

# Rebuilding & Restoration Guide

## After the 2013 Flood



# Rebuilding & Restoration Guide

Produced by,

**The Town of Jamestown, CO**

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PO Box 298  
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Thanks for direction and input from the lovely people at:

**FEMA**  
**Boulder County Land Use**  
**Urban Land Institute (ULI)**  
**CO Water Conservation Board**  
**CO Department of Local Affairs**  
**US Bureau of Reclamation**  
**US Army Corps**  
**AMEC**

*Let's bring our community home.*

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## Three Key Questions for Property Owners

In the aftermath of the September 2013 flood, here are three questions private property owners should consider when determining whether or not to rebuild:

- 1) Who will help me determine if I can rebuild / restore my property?
- 2) Can I afford to rebuild / restore my property?
- 3) What is the basic process for rebuilding / restoration?

### Question 1: Who will help me determine if I can rebuild / restore my property?

**1) Rebuild Jamestown Community Meetings** – will provide the latest information on the rebuilding of the town and the possible reconstruction on your property, in accordance with the new floodplain. Please refer to the Town Website for schedules, agendas, location, etc.

**Jamestown Web Site**  
[www.jamestownco.org](http://www.jamestownco.org)

**2) The Jamestown Floodplain Administrator** – to give you access to town ordinances, review your plans and to issue a Floodplain Development Permit.

**Jamestown Floodplain Administrator**  
Mark Williams  
[mark.williams@jamestownco.org](mailto:mark.williams@jamestownco.org)  
303-449-1806

**3) Boulder County Flood Rebuilding and Permit Information Center** – to provide you with the latest information on permits and other building requirements.

**Boulder County Flood Rebuilding & Permit Information Center**  
Rembrandt Yard, 1301 Spruce St.  
(Garden Level), Boulder  
Parking validation available  
303-441-1705/  
[floodrecovery@bouldercounty.org](mailto:floodrecovery@bouldercounty.org)  
Hours: 10 a.m.–4 p.m., M–F

**4) Your Building Team** – to arrange for a cost estimate and design. This includes an architect, engineers, a general contractor, etc. The architect is most often the first resource to help the homeowner assemble the right building team, including engineers and a general contractor. Please see the section in this guide called “Tips for Choosing Your Building Team” for ideas on how to get started on this process and how to protect yourself from fraud. Please note that the Town of Jamestown is actively recruiting highly skilled volunteer groups to help with the Rebuild effort. Depending on your needs and situation, you may be eligible to receive construction and engineering help from these volunteer groups, free of charge.

**5) Boulder County Land Use Building Safety and Inspection Services** - will review your building plans for compliance with Jamestown Building and Safety Ordinances.

**6) United States Army Corps of Engineers** – to review your plans for compliance with federal standards for building in a floodway.

**7) Boulder County Public Health / Environmental Health Division** – Please see the Septic Smart Program for review and permitting of your septic system.

## Question 2: Can I afford to rebuild / restore my property?

Once you know whether you can rebuild on your lot and what it entails, the next question is whether you can afford to rebuild. Here are some things to consider when weighing the cost to rebuild:

- Prebuilding cost (not an all inclusive list)
  - Cost of demolition
  - Cost of title and survey fees
  - Cost of an architect / designer
  - Cost of drawing of plans and engineering field analysis and reports
    - Building Plans
    - Geotechnical
    - Structural
    - Septic
  - Local permits
  - County permits
  - Federal permits
- Building Costs (not an all inclusive list)
  - Construction
  - Construction loan
  - Cost of site preparation (soil fill/removal)
  - Temporary and permanent water systems
  - Revegetation
  - Final inspections fees
  - Permanent financing
  - Any additional mitigation compliance requirements (Please see the link to the “Increased Cost of Compliance Guide” in the “Creek Planning and Recovery” section of this guide.)

### Boulder County Land Use Building Safety & Inspection Services

Courthouse Annex Building  
 2045 13th Street, Boulder  
 Parking validation available  
[building\\_official@bouldercounty.org](mailto:building_official@bouldercounty.org) /  
 Main: 303-441-3925 / Fax: 303-441-4856

**Code Line:** 720-564-2640

Hours: 8 a.m.-4:30 p.m. M-F, Closed  
*Tuesdays 8 a.m.-10 a.m.*

<http://www.bouldercounty.org/proper-ty/build/pages/bldingdf.aspx>

### US Army Corps of Engineers

Omaha District, Denver Regulatory Office  
 9307 South Wadsworth Blvd,  
 Littleton, CO 80128  
 Phone: (303) 979-4120

<http://www.nwo.usace.army.mil/Missions/RegulatoryProgram/Colorado.aspx>

### Boulder County Public Health

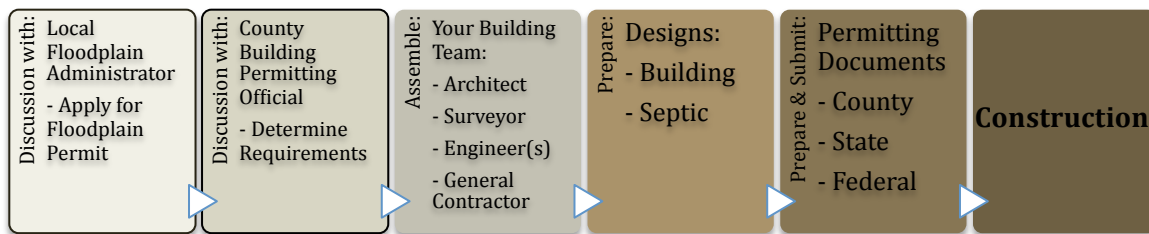
Septic Smart Program  
 303-441-1564

[www.septicSMART.org](http://www.septicSMART.org)  
 3450 Broadway, Boulder

- Cost of a General Contractor
- Insurance
  - Home Owner’s Insurance
  - Flood Insurance
  - Builder’s Risk Insurance - If you are building a new home from scratch you will need this to protect against losses that might occur during construction that are not the responsibility of the General Contractor. The issuer of the Builder's Risk Insurance policy will probably require some special measures to account for the potential of a flood loss during construction. This will likely involve preliminary certification of the foundation construction by a licensed surveyor to confirm compliance with NFIP requirements. In some cases where you are repairing or adding onto a new house, homeowner's insurance will suffice, but it is advisable to consult with an insurance agent regarding policy requirements and limitations.
- Use of volunteers and or funding sources – To reduce the costs of reconstruction
  - Jamestown Community meetings and websites will provide the latest information on sources.

