



# FEMA

## Public Open House: Adams County

Physical Map Revision (PMR) | 6:00 – 7:30 p.m., Wednesday, November 10, 2021





# Welcome!

*Wednesday, November 10, 2021*

# Introductions

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- Mile High Flood District (MHFD)
- Adams County
- City of Northglenn
- City of Thornton
- FEMA Region 8
- Colorado Water Conservation Board (CWCB)
- Compass (PTS)
- Resilience Action Partners (CERC)





## Why is flood risk important?

- Flood Risk changes over time
- You can take action to mitigate your flood risk
- On average, 40% of flood insurance claims came from outside high-risk flood areas



## Why are we here?

- New maps become effective **December 2, 2021**
- How to view flood maps to better understand your individual risk.
- What to do to lower your risk and protect your investments.
- Learn about local permit requirements for development or substantial improvements in the floodplain.

# What is the National Flood Insurance Program (NFIP)?

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- The NFIP is a voluntary program that is:
  - Overseen by FEMA
  - Managed by Communities
  - Enforced by Lenders
- Your City or County agrees to adopt and enforce floodplain management regulations
- Flood insurance is made available to everyone in the community
- Your City or County is eligible for Federal disaster assistance, grants and loans



Floodplain management is a community-based effort to prevent or reduce the risk of flooding, resulting in a more resilient community.

# Local Floodplain Management

FEMA requires communities to update flood risk information.

MHFD and local communities partner to identify and communicate revised flood risk information.

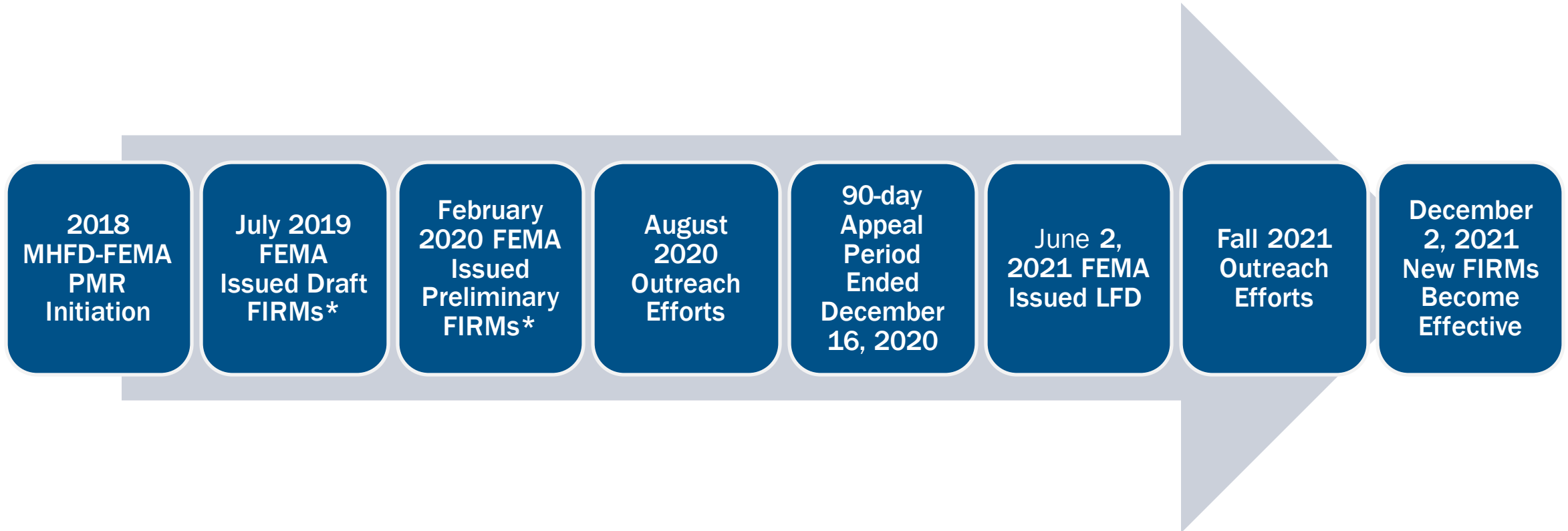
- The updated Flood Hazard Area Delineation (FHAD) Studies capture changes that have impacted existing floodplains using best available data and technology to best represent actual flood risk.
- Through the Physical Map Revision (PMR) process, the FHAD Study is incorporated into the FEMA flood map products.





