

CITY COUNCIL COMMUNICATION



MEETING DATE: August 13, 2024

ITEM NUMBER: 9.F

SECOND READING: August 27, 2024

{{customfields.ResoOrdNumber}}

TYPE OF ITEM: Consent

PRESENTED BY:

Monica Bortolini, Public Works, Monica.Bortolini@longmontcolorado.gov

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SUBJECT/AGENDA TITLE:

A Bill For An Ordinance Adopting The 2024 Flood Insurance Studies And The Flood Insurance Rate Maps And Models For Weld And Boulder Counties

EXECUTIVE SUMMARY:

The Preliminary Flood Insurance Study (FIS) for Boulder County was adopted by Council in 2019 as Best Available Information. Since then, the portion of the City of Longmont that is in Weld County has been included in the FIS for Weld County. The effective date for the Weld County FIS is September 26, 2024. The effective date for the Boulder County FIS is October 24, 2024. In order to remain a National Flood Insurance Program (NFIP) participating community, the final FIS (including Flood Insurance Rate Maps and computer models) must be adopted and made effective through a revision to the Floodplain Management Regulations (Title 20) by City Council before the effective dates. Longmont will be sanctioned the day after the effective dates if Title 20 has not been updated.

COUNCIL OPTIONS:

1. Approve the ordinance.
2. Approve the ordinance with changes.
3. Do not approve the ordinance

RECOMMENDED OPTIONS:

Option 1 – approve the ordinance

FISCAL IMPACT & FUND SOURCE FOR RECOMMENDED ACTION:

If Longmont is sanctioned by FEMA:

1. No new NFIP flood insurance policies may be written [properties that were not in the 1% chance (100-year) floodplain but are on the 2024 maps will now be required to have flood insurance if they have a federally-backed mortgage].
2. Any existing NFIP policies will remain in effect until the policy end-date but cannot be renewed if Longmont is sanctioned.

3. Under a disaster declaration, no repair or replacement compensation would be available to private property owners in the 1% (100-year floodplain). Small Business Administration loans may not be available for properties without flood insurance.
4. Federal grants may not be available for sanctioned communities.
5. State of Colorado requires communities seeking state flood hazard mitigation funds to be participating and in good standing with the NFIP.

EXECUTIVE SUMMARY:

As discussed at the Study Session with Council on October 15, 2019, the State of Colorado, through the Colorado Water Conservation Board (CWCB) in cooperation with FEMA, have been updating the Flood Insurance Studies (Flood Insurance Rate Maps and models included) for all the creeks and rivers impacted by the 2013 flood in Colorado. Council adopted the draft computer models and floodplain maps for the Colorado Hazard Mapping Project (CHAMP) for both St. Vrain Creek (Ordinance O-2017-80) and Left Hand Creek (Ordinance O-2018-50) as Best Available Information (BAI) to be used by Longmont staff for floodplain management purposes and to provide BAI to consultants. FEMA has since completed their CHAMP Studies and sent the City the Preliminary Flood Insurance Study (FIS) and the Preliminary Flood Insurance Rate Maps (FIRMs) on Sept 30, 2019, for comment and public review. The ordinance adopting the Preliminary FIS is O-2019-69 dated December 3rd, 2019. After appeals were evaluated, approved or denied, Revised Preliminary FISs for both Boulder and Weld Counties were sent to Longmont (July 10, 2023, and March 23, 2022, respectively) to use until the effective dates. The Revised Preliminary FISs and FIRMs will replace the existing regulatory Boulder County 2012 floodplain mapping and the Weld County FIRMs dated January 20, 2016, that are within Longmont's jurisdiction. If Longmont does not approve the ordinance changes proposed, the city will be sanctioned. See **FISCAL IMPACT** section for penalties (see attached notices from FEMA).

Adoption of the Preliminary FIS and FIRMs supports City Council's Goal B2: Protect and respect our natural public amenities as part of the development process.

The FIS (8 volumes) are too large to attach to this Council Communication but are available for review in hard copy or digitally upon request. The new maps can be seen on the City's website <http://bit.ly/longmont-are-you-in-a-floodplain> and small copies are included as an attachment. Copies of the FIS, FIRMs, and models are also filed in the City Clerk's Office at the Civic Center, 350 Kimbark Street, and at the Development Services Center, 385 Kimbark St.

ATTACHMENTS:

- Att 1 - Ordinance
- Att 2 - Boulder County and Weld County FIRMs
- Att 3 - County LFD Adoption Flyer

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Att 4 - Weld County LFD Adoption Flyer
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