### Question 3: What is the process for rebuilding / restoration?

There are numerous steps that need to be taken in order to move forward in the Rebuilding/Restoration process. Some of these may be done concurrently, but here is the basic order of events:



#### • Discussion with the Local Floodplain Administrator

- Apply for Floodplain Development Permit (free of charge) – If you are not in the floodplain, skip this step. If you are not certain, please discuss with Jamestown Floodplain Administrator, Mark Williams.
  - Determine whether property is in 100 year floodway / floodplain and subject to review.
  - Determine the base flood elevation for the project
  - *Refer to the Stream Corridor Master Plan*
  - *Refer to the Provisional Floodplain Map 11x17 pdf:*  
[http://jamestownco.org/files/2013/12/Provisional\\_Floodplain.pdf](http://jamestownco.org/files/2013/12/Provisional_Floodplain.pdf)
- Determine Whether Property is Rebuildable
  - If no, discuss Town Buyout Options
  - *Refer to the Stream Corridor Master Plan*
- Gather & Read this Rebuild & Restoration Guide to learn about the process, the permits that will be required, Jamestown ordinances, and considerations.

- **Discussion with a County Building Permitting Official**

- Contact the Boulder County Flood Rebuilding and Permit Information Center to get the process started and to determine Boulder County Requirements. (Contact info on page 5)
- If you are not in the floodplain, please start your discussion directly with Boulder County Land Use.

- **Assemble the Building Project Team**

Please see the section in this guide called “Tips for Choosing Your Building Team” for ideas on how to get started on this process and how to protect yourself from fraud. (Note: The Town of Jamestown is actively working to engage Volunteer Services for many of these roles, including for construction.)

- Surveyor: If you already have a survey of the property, and the property boundaries are established you may not need a new survey. However you will probably need a surveyor to locate the house on the property during construction and you will need a surveyor to certify the main floor elevation at the completion of construction if you are in the floodplain. Be sure and verify with the Boulder County Land Use Department and Boulder County Public Health the requirements for the site plan. This will help the surveyor provide a price for the work.
- Geotechnical Engineer: Your structural engineer may need information from a Geotechnical Engineer to design your foundation. The Geotechnical Engineer will also design your septic system.
- Architect or Designer: Unless you are able to prepare your own plans or you engage a General Contractor who can prepare plans for you, you will likely need an architect. If you engage an architect, they may be responsible for assembling the project team for you. The level of service provided can vary widely dependent upon your budget and needs. If you engage an architect or designer to lead the process (or you prepare documents yourself) they can provide documents that will allow you to bid the project to multiple contractors.
- Structural Engineer: To design the structure of the foundation and framing. A structural engineer can also design retaining walls if you have a site with steep topography. Wind load is 133 MPH=V3S; Snow load = 55 lbs / SF Ground
- General Contractor: A general contractor may be selected through a competitive bid process if you have documents prepared beforehand. Competitive bidding is a way of understanding the relative cost of different general contractors. However, for single-family homes it is common to have a general contractor who is engaged at the beginning of the process based on a negotiated price. In this case they may help you assemble the project team and organize the process.

- **Gather Initial Information / Prepare Designs**

- Survey: A survey will be the basis for your site plan. The following information can be included on a property survey. The amount of information defined, and the related cost for the survey can vary widely depending upon your needs and budget.
  - Property boundaries



- Easements
- Topography
- Location of floodplain boundary
- Location of existing utilities
- Locations of other existing improvements on the property.
- Geotechnical Report: A geotechnical engineer can investigate the subsurface conditions on your site, either by drilling holes or by excavating a pit. They will then use the information revealed to establish the type of recommended foundation system for your home. In some cases, the geotechnical engineer can provide limited services by observing an open excavation and confirming the structural engineer’s assumptions. However, the advantage of having this information up front is that the soils and groundwater conditions can be better anticipated during the design process, helping avoid costly surprises during construction. (Note: Property Owners should be on the lookout for opportunities to do “joint” or “group” reports where possible. This could save time and money.)
- Septic System Design: This work can be accomplished on its own or accompanying the geotechnical survey work described above. You will need a design for the septic system to apply for your onsite wastewater disposal permit and understand the space requirements for your system so that it can be properly located on the site plan.
- Base Flood Elevation: The base flood elevation for your property should be established as part of the Letter of Map Revision (LOMR) prepared by Amec (This is the engineering firm who created the Stream Corridor Master Plan). You will need this information to establish the main floor elevation of your home.
- Existing Conditions Drawings: if the house is an addition, repair or remodel.

## • **Prepare Documents for Permitting**

Once all of the initial information described above is assembled, you should be able to efficiently prepare your documents for permit. The required information for permit submittal is well defined in the information available on Boulder County’s website. In addition, the building code contains specific requirements for construction in the floodplain.

- Please see the following links for how to make a building permit application:
  - Building Permit Application Form:  
<http://www.bouldercounty.org/doc/landuse/b01bldingpermitapp.pdf>
  - This is the building code that applies to the Town of Jamestown currently. This is in addition to Jamestown’s Ordinances (Please see the section in this guide called “Jamestown Codes/Ordinances”).  
<http://www.bouldercounty.org/doc/landuse/2009buildingcode.pdf>
  - Building Permits for Residential Construction:  
<http://www.bouldercounty.org/doc/landuse/b06residentialbuildingpermits.pdf>
  - Main page of all Boulder County publications:  
<http://www.bouldercounty.org/property/build/pages/bldingdf.aspx>

- Because the site planning issues are fairly critical for many of the Jamestown properties, following is a list of some considerations regarding the preparation of a site plan for the project:
  - a) Required separations between septic system components and the home.
  - b) Required separation between septic system components and the creek.
  - c) Relationship between the floodplain boundary and all improvements.
  - d) Topography illustrating any cut and fill anticipated to complete the project.
  - e) Elevation of the home relative to the Base Flood Elevation.

- **Submit Permit Applications**

Please see the section in this guide on “Permits” for a list of commonly needed permits.

- **Construction**

All of your permits are in place and you’re ready to begin building. Here are a few things you will want to consider during this process:

- A surveyor should confirm the elevation and location of the foundation prior to commencement of framing. This will help avoid a situation where an error at the beginning of construction results in the project being out of compliance with National Flood Insurance Program (NFIP) requirements at completion.
- If you are working with a geotechnical engineer it is advisable to have them observe the open excavation during construction to confirm that conditions are consistent with what was anticipated.
- A surveyor will confirm the final elevation of the completed home and provide a certification letter (elevation certificate) regarding compliance with NFIP requirements.
- A surveyor may need to be engaged to establish revised topography associated with cut and fill work in the floodplain relative to the parameters defined in the Letter of Map Revision (LOMR).