# Physical Map Revision (PMR) Schedule

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# Flood Risk Impacts Everyone

Determining the level of risk:

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



## Why identify flood risk?

- Flood risk changes over time.
- Everyone lives with some level of risk – it's a question of 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.



# Flood Insurance Basics

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- Lenders require flood insurance when a structure is located within 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:
    - Zero day wait if closing on a loan & meets criteria
    - 1 day wait for flood after fire on national forest or parks
    - 1 day wait following a map revision for 1 year after map revision
- Risk Rating 2.0 effective 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

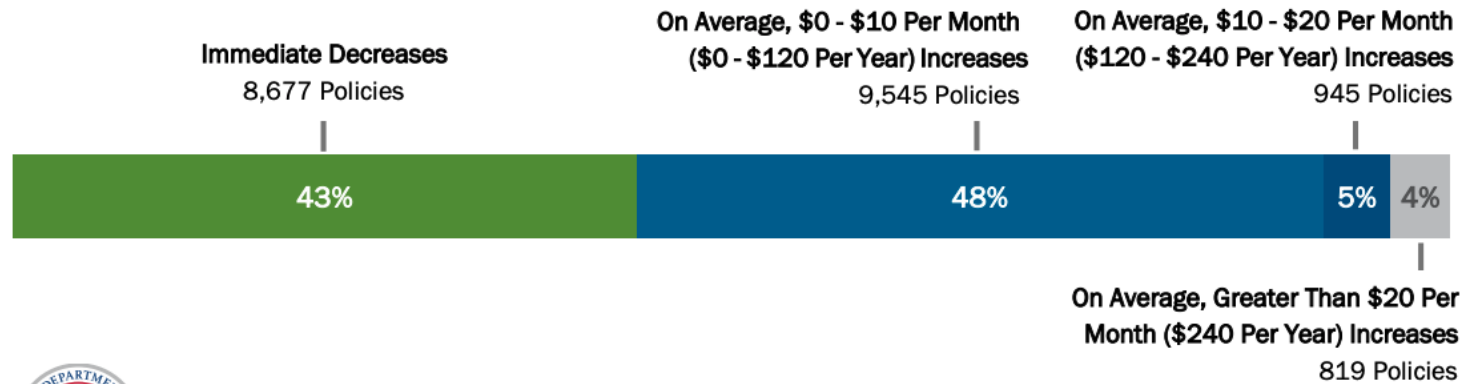
Maximum Deductible	Residential	Non-Residential
Building	\$10,000	\$50,000



