

Public Open House: Jefferson County

Physical Map Revision (PMR) | 6 – 7:30 p.m., Wednesday, June 22, 2022



FEMA

MHFD
MILE HIGH FLOOD DISTRICT

JEFFERSON
COUNTY COLORADO

City of
Wheat Ridge
COMMUNITY DEVELOPMENT

city of
edgewater





Welcome!

Wednesday, June 22, 2022

Introductions

- Mile High Flood District
- FEMA
- CERC (Community Engagement and Risk Communication)





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 August 2, 2022.
- 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)?

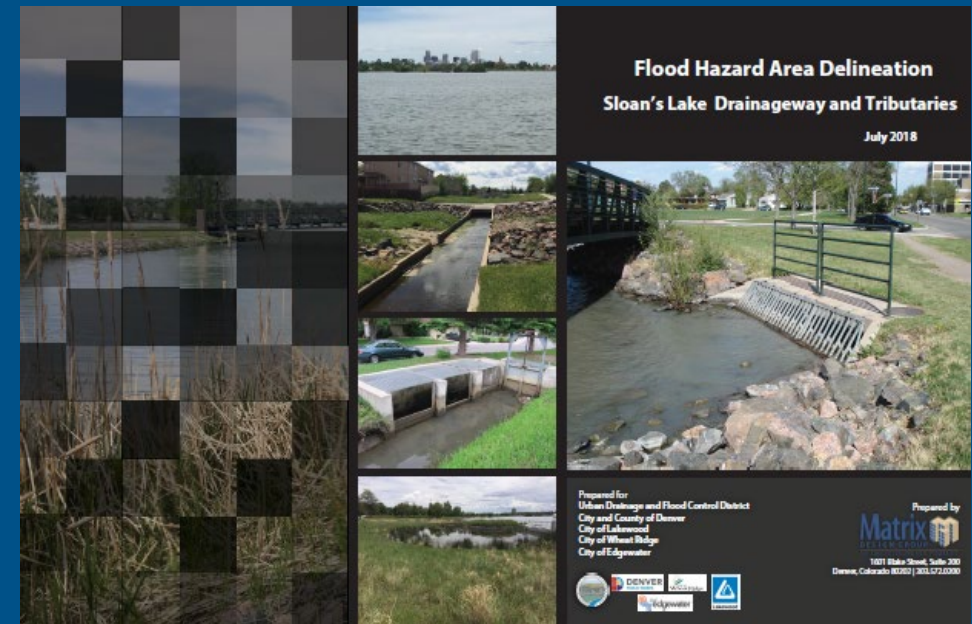
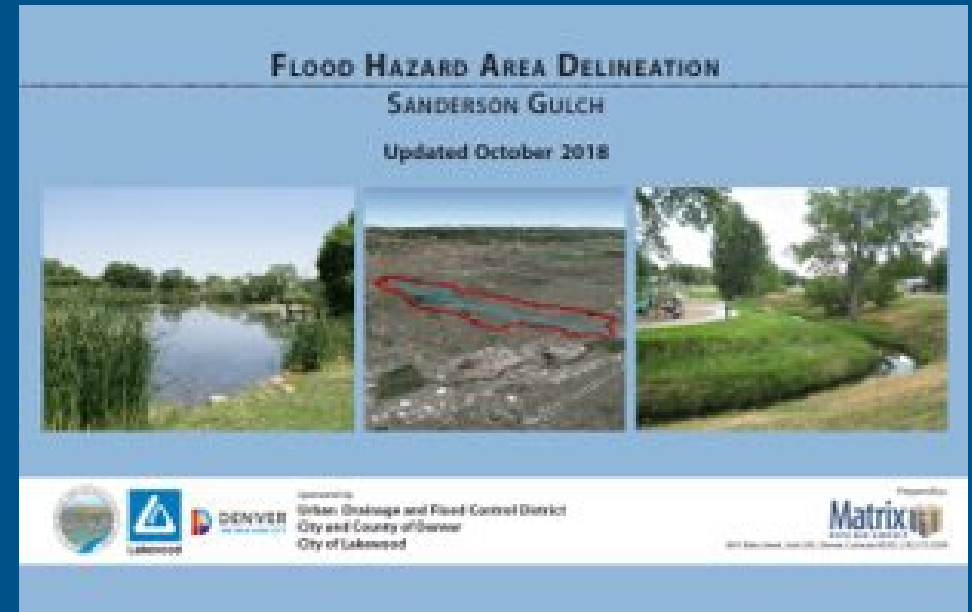
- The NFIP is a voluntary program that is:
 - Overseen by FEMA
 - Managed by Communities
 - Enforced by Lenders
- Your City or County agrees to adopt and enforce floodplain management regulations
- Flood insurance is made available to everyone in the community
- Your City or County is eligible for Federal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



