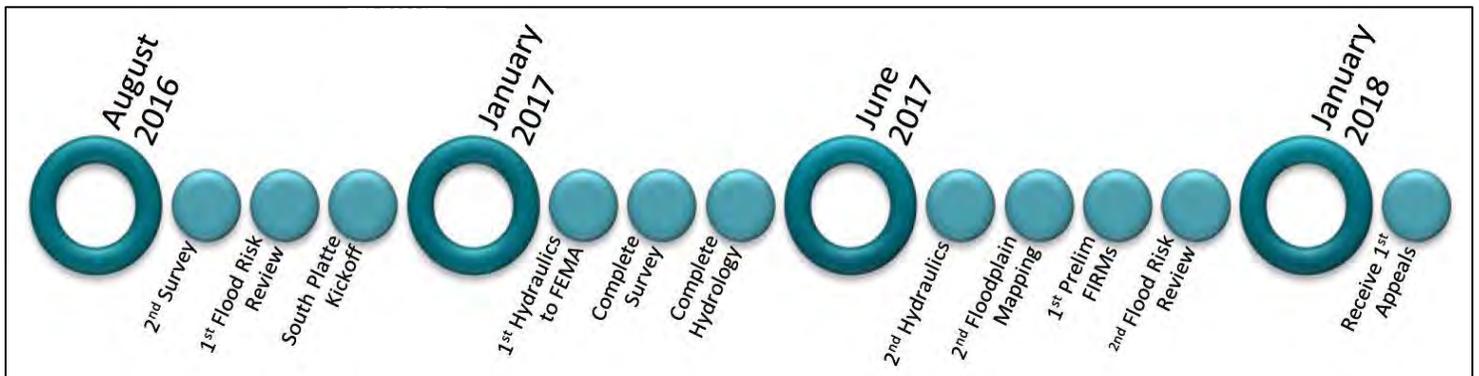




AN OVERVIEW OF THE FLOODPLAIN REMAPPING PROJECT

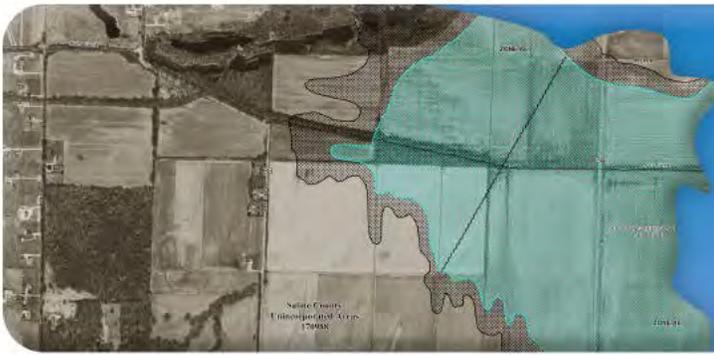
- The Colorado Hazard Mapping Program, or CHAMP, was established after the 2013 floods to enable the state to take steps toward long-term planning and resiliency efforts for flooding and other natural hazards such as erosion and debris flow events. Currently, CHAMP is conducting technical surveys and stream modeling to inform new floodplain maps throughout the greater St. Vrain Creek watershed. The streams within this watershed are being studied in two phases – Phase I draft floodplain maps are currently being developed, and Phase II maps will be drafted in 2017.
- The outcome of this multiyear process will be up-to-date, reliable information that will improve health and safety throughout the county. The maps will help all residents and businesses in Boulder County know their flood risk and be better prepared to protect themselves, their property, and their financial stability when floods occur.
- Detailed mapping of many areas throughout Boulder County has not been performed since the late 1980s. The CHAMP study integrates the most current data and latest modeling technology to provide an up-to-date picture of flood risk.



PROJECT TIMELINE (Phase I)

- NOW:** Boulder County is completing its review of the hydraulics & floodplain mapping
- SPRING 2017:** FEMA will review the hydraulics & floodplain mapping, and Boulder County will adopt the floodplains as best available data
- LATE 2017:** Preliminary Flood Insurance Rate Maps will be issued
- EARLY 2019:** Flood Insurance Rate Maps become effective

Phase II is expected to follow a similar timeline to Phase I after draft map data is received in late 2017.



MAPPING THE RISK

BENEFITS OF MAP UPDATES

- Flooding can be dangerous and costly. The new maps will provide a more accurate picture of the real risk that property owners will want to address.
- For example, builders and developers can use the updated map data to determine where and how to build structures more safely and protect them from flood damage. Real estate agents will be better equipped to inform clients of any factors that may affect properties and make them aware of upcoming changes in flood risk status and flood insurance requirements.

TIPS FOR PROPERTY OWNERS

- The risk of flooding is real—and not just in the highest-risk areas. If the new map shows your home located in a moderate- to low-risk area, you still should take steps to financially protect your property. In these areas, the risk is reduced, but *not removed*.
- Contact your insurance agent to learn about your flood insurance options.