## Creek Planning & Recovery

### Topics:

- FAQ about the 2013 Colorado Floods (FEMA)
  - Flood Info - National Oceanic Atmospheric Administration (NOAA) / National Resources Conservation Service (NRCS)
  - General Floodplain Management (CWCB)
  - Debris Removal
    - Hazardous Materials, Trash and Non-woody Debris
    - Private Property Debris Removal (PPDR)
  - Homeowners Guide to Retrofitting
  - Answers to Questions About the NFIP
  - Increased Cost of Compliance Guidance
  - Above the Flood: Elevating your Floodprone House
  - Homeowner's Guide to Elevation Certificates
  - Protecting Building Utilities from Flood Damage
  - Protecting Your Home and Property from Flood Damage (Mitigation Ideas)
  - Private Water Crossings
  - Engineering Principles and Practices of Retrofitting Floodprone Residential Buildings
- 

### FAQ about the 2013 Colorado Floods

Answers to Frequently Asked Questions about the 2013 Colorado Floods:

<http://www.water.state.co.us/DWRIPub/Documents/Flood%20Recovery%20FAQs.pdf>

### Flood Info

The National Oceanic and Atmospheric Administration (NOAA) and the Natural Resources Conservation Service (NRCS) have done excellent analysis on how much rain fell and how severe the flooding was in several of the Front Range watersheds:

<http://www.ncdc.noaa.gov/news/visualizing-september-2013-colorado-flood>

[http://www.nws.noaa.gov/oh/hdsc/aep\\_storm\\_analysis/8\\_Colorado\\_2013.pdf](http://www.nws.noaa.gov/oh/hdsc/aep_storm_analysis/8_Colorado_2013.pdf)

<http://www.climate.gov/news-features/event-tracker/historic-rainfall-and-floods-colorado>

## General Floodplain Management (CWCB)

<http://cwcb.state.co.us/water-management/flood/Pages/main.aspx>

“Floodplain Management in Colorado Quick Guide” - has a lot of good information in it about understanding flood insurance rate maps, elevation certificates, building construction, etc.

<http://cwcb.state.co.us/water-management/flood/Documents/COFloodplainManagementGuide.pdf>

## Debris Removal

- **Hazardous Materials, Trash and Non-woody Debris**

Prompt cleanup and appropriate management of flood debris enables residents to move forward with their lives while minimizing potential public health and environmental issues that may be exacerbated the longer the debris is left in place. For instance, prompt cleanup can prevent nuisance conditions, odors, disease, and water contamination from runoff.

- Boulder County has been working to coordinate debris removal. Directions for debris cleanup as well as a “flood debris reporting form” can be found here:  
<http://www.bouldercounty.org/flood/health/pages/debris.aspx>
- Questions about debris removal can be directed at  
[DebrisResponseTeam@bouldercounty.org](mailto:DebrisResponseTeam@bouldercounty.org) or call 720-564-2222
- The Colorado Department of Public Health and Environment developed an excellent guidance document on the “Management and Disposal of Flood Debris” following the 2013 floods. It can be found here:  
<http://www.colorado.gov/cs/Satellite?blobcol=urldata&blobheadername1=Content-Disposition&blobheadername2=Content-Type&blobheadervalue1=inline%3B+filename%3D%22Flood+debris+guidance.pdf%22&blobheadervalue2=application%2Fpdf&blobkey=id&blohtable=MungoBlobs&blobwhere=1251888494017&ssbinary=true>
- The Colorado Department of Public Health and Environment is providing an online map of landfills that will accept flood and wildfire debris. The map can be found at:  
<http://goo.gl/maps/l3ksY>
- Boulder County provides Hazardous Waste FAQ here:  
<http://www.bouldercounty.org/env/hazwaste/pages/hazwastefaq.aspx>
- Boulder County’s Hazardous Material Management Facility may also be of assistance. For contact information and hours visit:  
<http://www.bouldercounty.org/env/hazwaste/pages/hazmatfacility.aspx>

- **Private Property Debris Removal**

The Town of Jamestown has been approved for Private Property Debris Removal help from FEMA. More information is forthcoming.

## Homeowners Guide to Retrofitting

The Federal Emergency Management Agency (FEMA) has prepared this guide specifically for homeowners who want to know how to protect their homes from flooding. The guide provides clear information about the options available to homeowners and straightforward guidance that will help homeowners make decisions. This guide gives both, in a form designed for readers who have little or no experience with flood protection methods or building construction techniques:

### **FEMA P-312 Homeowners Guide to Retrofitting**

<http://www.fema.gov/media-library/assets/documents/480?id=1420>

## Answers to Questions about the NFIP

This booklet is intended to acquaint the public with the National Flood Insurance Program (NFIP). Despite the highly technical nature of the Program, there has been a deliberate effort to minimize the use of technical terms. This publication is designed for readers who do not need a detailed history or refined technical or legal explanations, but do need a basic understanding of the program and the answers to some frequently asked questions. Readers who need legal definitions should refer to the Standard Flood Insurance Policy and to NFIP and related regulations:

### **FEMA F-084 Answers to questions about the NFIP**

[http://www.fema.gov/media-library-data/20130726-1438-20490-1905/f084\\_atq\\_11aug11.pdf](http://www.fema.gov/media-library-data/20130726-1438-20490-1905/f084_atq_11aug11.pdf)

## Increased Cost of Compliance Guidance

If a home or business is damaged by a flood, the home or business owner may be required to meet certain building requirements in the community to reduce future flood damage before the structure may be repaired or rebuilt. To help cover the costs of meeting those requirements, the National Flood Insurance Program (NFIP) includes Increased Cost of Compliance (ICC) coverage for all new and renewed Standard Flood Insurance Policies:

### **Increased Cost of Compliance Guidance**

<http://www.fema.gov/national-flood-insurance-program-2/increased-cost-compliance-coverage>

## Above the Flood: Elevating Your Floodprone House

This publication shows how floodprone houses in south Florida were elevated above the 100-year flood level following Hurricane Andrew. Alternative elevation techniques are also demonstrated:

### **FEMA P-347 Above the Flood: Elevating your Floodprone House**

<http://www.fema.gov/media-library/assets/documents/725?fromSearch=fromsearch&id=1424>

## Homeowner's Guide to Elevation Certificates

An Elevation Certificate is an important tool that documents a building's elevation. This Fact Sheet provides valuable information for homeowners about elevation certificates and flood insurance:

### **Homeowner's Guide to Elevation Certificates**

[http://www.fema.gov/media-library-data/20130726-1914-25045-8243/floodsmart\\_factsheet\\_homeowners.pdf](http://www.fema.gov/media-library-data/20130726-1914-25045-8243/floodsmart_factsheet_homeowners.pdf)

## Protecting Building Utilities from Flood Damage

How to flood protect plumbing, HVAC, electrical, fuel, water and sanitary systems from flood damage:

