

8 Next Steps

8.1 Long-term coalition building and engagement

The September 2013 floods caused significant damage to several watersheds on the Northern Front Range of Colorado. Dozens of state and federal agencies along with volunteer organizations galvanized an array of resources to recover from this event. Many of these groups initially responded by undertaking short-term and temporary actions in order to address the damage caused by the flood. While local short-term solutions were being implemented, there was a recognized need for long-term planning on a watershed level.

Colorado's flood-affected communities have been encouraged to come together to create a coordinated, future-oriented framework to restore and create resilience in their watershed communities and ecosystems. In order to begin long-term river and watershed restoration in a thoughtful and coordinated way, the Colorado Water Conservation Board granted funds to flood-affected watersheds to create stakeholder-driven Watershed Master Plans to assess damage and develop a list of prioritized restoration projects. This process has catalyzed communities around their rivers, challenged stakeholders to work hand in hand with their neighbors and set the stage for a long-term recovery process that highlights multiple objectives and promotes resiliency.

Resilience means different things to different communities. According to the National Disaster Recovery Framework, "Resilience incorporates hazard mitigation and land use planning strategies; critical infrastructure, environmental and cultural resource protection; and sustainability practices to reconstruct the built environment, and revitalize the economic, social and natural environments."

The master plans being developed in each flood affected drainage basin are working within a watershed approach framework. A watershed approach is a flexible framework for managing natural resources within specified drainage areas, or watersheds. It is a strategy that provides assessment and management information for a geographically defined watershed, including the analyses, actions, participants, and resources related to developing and implementing the plan. This approach includes stakeholder involvement and management actions supported by sound science and appropriate technology using a series of cooperative, iterative steps to characterize existing conditions, identify and prioritize projects, define management objectives within the prior appropriation system, and implement and adapt selected actions as necessary. The outcomes of this process are documented or referenced in the plan.

One of the key characteristics of the master planning process is the implementation of a plan that is developed by a coalition of stakeholders in the basin. In prior watershed planning processes throughout Colorado, diverse stakeholder input at the beginning stages of planning has generally improved the likelihood of successful implementation. Using a stakeholder involved collaborative approach to selecting management strategies oftentimes will reduce conflicts associated with watershed management and address projects in a holistic manner. This approach will help to expedite cooperative, integrated restoration planning and implementation. It is this reason that funding agencies and organizations will look favorably on applications submitted by collaborative community coalitions.



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8.2 Master Plan Implementation

As the master plan process concludes, site specific planning and project implementation will be commencing. The State is encouraging each flood-affected watershed to organize a stakeholder coalition and adopt a governance structure that can represent the interests of all stakeholders in the watershed. That includes local governments, special districts (water, sewer, fire, soil conservation, irrigation etc.) business interests, the residential community, state and federal agencies, environmental and recreational concerns and any others that have a stake in developing a resilient economy and environment.

The Colorado Water Conservation Board (CWCB) and the Department of Local Affairs (DOLA) are providing resources to communities to help establish collaborative organizations that can understand and coordinate the specific interests of each stakeholder. Assistance can be provided to navigate the often complicated process of establishing mission/vision statements, fiscal administration procedures and governance structures so government and private funding can legally flow through these organizations to fund local projects. Funding organizations tend to look favorably on organizations that can negotiate and coordinate projects at the local level to develop consensus and leverage local resources that generates cost-effectiveness.

Furthermore, the State recognizes that there is a substantial amount of work required to run these proposed organizations. Oftentimes volunteer community members interested in pursuing the establishment of these groups are quickly overwhelmed with all the fundraising, coordinating, project development and fiscal oversight necessary to maintain a successful organization. With that in mind, the State has developed the Watershed Resilience Pilot Program as a holistic program designed to align watershed restoration and risk mitigation with community and economic development using a collaborative, multi-jurisdictional, coalition-of-partners approach. These watershed program funds will support capacity building through watershed coalition staffing, site specific planning, conceptual design activities, planning for

multi-objective uses and project implementation to address long term catalytic watershed system improvements that build resilience. This program will be made available to areas that sustained damage from recent federally-declared flood and fire disasters.

Limited funding will be made available to new coalitions to hire a watershed coordinator and an assistant for 3 years, possibly longer, to successfully carry out projects listed in the Watershed Master Plan. To be competitive for this funding, the position must address disaster impacts and the watershed coalition must consider how this position will help the coalition implement prioritized recovery projects and strengthen the coalition's long-term capacity. Watershed Coordinators and Program Assistants may be coordinated by, and receive assistance and training, from a state program devoted to increase capacity among flood and fire-affected watersheds. Coalitions and/or their stakeholders will be expected to provide matching funds for a this capacity building grant, which can be in the form of indirect and operating costs for items such as office space, computers, telephones, furniture, printers, etc. Indirect, operating and equipment costs are not eligible under this grant.