PROVIDING VALUABLE FEEDBACK & ADDITIONAL INFORMATION

- We encourage you to review the draft maps closely and provide input to help us ensure that the maps are as accurate as possible. If you have a concern about data that is presented, please let us know why you think this data is in error.
- View the draft maps online and provide additional comments directly on the digital map. Visit www.bocofloodplainremapping.com and click on 'View the Draft Maps' to be redirected to the draft maps and instructions for commenting.
- **Comments, additional survey and other data, and related input will be accepted through 11:59 PM on March 13, 2017.**

WHERE TO GO FOR MORE INFORMATION

- Visit the Boulder County Floodplain Remapping Project website. To learn more about the remapping project, see what areas will be updated now and in Phase II, learn about insurance options, and find out about upcoming meetings and information sessions, go to www.bocofloodplainremapping.com.
- For inquiries about this project or to provide additional feedback, call Erin Cooper, Floodplain Specialist, at 720-564-2866.
- For insurance information, visit FloodSmart.gov. This website provides information about the National Flood Insurance Program, how to purchase a flood insurance policy, and how to find a flood insurance agent in the area.



FREQUENTLY ASKED QUESTIONS

About Boulder County Floodplain Mapping & Flood Insurance

1. What is CHAMP?

The Colorado Hazard Mapping Program, or CHAMP, is a program established by the Colorado Water Conservation Board under Senate Bill 15-245 in July 2015. CHAMP was established after the 2013 floods to enable the state to take steps toward long-term planning and resiliency efforts for flooding and other natural hazards such as erosion and debris flow events.

2. What are flood hazard maps?

Flood hazard maps, also called Flood Insurance Rate Maps (FIRMs), show levels of flood risk. Created by the Federal Emergency Management Agency (FEMA) for floodplain management insurance rating and community planning, the maps generally show a community's flood zones, Base Flood Elevations (BFEs), and floodplain boundaries. They are used to determine the flood risk to your community and home or business. Moderate- to low-risk areas are represented on the maps by the letter X. High-risk areas are labeled with such designations as A and AE.

3. Who benefits from the new flood hazard maps?

Having more current, accurate maps will benefit numerous groups of people in different ways:

- Home- and business owners will have the ability to make better decisions about reducing their risk and insuring their property from the financial consequences of a flood.
- Community planners and local officials will gain a greater understanding of the flood hazards and risks so they can improve local planning activities.
- Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
- Insurance, realty, and lending professionals will have easy online access to updates and upcoming changes in order to serve their customers and community more efficiently.

4. What is a high-risk area, and how do I determine if my property is located in this area?

A high-risk area is the part of the land where water collects, pools, and flows during the course of natural events. High-risk areas are classified as Special Flood Hazard Areas (SFHAs). They are often described as floodplains or areas located in a "100-year flood zone." The term "100-year flood" can be misleading. It is the flood elevation that has a 1 percent chance of being equaled or exceeded each year; it is not the flood that will occur once every 100 years. There's no way to predict when the next flood will occur—or the one after that.

5. What will happen if my building is now shown in a high-risk area, rather than a moderate- to low-risk area?

If the new maps—once adopted—indicate the building on your property is now at a higher risk for flooding, you will be required by law to purchase a flood policy if you carry a mortgage from a federally regulated or insured lender. If you do not have a mortgage, flood insurance is still strongly recommended, in part because most homeowners insurance does not cover flood damage.

(cont.)



FREQUENTLY ASKED QUESTIONS

About Boulder County Floodplain Mapping & Flood Insurance

The National Flood Insurance Program (NFIP) offers rating options for properties newly shown in a high-risk area. For the first 12 months after the map becomes effective, most owners can purchase flood insurance at the lower-cost Preferred Risk Policy rate. Premiums will then increase up to 18 percent each year as part of the premium rate revisions put in place by the Homeowner Flood Insurance Affordability Act of 2014. Purchasing a policy before the new map goes into effect will maximize your savings.

6. What will happen if my building is now shown in a moderate- to low-risk area, rather than a high-risk area?

If your building is in a moderate- to low-risk area, you are no longer required by law to purchase flood insurance if you carry a mortgage from a federally regulated or insured lender. However, the risk has been reduced, *not removed*. Flood insurance is still recommended. In fact, people outside of mapped high-risk flood areas file more than 20 percent of all NFIP flood insurance claims and receive one-third of Federal disaster assistance for flooding (as of January 2015).

On the effective date of the new maps, you may be eligible for a lower-cost Preferred Risk Policy (PRP). Through your insurance agent, you can easily avoid any gaps in your flood coverage and receive a refund of unused premium by converting your existing policy to a PRP back to its last effective date.

7. What will happen if the new map shows that the Base Flood Elevation has changed?

A higher Base Flood Elevation means that floodwaters are estimated to reach a higher level in a major flood—a flood with a one percent or greater chance of occurring in a given year. Because your property is now at higher risk, your flood insurance premiums are likely to rise. However, if your structure was built in compliance with the A or AE zone previously in effect, the grandfather rating option allows you to retain the earlier zone for insurance rating purposes. This can result in significant savings.