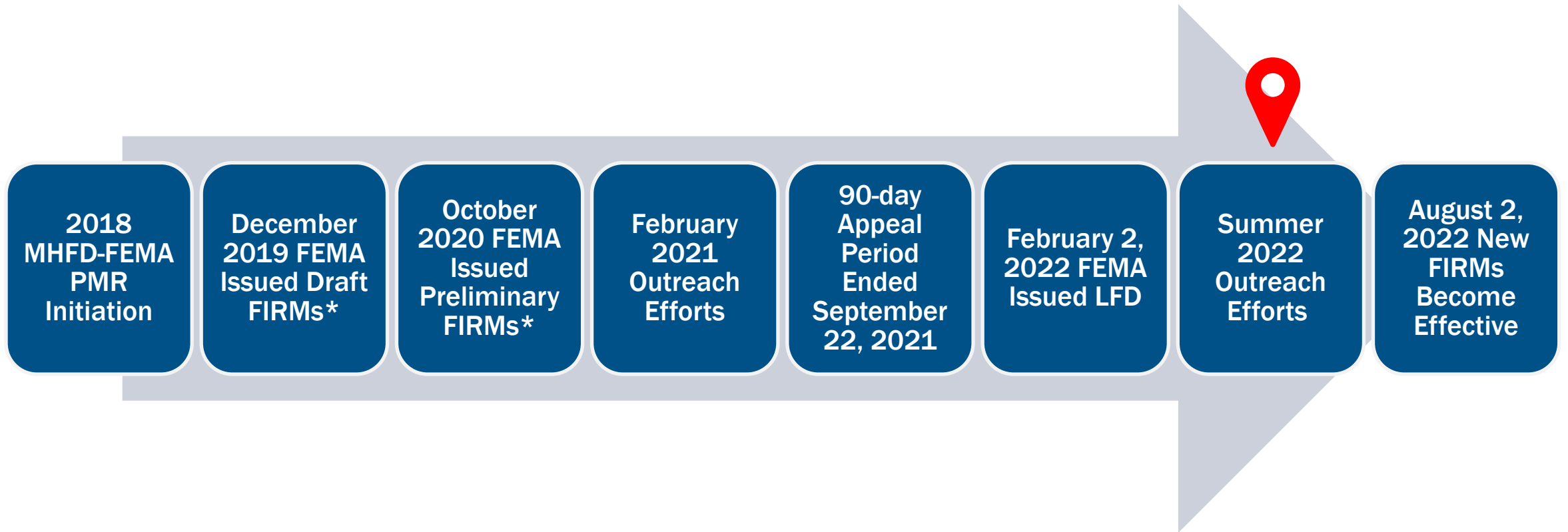
Floodplain management is a community-based effort to prevent or reduce the risk of flooding, resulting in a more resilient community.

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.



