



## Coal Creek Channel and 2<sup>nd</sup> Avenue Structure Improvements Frequently Asked Questions

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### **1. For what flood event is the project designed?**

The project is designed to increase the flow capacity of the creek channel and the 2<sup>nd</sup> Avenue structure to reduce the limits of the 100-year floodplain. When the project is complete, no primary structures in Original Town will be within the limits of the 100-year floodplain. Storm events larger than the 100-year flood could still result in flooding of primary residences in Original Town.

### **2. How will the structure at 2<sup>nd</sup> Avenue be improved?**

The existing three-sided concrete box culvert at 2<sup>nd</sup> Avenue will remain. A second three-sided concrete box culvert will be constructed to the north of the existing structure. Both structures have clear widths around 30 feet, which will reduce the likelihood of debris blockage. The final configuration of the two box culverts will pass the 100-year flood flows without overtopping 2<sup>nd</sup> Avenue.

### **3. Will any houses within Original Town Superior still be within the 100-year floodplain?**

Once the map revision is complete (see item X below), all primary residences in Original Town will no longer be within the 100-year floodplain limits.

### **4. Now that my house is no longer within the mapped 100-year floodplain, will my house ever flood again?**

There is still a risk that residences in Original Town Superior could flood in very large storm event. The creek flows from the September, 2013 floods were estimated at the 400-year flood event for Coal Creek through Superior.

### **5. When is flood insurance no longer needed?**

Upon completion of construction, the project surveyor will prepare an as-built survey. The as-built survey is then used to prepare and submit a Letter of Map Revision (LOMR) to FEMA. The LOMR review process takes around 6 months, after which there is a 4.5 month Expanded Appeals Period. After the appeal period (assuming there are no appeals) residents can work on getting rid of their flood insurance if desired.

Flood insurance policies are typically paid for on a yearly basis, so residents may need to wait until their renewal period comes up again. They'll need contact their insurance carrier to figure out the exact details.

Construction is anticipated to be completed by the end of 2015.



**6. Does the floodplain need to be completely off the property or just off of the primary structure to avoid the flood insurance requirement?**

Flood insurance relates only to structures, not land, so homeowners aren't technically required to have flood insurance if the floodplain is not touching the structure. However, mortgage lenders often maintain stricter flood insurance requirements than that required by FEMA.

**7. How will the Flood Hazard Area Delineation (FHAD) timing affect the map revision process?**

The FHAD for the Coal Creek & Rock Creek Master Plan will take several years to go through the Physical Map Revision process (up to 4 or 5 years), so the Coal Creek Channel Improvements Project will submit a LOMR so we can eliminate the flood insurance requirement as soon as possible.