8.2.1 Coalition leadership

These coalitions will only be successful with strong local leadership. Although coordinators will be hired to do the bulk of the project development work, decision-making and fiscal oversight responsibilities will fall to the leadership of the coalition. Governance structures for these types of organizations are as diverse as the organizations themselves and there are many models available depending on the specific needs of the community. Assistance will be offered to help identify the appropriate type of governance structure that will provide the best representation of the different stakeholder groups within a specific watershed. Once a structure is established the community will need to recruit leaders to sit on a Board or a Steering Committee that will oversee the operation of the organization and the implementation of the master plan. Ultimately, this Board or Committee will represent the interests of the varying



Elk Along Fall River



Bighorn Sheep Along Fall River

stakeholders in the watershed.

8.2.2 Potential funding sources

Colorado Water Conservation Board

CWCB has several loan and grant programs related to watershed restoration. Some of these programs are explained in further detail here. Please go to <http://cwcb.state.co.us/LoansGrants/Pages/LoansGrantsHome.aspx> for the complete list of CWCBs loan and grant programs.

Colorado Healthy Rivers Fund

The Colorado Healthy Rivers Fund was established by CWCB, the Water Quality Control Commission, and the Colorado Watershed Assembly. This grant can be used for projects such as erosion control, watershed restoration, water quality monitoring, flood protection, etc. Locally-based watershed protection groups are eligible to apply for a grant from this program. Grant applications are due April 30th of each year. Further details are available at <http://cwcb.state.co.us/LoansGrants/colorado-healthy-rivers-fund-grants/Pages/main.aspx#ExampleProjects>.

Colorado Watershed Restoration Grant

Money from the Colorado Watershed Restoration Grant program can be used to projects that involve, stream restoration, erosion control, restoration of riparian areas, flood hazard reduction, etc. CWCB will provide the application upon request. See <http://cwcb.state.co.us/LoansGrants/colorado-watershed-restoration-grants/Pages/main.aspx> for additional information.

Community Development Block Grant – Disaster Recovery

The Colorado Department of Local Affairs (DOLA) received grant dollars to fund flood recovery programs through the Community Development Block Grant – Disaster Recovery (CDBG-DR) program, administered by the U.S. Department of Housing and Urban Development (HUD). The first phase of CDBG-DR funding has already been allocated as of the writing of this document, but the Coalition can still pursue CDBG-DR funding in the second and third phases. The State of Colorado

was awarded \$199,300,000 in the second phase. CDBG-DR funds can be used to help fund the long-term Coalition building effort. Some activities, such as grant writing, cannot be funded with CDBG-DR money. Further information on CDBG-DR can be found at <http://dola.colorado.gov/cdbg-dr/>.

Colorado Flood and Drought Response Fund

Colorado's Flood and Drought Response Fund was created in 2012 and is managed by the CWCB. The Fund can be used for flood and drought preparedness and for response and recovery activities following flood or drought events and disasters. Up to \$300,000 is available through this fund on an annual basis.

Colorado Department of Public Health and Environment

The Colorado Department of Public Health and Environment (CDPHE) has a few grant programs that may be applicable to future LHCC projects, including the Water Pollution Control Revolving Fund and the Water Quality Improvement Fund. Additional details on these grant programs are available at <https://www.colorado.gov/pacific/cdphe/wq-grants>.

Colorado Watershed Assembly

The Colorado Watershed Assembly (CWA) is a support resource for watershed groups in Colorado. CWA also acts as an advocate for these groups to work with other stakeholders and raise public awareness of watershed issues. CWA lists several other private and government funding opportunities here: <http://www.coloradowater.org/Funding%20Opportunities%20List>.

Basin Roundtables

The Colorado Water for the 21st Century Act established nine basin roundtables that represent Colorado's watersheds. The South Platte Basin Roundtable planning area includes the Left Hand Creek Watershed.

Red Lodge Clearinghouse

The Red Lodge Clearinghouse was founded in 2001 as a collaborative natural resources management website. The site includes brief overviews of natural resources management loan and grant programs and a list of agencies that can provide assistance on collaboration and stakeholder engagement. It

has a searchable funding database at <http://rlch.org/funding>.
El Pomar Foundation

The El Pomar Foundation in Colorado Springs is a general purpose foundation that approves grants for a variety of projects. The San Miguel Watershed Coalition was awarded \$20,000 in 2011 to develop the Dolores River Riparian Action Plan. General information on El Pomar Foundation grants can be found at <http://www.elpomar.org/what-we-do/grants>. Other sources similar to the El Pomar Foundation may include the Bill and Melinda Gates Foundation (<http://www.gatesfoundation.org/How-We-Work/General-Information/Grant-Opportunities>) and the Adolph Coors Foundation (<http://grants.coorsfoundation.org/login.html?return=%2F>). These are also general purpose foundations that may approve grants for many different types of projects.