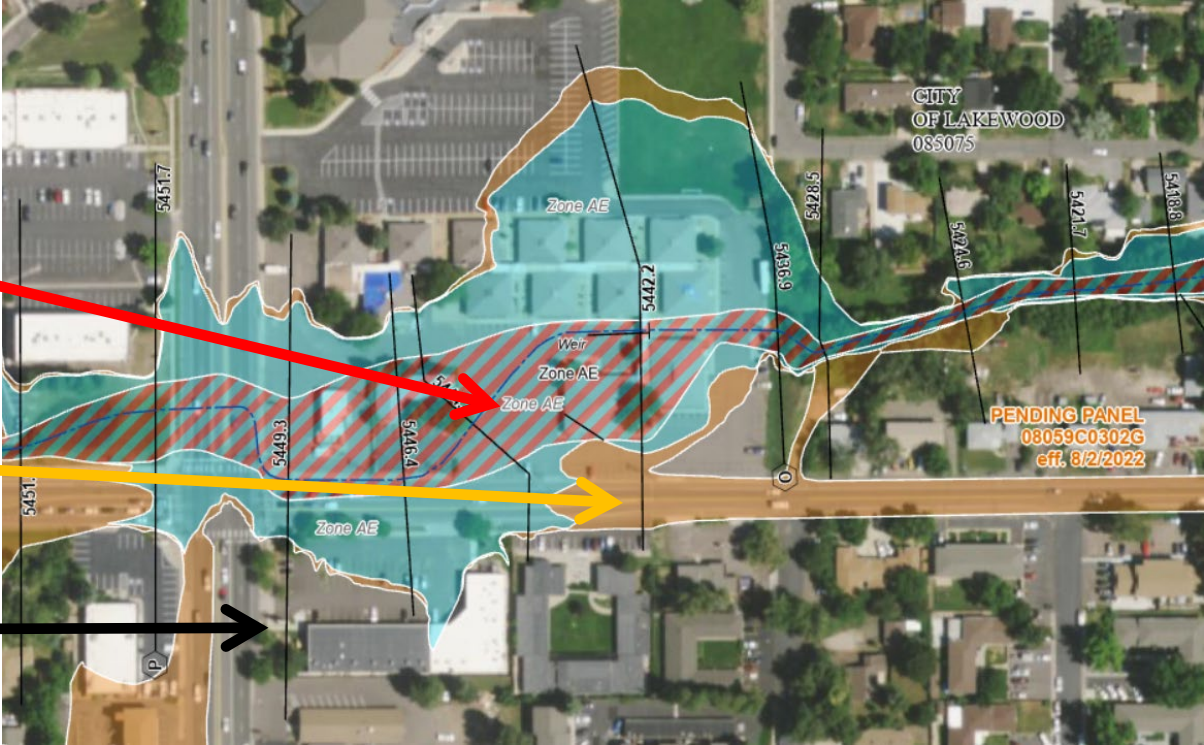
Jefferson County Physical Map Revision (PMR) Schedule



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:
 - 1 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

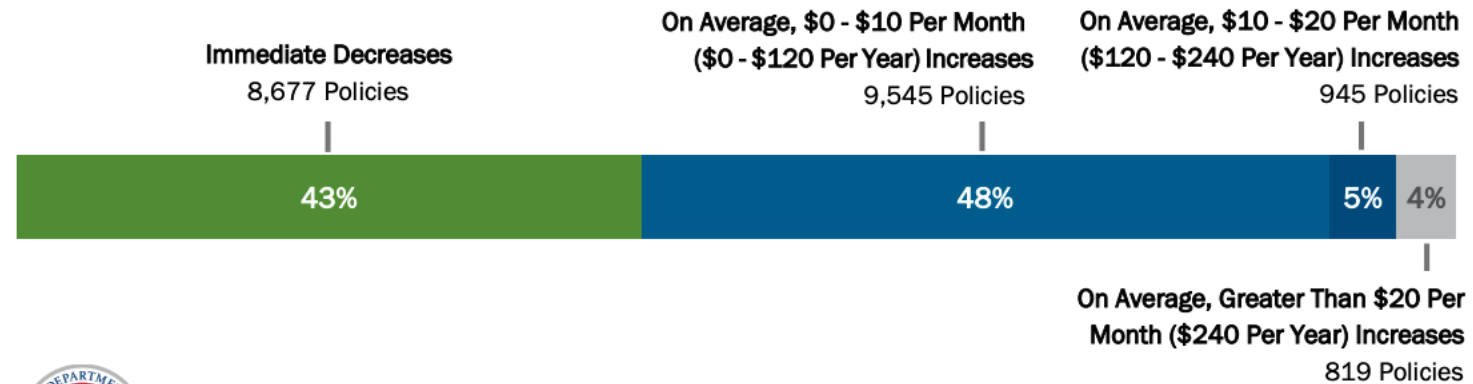
Maximum Deductible	Residential	Non-Residential
Building	\$10,000	\$50,000



