

Garfield County Revised Prelim Flood Maps

1. Why are the flood maps in Garfield County changing?

Eighteen panels have been revised since the original Countywide Preliminary Maps which were first published on October 28, 2011. During the appeal period data was submitted which caused a need for changes to the floodplain significant enough to warrant revised preliminary maps for 18 specific panels. These panels are: 08045C1065E, 08045C1067E, 08045C1068E, 08045C1069E, 08045C1091E, 08045C1093E, 08045C1109E, 08045C1115E, 08045C1120E 08045C1153E, 08045C11161E, 08045C1162E, 08045C1433E, 08045C1435E, 08045C1440E, 08045C1445E, 08045C1580E, and 08045C1585E.

The main effort for this Countywide project was to digitize the floodplains in Garfield County which makes using, understanding, and updating the flood hazard information much easier. Additionally, flood hazards for a select group of flood hazards have been updated as compared to the effective FEMA maps, including:

- Helmer Gulch
- Parachute Creek
- Mitchell Creek
- West Elk Creek and East Elk Creek
- Revised redelineation of the Roaring Fork River and tributaries Threemile Creek and Fourmile Creek in the City of Glenwood Springs
- Along the Colorado River:
 - Incorporation of previously submitted appeal just upstream of Silt
 - Redelineation of the Colorado River through the Town of New Castle
- Incorporation of previously published LOMRs

2. When are the new maps expected to become official?

We expect the maps to become effective in January 2018

3. What are the BFE and why is it important?

BFE, or base flood elevation, is the estimated water level during a flood. This level can change across a city or town because of buildings, bridges, hills or even sidewalks.

Knowing where the water levels may rise to in a flood helps us better plan how to keep property dry, maintain open evacuation routes and keep buildings like schools and hospitals safe and accessible. It's not uncommon for floods to exceed the base level, but this is the standard starting point.

4. Where have the BFE increased/decreased?

We have products that show where the changes to the base flood elevations have occurred. Printable copies of those products can be found at: <https://msc.fema.gov/portal>.

An online map comparison map between both preliminary maps is available at:
<http://arcg.is/29JtoDR>

If you have any questions about the specific properties on the map, please contact Glenn Hartmann at Garfield County at 970-945-1377 X1570 or at ghartmann@garfield-county.com or Andrew McGregor at the City of Glenwood Springs at 970-384-6429 or at andrew.mcgregor@cogs.us.

5. What if the BFEs change on my property?

Generally speaking, if your home is now within the special flood hazard area you will be required to purchase flood insurance. What's important about this is your flood insurance rates are lower now prior to when these maps are final. As soon as the maps are final, insurance prices will increase. There's an opportunity to buy the appropriate coverage at a lower rate right now.

On the other hand, if your home is not in the special flood hazard area you will not be required to purchase flood insurance. However, it's a great time to assess other hazard and safety projects in your home and neighborhood, and we'd be happy to help you with that if you'd like.

6. How can we know the new BFE are correct?

You can be sure that the BFE are correct because the process includes local input and uses the best available science.

To calculate the new base flood elevation, we use the best available technology and information, including very localized information such as surface boundary conditions, upstream and downstream tie-ins, location and size of bridges and culverts. We also coordinated with local experts to ensure the information accurately represents conditions on the ground and in the community.

Then, we input that information into our models, vet the preliminary maps with local officials and other agencies and make changes if necessary. As you can see, the process includes local input, is time consuming and thorough.

7. I was out of the floodplain and now am in. What are my insurance options?

More than likely, you need flood insurance. The exception is if you fully own your property.

If you have a mortgage from a federally insured lender – which you probably do – you will have to buy flood insurance. What's important about this is your flood insurance rates are lower right now than they will be in a few months. As soon as the mapping process is complete, insurance rates will rise. Now is a unique time to get the insurance you'll need and lock in a lower premium.

To learn more about getting flood insurance and securing a lower rate, please contact your insurance agent.

8. If my house is removed from the floodplain, can I get a refund for my flood insurance?

There may be an opportunity to get a partial refund. Check with your insurance agent about the specifics.

9. Do I contact FEMA directly to purchase flood insurance?

Garfield County, the City of Glenwood Springs, the Town of New Castle, the Town of Parachute, City of Rifle, and the Town of Silt are all participating in the National Flood Insurance Program. This means flood insurance is available to all residents simply by calling your insurance agent.

If you need help finding an insurance agent, visit www.floodsmart.gov, enter your address in the *One-Step Flood Risk Profile* and a list of agents will be provided.

10. What is grandfathering?

When flood map changes occur, the NFIP provides a lower-cost insurance rating option for property owners who already have flood policies based on the previous map findings. This is grandfathering.

You should talk directly with your insurance agent to see if you qualify and to find out how grandfathering may help you.

11. Can I grandfather into the current flood zone/BFE?

You may be able to receive lower flood insurance rates by grandfathering into the flood zone or BFE you are currently in. It is important to note you will not grandfather the rate, but just the flood zone or BFE. You should talk directly with your insurance agent to see if you qualify and to find out how grandfathering may help you.

12. I feel the map incorrectly shows my structure in the floodplain. What can I do?

If you feel your property is wrongly included in the floodplain you can appeal on behalf of your property. The process is called Letter of Map Change, which, if successful, will remove your property from the floodplain.

To learn more about the process, please visit www.fema.gov/letter-map-revision.

13. Who should I contact to get an update on the remaining timeline?

You can contact either Dawn Brabenec or Matt Buddie from the Federal Emergency Management Agency at dawn.brabenec@fema.dhs.gov and Matthew.Buddie@fema.dhs.gov

Lingo and Definitions

FIRM: Flood Insurance Rate Map	The map created by the NFIP for floodplain management and insurance purposes. A FIRM will generally show a community's base flood elevations, flood zones, and floodplain boundaries
FIS: Flood Insurance Study	A review of flood risk data for specific waterways, lakes and coastal flood hazard areas within a community. An FIS report includes detailed maps and information about flood elevations and features.
BFE: Base Flood Elevation	The estimated water level during a flood
LOMC: Letter of Map Change	A LOMC reflects an official revision/amendment to an effective Flood Insurance Rate Map.
SFHA: Special Flood Hazard Area	Land areas that are at high risk for flooding are called Special Flood Hazard Areas (SFHAs), or floodplains. These areas are indicated on Flood Insurance Rate Maps (FIRMs)
NFIP: National Flood Insurance Program	The NFIP is a Federal program created by Congress to mitigate future flood losses through community-enforced building and zoning ordinances and access to affordable, federally backed flood insurance protection for property owners.
