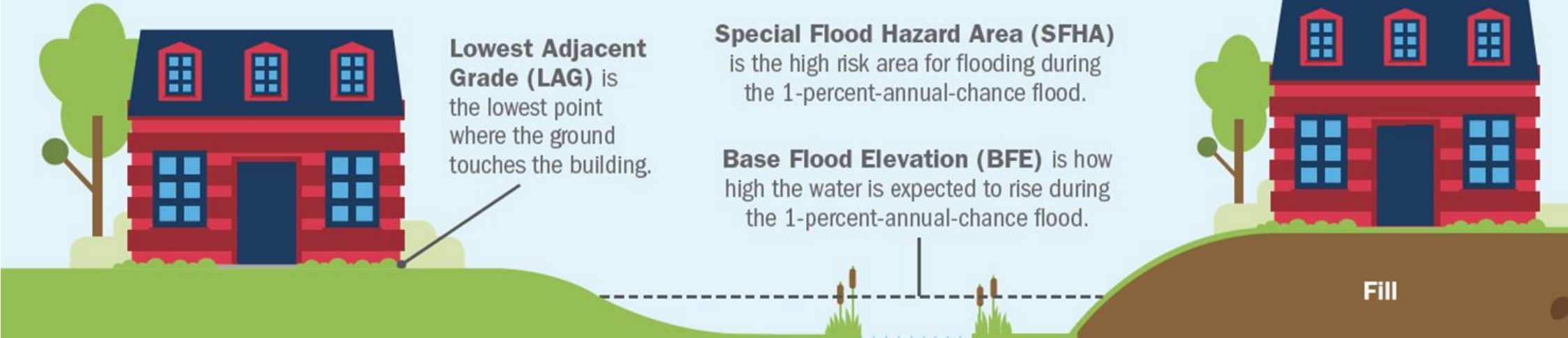
Letter of Map Amendment (LOMA)



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



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



Your Community's Responsibilities

- All development in the high-risk zone requires a floodplain development permit.
- New structures may not be permitted in the high-risk zone. Please reach out to your local floodplain administrator.
- Substantial improvements within the floodway and high-risk zone are subject to restrictions or further requirements.
- Floodplain development requirements vary by local government.

- **City and County of Denver**

[Visit the City and County of Denver's Flood Information Homepage here.](#)

How to Reduce Your Risk

Know Your Risk

- Review your flood maps and ask questions.

Understand Your Options

- Talk to your insurance agent about flood insurance.
- Talk to your floodplain administrator about building requirements and other ways to reduce your flood risk.

Be Prepared – Be Safe

- Buy flood insurance.
- Develop an [emergency kit](#) and [plan](#) (visit ready.gov).

**Just 1 inch of water
can cause \$25,000 of
damage to your home.**



Do You Have Any Questions?

Use the chat or come off mute.



FEMA

Contact Information

For questions about the new floodmaps and your flood risk, start by contacting the Denver Floodplain Management Group:

Denver Floodplain Management Group **720-865-3215** floodplain@denvergov.org

For questions about flood insurance, please reach out to:

| Name | Organization | Phone | Email |
|---------------|---------------|--------------|--|
| Diana Herrera | FEMA Region 8 | 720-480-8338 | Diana.Herrera@fema.dhs.gov |

For all other questions, or if you're not sure who to reach out to, please contact:

| Name | Organization | Phone | Email |
|-------------------|--------------------------|--------------|--|
| Christin Shepherd | Mile High Flood District | 303-455-6277 | cshepherd@mhfd.org |
| Christine Gaynes | FEMA Region 8 | 202-480-1265 | Christine.Gaynes@fema.dhs.gov |