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



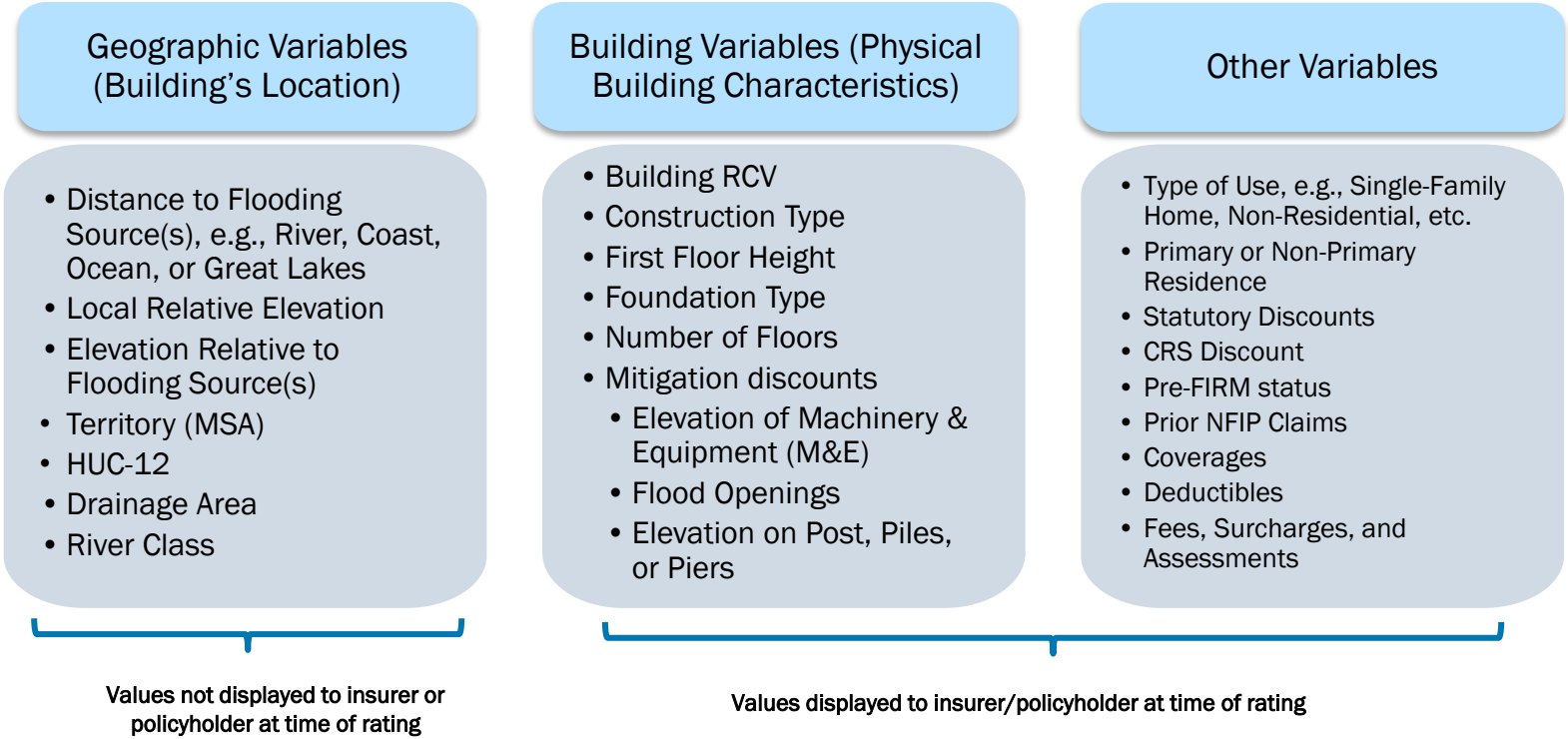
FEMA

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

▶▶ 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.

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% annually – the exact % is set by FEMA each year



Non-SRL Pre-FIRM primary residences go up between 5% and 15% – the exact % is set by FEMA each year



Pre-FIRM buildings that are *not* primary residences, and 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 the New Pricing Methodology and those that lapsed and must be written as new business, will receive their full-risk premium immediately.

