



# Federal Emergency Management Agency

Washington, D.C. 20472

June 4, 2010

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

The Honorable Cecil Gutierrez  
Mayor, City of Loveland  
500 East Third Street, Suite 330  
Loveland, CO 80537

IN REPLY REFER TO:

Case No.: 09-08-0734P  
Community: City of Loveland, CO  
Community No.: 080103  
FIRM Panel Affected: 08069C1186 F  
08069C1187 F  
08069C1189 F

116

Dear Mayor Gutierrez:

In a Letter of Map Revision (LOMR) dated January 11, 2010, you were notified of proposed modified flood elevation determinations affecting the Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report for the City of Loveland, Larimer County, Colorado. These determinations were for Lake Loveland - from approximately 200 feet upstream of 29th Street to approximately 100 feet downstream of Eisenhower Boulevard. The 90-day appeal period that was initiated on January 22, 2010, when the Department of Homeland Security's Federal Emergency Management Agency (FEMA) published a notice of proposed Base Flood Elevations (BFEs) in the *Reporter-Herald*, has elapsed.

FEMA received no valid requests for changes to the modified BFEs. Therefore, the modified BFEs that became effective on May 24, 2010, remain valid and revise the FIRM and FIS report that were in effect prior to that date.

The modifications are pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (Public Law 93-234) and are in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, Public Law 90-448), 42 U.S.C. 4001-4128, and 44 CFR Part 65. The community number(s) and suffix code(s) are unaffected by this revision. The community number and appropriate suffix code as shown above will be used by the National Flood Insurance Program (NFIP) for all flood insurance policies and renewals issued for your community.

FEMA has developed criteria for floodplain management as required under the above-mentioned Acts of 1968 and 1973. To continue participation in the NFIP, your community must use the modified BFEs to carry out the floodplain management regulations for the NFIP. The modified BFEs will also be used to calculate the appropriate flood insurance premium rates for all new buildings and their contents and for the second layer of insurance on existing buildings and their contents.

If you have any questions regarding the necessary floodplain management measures for your community or the NFIP in general, please call the Director, Mitigation Division of FEMA in Denver, Colorado, at (303) 235-4830.

If you have any questions regarding the LOMR, the proposed modified BFEs, or mapping issues in general, please call the FEMA Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627).

Sincerely,



Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

cc: Mr. Don Williams  
City Manager  
City of Loveland

Mr. Kevin W. Gingery, P.E., CFM  
Floodplain Administrator  
City of Loveland

Ms. Nikki R. Randall, P.E. CFM  
Ayres Associates, Inc.



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP REVISION DETERMINATION DOCUMENT

COMMUNITY AND REVISION INFORMATION		PROJECT DESCRIPTION	BASIS OF REQUEST
COMMUNITY	City of Loveland Larimer County Colorado	NO PROJECT	HYDRAULIC ANALYSIS HYDROLOGIC ANALYSIS NEW TOPOGRAPHIC DATA
	COMMUNITY NO.: 080103		
IDENTIFIER	Lake Loveland BFE	APPROXIMATE LATITUDE & LONGITUDE: 40.421, -105.083 SOURCE: FIRM Panel DATUM: NAD 83	
ANNOTATED MAPPING ENCLOSURES		ANNOTATED STUDY ENCLOSURES	
TYPE: FIRM*	NO.: 08069C1187 F	DATE: December 19, 2006	DATE OF EFFECTIVE FLOOD INSURANCE STUDY: June 17, 2008 STILLWATER ELEVATION TABLE: 7
TYPE: FIRM*	NO.: 08069C1189 F	DATE: December 19, 2006	
TYPE: FIRM*	NO.: 08069C1186 F	DATE: December 19, 2006	

Enclosures reflect changes to flooding sources affected by this revision.