# 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



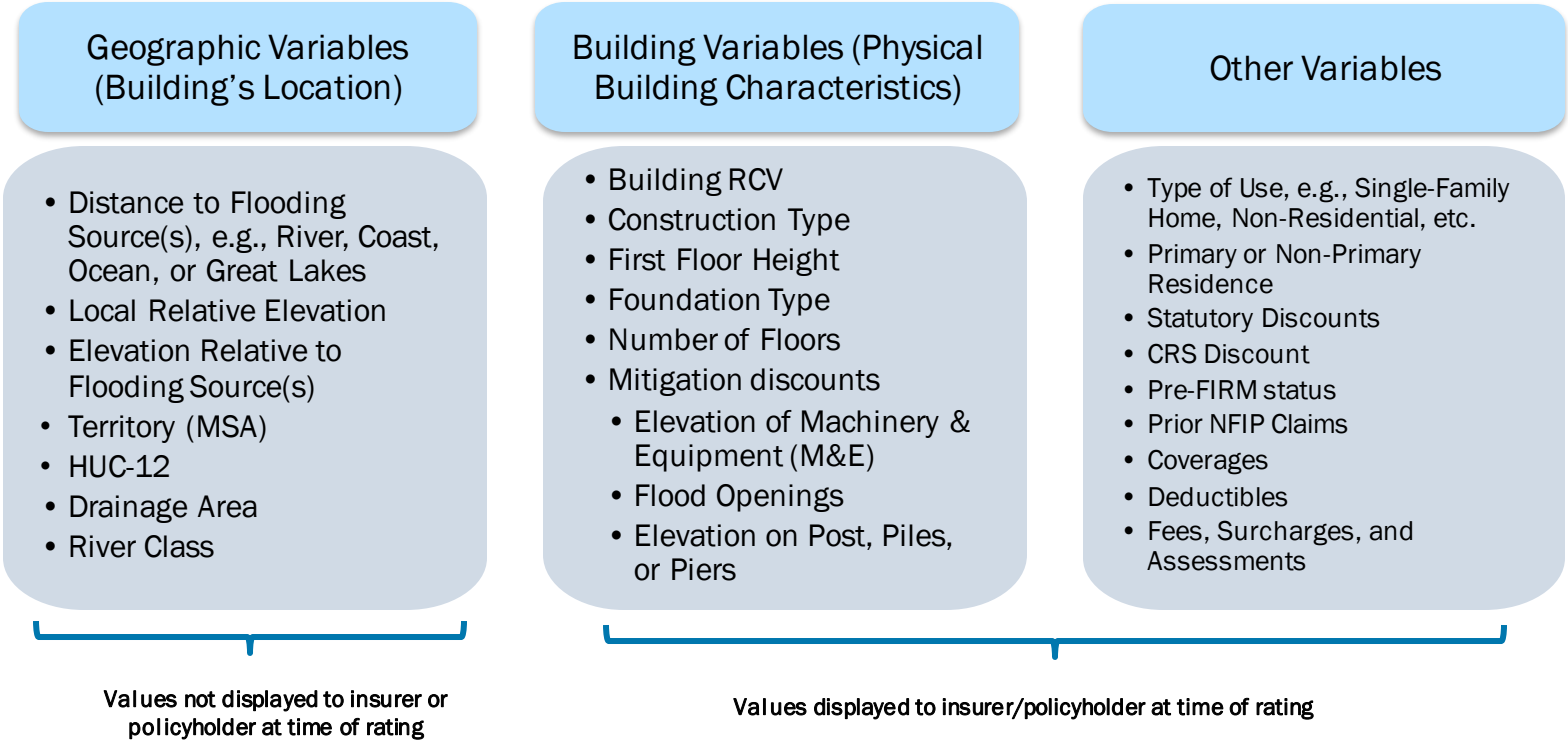
FEMA

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

# Insurance Rate Variables





# Summary – Premium Caps & Glidepath up to Full-Risk Premium

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Statutory rate caps will continue under the New Rating Methodology	Some policies will be on a different glidepath to their full-risk premium
<p>Grandfathering and PRP will be going away, but most NFIP policies will still be subject to an 18% annual cap on increases, as specified in HFIAA.</p> <p>It may take them years to glide up to their full-risk premium.</p>	<p>Newly Mapped go up by no more than 15% annually – the exact % is set by FEMA each year</p> <p>Non-SRL Pre-FIRM primary residences go up between 5% and 15% – the exact % is set by FEMA each year</p> <p>Pre-FIRM buildings that are <i>not</i> primary residences, and all Pre-FIRM SRLs, must go up by 25% each year until they hit their full-risk premiums</p>
<p>Policies coming into the program for the first time under the New Pricing Methodology and those that lapsed and must be written as new business, will receive their full-risk premium immediately.</p>	