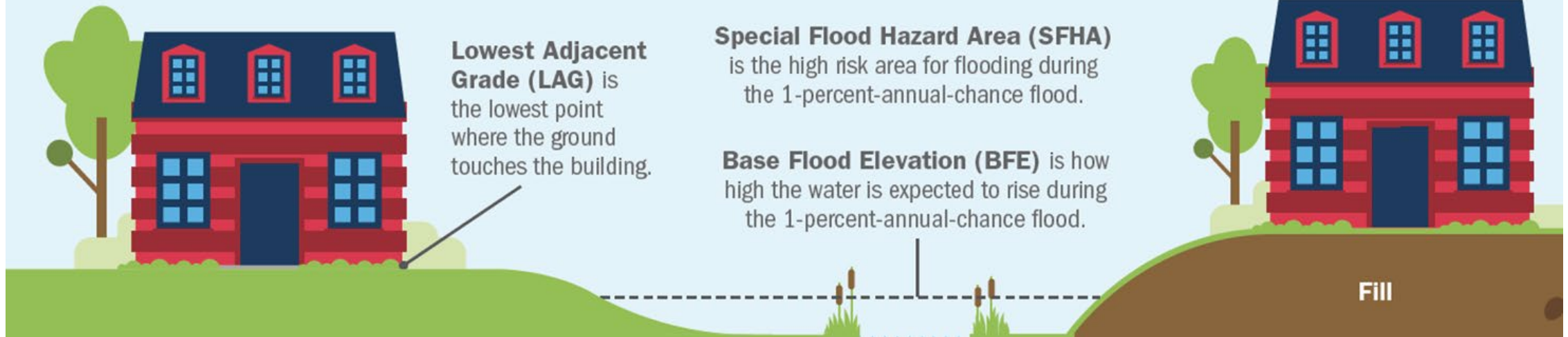
Can the Map Change?



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 may not be permitted in the high-risk zone. Please contact your local floodplain administrator.
- Substantial improvements within the floodway and high-risk zone are subject to restrictions or additional requirements.
- Floodplain development requirements vary by local government.

- Jefferson County
- City of Wheat Ridge
Community Development
- City of Edgewater
- City of Lakewood

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)

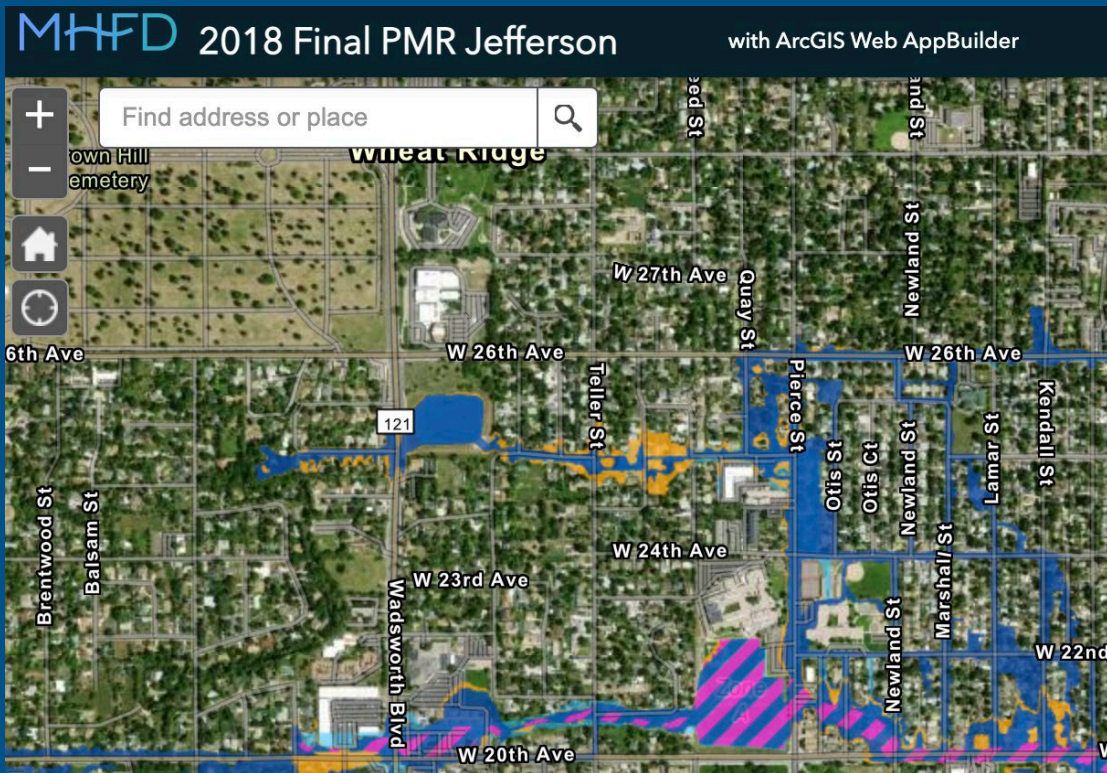


Questions?