\* FIRM - Flood Insurance Rate Map; \*\* FBFM - Flood Boundary and Floodway Map; \*\*\* FHBM - Flood Hazard Boundary Map

### FLOODING SOURCE(S) & REVISED REACH(ES)

Lake Loveland - from approximately 200 feet upstream of 29th Street to approximately 100 feet downstream of Eisenhower Boulevard

### SUMMARY OF REVISIONS

Flooding Source	Effective Flooding	Revised Flooding	Increases	Decreases
Lake Loveland	Zone A No BFEs*	Zone AE BFEs	YES YES	YES NO

\* BFEs - Base Flood Elevations

### DETERMINATION

This document provides the determination from the Department of Homeland Security's Federal Emergency Management Agency (FEMA) regarding a request for a Letter of Map Revision (LOMR) for the area described above. Using the information submitted, we have determined that a revision to the flood hazards depicted in the Flood Insurance Study (FIS) report and/or National Flood Insurance Program (NFIP) map is warranted. This document revises the effective NFIP map, as indicated in the attached documentation. Please use the enclosed annotated map panels revised by this LOMR for floodplain management purposes and for all flood insurance policies and renewals in your community.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075. Additional Information about the NFIP is available on our website at <http://www.fema.gov/nfip>.

David N. Bascom, CFM, Program Specialist  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP REVISION DETERMINATION DOCUMENT (CONTINUED)

### COMMUNITY INFORMATION

#### APPLICABLE NFIP REGULATIONS/COMMUNITY OBLIGATION

We have made this determination pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (P.L. 93-234) and in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, P.L. 90-448), 42 U.S.C. 4001-4128, and 44 CFR Part 65. Pursuant to Section 1361 of the National Flood Insurance Act of 1968, as amended, communities participating in the NFIP are required to adopt and enforce floodplain management regulations that meet or exceed NFIP criteria. These criteria, including adoption of the FIS report and FIRM, and the modifications made by this LOMR, are the minimum requirements for continued NFIP participation and do not supersede more stringent State/Commonwealth or local requirements to which the regulations apply.

#### COMMUNITY REMINDERS

We based this determination on the 1-percent-annual-chance discharges computed in the submitted hydrologic analysis. Future development of projects upstream could cause increased discharges, which could cause increased flood hazards. A comprehensive restudy of your community's flood hazards would consider the cumulative effects of development on discharges and could, therefore, indicate that greater flood hazards exist in this area.

Your community must regulate all proposed floodplain development and ensure that permits required by Federal and/or State/Commonwealth law have been obtained. State/Commonwealth or community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction or may limit development in floodplain areas. If your State/Commonwealth or community has adopted more restrictive or comprehensive floodplain management criteria, those criteria take precedence over the minimum NFIP requirements.

We will not print and distribute this LOMR to primary users, such as local insurance agents or mortgage lenders; instead, the community will serve as a repository for the new data. We encourage you to disseminate the information in this LOMR by preparing a news release for publication in your community's newspaper that describes the revision and explains how your community will provide the data and help interpret the NFIP maps. In that way, interested persons, such as property owners, insurance agents, and mortgage lenders, can benefit from the information.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075. Additional Information about the NFIP is available on our website at <http://www.fema.gov/nfip>.

A handwritten signature in cursive script, reading "David N. Bascom".

David N. Bascom, CFM, Program Specialist  
Engineering Management Branch  
Mitigation Directorate





Federal Emergency Management Agency  
Washington, D.C. 20472

**LETTER OF MAP REVISION  
DETERMINATION DOCUMENT (CONTINUED)**

We have designated a Consultation Coordination Officer (CCO) to assist your community. The CCO will be the primary liaison between your community and FEMA. For information regarding your CCO, please contact:

Ms. Jeanine D. Petterson  
Director, Mitigation Division  
Federal Emergency Management Agency, Region VIII  
Denver Federal Center, Building 710  
P.O. Box 25267  
Denver, CO 80225-0267  
(303) 235-4830

**STATUS OF THE COMMUNITY NFIP MAPS**

We will not physically revise and republish the FIRM and FIS report for your community to reflect the modifications made by this LOMR at this time. When changes to the previously cited FIRM panel(s) and FIS report warrant physical revision and republication in the future, we will incorporate the modifications made by this LOMR at that time.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075. Additional Information about the NFIP is available on our website at <http://www.fema.gov/nfip>.

A handwritten signature in cursive script that reads "David N. Bascom".