# Newly Mapped In/Out & Grandfathering

MAPPING SCENARIO	FOR NEW POLICYHOLDERS ON OR AFTER OCTOBER 1, 2021	FOR EXISTING POLICYHOLDERS WHO HAD A POLICY IN EFFECT BEFORE OCTOBER 1, 2021
<p><b>Newly Mapped In:</b> <b>Newly identified as high-risk on FIRM (e.g., Zone X to A or V)</b></p>	<p>Rated based on the New Pricing Methodology and eligible for a Newly Mapped discount.</p>	<p>PRPs and Standard Zone X policies renewal dates between Oct. 1, 2021 – Mar. 31, 2022 - renewed under RR 1.0 annual Newly Mapped Procedure rate or new pricing methodology if cheaper</p> <p>PRPs and Standard Zone X policies renewal dates on or after April 1, 2022 - renewed under new pricing methodology with Newly Mapped Discount and on a glidepath to full risk premium or immediate decrease if lower.</p>
<p><b>Grandfathering:</b> <b>High-risk to Higher (Increase in BFE or Zone A to V)</b></p>	<p>Rated based on the New Pricing Methodology and ineligible for grandfathered rate</p>	<p>Renewal dates between October 1, 2021 – March 31, 2022 -All built-in-compliance and continuous coverage grandfather-rated policies, will be renewed under 1.0 or new pricing methodology if cheaper.</p> <p>Renewal dates on or after April 1, 2022 - All built-in-compliance and continuous coverage grandfather-rated policies renewed under new pricing methodology and on a glidepath to full risk premium or immediate decrease if lower.</p>
<p><b>Mapped Out:</b> <b>High-risk to Mod/Low risk (e.g., Zone A or V to X)</b></p>	<p>Rated under the New Pricing Methodology and ineligible for a PRP due to phase out</p>	<p>Renewal dates between October 1, 2021 – March 31, 2022 - rated under RR 1.0 or new pricing methodology if cheaper.</p> <p>Renewal dates on or after April 1, 2022 - renewed under new pricing methodology and on a glidepath to full risk premium or immediate decrease if lower.</p>



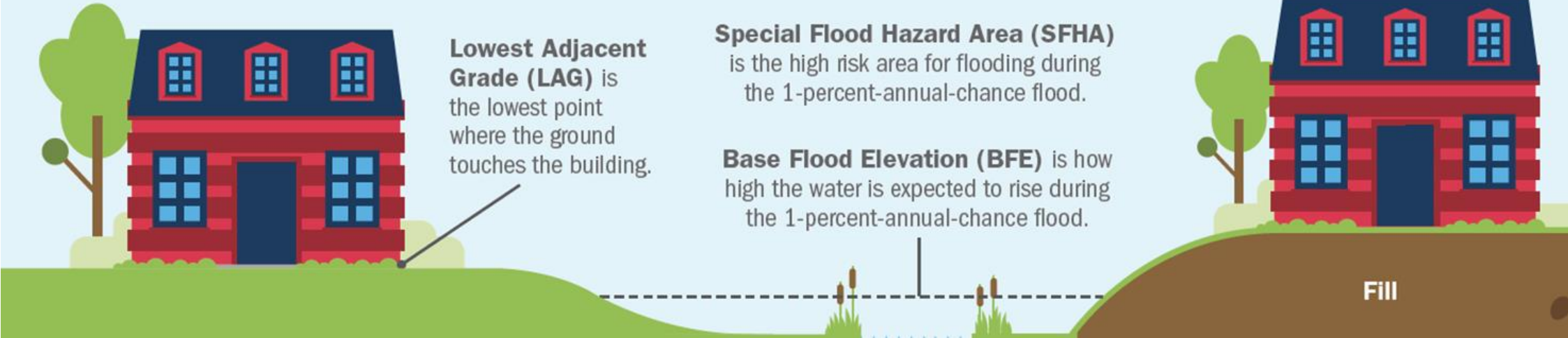
# Can the Map Change?



**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

- A floodplain development permit is required for all development in the high-risk zone.
- New residential structures and substantial improvements to existing structures are prohibited in the floodway.
- Existing structures in the high-risk zone can be substantially improved in the flood fringe, but not the floodway, and are subject to additional permitting requirements.
- Floodplain development requirements vary by local government.