Use the chat or come off mute



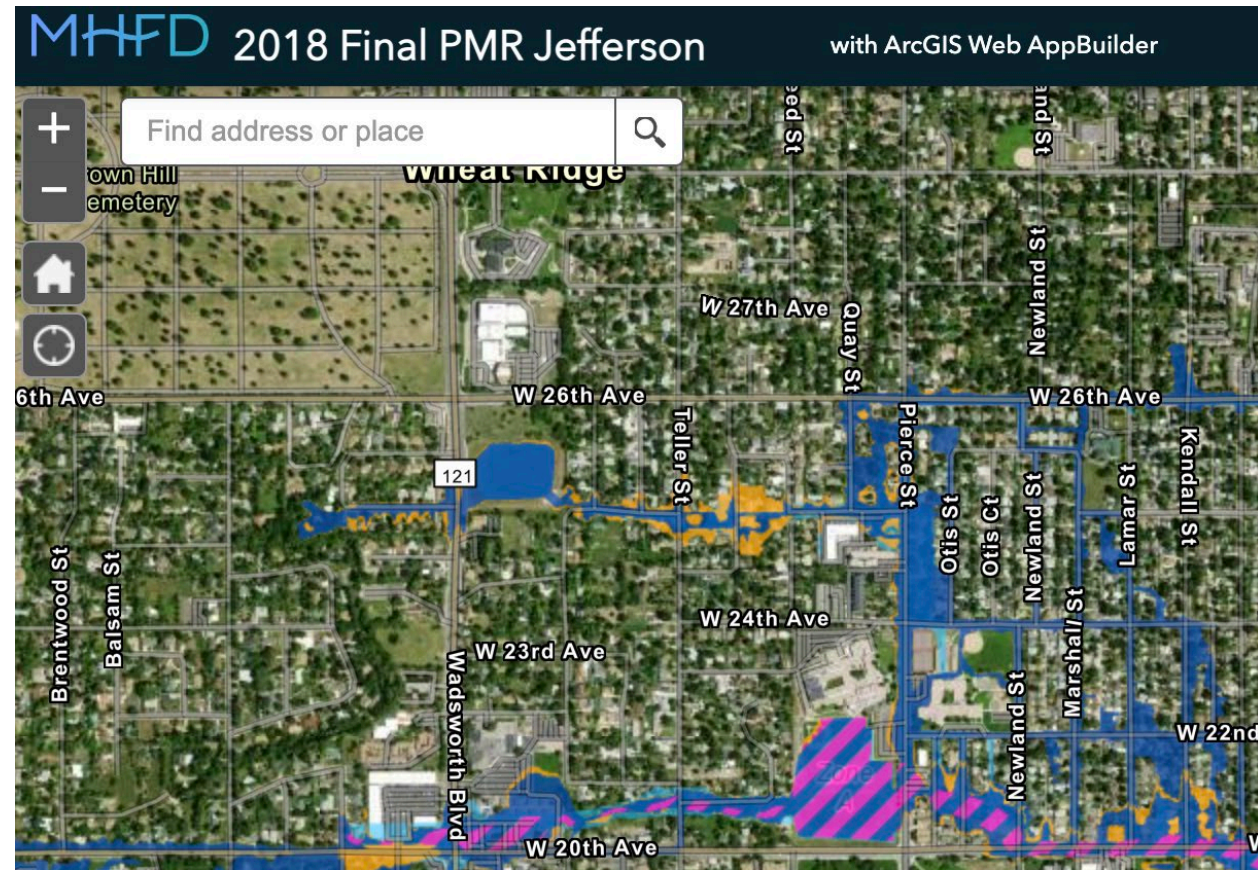
FEMA



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

How to Use the Viewer

- Created for Jefferson County PMR
- No special software needed and free to access
- Provides details to make informed decisions about insurance options available for your property.
- 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

The image illustrates the address search process in a web application. On the left, a search bar with the placeholder text "Address or Parcel" is shown. A red arrow points from this search bar to a zoomed-in view of the search bar below it. In this zoomed view, the search bar contains the text "Jefferson County, CO, USA" and a search icon. Below the search bar, a dropdown menu displays "Show search results for Jeffers...".