David N. Bascom, CFM, Program Specialist  
Engineering Management Branch  
Mitigation Directorate



**Federal Emergency Management Agency**  
Washington, D.C. 20472

**LETTER OF MAP REVISION  
DETERMINATION DOCUMENT (CONTINUED)**

**PUBLIC NOTIFICATION OF REVISION**

**PUBLIC NOTIFICATION**

FLOODING SOURCE	LOCATION OF REFERENCED ELEVATION	BFE (FEET NAVD 88)		MAP PANEL NUMBER(S)
		EFFECTIVE	REVISED	
Lake Loveland	Approximately 240 feet upstream of 29th Street	NONE	5,015	08069C1187 F
	Approximately 110 feet downstream of Eisenhower Boulevard	NONE	5,015	08069C1189 F

Within 90 days of the second publication in the local newspaper, a citizen may request that we reconsider this determination. Any request for reconsideration must be based on scientific or technical data. Therefore, this letter will be effective only after the 90-day appeal period has elapsed and we have resolved any appeals that we receive during this appeal period. Until this LOMR is effective, the revised BFEs presented in this LOMR may be changed.

A notice of changes will be published in the *Federal Register*. A short notice also will be published in your local newspaper on or about the dates listed below. Please refer to FEMA's website at [https://www.floodmaps.fema.gov/fhm/Scripts/bfe\\_main.asp](https://www.floodmaps.fema.gov/fhm/Scripts/bfe_main.asp) for a more detailed description of proposed BFE changes, which will be posted approximately within a week of the date of this letter.

LOCAL NEWSPAPER      Name: *Loveland Daily Reporter Herald*  
Dates: 01/15/2010 and 01/22/2010

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075. Additional Information about the NFIP is available on our website at <http://www.fema.gov/nfip>.

David N. Bascom, CFM, Program Specialist  
Engineering Management Branch  
Mitigation Directorate

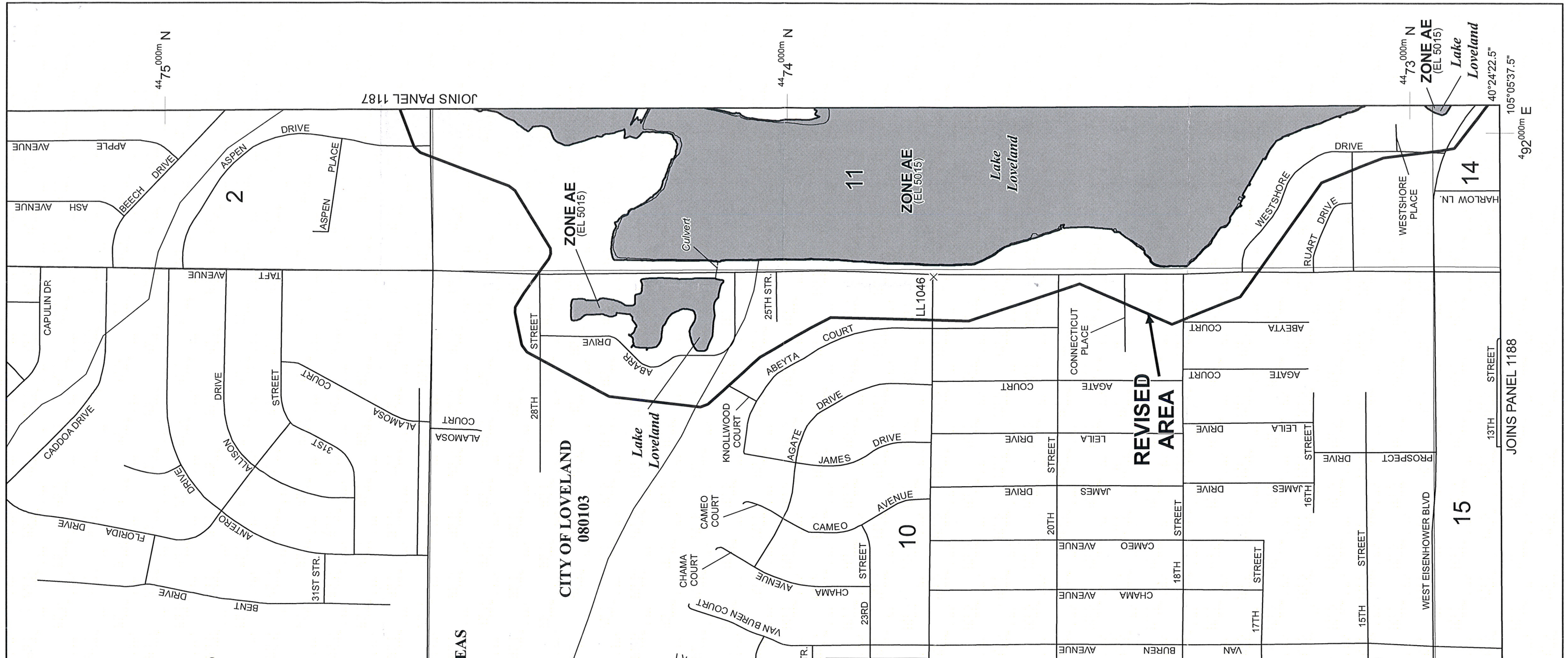
**Table 7. Summary of Stillwater Elevations**