# How to reduce your risk

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## 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

- Purchase flood insurance
- Develop an [emergency kit](#) and [plan](#) (visit [ready.gov](http://ready.gov))





# FEMIA

## Questions?

Use the chat or come off mute

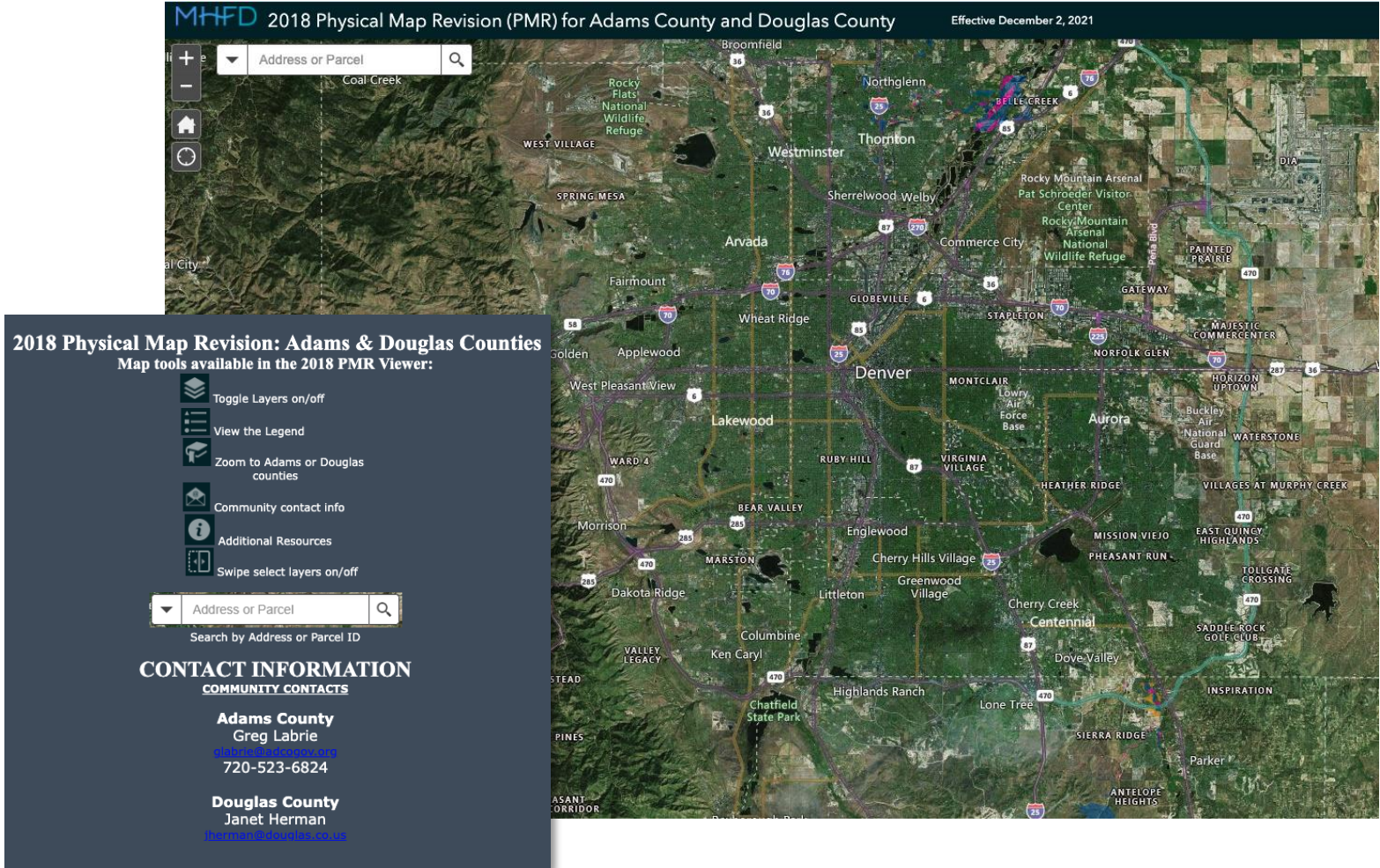


Let's take a look at the viewer:

<https://mhfd.org/webmaps/PMR2018-AdamsDouglas>

# How to Use the Viewer

- Created for Adams County PMR
- No special software needed and free to access
- Provides details to make informed decisions about insurance options available for your property.
- <https://mhfd.org/webmaps/PMR2018-AdamsDouglas>
- Search your address or parcel number



# How to Use the Viewer

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## Navigation Tools



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



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



To allow the viewer to locate you, click the compass button and make sure your device has location service enabled.