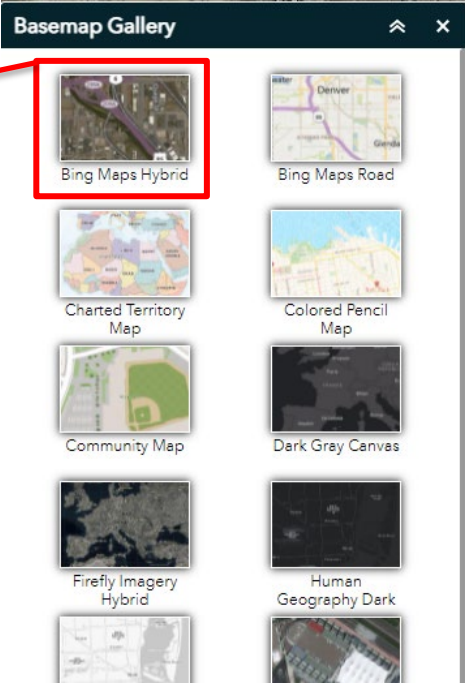
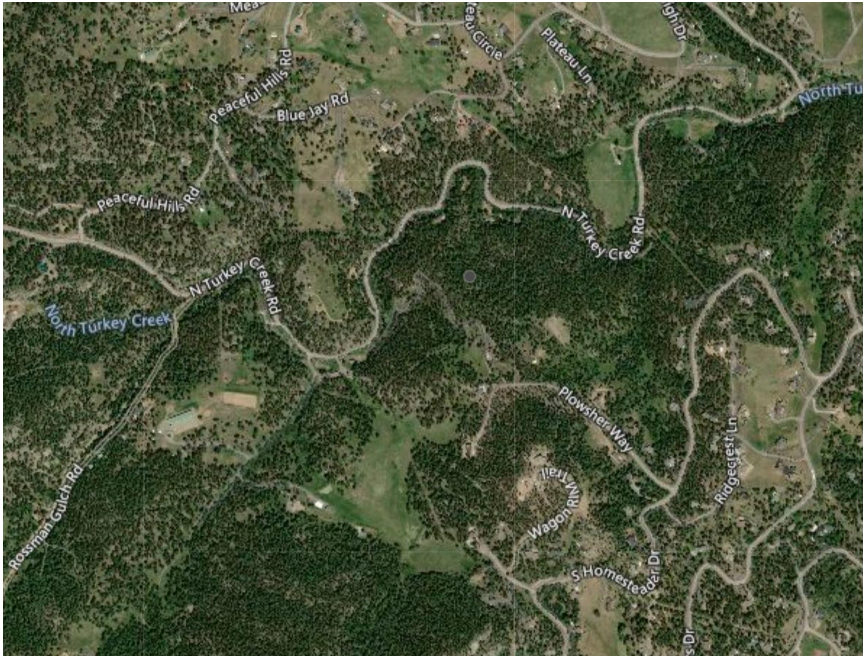
On the right, a map interface is shown. The map title is "MHFD 2018 Final PMR Jefferson" with "with ArcGIS Web AppBuilder" in the top right corner. The map features a search bar with the placeholder text "Find address or place" and a search icon. A red arrow points from the search bar in the zoomed view on the left to the search bar on the map. The map displays a street grid with labels such as "Wheat Ridge", "W 27th Ave", "W 26th Ave", "W 24th Ave", "W 23rd Ave", "W 20th Ave", "Brentwood St", "Balsam St", "Wadsworth Blvd", "Teller St", "Pierce St", "Otis St", "Newland St", "Lamar St", "Kendall St", and "W 22nd". The map also shows a blue water feature and a pink and blue striped area. Map controls include a zoom in (+) and zoom out (-) button, a home button, and a refresh button.

