



CRS Activity 510

## 2023 ANNUAL REPORT

Prepared April 8, 2024

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# Community Rating System –Background

The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the [National Flood Insurance Program \(NFIP\)](#). Over 1,500 communities participate nationwide.

In CRS communities, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community’s efforts that address the three goals of the program:

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the National Flood Insurance Program
3. Foster comprehensive floodplain management

Flood insurance premium rates in Community Rating System communities are discounted in increments of 5%. A Class 10 community is not participating in the CRS and receives no discount. A Class 9 community receives a 5% discount for all policies in its Special Flood Hazard Areas, a Class 8 community receives a 10% discount, all the way to a Class 1 community, which receives a 45% premium discount.

Each year, residents in the Town of Morrison who carry flood insurance receive a 5% premium discount based on the Town’s participation in the National Flood Insurance Program’s Community Rating System. To assure our residents remain eligible for these premium reductions and to continue to participate in the Community Rating System the Town must conduct certain activities, including preparation of an Annual Progress Report that documents CRS activities.

**Town of Morrison, Colorado 2023 CRS Rating: 8**

**FIGURE 1: CURRENT CRS RATING FROM [WWW.FEMA.GOV/CIS/CO.HTML](http://WWW.FEMA.GOV/CIS/CO.HTML)**

080125#	MORRISON COUNTY	MORRISON COUNTY	02/21/78	09/29/89	09/18/21	09/29/89	No							
080092#	MORRISON, TOWN OF	JEFFERSON COUNTY	09/13/74	12/01/82	02/05/14	12/01/82	No	10/01/96	10/01/19	8	10%	05%		
080306#	MT. CRESTED BUTTE, TOWN OF	GUNNISON COUNTY		05/16/13	(NSFHA)	05/16/13	No							
080126#	NATURITA, TOWN OF	MONTROSE COUNTY	05/17/74	01/06/82	01/06/12	01/06/82	No							
080255#	NEDERLAND, TOWN OF	BOULDER COUNTY	08/22/75	08/01/79	12/18/12	08/01/79	No							

No change to the Town’s CRS rating is sought at this time. It should be noted that this CRS annual evaluation report, once completed, will be distributed as an informational item to the Town Board. Town Board meetings are advertised on the Town’s website and agenda’s and supporting materials are archived on the Town’s Webpage.

# Hazard Mitigation Plan Status

Name of Plan: Jefferson County Multi-Hazard Mitigation Plan

Date of Adoption of Plan: 2021

5-year CRS Expiration Date: 2026

Current Status: Adopted

## **Town of Morrison Participation:**

The Town of Morrison was a plan participant in the Jefferson County Multi-Hazard Plan and actively participated in the 2021 HMP Update via attending meetings, and gathering information for inclusion to the HMP Update. The Jefferson County Multi-Hazard Mitigation Plan builds from the accumulated efforts of previous planning mechanisms that clearly align with the planning regulations set forth by the Disaster Mitigation Act of 2000 (DMA).

The Hazard Mitigation Plan was formally accepted by the State and subsequently by FEMA formally on 1/11/2022.

## **Plan Location:**

The 2021 HMP is available on the Jefferson County website at: [Hazard Mitigation Plan \(HMP\) | Jefferson County, CO \(jeffco.us\)](#). The Town of Morrison specific Annex can be found at that link, via the following link: [JeffCo-2021-HMP-Annexes](#). The Town of Morrison's specific information is found in **Annex F**. (SEE APPENDIX A)

The 2021 Hazard Mitigation Plan can also be accessed on the Town's website via the following link:

<https://www.morrisonco.us/DocumentCenter/View/1650/Jefferson-County-Hazard-Mitigation-Plan---Morrison-Annex-PDF?bidId=>

## **Structures in Special Flood Hazard Area:**

The HMP includes a summary of the number of structures in the 1% annual flood. There are 60 properties at risk identified by the HMP, representing 32% of the buildings in the Town. With the addition of 1 new residence, this count will be amended to 61. Refer to Figure 2, derived from the HMP.

