

## Dry Gulch Flood Hazard Area Delineation

The Colorado Water Conservation Board (CWCB) approved the floodplain designation for Dry Gulch at their Jan. 23, 2018 meeting. This action triggers Title 16, Chapter 4 of the Englewood Municipal Code related to Floodplain Regulations. This will impact residents in this Floodplain in the following ways:

- **A Floodplain Development Permit will be required for all new construction, additions and substantial re-modeling.** This permit ensures that proper planning is completed to protect the property from the risk of flooding during a 100-year flood event and to protect adjacent properties. Participation by a licensed engineer and/or architect will be required. This permit is issued by the City of Englewood through the Public Works Department.
- **There are no Federal, State or Local requirements for flood insurance.** The mandatory purchase of flood insurance applies only to structures with a federally backed loan located in Special Flood Hazard Areas as shown on a Flood Insurance Rate Map (FIRM). However, just because a local floodplain designation is not reflected on the FIRM, insurance is still strongly recommended. Since the City of Englewood participates in the National Flood Insurance Program (NFIP), flood insurance is available to any property owner regardless of whether a structure is shown in or out of the 100-year floodplain on the FIRM. Structures impacted by a local floodplain (not shown on the FEMA FIRM) may be eligible for a Preferred Risk Policy through the NFIP. Please contact your insurance agent for more information.
- **The floodplain designation should be disclosed to potential buyers.** As long as the floodplain designation is not included on the FEMA FIRM, potential buyers will not be automatically notified and a survey of the property may not show the floodplain. The existing property owner could be held liable for not disclosing the existence of the floodplain designation. The disclosure of the local floodplain designation to a potential buyer may result in a mortgage company requiring flood insurance, but future owners may also be eligible for low premiums through the Preferred Risk Policy.

The CWCB will notify FEMA of the floodplain designation, but **the floodplain will remain under local regulation** until such time as the floodplain is submitted to FEMA for incorporation into the FIRM. Including the local floodplain on a FEMA FIRM is encouraged by the CWCB but it is not required. **Before any additional action is taken** in relationship to a possible FEMA designation, the City of Englewood will hold additional public meetings to discuss the implications of a FEMA designation and to gain feedback before taking any further action.