

Public Open House: Douglas County

Physical Map Revision (PMR) | 6:00 – 7:30 p.m., Tuesday, November 9, 2021



FEMA

MHFD
MILE HIGH FLOOD DISTRICT



COLORADO
Colorado Water
Conservation Board
Department of Natural Resources

 **DOUGLAS COUNTY**

 **PARKER**
COLORADO



Welcome!

Tuesday, November 9, 2021

Introductions

- Mile High Flood District (MHFD)
- Douglas County
- Town of Parker
- 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)?

- 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



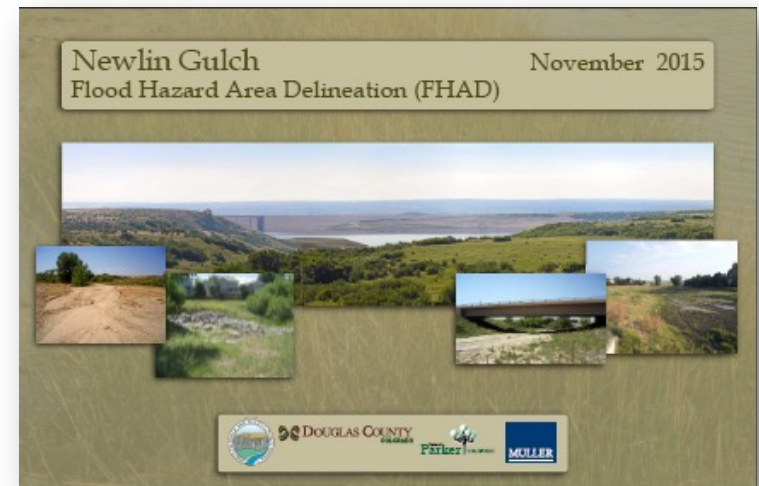
Floodplain management is a community-based effort to prevent or reduce the risk of flooding, resulting in a more resilient community.

Local Floodplain Management

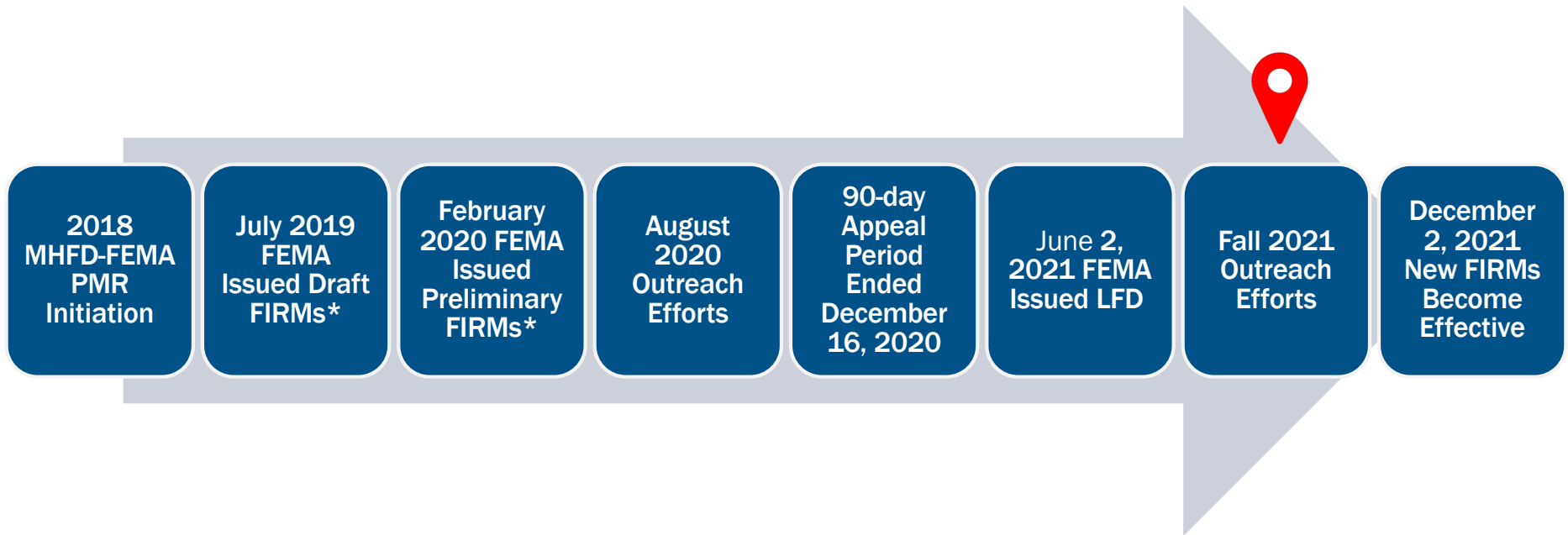
FEMA requires communities to update flood risk information.