<u>Flooding Source</u>	Elevation (Feet NAVD <sup>1</sup> )			
	<u>10-Year</u>	<u>50-Year</u>	<u>100-Year</u>	<u>500-Year</u>
Lake Loveland	--	--	5,014.5	--

<sup>1</sup>North American Vertical Datum of 1988

**REVISED TO  
REFLECT LOMR  
EFFECTIVE: May 24, 2010**





LARIMER COUNTY  
UNINCORPORATED AREAS  
080101

CITY OF LOVELAND  
080103

**Legend**

- 1% annual chance (100-Year) Floodplain
- 1% annual chance (100-Year) Floodway
- 0.2% annual chance (500-Year) Floodplain

**MAP SCALE 1" = 500'**

**NATIONAL FLOOD INSURANCE PROGRAM**

**INFIP** PANEL 1186F

**FIRM FLOOD INSURANCE RATE MAP**

LARIMER COUNTY,  
COLORADO  
AND INCORPORATED AREAS

PANEL 1186 OF 1420  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)  
CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
LARIMER COUNTY	080101	1186	F
LOVELAND, CITY OF	080103	1186	F

**REVISED TO REFLECT LOMR EFFECTIVE: May 24, 2010**

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown should be used on insurance applications for the subject community.

**MAP NUMBER 08069C1186F**  
**EFFECTIVE DATE DECEMBER 19, 2006**

Federal Emergency Management Agency

44°75'000m N  
44°74'000m N  
44°73'000m N  
40°24'22.5" N  
105°05'37.5" E  
492,000m E

JOINS PANEL 1187  
JOINS PANEL 1188  
JOINS PANEL 1188



**NATIONAL FLOOD INSURANCE PROGRAM**

**NFIP**

**PANEL 1187F**

**FIRM**  
FLOOD INSURANCE RATE MAP

**LARIMER COUNTY,  
COLORADO**  
AND INCORPORATED AREAS

**PANEL 1187 OF 1420**  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)  
CONTAINS:


COMMUNITY	NUMBER	PANEL	SUFFIX
LARIMER COUNTY	080101	1187	F
LOVELAND, CITY OF	080103	1187	F

**REVISED TO  
REFLECT LOMR  
EFFECTIVE: May 24, 2010**

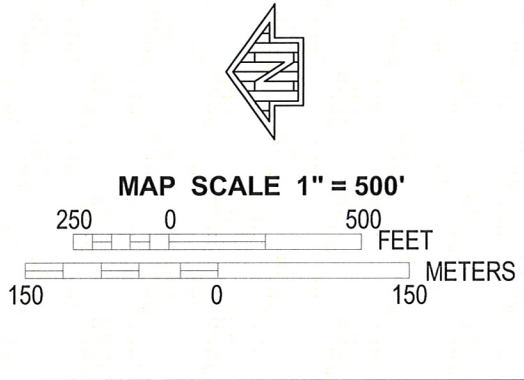
Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.