Figure F-6 Town of Morrison Flood Hazard and At-Risk Properties

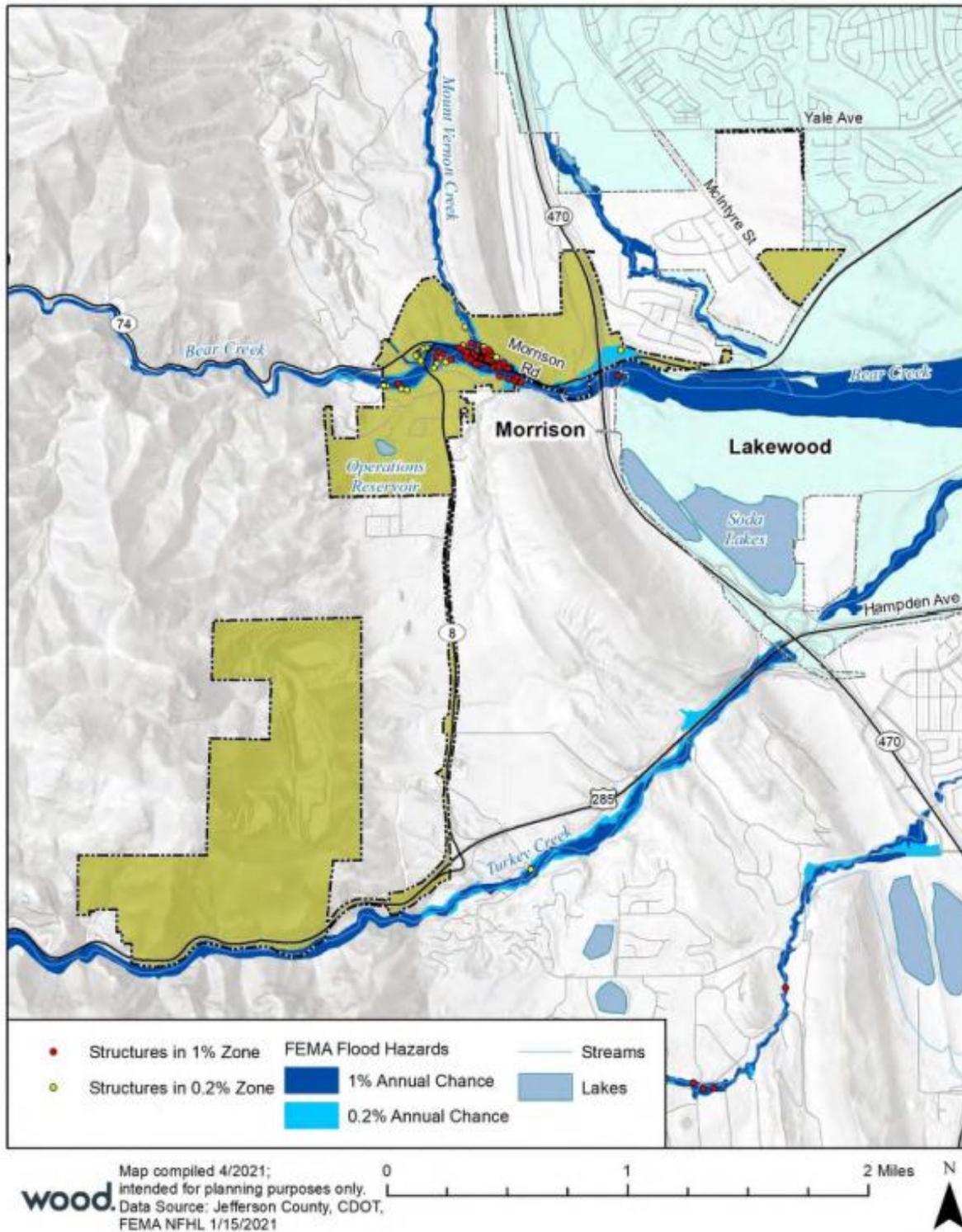


FIGURE 2: MAP OF AT-RISK PROPERTIES

# Mitigation Action Update

## Hazard Mitigation Plan Update:

As part of the 2021 Hazard Mitigation Plan Update an advisory board was established. This Board, consisting of voting members from all participating communities, is called the Jefferson County All-Hazard Mitigation Advisory Committee (AHMAC). This is an advisory body to local policy maker, judiciary and stakeholder groups to implement the hazard mitigation strategies outlined in the 2021 Jefferson County All-Hazard Mitigation Plan, that serves under the Jefferson County Board of County Commissioners. The AHMAC was formed in order to provide the official forum in support of partnerships between government entities, public, and private organizations, and individuals with a shared interest in decreasing the vulnerability of the citizens, governments, businesses and institutions of Jefferson County from the future human, economic and environmental costs of natural, technological, and human caused disasters. Bylaws for the AHMAC were developed, and are available at [2022-08-03-Bylaws-FINAL \(jeffco.us\)](https://www.jeffco.us/2022-08-03-Bylaws-FINAL).

A kick-off meeting was conducted on February 17, 2022. The committee meets quarterly to monitor and evaluate plan implementation and to update the plan as required or as progress, roadblocks, or other changing circumstances are recognized. Members will work collaboratively to:

- Act as a centralized forum for all-hazard mitigation issues; will monitor and assist in implementation and annual updates of the HMP.
- Conduct the annual progress reporting requirement as set forth by DHSEM and FEMA for CRS and the Jefferson County Multi-Hazard Mitigation Plan evaluation and implementation.
- Provide counsel and track progress of the 2021 Jefferson County Hazard Mitigation Plan recommendations and projects.
- Continue to enhance two-way communication, information sharing and coordination among stakeholders.
- Continue to inform and solicit input from the public.
