

Audience Business For Monday BoT meeting

G. Robert Brakenridge <robert.brakenridge@colorado.edu>

Fri 6/28/2024 9:45 AM

To: Dolores Vasquez <DVasquez@townoflyons.com>

Hello Dolores,

The following is my input as Audience Business for the upcoming BoT meeting and its packet. I cannot attend even via Zoom, so am providing this written input instead.

Hello Lyons Board of Trustees. I wish to bring an important matter regarding flood preparedness and flood insurance rates to the board's attention and make a request.

In all these years since the flood of 2013, the Town of Lyons still has not joined the FEMA Community Rating System (CRS). Even though Longmont and Boulder have. Joining this program would lower flood insurance costs for many residents: it would lower their monthly housing costs and make living here more affordable. Because Lyons participates in the NFIP, FEMA can provide discounts of 5-45 % for any resident after the town makes a successful application.

Given Lyons' state of compliance, we would probably be close to the 45% mark. That is a big savings over present NFIP rates!

I quote: "Under the National Flood Insurance Program's pricing approach, the CRS discount is applied to the full-risk premium for all NFIP policies in the Regular Program in a participating community, including policies outside of the Special Flood Hazard Area (SFHA)." Refer to:

<https://www.fema.gov/floodplain.../community-rating-system>

There is a brochure available for local government and staff to facilitate such application, and no in-person meeting is needed at the outset: it is a matter of town staff filling out the application and sending it in.

Refer to: https://www.fema.gov/sites/default/files/documents/fema_crs-brochure_032023.pdf

The process for joining starts with an Application Letter of Interest signed by either the mayor or the town administrator, and a "Quick Check" form which provides FEMA the information needed for an initial rating.

Refer to: <https://crsresources.org/200-2/quick-check/>

This program is nationwide, and many communities are far less prepared than Lyons is for the risk of flooding. All or nearly all of the check-boxes needed for initial application can easily be checked: in the years since 2013, Lyons has already accomplished them. There appears no need for onsite visits by town staff. The application is just a matter of attesting to what the town already has: online floodplain map, a process for elevation certificates for new construction in the regulatory floodplain, warning system, and so forth. Check, check, check!

Joining our neighboring municipalities in the FEMA Community Rating System would benefit the town and increase affordability for homeowners and renters. Many (e.g. in the confluence area, but not limited to them) would benefit from the lower NFIP insurance rates: a tangible reward for the flood protection measures that the town has already undertaken.

I believe the town administrator is already aware of the CRS and its potential benefits; but there are many other priorities for her and other staff. Could the trustees please consider the benefits, and encourage town staff to make completing an application high on their list of priorities? It would be such a benefit for Lyons to be able to offer these rate reductions to its residents!

Thank you,

Robert Brakenridge
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Lyons