

FLOODPLAIN MANAGEMENT UPDATE

September 16, 2020

AGENDA

Floodplain Management Overview

SEMSWA Role

Flood Risk Mapping

Physical Map Revision Projects

Elevation Certificate Program

Flood Insurance Basics

Floodplain Management Regulations

FLOODPLAIN MANAGEMENT OVERVIEW

Centennial and Arapahoe County participate in the National Flood Insurance Program (NFIP) through an “Agreement” with FEMA

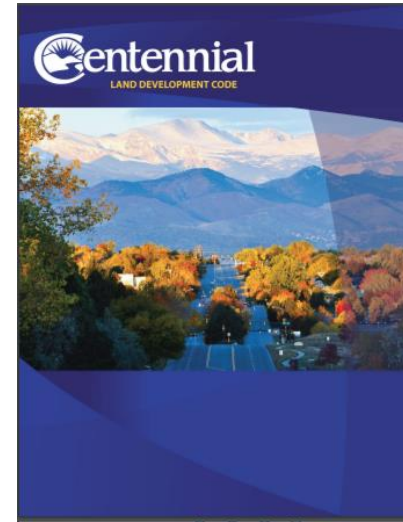
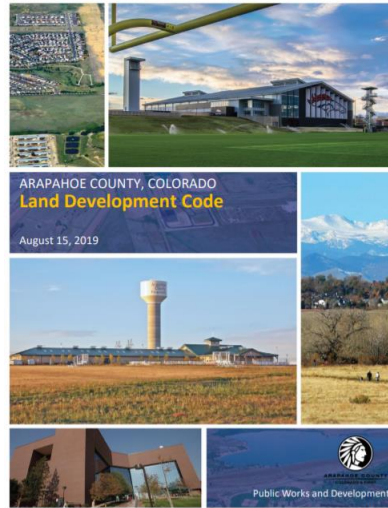
- City and County agree to adopt and enforce floodplain management regulations
 - Flood insurance is made available to everyone in the community
 - City and County are eligible for Federal disaster assistance, grants and loans
-
- Voluntary Federal Program
 - Overseen by FEMA
 - Managed by Communities
 - Enforced by Lenders

Floodplain Administrator

- Ensure land development activities comply with the Land Development Code, and minimum State and NFIP regulations
- Require floodplain development permits
- Maintain and update flood maps

Community Rating System (CRS) Coordinator

- Voluntary program through NFIP to recognize community activities that exceed minimum NFIP requirements
- 5-year Cycle Verification
- CRS Class 7 (*15% flood insurance premium reduction*)



SEMSWA ROLE

FLOOD RISK MAPPING

Partner with the Mile High Flood District (MHFD) to develop watershed planning studies and Flood Hazard Area Delineation (FHAD) Studies

- Identify and update flood risk and floodplain boundaries
- Provide best available, locally-developed data

FHAD Studies are submitted to the Colorado Water Conservation Board (CWCB) for designation and approval

- Provides local governments the authority to regulate these areas as floodplain

MHFD, through its agreement with FEMA, submits FHAD Studies to FEMA for flood map revision

- Ensures FEMA maps contain best available flood risk information
- Physical Map Revision (PMR) is FEMA process to revise the FEMA Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study
- FEMA mapping is the only way to ensure disclosure of flood risk in real estate transactions

PHYSICAL MAP REVISION (PMR) PROJECTS

8-Floodplain Study

- Little's Creek
- Cherry Creek (downstream of Reservoir)
- Happy Canyon Creek & Green Acres Tributary
- West Toll Gate & Unnamed Creeks
- Senac Creek

Maps became **effective** September 4, 2020

- Flood insurance may be required by lenders

Outreach

- Affected property owners were notified by mail
- Open Houses held in August
- Elevation Certificate Program

PHYSICAL MAP REVISION (PMR) PROJECTS

8-Floodplain Study

	Little's	Cherry	WTGC & Unnamed	Happy Canyon & Green Acres	Senac
Structures in Revised High-Risk Area	46* <i>*includes multi-family buildings</i>	0	0	0	0
Structures in Effective High-Risk Area	Not mapped	0	0	0	0
Structures Removed from High-Risk Area	0	4	0	0	0