### **FEMA P-348 Protecting Building Utilities from Flood Damage**

<http://www.fema.gov/media-library/assets/documents/3729?id=1750>

## Protecting Your Home and Property from Flood Damage (Mitigation Ideas)

Mitigation Ideas for reducing flood losses to buildings and infrastructure:

### **Protecting Your Home and Property from Flood Damage**

<http://www.fema.gov/media-library/assets/documents/21471?id=4654>

## Private Water Crossings

Considerations before building or rebuilding private access drive culverts and bridges:

### **FEMA P-778 Private Water Crossings**

[http://www.fema.gov/media-library-data/20130726-1724-25045-9448/fema\\_p\\_778\\_508compliant.pdf](http://www.fema.gov/media-library-data/20130726-1724-25045-9448/fema_p_778_508compliant.pdf)

## Engineering Principles and Practices of Retrofitting Flood-Prone Residential Buildings

Engineering design and economic guidance on feasible and cost-effective retrofitting measures:

### **FEMA 259, Engineering Principles and Practices of Retrofitting Flood-Prone Residential Buildings**

<http://www.fema.gov/library/viewRecord.do?id=1645>

## Permits

Following is a list of permits you will likely need for your construction project. This may not be an all-inclusive list, depending on your situation.

### Town of Jamestown Permits

- **Floodplain Development Permit**

A Floodplain Development Permit is required before construction or development begins within any Special Flood Hazard Area (SFHA). Permits are required to ensure that proposed development projects meet the requirements of the NFIP and the community's floodplain management ordinance:

<http://jamestownco.org/files/2013/12/2012-Ord-8-FEMA-Flood-1.pdf>

Please contact the Jamestown Floodplain Administrator for details.

#### Jamestown Floodplain Administrator

Mark Williams

[mark.williams@jamestownco.org](mailto:mark.williams@jamestownco.org)

303-449-1806

### Boulder County Permits

Please contact the Flood Rebuilding and Permitting Information Center at 303-441-1705 or [floodrecovery@bouldercounty.org](mailto:floodrecovery@bouldercounty.org) to determine the permits you will need for your particular construction project. This may not be a complete list:

- **Onsite Wastewater System (OWS) Permit**

Permits are needed for all septic systems when they need to be installed, replaced, or repaired.

- **Building Permit**

Building permits are required for any construction that physically changes or adds structures to your property, or for work regulated by County codes. Due to the complex nature of the Boulder County building permitting process, you should work

#### Boulder County Public Health

Septic Smart Program

303-441-1564

[www.septicSMART.org](http://www.septicSMART.org)

3450 Broadway, Boulder

#### Boulder County Land Use Building Safety & Inspection Services

Courthouse Annex Building

2045 13th Street, Boulder

Parking validation available

[building\\_official@bouldercounty.org](mailto:building_official@bouldercounty.org) /

Main: 303-441-3925 / Fax: 303-441-4856

**Code Line:** 720-564-2640

Hours: 8 a.m.-4:30 p.m. M-F, Closed

Tuesdays 8 a.m.-10 a.m.

<http://www.bouldercounty.org/property/build/pages/bldingdf.aspx>

closely through Boulder County to ensure you understand all that is involved.

Following is a general list of what you will need to submit a Building Permit. It may not be an all-inclusive list, depending on your unique situation:

- 4 copies of Construction Documents including a Site Plan, or 3 copies of construction documents including a site plan and one CD of the electronic PDF files.
  - A Completed Building Permit Application Form, available at the Building Division.
  - New homes will likely require a Soils Report. (From a Geotechnical Engineer)
  - Evidence of Sanitation: Evidence of sanitation such as a sewer tap or letter of commitment from the sanitation agency; or, a copy of your septic approval form from the Boulder County Health Department. Whenever an addition increases the total number of bedrooms or involves sanitation facilities, Health Department Approval will be required.
  - Access: If your property does not front on a County Road shown on the official Boulder County Road Map, it may be necessary to submit additional information such as recorded access easements or other proof of legal access. So that the inspectors will be able to find your property more easily, a location map should also be submitted unless you are in an easy-to-find location.
- **Building Permit FAQ's**

Following are some common frequently asked questions about building permits. Source: Boulder County Web Site:

<http://www.bouldercounty.org/flood/faq/pages/rebuildingfaq.aspx#FurnaceSafe>

#### **Do we need a permit for flood repairs such as wet insulation and drywall removal and replacement, wood floor removal and replacement?**

The answer to this question depends upon the level of damage to the structure. County building permits are not required for minimal, basic flood repairs such as removal and reinstallation of carpeting or removal and replacement of drywall. A building permit is required if the flood water / mud / debris level was more than 15" above the floor or if any electrical wiring or receptacles (outlets) were damaged or if a furnace, boiler or water heater was damaged. Additional structural repairs, repairs to mechanical systems, or other more substantial repairs may also trigger the requirement for a building permit. If you are unsure if a permit is required, please contact our [Building Safety and Inspection Services Team](#) at 303-441-3925 for additional information.

Homeowners and landlords are advised to hire only contractors that are licensed in Boulder County. Licensed contractors are required to obtain building permits when needed, and all work covered under the building permit is required to be inspected by the County. This can help to provide peace of mind regarding the quality of the work and the safety of the installation.

#### **My furnace got wet in the flood. I've heard I can simply repair it instead of replace it. Is this true?**

If your furnace or water heater was even partially submerged by water, it is essential that it is evaluated by a licensed contractor to ensure that is safe to use. Most of the time, these devices will need to be replaced, and cannot be repaired without compromising their safety features. For more information, see [U.S. Consumer Product Safety Commission regarding flood affected gas control valves, circuit breakers, fuses, and other components](#).



### **Will a contractor have to go through the same permit and inspection process if doing repairs to address flood damage?**

Certain types of permits may be available on an expedited basis. The [2013 Flood Recovery, Restoration and Repair Permit](#) (125 KB) allows you to submit your application and receive an over-the-counter permit during the same visit for specific types of work. These permits are for flood repairs such as basement finishing, interior remodel, window replacement due to flood damage, as well as replacement of furnace/boilers, water heaters, electrical repairs, reroof, siding, gas line repair and plumbing. There will be no fee charged for this permit or the subsequent inspection to ensure that flood damage has been properly addressed, though you will be required to pay the associated taxes. For more information, see [Flood Rebuilding](#).

### **I understand that I need to have a structural engineer to inspect the safety of my property. Can you help me understand the process for this?**

If your property sustained structural damage as a result of the flood, a thorough evaluation of your structure's stability is highly encouraged. There are many structural deficiencies that may not be obvious at first glance. A structural engineer's evaluation can help you understand if problems exist and how these issues might be remedied. If your house was severely damaged and especially if your house exists within the floodway, an engineer's evaluation may be required prior to issuance of building permits to determine the extent of the damage, to determine if the structure is eligible to be rebuilt in the same location, and to determine what new building/floodproofing code requirements may be necessary.