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.
- The Physical Map Revision (PMR) is the process to incorporate the FHAD Study into the FEMA flood map products.



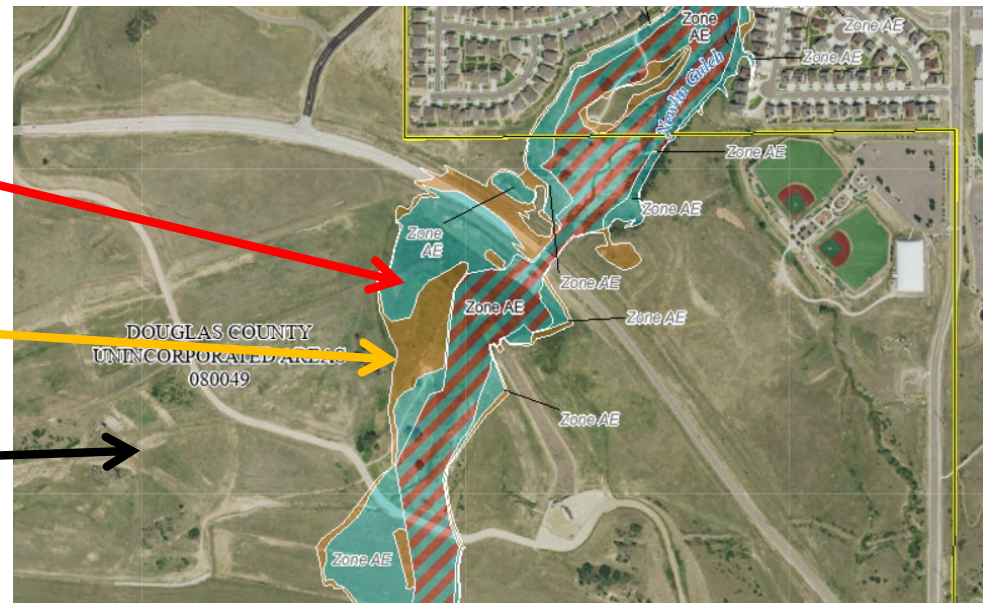
Newlin Gulch Physical Map Revision (PMR) Schedule



Flood Risk Impacts Everyone

Determining the level of risk:

- High Risk: Zone A or AE
- Flood fringe (blue)
- Floodway (cross-hatched area)
- 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.

For detailed information, please talk to your insurance agent and visit: www.floodsmart.gov



Flood Insurance Basics

- 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 |

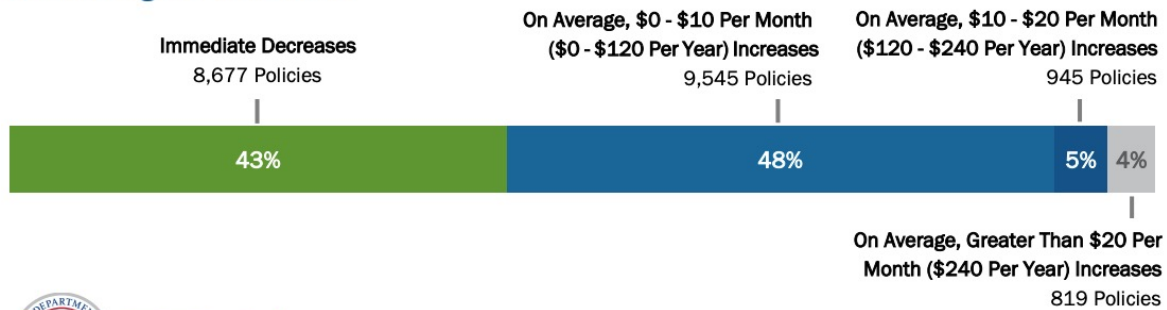
| Maximum Deductible | Residential | Non-Residential |
|--------------------|-------------|-----------------|
| Building | \$10,000 | \$50,000 |



