

# FEMA Flood Insurance Rate Maps

## MAP ADOPTION AND CONTINUED PARTICIPATION IN THE National Flood Insurance Program (NFIP)

### ADOPTION DEADLINE DATE: **October 24, 2024**

FEMA has notified your community that the updated Flood Insurance Study (FIS) and Flood Insurance Rate Maps (FIRM) will be effective **October 24, 2024**. Your community's continued participation in the NFIP is incumbent on a valid and effective floodplain ordinance and active floodplain development management by the community's designated Floodplain Administrator.

**Prior to the deadline**, your community is required, per 44 CFR 60.2(h) and as a condition of continued eligibility in the NFIP, to adopt and make effective floodplain management regulations that include the updated Flood Insurance Study and Flood Insurance Rate Maps.

A community that is participating in the National Flood Insurance Program will be **sanctioned** the day after a new/updated FEMA FIRM and FIS is effective if the floodplain ordinance has not been updated.

If a community is sanctioned in the NFIP:

#### **1. NEW FLOOD INSURANCE POLICIES**

**No new NFIP flood insurance policies may be written.**

This may impact new or refinanced loans on properties in the Special Flood Hazard Area. Federal law requires flood insurance to be carried for the life of the loan as a condition of any loan insured, regulated, or backed by the federal government (e.g. Fannie Mae, Freddie Mac, FHA, VA loans)

#### **2. EXISTING FLOOD INSURANCE POLICIES**

**Any existing NFIP policies will remain in effect until the policy end-date; claims can be made on a valid policy.**

At the time of policy renewal, if the community is still sanctioned, the policy cannot be renewed which may impact continuity of coverage for the policy holder.

#### **3. DISASTER DECLARATIONS**

- a. Private property in the SFHA of a sanctioned community is not eligible for repair or replacement compensation.
- b. For flood events, Small Business Administration disaster loans may not be available for properties without flood insurance – regardless of flood zone.

#### **4. FLOOD MITIGATION ASSISTANCE (FMA) & BUILDING RESILIENT INFRASTRUCTURE AND COMMUNITIES (BRIC) GRANT PROGRAMS**

Federal grants may not be available for sanctioned communities. It is also the practice of the State of Colorado to require communities seeking state flood hazard mitigation funds to be participating and in good standing with the NFIP.

## HOW TO AVOID SANCTION

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1. Update your floodplain ordinance and adopt by the **October 24, 2024 deadline**.
2. To ensure compliance, the community's updated ordinance should include the full title and effective date of the new Flood Insurance Study; ***"Flood Insurance Study, Boulder County, Colorado and Incorporated Areas; dated October 24, 2024"***.
3. The ordinance must be passed and effective by the deadline.
4. A copy of the signed and effective (fully executed) ordinance/resolution must be provided by the deadline to both FEMA and the State at the following email addresses:
  - [doug.mahan@state.co.us](mailto:doug.mahan@state.co.us)
  - [willem.lensink@state.co.us](mailto:willem.lensink@state.co.us)
  - [laura.stahnke@fema.dhs.gov](mailto:laura.stahnke@fema.dhs.gov)
5. **Do not hesitate, begin the adoption process immediately.** Depending on your community's rules, it may take several months for your updated ordinance to be heard, approved, adopted & made effective. Please set calendar reminders.
6. To avoid delays in adoption, it is recommended the community provide a draft of the updated ordinance to the state and/or FEMA for review to ensure it meets state and NFIP requirements prior to adoption.
7. The community may want to consider auto-adoption recognition for this and future updates to the FIS/FIRM. More information on auto-adoption is available upon request.

This is also an excellent opportunity to review your current floodplain development regulations as a whole to confirm it meets NFIP rules and to update with any new or additional local requirements. We are happy to assist your community with this activity.

Thank you for your attention to this important matter and please contact the following with any questions you may have:

**Doug Mahan, NFIP CAP Coordinator**  
[doug.mahan@state.co.us](mailto:doug.mahan@state.co.us)  
303-866-3441 x3221

**Willem Lensink, NFIP CAP Specialist**  
[willem.lensink@state.co.us](mailto:willem.lensink@state.co.us)  
303-866-3441 x3260