### **My property was affected by the flood but I don't know what impact it had to my septic system. How do I know if the system is still working properly?**

If any of the following scenarios are true for your septic system, there's a good chance your septic has been damaged and requires repair:

- There is a change in grading in the area of the septic system.
- An area of the septic system has collapsed.
- There is significant erosion in the area of the septic system.
- There are signs of exposed gravel or infiltrators in the absorption bed/trench.
- Parts of the septic system (absorption bed/trench, septic tank, pipes) are exposed.
- Electrical components or wiring in a lift/pump tank are inundated with water.
- There are sewage back-ups or very slow sewage drainage inside the home.
- There is pooling, flowing, or surfacing sewage from the septic system.

Please note that septic system repairs require repair permits from [Boulder County Environmental Health SepticSmart](#). Please call 303-441-1564 to speak with a Water Quality Specialist who will guide you through this process.

- **Flood Recovery Access Permit**

Residents who need to repair or rebuild private roads or driveways to public roads, including culvert replacement and waterway crossings, need to obtain a Flood Recovery Access Permit from the Transportation Department.

New permits are needed because the flood has damaged and destroyed roads and driveways to properties while altering the location of creek channels in many areas. It is important that any repair or replacement of culverts and structures that cross waterways are sized and installed according to the new post-flood condition.

The Flood Recovery Access Permits are temporary permits to allow owners to gain access to property where it is feasible and safe while final alignments for roads and creek channels are established. While every effort will be made to ensure an access can become permanent, there is no guarantee that this will be possible.

**Boulder County Transportation Dept.**  
303-441-3928

**Boulder County Flood Rebuilding & Permit Information Center**

Rembrandt Yard, 1301 Spruce St.  
(Garden Level), Boulder

Parking validation available

303-441-1705/

[floodrecovery@bouldercounty.org](mailto:floodrecovery@bouldercounty.org)

Hours: 10 a.m.–4 p.m., M–F

## State Permits

- **Groundwater / Well Permit**

The Colorado Department of Natural Resources issues permits to construct a new or replacement well.

**CO Dept. of Natural Resources**

303-866-3587

<http://water.state.co.us/groundwater/choice.asp>

## Federal Permits

US Army Corps of Engineers will help you determine federal permit needs (“Nationwide Permits”) for building in a floodway. As the Town of Jamestown is doing a unified environmental impact study, the 404 permit is likely to be the only needed federal permit.

- **Section 404 Permit –**

Discharge of dredged or fill materials. Section 404 of the Clean Water Act (CWA) establishes a program to regulate the discharge of dredged or fill material into waters of the United States, including wetlands. Activities in waters of the United States regulated under this program include fill for development, water resource projects (such as dams and levees), infrastructure development (such as highways and airports) and mining projects. Section 404 requires a permit before dredged or fill material may be discharged into waters of the United States, unless the activity is exempt from Section 404 regulation (e.g. certain farming and forestry activities).

The basic premise of the program is that no discharge of dredged or fill material may be permitted if: (1) a practicable alternative exists that is less damaging to the aquatic environment or (2) the nation’s waters would be significantly degraded. In other words, when you apply for a permit, you must first show that steps have been taken to avoid impacts to wetlands, streams and other aquatic resources; that potential impacts have been minimized; and that compensation will be provided for all remaining unavoidable impacts.

*\*From: <http://water.epa.gov/lawsregs/guidance/cwa/dredgdis/>*

### **US Army Corps of Engineers**

Omaha District, Denver Regulatory Office

9307 South Wadsworth Blvd,  
Littleton, CO 80128

Phone: (303) 979-4120

<http://www.nwo.usace.army.mil/Missions/RegulatoryProgram/Colorado.aspx>

## Jamestown Codes / Ordinances

Following is a list of Jamestown Ordinances Affecting Building or Land Use. Please check the Town web site to find the complete documents at <http://jamestownco.org/ordinances/>

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### **2-1984: Growth**

*Adopted 6/4/1984*

This ordinance prescribes general requirements for a building permit, density of development, minimum lot size and construction in hazard areas.

### **1-2012: Growth**

*Adopted 2/6/2012*

This ordinance sets forth requirements for payment of land development (impact) fees based on construction of living space and provides for waiver of these fees, when rebuilding after a disaster, up to the original square footage of the original dwelling.

### **7-2004: Driveways**

*Adopted 12/6 /2004*

Sets forth minimum safety standards for new driveways, permits and inspection. Provides for safe access by emergency vehicles and inspection by Fire Chief.

### **8-2012: FEMA Flood**

*Adopted 11/5/2012*

Adopts FEMA standards and regulations. (This ordinance may need to be reviewed and revised)

### **5-2014: FEMA Flood**

*Adopted 1/21/2014*

Adopts Interim maps and elevation standards and alternative process. Establishes Town Board as Appeals Board.

### **3-2011: Building Standards**

*Adopted 6/6/2011*

Adopts model building codes and Boulder County addendum requirements but sets forth certain exceptions to the addendum. Provides for maintenance of Intergovernmental Agreement with Boulder County for providing building permits and inspections.

### **2-2014: Building Standards**

*Adopted 1/21/2014*

Sets forth certain amendments to Ordinance 3, 2011. Clarifies that Boulder County "Build Smart" program and requirements for fire sprinklers in buildings less than 3600 square feet are not adopted by the Town

### **3-1994: Road Standards**

*Adopted 1994*

Requirements and standards for building or rebuilding public roads and for construction of roads to be dedicated to the Town.

### **4-1995: Mobile Homes**

*Adopted 4/11/1994*

Sets forth conditions for use of mobile homes, campers, motor homes, recreational vehicles. Use of mobile homes for permanent residence is prohibited. Temporary use for greater than 15 days requires notice to Town Clerk. Use limited to 30 consecutive days and 60 days per year. Town Board approves temporary use for longer periods. Parts of this ordinance are temporarily suspended by emergency ordinance 1-2014.

### **2-2009: Subdivision Regulations**

*Adopted 5/4/09*

Sets forth requirements and process for subdividing land. Most of the requirements are in the accompanying pamphlet SR2009. Requires preliminary and final plat. Requires public hearing. May require subdivision agreement.

### **3-2010: Municipal Water Works**

*Adopted 7/6/2010*

Sets forth requirements for obtaining water tap, fees for water and accessorial services. Includes specifications for water service lines, mains, excavation and trenching.