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



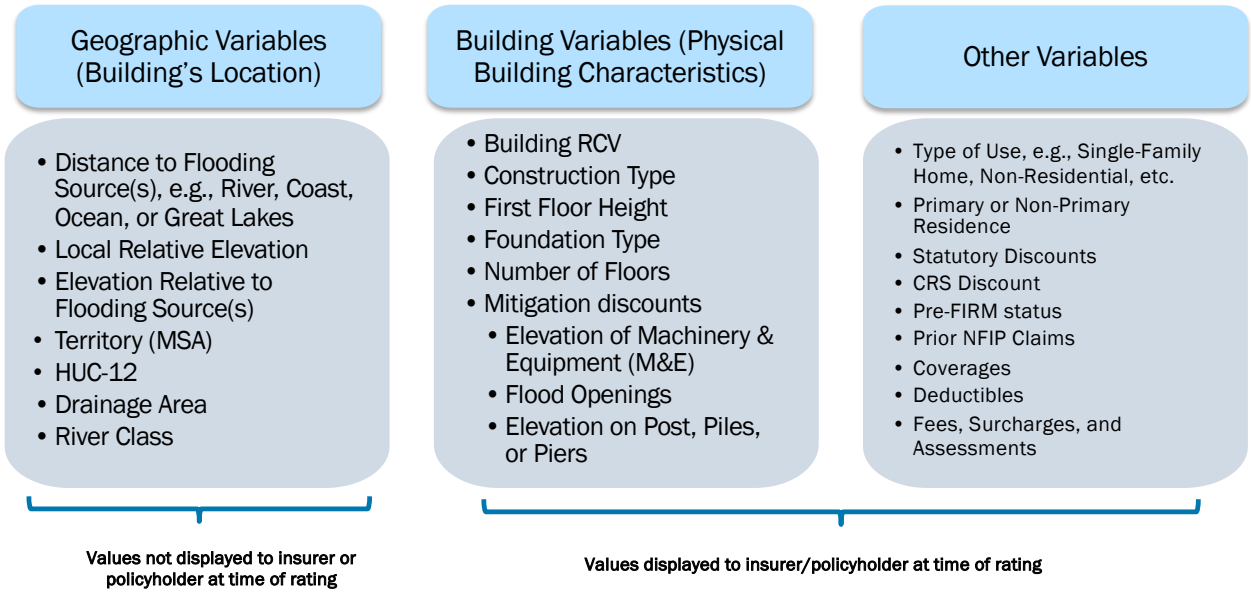
FEMA

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

Insurance Rate Variables



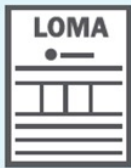
Summary – Premium Caps & Glidepath up to Full-Risk Premium

| 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>Newly Mapped In: Newly identified as high-risk on FIRM (e.g., Zone X to A or V)</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>Grandfathering: High-risk to Higher (Increase in BFE or Zone A to V)</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>Mapped Out: High-risk to Mod/Low risk (e.g., Zone A or V to X)</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> |