- Report progress, opportunities, and challenges annually to the Board of County Commissioners.

The AHMAC includes representatives from departments of utilities, law enforcement, fire, building, code enforcement, engineering, land use and planning, public works, emergency management/public safety, parks and recreation, city management, and housing/community development. The intent of the AHMAC is to serve all HMP participating organizations and the public in support of the coordinating of: identified mitigation programs project and activities, programmatic awareness, training, staffing for related sub-committees, and to serve as the primary forum for exchanging information and mobilizing mitigation expertise and resources in the community. The AHMAC also helps collect and disseminate information, grant opportunities, and policies relevant to the community, and serves as the official coordinating and facilitating body for all hazard mitigation within Jefferson County. In addition, the AHMAC supports the Hazard Mitigation Plan update, within its five year cycle. Meetings are open to the public.

The acting Town Manager, Ariana Neverdahl is a voting member of the AHMAC. In 2023, the former Town Manager, Kara. Winters or her designated alternate attended all meetings conducted by the AHMAC.

## Building Resilient Infrastructure and Communities Grant: Project Scoping Report

Morrison has a significant exposure to damage from hazards such as flooding and fire, as well as exposure to earthquake and soil issues. To aid in the identification and prioritization of future mitigation projects, a Mitigation Project Scoping Report will be prepared. The benefit to preparation of this scoping report is substantial and could help to identify projects that mitigate

### FEMA BRIC 2020 State of Colorado Application - Project Ranking Capability & Capacity Building Projects

#### BRIC Rank Sub-Applicant - Hazard Mitigation Planning Projects

- 1 Colorado Enhanced State Hazard Mitigation Plan Update
- 2 Huerfano County Hazard Mitigation Plan
- 3 Pueblo County Hazard Mitigation Plan
- 4 City of Westminster Hazard Mitigation Plan