**MAP NUMBER  
08069C1187F**

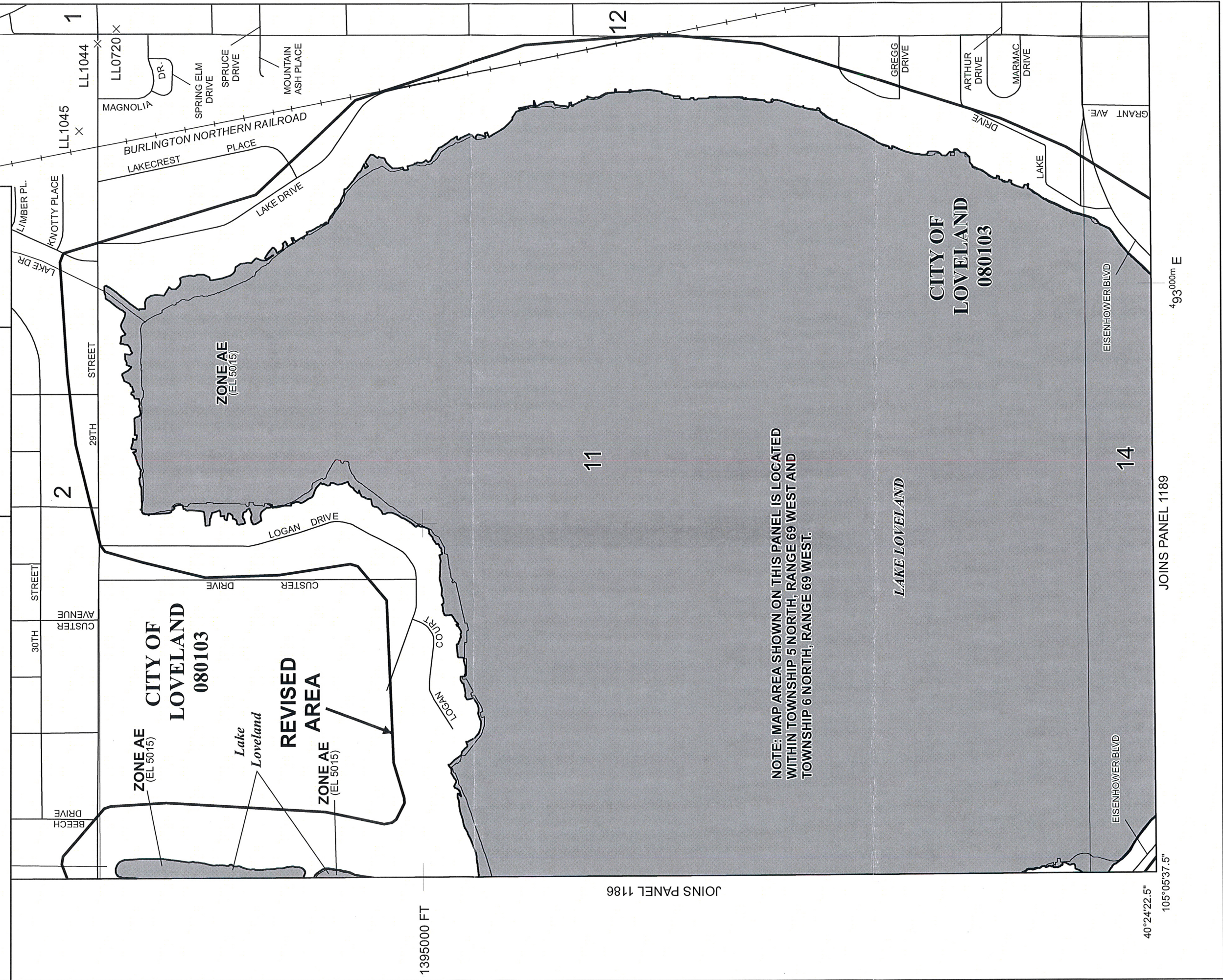
**EFFECTIVE DATE  
DECEMBER 19, 2006**



Federal Emergency Management Agency



- Legend**
-  1% annual chance (100-Year) Floodplain
  -  1% annual chance (100-Year) Floodway
  -  0.2% annual chance (500-Year) Floodplain

