



FEMA

MHFD  
MILE HIGH FLOOD DISTRICT

# Mile High Flood District (MHFD) Mapping Update Overview

## WHY ARE FLOOD MAPS CHANGING?

Flood maps go through updates because flood risk is dynamic and changes over time due to both natural and development-related modifications within a watershed. In addition, some of the flood hazard data across the Denver Metro area is more than 15 years old and no longer accurately represents the current flood risk. The advancements in technology for both obtaining topographic data and determining flood hazards have vastly improved, which can give us a much more accurate understanding of our flood risk.

## WHY IS THIS HAPPENING IN MY COMMUNITY?

This change is part of a national program, directed by Congress, that will provide communities with up-to-date, reliable, Internet-accessible information about their flood risk to the property level. In cooperation with MHFD, the local governments and the Colorado Water Conservation Board (CWCB), the Federal Emergency Management Agency (FEMA) is using this updated data to help create more accurate flood maps. The new maps will help the community better understand their flood risk, which enables both community leaders and homeowners to make more informed decisions about the steps they need to take to protect against damage and loss.

## HOW LONG WILL THE MAP REVISIONS TAKE?

The process to gather the local floodplain data, perform quality control checks and produce the flood maps typically takes 2-4 years (assuming there are no delays). During this time, there are multiple opportunities for community involvement and input to ensure that the final map better reflects the community's risk. It is important for community leaders to engage with FEMA, MHFD and CWCB throughout the entire process to ensure they are able to effectively communicate what these changes mean for their community.

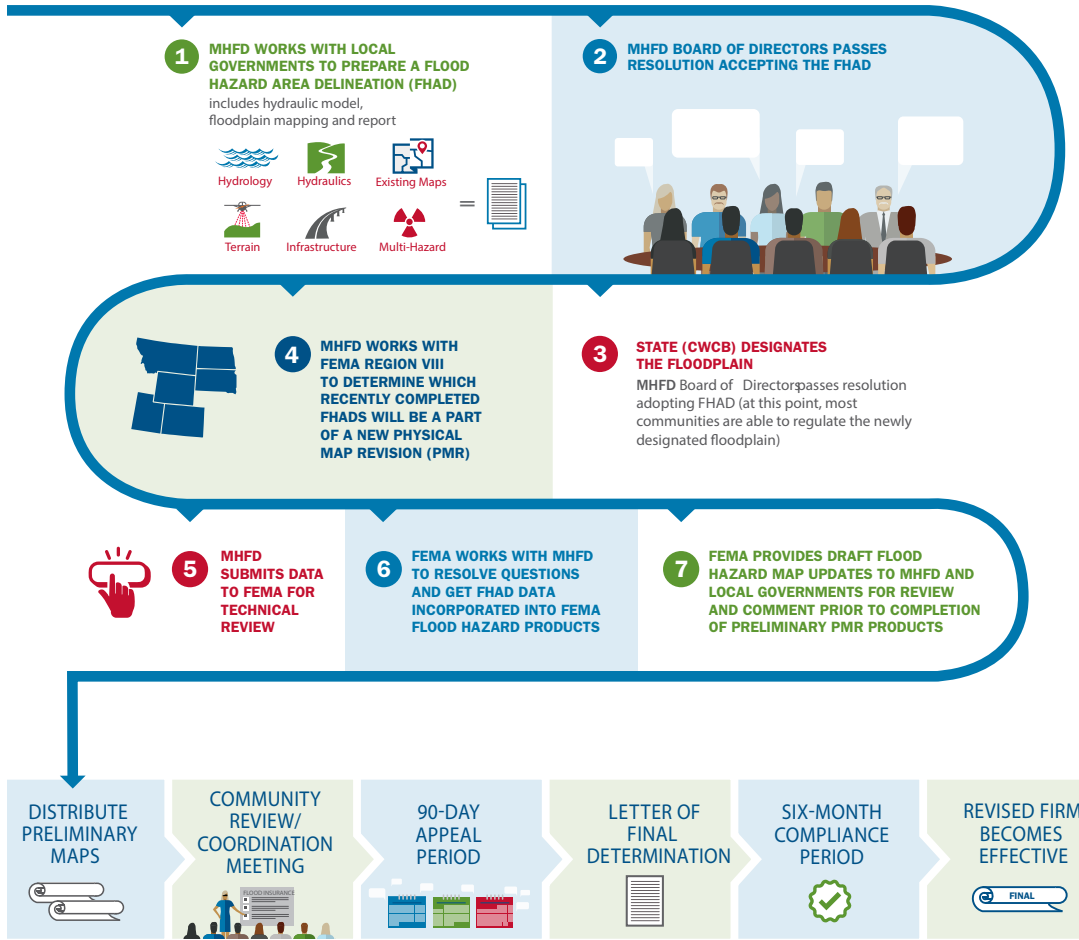
## WHAT ARE THE MAPS USED FOR?

The new flood maps, officially known as Flood Insurance Rate Maps (FIRMs), identify areas of flood risk and will influence financial, planning, investment, development and renovation decisions. For example:

- Community leaders across the metro area will use this data to regulate building in and around the high-risk floodplain to help reduce damage from future floods and to plan for and build a more resilient community.
- Residents and business owners will be able to understand their current flood risk and make better-informed decisions about purchasing flood insurance and floodproofing their buildings.
- Builders and developers can use the updated map data to determine where and how to build safer structures.
- Real estate agents and lenders will be better able to inform clients of the risk that may affect the property they are buying or selling and notify them of any flood insurance requirements and options.
- Insurance agents will know their clients' current flood risk and can provide more informed recommendations regarding flood insurance coverage options and costs.