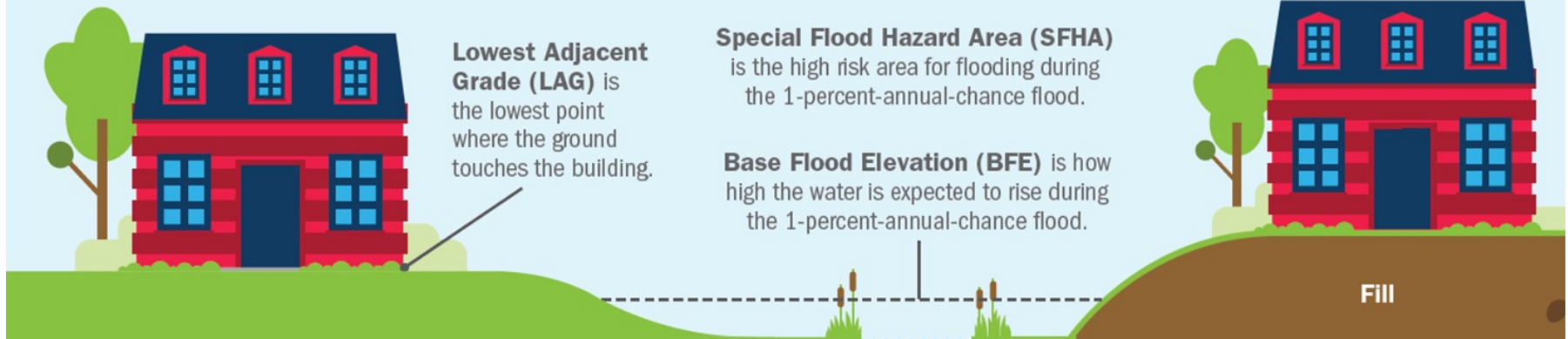
Can the Map Change?



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 structures are not permitted in the high-risk zone.
- Substantial improvements within the floodway and high-risk zone are subject to restrictions or additional requirements.
- Floodplain development requirements vary by local government.



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

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



Questions?

Use the chat or come off mute



FEMA

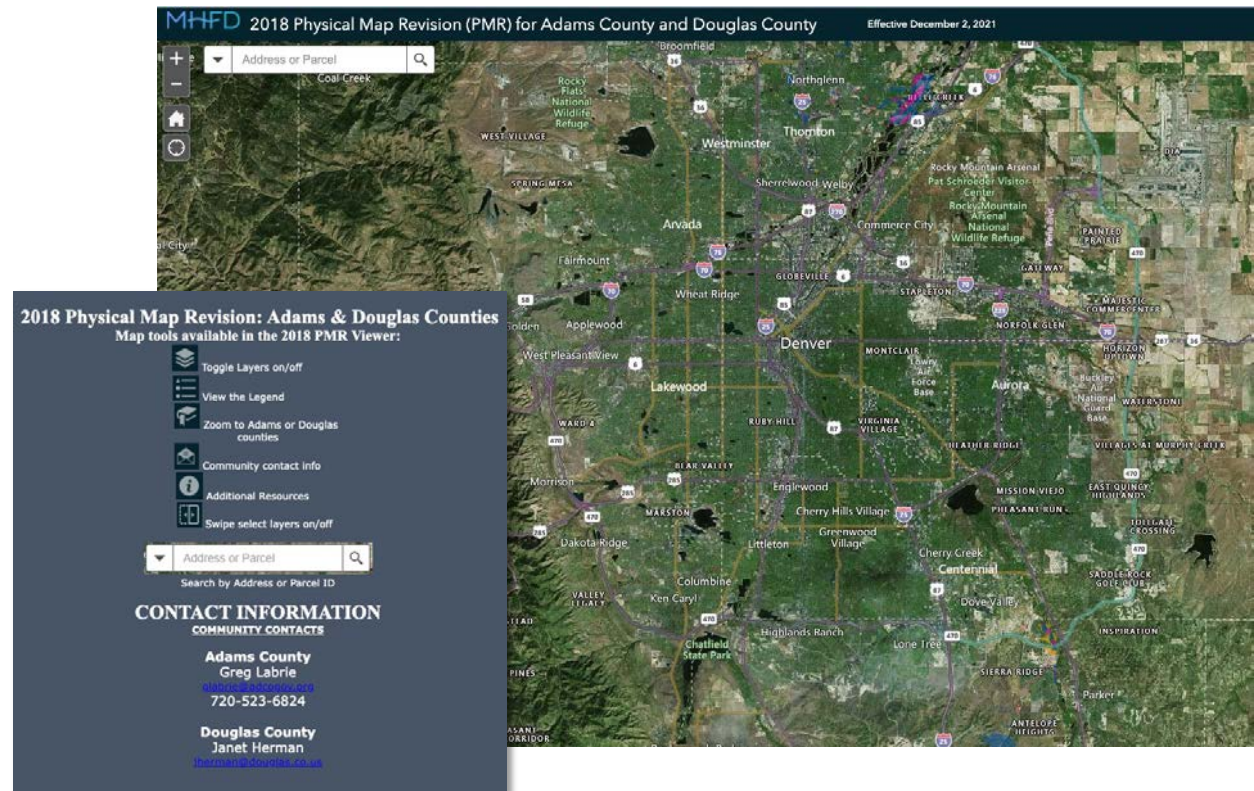


Let's take a look at the viewer:

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

How to Use the Viewer

- Created for Douglas 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

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.