#### BRIC Rank Sub-Applicant - C&CB Project

- 1 Colorado Earthquake Resilience Investigation
- 2 Town of Morrison - Hazard Investigations Project Scoping Grant
- 3 City of Greeley - Flood Investigation Capacity and Capability Building Project
- 4 Routt County - Community Wildfire Protection Plan
- 5 Four Mile Fire Protection District - Partnership for Wildfire Risk Reduction
- 6 Town of Estes Park Capacity Improvements: Big Thompson & Fall Rivers
- 7 Jefferson Conservation District - Building Wildfire Mitigation Capacity in Jefferson County

the risk associated with these events, and help to avoid predicted losses. This proposed project aligns with the goals of the Town's Comprehensive Plan and FEMA Mitigation Strategies.

On January 28 , 2021, we were notified by the State's Office of Emergency Management that the application submitted for a BRIC award was ranked #2 among projects submitted.

The project was subsequently sent to FEMA for approval of award and on January 6, 2022 we were notified the BRIC award was approved.

<b>State Agency</b> Department of Public Safety	<b>Grant Maximum Amount</b> \$33,749.99
<b>Sub-recipient</b> Town of Morrison	<b>Grant Issuance Date</b> January 10, 2022
<b>Small Dollar Grant Agreement Number:</b>	<b>Grant Expiration Date</b> December 29, 2024
Encumbrance #: 2020-BR-094-001	<b>Fund Expenditure End Date</b> December 29, 2024
Sub-recipient DUNS#: 015081433	
Federal Award Identification # (FAIN): EMD-2020-BR-094-001	<b>Grant Authority</b> Federal authority to enter into this Grant exists in the Homeland Security Act of 2002 through CFDA 97.047 and State Authority to enter into this Grant exists in CRS §24-1-128.6.
Total Award of Federal Award: \$33,749.99	
Federal Award Date: December 29, 2021	
Name of Federal Awarding Agency: FEMA CFDA 97.047 Pre-Disaster Mitigation Grant Program Identification if the Award is for R&D: No	

The project which included significant public outreach, has nearly been completed, with completion anticipated in the second half of 2024.

## Mount Falcon Project

Morrison's Town Hall is currently situated in the historic downtown area, and is within 1% Annual Chance Floodplain, less than 500' from a regulatory floodway. This location has presented challenges for the Town in providing continuity of government (Judicial and Quasi-Judicial meetings are conducted in this facility). In addition, the Town's Public Works Maintenance Buildings and equipment are located fully in the 1% Annual Chance Regulatory Floodway, and the need for relocation of both these facilities has been identified as a priority by the Town's

governing body, in order to maintain the Town's continuity of government during periods of flooding and other catastrophic events.

The relocation of the Town's fundamental operations to a new building will not only provide a safe place for day to day operations for Town staff and equipment, it will provide a safe meeting place to conduct Judicial and Quasi-Judicial hearings, and can act as an emergency/evacuation shelter in times of catastrophic flooding. This protects the Town's fleet assets valued at \$100,000 and building contents valued at \$400,000, and avoids the potential for loss of life (priceless value) and property if first responders are unable to respond to threats in a timely and effective manner. The Town is partnering with Jeffco Open Space to augment parking at this facility to add additional parking for Jeffco's Mt. Falcon Open Space, which will directly improve Open Space access for emergency response.

In 2021 the Town acquired the property for this project and Town staff have conducted numerous meetings with the Department of Local Affairs (DOLA) in 2021 in an effort to secure funding for the new Town Hall complex and Mount Falcon trailhead project. Jefferson County staff are active participants with the Town and continue to cooperate with the Town to advance this important project. The Town and Jeffco Open Space will continue to coordinate with the intent to seek grant funding in the future.