## MAPPING MILESTONES

### FEMA Region VIII Current Mapping Process for MHFD

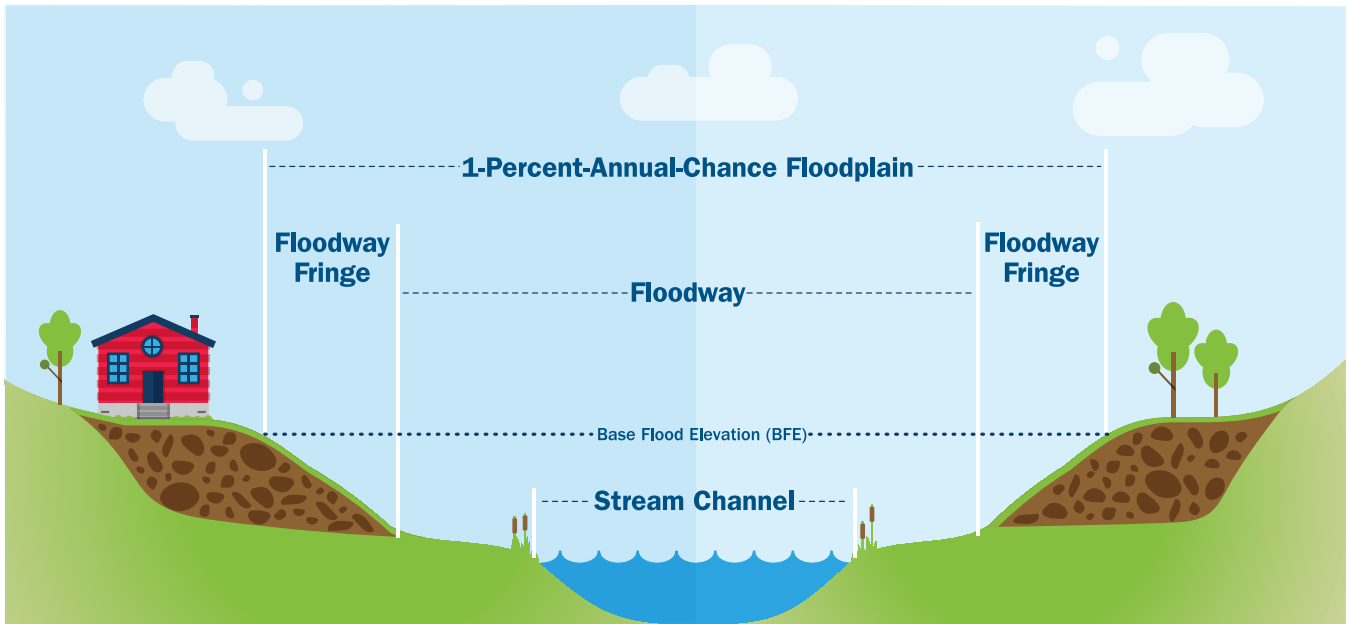


### WHAT IS THE NATIONAL FLOOD INSURANCE PROGRAM?

The National Flood Insurance Program (NFIP) is a federal program created to mitigate existing flood risk and reduce future flood losses nationwide through sound, community-enforced ordinances and to offer access to affordable, federally-backed flood insurance protection for your property. To purchase flood insurance through the NFIP, your community has to participate in the NFIP and enforce floodplain management ordinances to reduce future flood risk and build a more resilient community. For more information on the NFIP, visit [www.floodsmart.gov](http://www.floodsmart.gov) or talk to your insurance agent.

### WHO SHOULD PURCHASE FLOOD INSURANCE?

The updated maps may result in some structures being newly identified as a high-risk area for flooding (known as a Special Flood Hazard Area [SFHA] and shown on the flood maps with letters beginning in “A”). Owners of those newly identified structures will be required to carry flood insurance for loans taken through Federally-regulated or insured lenders. However, even though a home is shown in a lower-risk area, that means that the risk has only been reduced, not removed. Wherever it can rain, it can flood. Therefore, we encourage anyone whose property lies close to a high-risk zone to purchase flood insurance, albeit at a significantly discounted rate.



### HOW MUCH DOES FLOOD INSURANCE COST?

Flood insurance costs across the Denver Metro area will vary and depend on several factors, including a home or building’s flood zone designation, elevation, date it was built, the amount of coverage you want, and the deductible you choose.

Nearly one quarter of all flood insurance claims in Colorado come from outside of the high-risk area, where flood insurance is not required but is available. It’s important to remember that wherever it rains, it can flood, so visit [www.floodsmart.com](http://www.floodsmart.com) to learn more, then talk to your insurance agent about what type of flood insurance is right for you and your family.

The NFIP’s Preferred Risk Policy (PRP) offers lower-cost protection for homes and apartments in areas of low to moderate flood risk. These areas of moderate or minimal flood hazards are shown as B, C, X, AR and A99 zones on a FIRM.

### HOW CAN I SAVE MONEY ON MY FLOOD INSURANCE?

The best way to save money on flood insurance is to reduce the risk to a property. Flood insurance premiums are based on flood risk. Therefore, as flood risk is minimized, the cost of flood insurance is reduced.

There are many ways to reduce flood risk that are still affordable for the average homeowner. You could raise appliances and utilities located on your lowest floor or basement, install openings to allow floodwater to move through crawlspaces without causing structural damage or even fill in your basement with approved fill. More drastic options include raising your home or abandoning your lowest floor, if it sits below the Base Flood Elevation (the water surface elevation of the SFHA near your structure).

Contact your local floodplain manager to discuss available options.