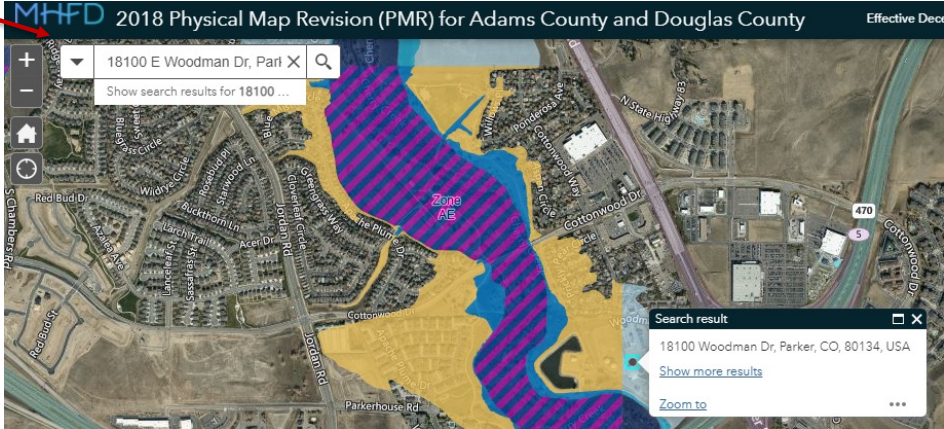
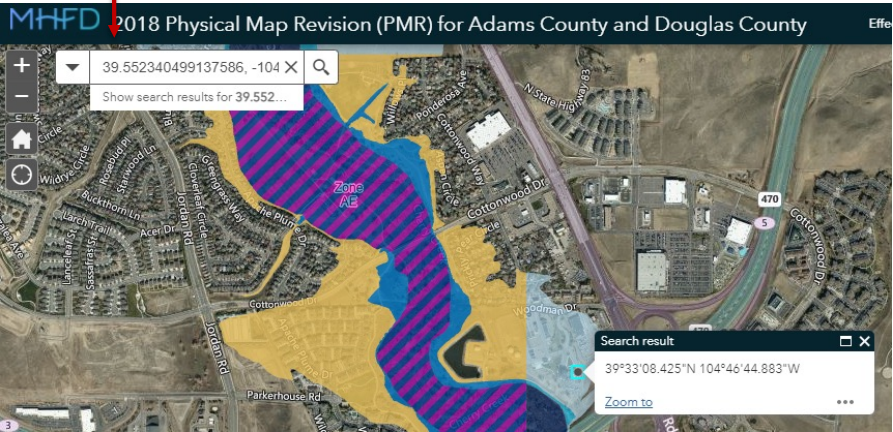
Users can turn on and off one of three layers by clicking the LAYERS button shown. In order to review the current effective information or the change layer, users will need to turn them on here.