### **4-2011: Watershed**

*Adopted 6/6/2011*

Protects quality of raw water to the water plant. Watershed extends five miles from raw water intake and is a mile wide. Requires permits for many activities including excavation, use of hazardous substances, mining, etc. Requires notification if installing sewage disposal systems within 300 feet of stream. Parts of this ordinance are temporarily suspended by emergency ordinance 1-2014.

### **1-2014: Emergency Temporary Relief**

*Adopted 1/21/2014*

Provides for temporary relief from provisions of certain ordinances to enhance rebuilding process. Expires 60 months after adoption.

- Waterworks Ordinance 3-2010: permits transfer of water taps from unbuildable properties.
- Watershed Ordinance 4-2011: suspends permit and notification requirements within town boundaries.
- Mobile Home Ordinance 4-1995: permits use of mobile homes during period of rebuilding from issuance of building permit to certificate of occupancy.

### **3-2014: Accessory Dwelling Units**

*Adopted 1/21/2014*

Permits accessory dwelling units (ADUs), sometimes called mother-in-law suites, to single family dwellings and provides for administrative and safety requirements for ADUs. Grandfathers existing

units. Permits ADUs to be included in new construction. Detached ADUs are permitted. Requires owner occupancy five years after adoption.

#### **4-2014: Lot Line Adjustments**

*Adopted 1/21/2014*

Sets forth the process by which neighbors can adjust lot lines and convey property along a common border. Approval by Town Board. Town Clerk shall ensure proper recording by County Clerk and Recorder. Proponents provide survey, legal description, mylar plots and fee to cover Town administrative expenses.

## Building Safety & Efficiency

### Mold

Failure to remove contaminated materials and to reduce moisture and humidity after a flood can present serious long-term health risks. Standing water and wet materials are a breeding ground for microorganisms, such as viruses, bacteria and mold. They can cause disease, trigger allergic reactions and continue to damage materials long after the flood.

#### **Boulder County on Mold Considerations after the Flood:**

<https://www.bouldercounty.org/flood/health/pages/flair.aspx>

### Green Initiatives

Great Resource for choosing a green architect and the cost benefit of choosing green design from the US Green Building Council: <http://www.usgbccolorado.org/resources/downloads-links.html>

#### **Regreen Program:**

[http://www.regreenprogram.org/docs/regreen\\_guidelines.pdf](http://www.regreenprogram.org/docs/regreen_guidelines.pdf)

#### **Energy Star:**

<http://www.energystar.gov/>

**Boulder County BuildSmart:** <http://www.bouldercounty.org/property/build/pages/buildsmarthome.aspx>

**EnergySmart** - helps homes and businesses in all Boulder County communities become more comfortable and energy efficient. An expert Energy Advisor can answer your questions, help prioritize projects, connect you with qualified contractors, find and apply for incentives and low-cost financing, and make energy upgrades easier and more affordable!

Find information about EnergySmart flood rebates here:

<http://www.energysmartyes.com/component/content/article/9-uncategorised/360-energysmart-flood-assistance.html>

#### **Insulation**

[http://www.energystar.gov/index.cfm?c=home\\_sealing.hm\\_improvement\\_sealing](http://www.energystar.gov/index.cfm?c=home_sealing.hm_improvement_sealing)

<http://basc.pnnl.gov/resource-guides/insulation-installation-resnet-grade-1#block-views-guide-static-blocks-block-1>

## Getting the Job Done

### Volunteer Help

Jamestown is actively recruiting highly skilled volunteer groups to help with the Rebuild effort. Depending on your needs and situation, you may be eligible to receive construction and engineering help from these volunteer groups, free of charge. This would significantly cut down rebuild costs to Jamestown private property owners affected by the flood.

If you would like to discuss the option of volunteer help in the rebuilding or restoration of your property, please contact Nina Andaloro to discuss your needs and to fill out a work order:

**Contact:**

*Jamestown Volunteer and Donations Coordinator*

*Nina Andaloro*

[nina.andaloro@jamestownco.org](mailto:nina.andaloro@jamestownco.org) / 303-586-2769

### Tips for Choosing Your Building Team

*\* Information in this section was provided by The Disaster Contractors Network*

While recovery is a slow and painful process, there are steps you can take to ensure you don't become a victim a second time.

Be cautious about hiring contractors to repair or rebuild your damaged property. Disasters can bring out dishonest individuals posing as licensed contractors, attempting to win your confidence. Remember the old adage: "If it sounds too good to be true, it probably is." Check to be sure that the contractor you choose is a registered, licensed professional.

- **Where to Begin?**

*Some of the volunteer groups Jamestown will be hosting will come complete with people who fill these roles, fully vetted.*

If you have minor damage, you may be able to oversee the repairs yourself using subcontractors. If the damage to your home is extensive, you'll probably need to hire an architect, engineers, and a general contractor, etc. The architect is most often the first resource to help the homeowner assemble the right building team, including engineers and a general contractor.

Ask friends for references. Look in the phone book. Call several contractors and ask these questions before narrowing down your field of candidates:

- Are they licensed and insured?
- Can they provide references of satisfied customers?



If their answer is yes, set up a meeting and ask them to bring along names and phone numbers of satisfied customers and photographs of successfully completed work.

- **Make Sure Your Building Team is Licensed**

In Colorado, it is very easy to determine if the architect and general contractor you are considering are properly licensed.

For General Contractors: Go to the Disaster Contractors Network Virtual Operations Center on the DCN web site: <http://www.dcnonline.org>.

For Architects, Professional Engineers, etc.:

<https://www.colorado.gov/dora/licensing/Lookup/LicenseLookup.aspx>

- **Tips on Hiring an Architect**

For some great tips on choosing a prospective architect, please follow this link: <http://www.aia.org/value/questions/AIAS076356>

This is a great resource on the design process: <http://howdesignworks.aia.org/faq.asp>,

- **Your First Meeting with a General Contractor (Questions to ask, etc)**

You can tell a lot by appearances. Is your prospective architect / contractor professionally dressed? Does his or her vehicle have the name of the business prominently and permanently displayed?

At the first meeting you will want to:

- Review any plans or drawings you have.
- Ask about incorporating mitigation techniques into your rebuilding plan to prevent potential damages in future disasters.
- Ask for suggestions about changes that might save you money.
- Ask the contractor how many jobs he or she may have ongoing, in order to get an idea of how much direct supervision your job will receive. This can be particularly crucial in a large disaster when the contractor may have many competing jobs.
- Ask for proof that he or she is registered with the state and insured against liability claims.
- Ask each contractor candidate to prepare a bid (a price quote) in writing for the job.