8. What if my home or business is shown in a high-risk area but I believe the designation is in error?

Flood map designations are based on the best data available to engineers and local officials at the time areas within a community are surveyed and assessed. Every effort is made to ensure that the maps reflect the most accurate and reliable information about the flood risk for *all* properties. The recent series of public meetings and draft map website hosted by Boulder County are additional efforts being made to allow for the incorporation of public input early in the map development process – a process that takes several years. Comments provided at these meetings or via the online maps available at www.bocofloodplainremapping.com help us consider all available data before CHAMP submits the draft maps to FEMA for their review.

However, if the news maps still do not match what you determine is an accurate model at your property when they become effective, you may be able to request a map amendment. If you have better technical and scientific information, such as detailed hydraulic or hydrologic data, then you may be able to appeal the flood risk indicated on the new maps. For further details on this process, visit www.fema.gov.



Boulder County Floodplain Remapping Project – Phase I Data Review

Updated vs. Effective Discharges of the 100-yr Flood Event	
St. Vrain River (@ Airport Rd)	Updated – 13,200 cfs (38% increase) Effective FEMA – 9,580 cfs
St. Vrain Creek (@ Hwy 36 Bridge)	Updated – 12,089 cfs (new study) Effective FEMA - NA
North St. Vrain Creek (upstream of Lyons)	Updated – 6,386 cfs (new study) Effective FEMA – NA
South St. Vrain Creek (downstream of Old St. Vrain bridge)	Updated – 7,230 cfs (33% increase) Effective FEMA – 5,430 cfs
Boulder Creek (@ Hwy 287)	Updated – 13,500 cfs (6% increase) Effective FEMA – 12,700 cfs
Boulder Creek (below Fourmile Cr)	Updated – 6,850 cfs (41% decrease) Effective FEMA – 11,650 cfs
Two Mile Canyon Creek (@ Linden and 4 th St)	Updated – 699 cfs (0% increase) Effective FEMA – 699 cfs
Coal Creek (@ Hwy 93)	Updated – 3,590 cfs (new study) Effective FEMA – NA
Rock Creek (@ Hwy 128)	Updated – 1,190 cfs (new study) Effective FEMA – NA
Middle St. Vrain (@ Riverside)	Updated – 2,160 cfs (8% change) Effective FEMA – 2,000 cfs
North St Vrain (above Button Rock)	Updated – 6,956 cfs (new study) Effective FEMA – NA
Cabin Creek (@ mouth)	Updated – 2,594 cfs (new study) Effective FEMA – NA
Dry Creek No. 2 (@ 107 th St)	Updated – 4,622 cfs (78% increase) Effective FEMA – 2,600 cfs
Fourmile Canyon Creek (@ Pinto Dr)	Updated – 2010 cfs (0% change) Effective FEMA – 2010 cfs
New Dry Creek (@ Boulder Creek Confluence)	Updated – 1,908 cfs (47% increase) Effective FEMA – 1,300 cfs
North Boulder Creek (@ Boulder Creek)	Updated – 2,045 cfs (new study) Effective FEMA – NA
Middle Boulder Creek (upstream of Barker Res)	Updated – 833 cfs (13% decrease) Effective FEMA – 960 cfs
South Boulder Creek (upstream of Eldorado Springs)	Updated – 5,330 cfs (new study) Effective FEMA – NA
South Boulder Creek (@ Pinecliffe)	Updated – 2,205 cfs (new study) Effective FEMA – NA



Boulder County Floodplain Remapping Project – Phase I Data Review

Estimated Peak Discharges Experienced in the 2013 Floods	
St. Vrain River (@ Airport Rd)	14,500 cfs (~ 100-yr event)
St. Vrain Creek (@ Hwy 36 Bridge)	23,000 cfs (100 - 500 yr event)
North St. Vrain Creek (upstream of Lyons)	12,300 cfs (~500 yr event)
South St. Vrain Creek (downstream of Old St. Vrain bridge)	9,000 cfs (100 – 500 yr event)
Boulder Creek (@ Hwy 287)	9,000 cfs (~50 yr event)
Boulder Creek (below Fourmile Cr)	4,818 cfs (~50 yr event)
Two Mile Canyon Creek	<i>No estimate available</i>
Coal Creek (near Plainview Rd)	3,900 cfs (> 100 yr event)
Rock Creek	<i>No estimate available</i>
Middle St. Vrain (@ Riverside)	1,750 cfs (50 – 100 yr event)
North St. Vrain (@ Hwy 7)	450 cfs (10 yr event)
Cabin Creek	<i>No estimate available</i>
Dry Creek No. 2	<i>No estimate available</i>
Fourmile Canyon Creek (@ Pinto Dr)	1080 cfs (~ 50yr event)
New Dry Creek	<i>No estimate available</i>
North Boulder Creek (@ Boulder Creek)	740 cfs (~25 yr event)
Middle Boulder Creek upstream of Barker Res)	409 cfs (<10 yr event)
South Boulder Creek (upstream of Eldorado Springs)	2,120 cfs (<25 yr event)
South Boulder Creek (@ Pinecliffe)	781 cfs (~25 yr event)

Updated Discharge: Flow rate prediction from hydrologic analyses that is informed by many factors.

Estimated Discharge: The estimated flows that occurred during a given high flow event (in this case the 2013 flood).