The LEGEND can be opened by clicking on the button shown. This button is available on the upper right-hand side of the viewer.

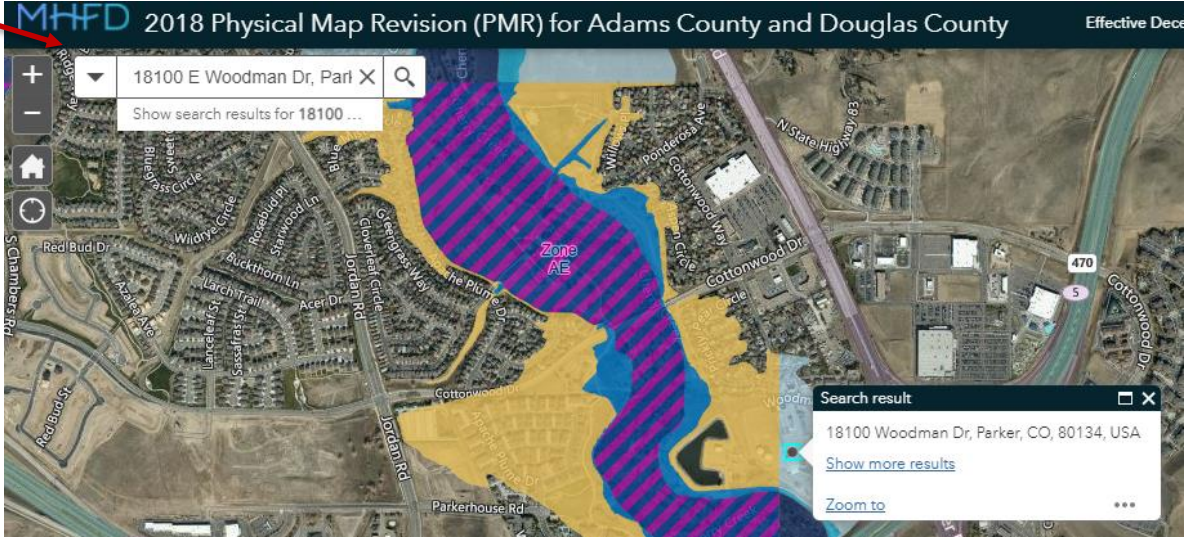
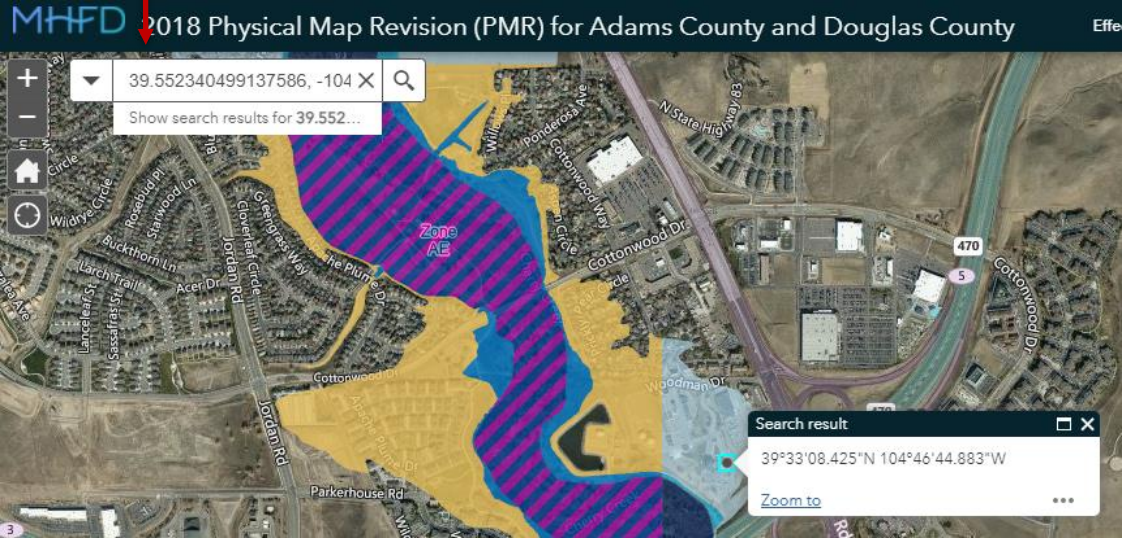
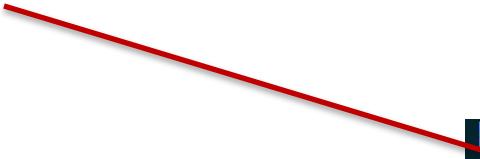
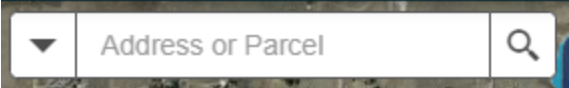