Additional Questions to Ask:

- How long have you been doing this type of work?
- Which jobs do you subcontract?
- What is your average inspection performance? (The higher the percentage, the better)
- Are you a member of the local Home Builders Association, the Board of Realtors or any other local professional trade organization?
- Which lending institution provides your construction loans?
- How will you handle financing the work?

- How do you prefer to communicate with me: phone calls, on-site visits, notes?
- Who else in your organization can give you information about progress?
- Do you participate in a group warranty program or offer your own?
- Have there ever been any warranty claims filed on a home you built or repaired?

At this time, give each of your general contractor prospects identical sets of plans or written project specifications; and let them know the grade of materials you want used and the timeframe you expect for completion of the project.

- **The Bids**

- You've gotten your bid. Make sure the following questions are answered:
- How long will the bids be valid?
- How will changes or additions to the plans be handled?
- Will the contractor obtain all necessary permits and handle related paperwork?
- How will workers protect your home and valuables and minimize disruption during the repair or construction?
- How will debris be removed?
- What hours will they typically work?

- **The Final Selection**

Don't automatically go with the lowest bid. If one bid is much lower than the others, the candidate may be inexperienced or intends to cut corners. Do some digging to find out why that bid is low (a common cause is vague specifications). Beyond the bids, there are still several important considerations that can make or break your project:

- Make sure you hire as an architect / general contractor someone who will listen to what you say and with whom you can work out problems. If, during the selection process, misunderstandings repeatedly come up between you and a contractor candidate, you're probably better off hiring someone else.
- How financially solvent is he or she? You can call bank or credit references to find out.

- **Sign a GOOD Contract**

A contract is a binding agreement between two or more parties that is enforceable by law. A good contract is the best way to minimize misunderstandings and disputes on a major building project. Whether you use a standard form contract from your contractor or draw one up yourself, it's a good idea to have your attorney review this document before you sign it. Be sure the contract clearly specifies the following points:

- A description of the project, including the site address.
- The names and addresses of you and the builder.
- The builder/contractors license and insurance information
- A detailed description of all work to be performed, including who is responsible for obtaining building permits and other permissions.

- If a permit is in your name, you--not the contractor--you become responsible for seeing that all work performed meets applicable standards and that all necessary inspections are scheduled.
- Clear identification of all materials; the more detailed and specific the better.
- Start and completion dates.
- Consider a penalty clause for delayed completion and a bonus clause for early completion.
- When and how payments will be made; do not pay more than one-third up front. As a rule, additional payments are made at various stages of completion. Final payment should not be made until the work is complete, inspected, approved and cleared of all liens.
- The contractor's warranty; ask for a minimum of one-year guarantee on his or her work.
- It may be possible for subcontractors to place a lien on your property if the contractor doesn't pay them. Speak with your local building department about how to handle this situation

- **Typical Content of a Building Contract**

Do not sign any agreement with which you are not completely comfortable. If there is any part of a contract that does not make sense to you or with which you do not agree, you should clarify and/or change it so that it accurately reflects your understanding of the agreement.

Take the time to thoroughly read the entire contract, be sure you understand what you are reading, speak up and make changes and additions where you feel they are necessary, and above all, seek competent legal advice, before you have the contractor start work.

- Following is a list of typical content of a building contract:
- Names of all parties
- Addresses of all parties
- Contractor's license and insurance information
- Phone, fax, email contacts and procedures for contacting all parties
- Date of contract
- Property description
- Street address
- Subdivision
- Homeowners association
- Amount of contract
- Terms of financing
- Construction draw schedule / procedure
- Insurance requirements
- Start date and definition
- Substantial completion date and definition
- Plans, drawings, blueprints, sketches
- Specifications - as complete as possible
- Substitution policy

- Allowances - including labor and/or material
- Change order procedures and pricing
- Exclusions to the contract
- Authorized delay conditions
- Penalties or fines
- Access to the repair or construction site
- Owner, lender, and third party inspection procedures
- Methods to solve disputes
- Arbitration clause
- Settlement terms
- Formal notification times and procedures
- Warranties and service policies
- Any documents required by state or local laws
- Signatures and dates of all parties on every page of every document with original copies for all signing parties
- Witness to all signatures
- And anything else about which two or more people can disagree, misunderstand, fail to do, install improperly, overlook, ignore, or that otherwise might create a problem between any or all of the aforementioned parties.

- **Protecting Yourself from Contractor Fraud**

Your eagerness to get your house back to normal may be tempered when you hear stories about unscrupulous contractors who took large insurance payments from homeowners and then skipped town, new roofs that leak during a heavy downpour, and jobs begun but never completed. It's enough to make anybody wary.

But you can protect yourself by watching out for these warning signs:

- The contractor solicits business door-to-door. This sales approach is often accompanied by high pressure sales tactics, intimidation, and threats.
- You can't verify the builder or remodeler's name, address, telephone number, or credentials.
- The contractor claims to be endorsed by the Federal Housing Administration for the Title I home improvement loan program. More information on this type of deceptive advertising is available from the Department of Housing and Urban Development's at [www.hud.gov](http://www.hud.gov).
- The contractor is not willing to offer references or the references provided were not happy with the contractor's work.
- You are asked to pay for the entire job in advance.
- The contractor will accept payment only in cash.
- If you do sign a contract and then have second thoughts, remember that the Federal Trade Commission's "Cooling Off Rule" may apply if the contract was signed somewhere other than the contractor's place of business (in your home, for example). Under this law, you have up to 72 hours to cancel the agreement.

## Potential Funding Sources

### Jamestown Community Fund

Members of the greater Jamestown community who were affected by the flood may be eligible for a Jamestown Community Grant from the Jamestown Community Grant Foundation Fund.

#### **Who?**

Greater Jamestown residents and property and business owners - any piece of property primarily accessed via the James Canyon corridor, beginning at the James Canyon and Lefthand confluence; and extending through Jamestown and along Overland Road to the Peak-to-Peak Highway. This includes all auxiliary roads stemming from this corridor.

A volunteer Advisory Committee will review applications and distribute the funds through the Community Foundation. This process will be anonymous and confidential.

#### **What?**

Funding to assist Greater Jamestown residents with a maximum grant award of \$5,000.

#### **When?**

January 2<sup>nd</sup>, 2014 – applications released

January 24<sup>th</sup>, 2014 – applications submitted by 5 PM, or postmarked

February 4<sup>th</sup>, 2014 – grant awards notification

February 14<sup>th</sup>, 2014 – awards distributed

#### **Why?**

Address residents' intermediate unmet needs.