### **New Water Treatment Plant**

Morrison completed the preparation of a Water and Wastewater Master Plan in 2017. This Plan provided information on the Morrison's water and wastewater systems, and identified system needs in order to improve the town's resiliency through improving existing systems, adding redundancy, and improving storage volume needed for potable water and firefighting. As a result of this Water and Wastewater Master Plan Mount Carbon Metropolitan District (MCMD) has funded the construction of a new Water Treatment Plant on property acquired by the Town. This project is currently under construction. This will help protect the Town from economic losses associated with system failure, and failure to provide adequate potable water and inability to treat raw water has wide implications, including potential closure of a large assisted living facility, along with schools, Town Hall and other local businesses. Residents depend on these services, which benefit the entire population and visitors, which drive the Town's economy. The avoided losses are difficult to evaluate, but they would likely be equivalent to the \$51 million of projected loss associated with wildfire predicted in the 2016 HMP.

The MWTP Expansion project is located at the existing MWTP site at 17811 Union Avenue Morrison, CO in Jefferson County. The proposed building floor area is 4634 SF and will be installed on a 0.97-acre site. Morrison expects to serve an additional 1400 single, multi-family and commercial development to in an area called Red Rocks Ranch, east of C-470. The construction on this upgrade is underway, and will be completed in the fourth quarter of 2024.

### **Raw Water Infrastructure**

In 2023, the Town of Morrison continued to coordinate with Mount Carbon Metropolitan District to identify cost sharing obligation for new raw water projects to benefit the Town's system. Conceptualized projects include the design and implementation of redundant facilities throughout the Town's raw water infrastructure system. These planned improvements will add a second intake and pump station, to provide redundancy in the event of failure of the existing facilities. This addition will provide redundancy for fire mitigation and drinking water supply. The Town will also add redundant pumping at the Quarry Reservoir, allowing direct access to

storage, providing additional redundancy for fire protection, storage, and drinking water. These improvements will be designed in 2024, with plans to construct in 2025.

## **Summary of Floodplain Activities 2023**

During this reporting period Morrison staff conducted the following activities specific to the Town's mapped Special Flood Hazard Area (SFHA):

**Floodplain Development Permits Issued: 3**

**Floodproofing Certification Issued: 1**

**Building Permits Issued inside the 100+-year SFHA: 1**

**Flood Zone Determination Letters: 0**

**Elevation Certificates Reviewed and Archived: 1**

**CLOMR/LOMR Applications Reviewed and Signed: 0**

**No-Rise Certifications Reviewed: 0**

### **Other Floodplain Activity 1/1/2023 through 12/31/2023:**

The Town's staff responded to several inquiries from property owners regarding placement or remodeling to structures in the SFHA. Several submittals for development in the SFHA were reviewed for compliance to the Town's and State of Colorado's Floodplain Development Regulations. These developments are logged and summarized on the following page herein.

**Ordinance Amendments: None**

### **Ongoing Public Outreach:**

The Town's Planning Department, Public Work's Department and Building Department's Municipal Code and permitting information and regulations are available on the Town's website, and the Town of Morrison's Police Department has a webpage, which includes a number of links for the Town's Citizens. One link is to the Morrison Hogback, a newsletter distributed with the Town's utility bills that advises the community of current events. In 2023 the newsletter included messages regarding flood preparedness.

**SFHA Projects Reviewed**

<b>Address</b>	<b>FDP Issued</b>	<b>Submittal Review Date</b>	<b>Building Permit Issued</b>	<b>Elevation Certificate on File</b>
101 S. Park Avenue	YES	8/1/2023	YES	YES (as-built)
203 & 205 Bear Creek Avenue (project being reconfigured in early 2024)	YES	1/10/2023; 8/7/2023; 9/18/2023; 10/12/2023	NO	YES- preconstruction
Bear Creek Redevelopment Site-103 Bear Creek Avenue	YES	1/7/2023;6/26/2023;5/8/2023;6/26/2023;8/15/2023;	NO	YES- preconstruction
319 Bear Creek Avenue	NO	10/20/2022	NO	NO