Using Basemap Gallery

1. Select base map from toolbar

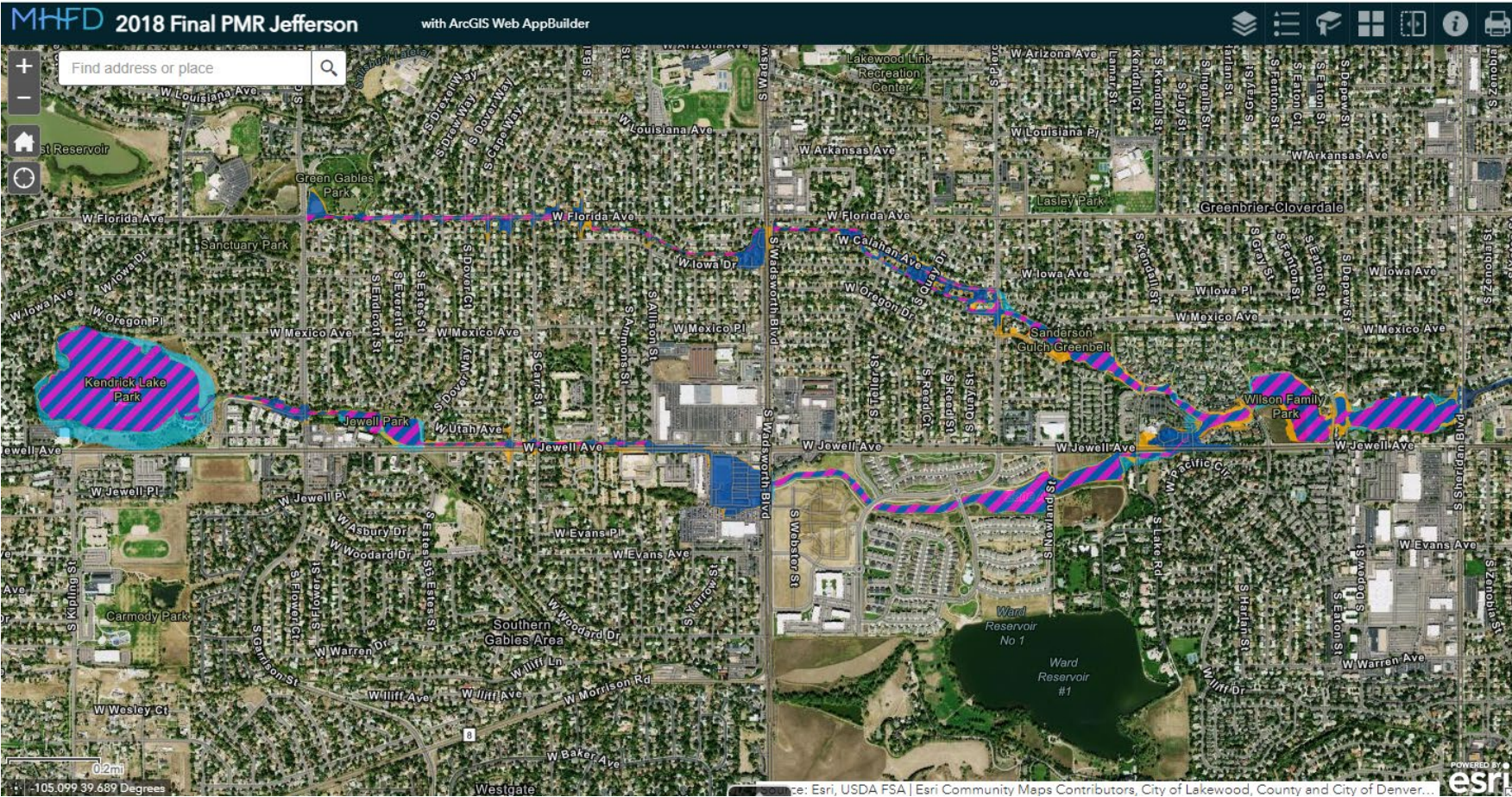


2. Choose your basemap from the gallery



Exploring the Viewer

<https://mhfd.org/services/floodplain-management/2018pmr/jeffco>



Project Team Contact Information

Name	Organization	Phone	Email
Chris Gaynes	FEMA Region 8	202-480-1265	Christine.Gaynes@fema.dhs.gov
Diana Herrera	FEMA Region 8	720-480-8338	Diana.Herrera@fema.dhs.gov
Erin May	FEMA Region 8	303-674-1449	Erin.May@associates.fema.dhs.gov
Stacey Thompson	Mile High Flood District	303-455-6277	sthompson@mhfd.org
Brooke Seymour	Mile High Flood District	303-749-5422	bseymour@mhfd.org
Sam Bugg	<i>Resilience Action Partners (CERC)</i>	513-708-8350	Sam.Bugg@ogilvy.com
Randilyn Saenz	<i>Resilience Action Partners (CERC)</i>	361-436-0484	Randilyn.Saenz@Ogilvy.com
Doug Mahan	CWCB	303-866-3441	doug.mahan@state.co.us
James Johnston	Compass	510-326-9184	James.johnston@aecom.com
Patrick O'Connell	Jefferson County	303-271-8707	poconnel@jeffco.us
Keith Hensel	City of Lakewood	303-987-7500	Engineering@lakewood.org
Kit Lammers	City of Edgewater	720-763-3008	Klammers@edgewaterco.com
Mark Westberg	City of Wheat Ridge	303-235-2863	Mwestberg@ci.wheatridge.co.us