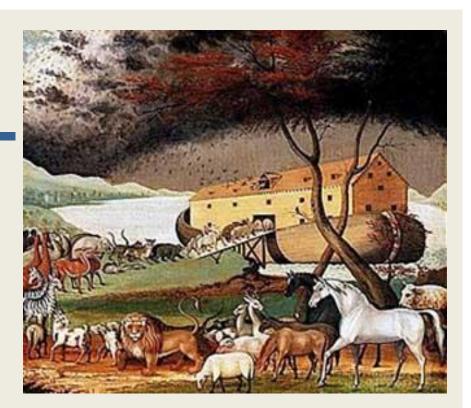
RIVER MANAGEMENT SOCIETY SYMPOSIUM

Denver, CO

Floodplain Management · NFIP Information

Alan M. Armstrong, CFM Sharon D. Armstrong, FPA

Pre-Seminar Training April 14, 2014



Pre-1968 Federal Structural Methods for Floodplain Management

• Flood control works: dams, levees, channelization, sea walls, etc.





The main focus was on flood control structures instead of floodplain management.

KEEP THE WATER AWAY FROM THE PEOPLE!

National Flood Insurance Act of 1968

- Here's a plan...Let's Try Keeping the People away from the water..
- Flood insurance was unavailable prior to 1968;
- Place the risk and some cost on the person who chooses to live in a high hazard area.

The National Flood Insurance Program

To join the NFIP, your community must......

- Agree to adopt;
- Agree to administer, and;
- Agree to ENFORCE

The Building Blocks of the NFIP

3 basic components

Hazard I.D.

Flood Insurance

,FPM

No Adverse **Impact**

Best Practices

CRS Program

60.3(e) Establishes Velocity Zone requirements for coastal areas, i.e. professional certification, breakaway wall standards, etc.

60.3 (d) Prohibits floodway development that would increase BFE

60.3 (c) Require use of FEMA provided BFE data, specifies nonresidential requirements, specifies "openings" requirements, specifies recreational vehicle requirements, further clarification for manufactured homes

60.3 (b) Require permits in Special Flood Hazard Area, use best available data including existing BFE data, maintain records, require specifics for manufactured homes

60.3 (a) Require permits for all development; require government permits; assure reasonably safe from flooding; check subdivisions, utilities and sanitary systems

Floodplain Management

FIRM that shows coasts high childen hazard areas N zones (Netonis)

FIRM with Base Floor Elevations and a map that shows a poodyley

FIRM with Base Flood Elevations

Map with approximate Azones

No maps or data provided

Flood Mapping

Flood Insurance Emergency Phase

Regular Phase (Includes I.C.C.)

FLOOD DISASTER PROTECTION ACT OF 1973

Mandatory Purchase Requirement'

Hurricane Agnes 1972



< 1% of damaged buildings insured</p>

Only \$5 million in insurance claims

1981: Reagan's Goal for the NFIP

Make the NFIP self-supporting by 1988

- 1. No taxpayer support to pay claims.
- 2. Decrease subsidy for Pre-FIRM buildings.
- 3. Rates increased.
- 4. Coverage of certain areas of the buildings limited.

Goal reached in 1985!

NFIP REFORM ACT OF 1994



- Improved compliance with mandatory purchase requirement;
- Created Flood Mitigation Assistance (FMA) Program;
- Increased flood insurance coverage limits;
- Codified the Community Rating System, and;
- Increased flood insurance policy waiting period to 30 days

Joining the NFIP Incurred Responsibilities

Your Community agreed to....

- Adopt and enforce;
- Appoint a Floodplain Administrator;
- Utilize a floodplain development permit process;
- Collect design certifications & elevations;
- Maintain records;
- Conduct field inspections;
- Maintain accurate maps, and;
- Notify other communities of alterations or relocation of streams.

What if my community doesn't participate?

- Loans contingent on purchase of flood insurance
 - SBA
 - VA
 - FHA
 - Etc....
- Public Assistance (PA)
 - Infrastructure in SFHA
 - Public buildings in SFHA
- Individual Assistance (IA)
 - Contents/buildings in SFHA
- No Mitigation (HMGP, FMA, etc.)
 - Acquisition, elevation, retrofitting



Your community may be liable if people can't buy flood insurance because you're not in the NFIP.

How does joining the NFIP affect my property?

Your Existing Structure....

- Is Grandfathered;
- Eligible for Preferred Insurance Rates;
- Continued eligibility unless;
 - It is Substantially Damaged/Improved;
 - Your policy lapses;
- If you have a federally backed mortgage;
 - You must purchase flood insurance;
 - Notify Floodplain Administrator of changes to structure, and;
 - All new construction must comply with the Local Floodplain Ordinance

DENVER FLOODPLAIN MANAGEMENT

For Information Contact:

Kevin Houck, PE, CFM Colorado Water Conservation Board 1313 Sherman St. Rm. 721 Denver, CO 80203 303-866-3441 x3219 FAX 303-861-4272 kevin.houck@state.co.us

Or visit:

- **♦**FEMA
- **Flood Smart**
- **CASFM**
- Plans & More, LLP Website

QUESTIONS, CONCERNS, COMMENTS???

Thank you!!