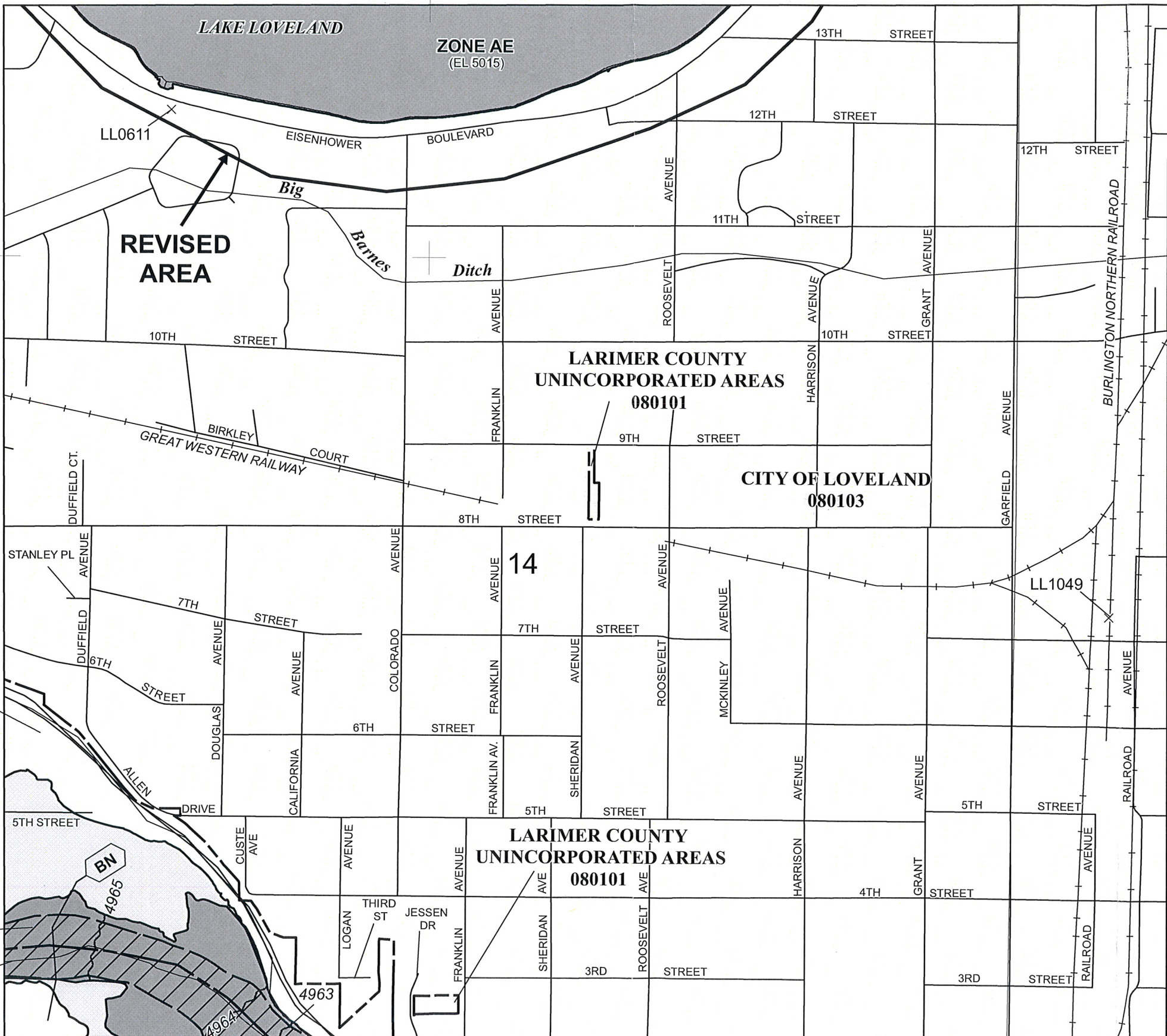




105°05'37.5"  
40°24'22.5"

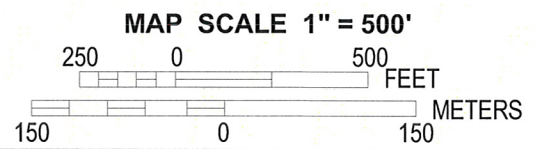
3115000 FT

JOINS PANEL 1187



13TH	STREET	JEFFERSON	13TH	STREET
		12TH	STREET	

- Legend**
- 1% annual chance (100-Year) Floodplain
  - 1% annual chance (100-Year) Floodway
  - 0.2% annual chance (500-Year) Floodplain



LARIMER COUNTY  
UNINCORPORATED AREAS  
080101

LARIMER COUNTY  
UNINCORPORATED AREAS  
080101

CITY OF LOVELAND  
080103

LARIMER COUNTY  
UNINCORPORATED AREAS  
080101

ZONE AE  
BIG  
THOMPSON  
RIVER

**NFIP** PANEL 1189F

**FIRM**  
FLOOD INSURANCE RATE MAP

LARIMER COUNTY,  
COLORADO  
AND INCORPORATED AREAS

PANEL 1189 OF 1420  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)  
CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
LARIMER COUNTY	080101	1189	F
LOVELAND, CITY OF	080103	1189	F

**REVISED TO REFLECT LOMR EFFECTIVE: May 24, 2010**

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

**MAP NUMBER**  
08069C1189F

**EFFECTIVE DATE**  
DECEMBER 19, 2006

Federal Emergency Management Agency