PHYSICAL MAP REVISION (PMR) PROJECTS

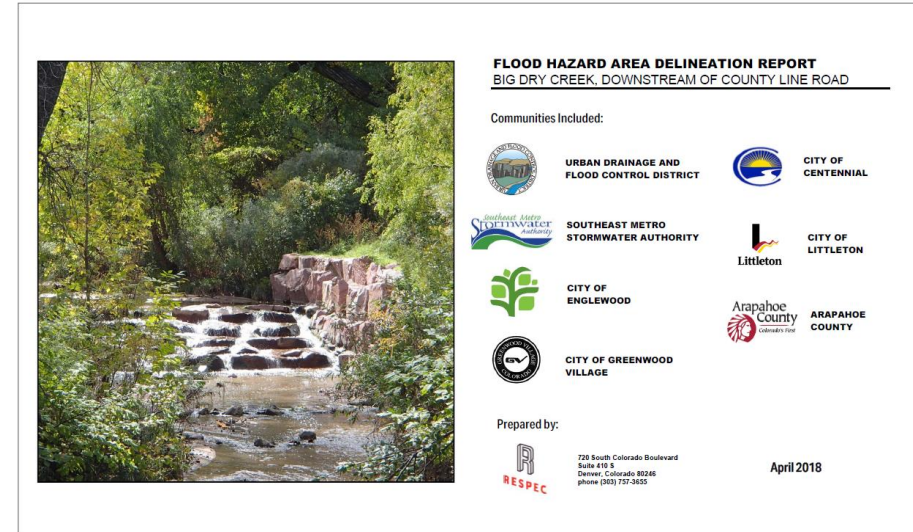
Big Dry Creek & Tributaries

Big Dry Creek (mainstem)

Fillmore Tributary

Otero Tributary

Nobles Road Tributary



Outreach and Project Schedule

- Affected property owners were notified by mail
- Open Houses were held in August and September
- Appeal Period (90-day) Begins **September 17, 2020**
- Effective Date is projected late summer 2021

	Big Dry Creek	Fillmore Tributary	Otero Tributary	Nobles Rd Tributary
Structures in Revised High-Risk Area	1	0	2	35
Structures in Effective High-Risk Area	27	2	0	Not mapped
Structures Removed from High-Risk Area	12	1	0	0
Properties in Revised High-Risk Area	1	7	11	157
Properties in Effective High-Risk Area	76	23	10	Not mapped
Properties Removed from High-Risk Area	41	7	21	0

PHYSICAL MAP REVISION (PMR) PROJECTS

BIG DRY CREEK & TRIBUTARIES

ELEVATION CERTIFICATE PROGRAM

What is an Elevation Certificate?

- FEMA form that documents specific building elevations
- May be used to support map amendments
- Ensures an accurate flood insurance rating

Who is Eligible?

- Property owners with structures newly mapped into the high-risk flood zone
- Eligible property owners will be notified by mail and invited to apply
- SEMSWA will contract with a licensed land surveyor

FLOOD INSURANCE BASICS

Anyone can purchase flood insurance

30-day waiting period before policy goes into effect

Exceptions

Rates depend on many factors

Building type

Date of construction

Flood zone

Elevation of the lowest floor (including basement or attached garage)

Residents whose property is newly identified to be in a high-risk area may be eligible for cost-saving flood insurance policy options.

NFIP COVERAGE LIMITS*	RESIDENTIAL	NON- RESIDENTIAL	RENTERS
Building	\$250,000	\$500,000	
Contents	\$100,000	\$500,000	\$100,000

FLOODPLAIN MANAGEMENT REGULATIONS

Land Development Code (LDC) Amendments

- The City and County Regulations were amended to reference date of new Flood Insurance Study and Flood Insurance Rate Maps (FIRMs)
 - Failure to adopt would result in community suspension from the NFIP
- Amendments present an opportunity to review and update regulations
 - Minor “housekeeping” edits
 - Removed 10-year cumulative Substantial Improvement/Substantial Damage (SI/SD) requirement
 - Updated references to SEMSWA Stormwater Management Manual and Grading, Erosion and Sediment Control Manuals

Mile High Flood District (MHFD) Floodplain Regulations

- MHFD amended their Floodplain Regulations to prohibit tents and makeshift structures from within the floodplains of MHFD
 - MHFD has held meetings with the local governments and proposed language for local adoption consideration
 - Will require additional discussion and coordination with City, County and Sheriff’s Office

QUESTIONS?