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

Using the Address Search

▼ Address or Parcel 🔍

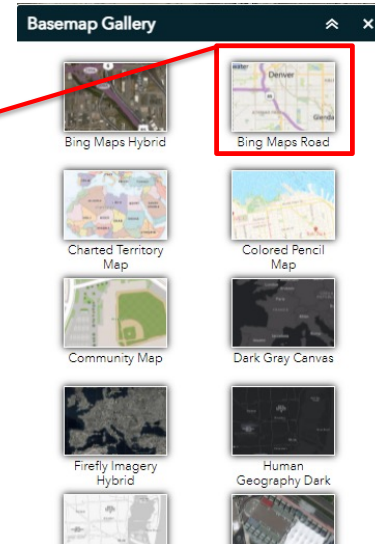
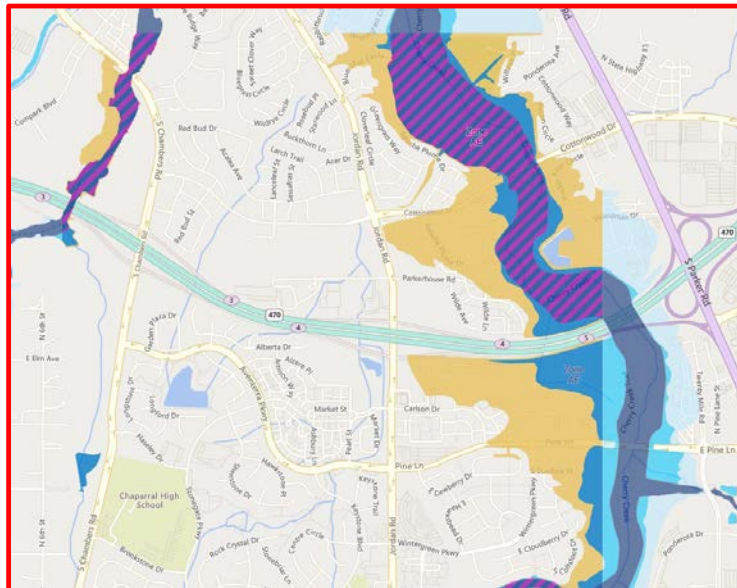