Users can turn on and off one of three layers by clicking the LAYERS button shown. In order to review the current effective information or the change layer, users will need to turn them on here.



Select the best Basemap for viewing the map layers with the Basemap Gallery (upper left of viewer).

# Using the Address Search





# Using Basemap Gallery

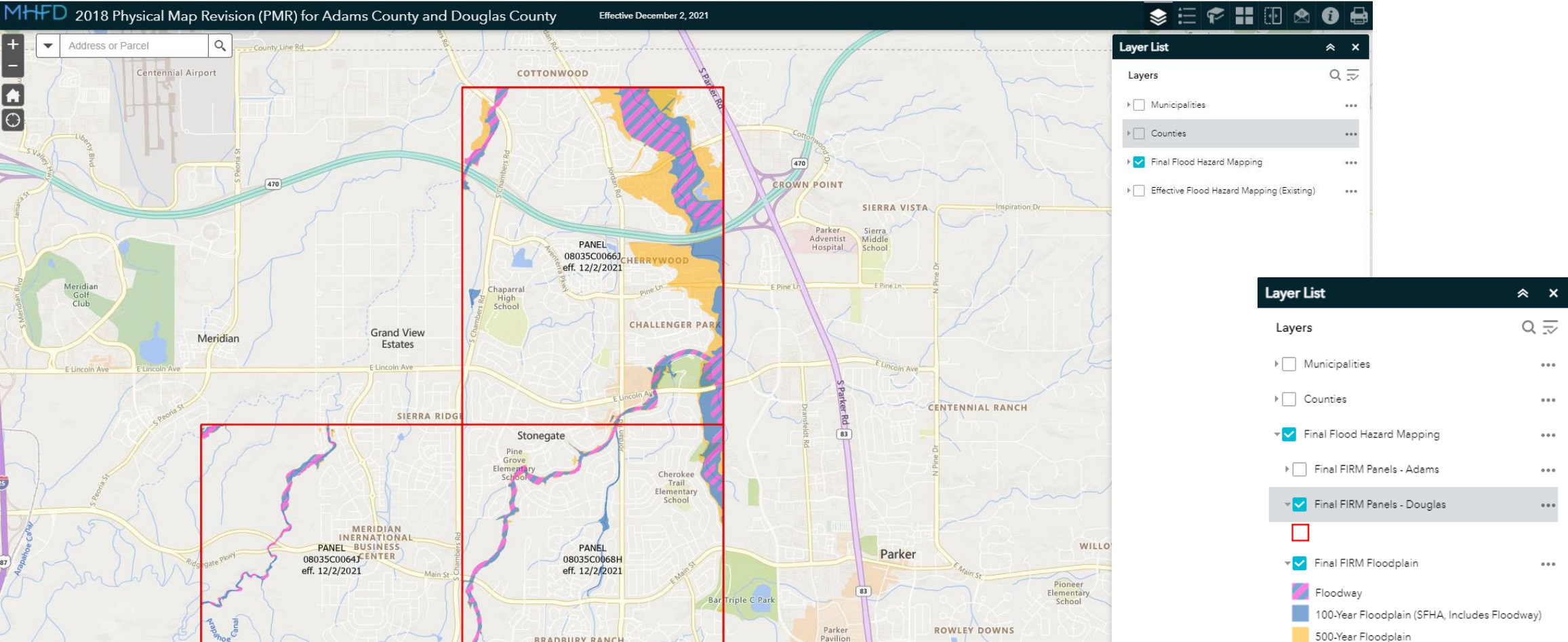
1. Select base map from toolbar



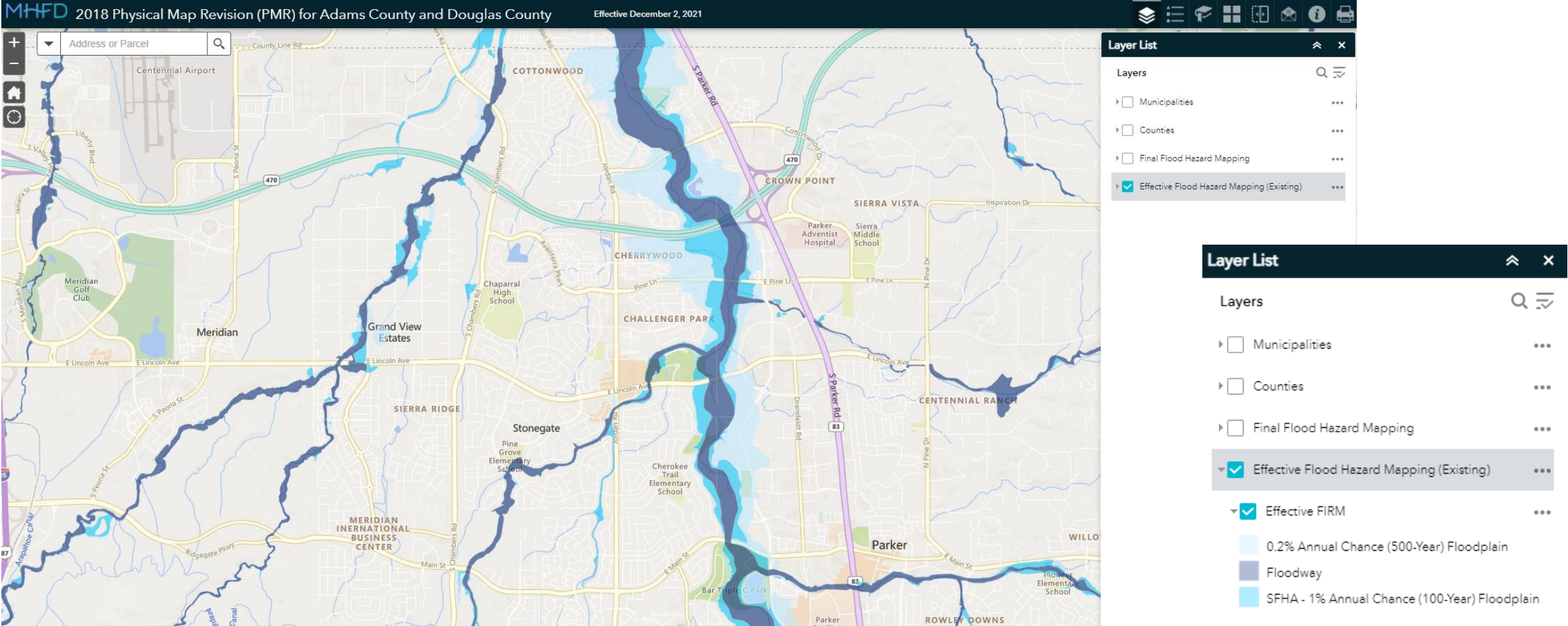
2. Choose your basemap from the gallery

The image shows the 'Basemap Gallery' interface. At the top, there is a title bar with the text 'Basemap Gallery' and two small icons (up and close). Below the title bar is a list of ten map style thumbnails, each with a label underneath. A red box highlights the 'Bing Maps Road' thumbnail. A red line extends from this box to a larger preview map on the left. The preview map shows a street grid with various colored overlays: a purple hatched area labeled 'Zone AE', a yellow area, and a blue area. The map also shows street names like 'S Chambers Rd', 'E Elm Ave', and 'S Parker Rd'. The 'Bing Maps Road' style is selected, showing a clean, light-colored map with clear road lines.

# Final Flood Hazard Mapping (Pending – Effective December 2)



# Effective Flood Hazard Mapping (Existing)



# Project Team Contact Information

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