#### **Where?**

Obtain Applications on the Jamestown web site:

<http://jamestownco.org/flood-recovery-information/#apply>

*or*

Ask for an application from Town Hall  
303-586-2769

#### Mail applications to:

The Community Foundation  
1123 Spruce Street  
Boulder, CO 80302

Email applications to: [info@jamestownco.org](mailto:info@jamestownco.org)

Drop-off applications at: Jamestown Town Hall or the Community Foundation

## CDBG-DR (Community Development Block Grant Disaster Recovery) Funds

The Town of Jamestown is applying for CDBG-DR money, funded by U.S. Department of Housing and Urban Development and administered by the State of Colorado, which may serve to help offset building costs for private property owners.

CDBG-DR grant information from the U.S. Department of Housing and Urban Development for Colorado and other disaster areas was published in the Federal Register on December 23. At least 80 percent of the funds, or \$50.24 million, must be spent in the most impacted counties of Boulder, Weld and Larimer. Funds will be spent in accordance with the State of Colorado’s action plan and spending plan.

For general information about this program see:

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/communitydevelopment/programs/drsj](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs/drsj).

- **CDBG-DR Grant FAQ**

Following are some common frequently asked questions about the CDBG-DR Grant. Source: Boulder County Web Site:

<http://www.bouldercounty.org/flood/faq/pages/rebuildingfaq.aspx#FurnaceSafe>

### **What is the purpose of the Community Development Block Grant – Disaster Recovery (CDBG-DR)?**

The purpose of CDBG-DR is to help communities recover from a major disaster. **CDBG-DR is intended to address “unmet need” in disaster recovery**, in other words recovery needs not addressed through FEMA and Small Business Administration assistance as well other federal funding sources. **This funding cannot duplicate other funding received**, including all federal and grant funding resources except for private loans.

### **How is the funding allocated?**

**Individuals do not apply for CDBG-DR funding directly.** The State will submit an Action Plan (application) that describes the needs and projected uses of CDBG-DR in Colorado. **Local governments such as Boulder County will be sub-grantees and will manage the funds in each community**, directing resources to recovery priorities that meet the program requirements of CDBG-DR.

### **How can funds be used?**

**Funding is divided into three categories: Housing, Public Infrastructure, and Economic Development.** There are a number of eligible uses for CDBG-DR funding, for example: housing rehabilitation and construction, rental and homeownership assistance, purchase of damaged properties, job creation and retention, marketing campaigns for economic development, code enforcement, and repair of ditches, streambeds, waterways, and private roads and bridges. CDBG-DR requires that 50 percent of funds are used for activities that principally benefit low- to moderate-income individuals.

### How do I make sure my unmet needs are addressed?

It is important that local governments such as Boulder County are aware of all of the unmet need in the community so that resources can be prioritized appropriately. The Long-Term Flood Recovery Group – a group of private, non-profit, faith-based and local government community members coordinating individual long-term recovery efforts – will be conducting in-depth needs assessments for individuals in Boulder County. Ideally, the Long-Term Flood Recovery Group’s resources and CDBG-DR funding will work in collaboration to ensure residents in **Boulder County can recover as fully as possible. A Long-Term Flood Recovery Group website and application will be launched in early 2014, so please check the resources page to connect to long-term recovery resources.** You also can call 2-1-1 to find out resources for immediate needs.

### How much funding will be available?

In December, Housing and Urban Development (HUD) Secretary Shaun Donovan announced an allocation of **\$63 million for all of Colorado. Eighty percent of that amount will be directed to Boulder, Weld and Larimer Counties.** Additional allocations might be granted to Colorado in the future.

### What is the process and timing of the program?

**We are told that this is a slow-moving pool of funds.** Following Secretary Donovan’s announcement and publication in the Federal Register, Colorado has 90 days to submit their Action Plan (application). HUD then has 45 days to review the Action Plan. Based on that timeline, **we anticipate CDBG-DR funding could begin flowing any time between March and June 2014.**

For more information, see HUD’s CDBG-DR webpage

at: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/communitydevelopment/programs/drsi](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs/drsi)

## HMGP (Hazard Mitigation Grant Program)

The Town of Jamestown will be applying for the Hazard Mitigation Grant Program, which may serve to help offset building costs for private property owners.

For more general information about this program see:

<https://sites.google.com/site/corecoverypartners/hazard-mitigation>

## Buyout Programs

- **Jamestown Buyout Program**

Please email Mayor Tara Schoedinger by February 27 if you are interested in a buy-out.

[Mayor@jamestownco.org](mailto:Mayor@jamestownco.org)

Property owners are not obligated to participate in the buy-out. You can change your mind up until the actual transaction.

- **FEMA Buyout Program**

Following are some common frequently asked questions about the FEMA Buyout Program.

Source: Boulder County Web Site:

<http://www.bouldercounty.org/flood/faq/pages/rebuildingfaq.aspx#FurnaceSafe>

**What is the purpose of the program?**

According to FEMA's website, the Hazard Mitigation Grant Program (HMGP) – also known as the “buyout program” or “404 funding” – funds certain long-term hazard mitigation measures after a major disaster declaration. The program was created to reduce or eliminate the loss of life and property due to future natural disasters.

**How do I participate in the program?**

Participation in the program is completely voluntary. However, FEMA has very specific guidelines regarding which properties can qualify, and not all destroyed or substantially damaged properties will be eligible. For more detailed information, see the [FEMA Hazard Mitigation Grant Program FAQ](#). Residents that would like to indicate interest in this program should email [buyout@bouldercounty.org](mailto:buyout@bouldercounty.org) or call toll-free 866-953-2325. Indicating interest does not commit you to anything, nor does it guarantee eligibility.

**How much funding will be available?**

According to both FEMA and the state, funding for this program is limited, so there will be important decisions to make regarding the most effective use of funds. Funds will be allocated by FEMA to the state based on a percentage of the total FEMA disaster assistance expenditure amount in Colorado. Local governments such as Boulder County will be sub-grantees and receive funds through the state, but the exact amount for Boulder County is not yet known.

**How can funds be used?**

Uses can include: Property acquisition for willing sellers (a.k.a., the “buyout program”), elevation of flood-prone structures, minor flood control projects, and other critical measures that reduce risk of future loss. The state, in collaboration with local governments, ultimately will determine the use of HMGP funds in Colorado.

**What is the process and timing of the program?**

We are told that **this program is a long process from start to completion, so participating residents will need to plan accordingly**, which we realize can be difficult. Buyouts can take one to three years for completion. The state made a funding announcement in mid-December 2013. **A Notice of Intent was due by local governments to the state by January 13, 2014, and final applications are due March 14.** Applications will be approved between two and nine months after submittal, depending on complexity. There will be a second round of funding applications due in August 2014.

Boulder County has been analyzing substantially damaged areas and properties in the flood plain to determine potential project areas, and will submit highest priorities for the first round of funding. **The state has the ultimate responsibility for selecting and prioritizing projects that we will submit.**