Using Basemap Gallery

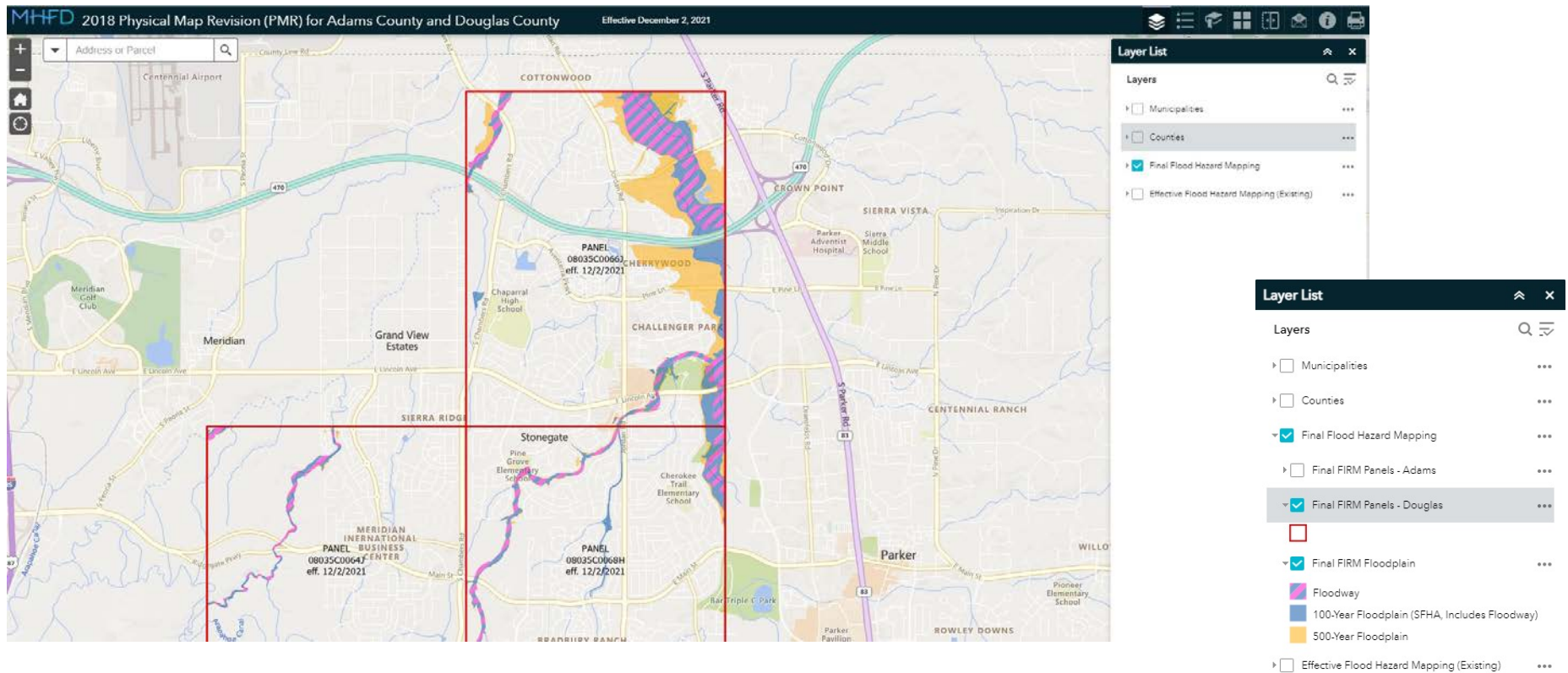
1. Select base map from toolbar



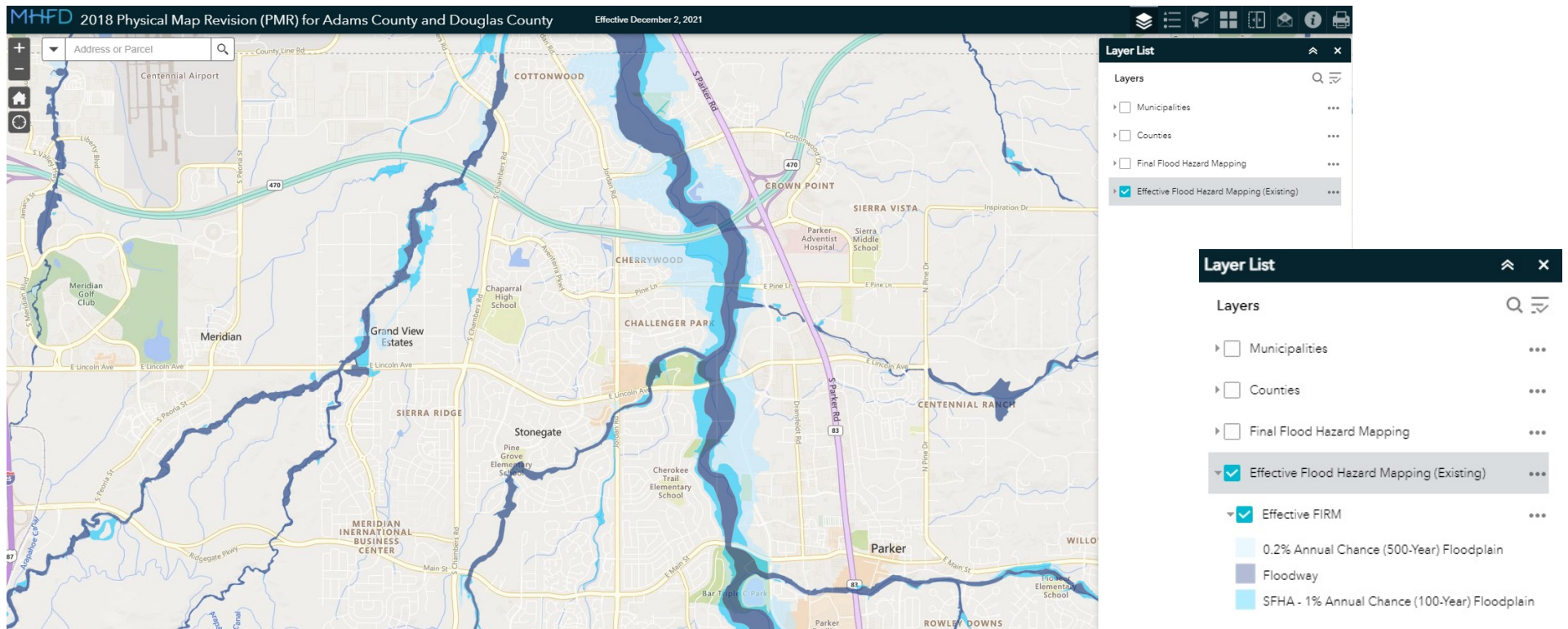
2. Choose your basemap from the gallery



Final Flood Hazard Mapping (Pending, Effective December 2)



Effective Flood Hazard Mapping (Existing)



Project Team Contact Information

| Name | Organization | Phone | Email |
|------------------|---|--------------|--|
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