Additional State and Federal Sources

- Colorado Department of Agriculture
- Trout Unlimited
- EPA and CDPHE for Section 319
- Fishing is Fun through Colorado Parks and Wildlife
- National Fish and Wildlife Foundation
- USACE
- Colorado Parks and Wildlife Wetland program
- Colorado Department of Local Affairs

8.2.3 National Flood Insurance Program

The National Flood Insurance Program (NFIP) is in the process



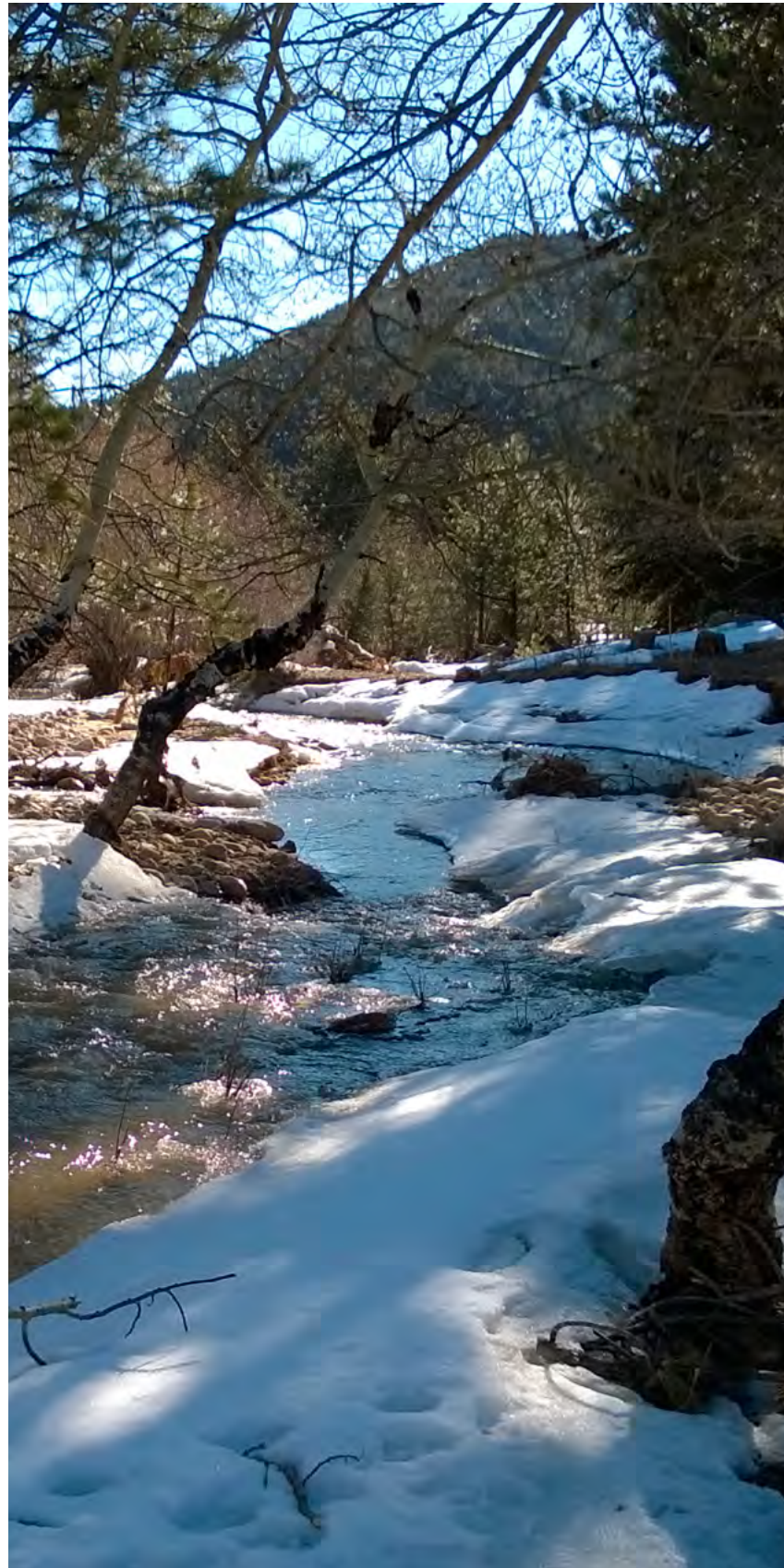
of implementing Congressionally mandated reforms required by the Homeowner Flood Insurance Affordability Act of 2014 that repeal and modify the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12).

As risks change, insurance premiums also change to reflect those risks. Flood insurance premiums may be going up for some structures; however they may be reduced by building safer, higher, and stronger. The Biggert-Waters Flood Insurance Reform Act of 2012 provides long-term changes to the National Flood Insurance Program. Under the new law, rates are likely to increase overall to reflect the true flood risk of buildings and many insurance discounts will be eliminated. Policy rates for all properties could increase based on one or all of the following circumstances:

- Lapse in coverage
- Change in risk
- Substantial damage or improvement to a building

Some changes will depend on external factors such as when flood risk maps are revised, buildings are damaged or improved, or when flood claims are filed. Flood risk can, and does, change over time. Flood risks change for many reasons: new development, improvements in hazard information, and environmental changes, to name a few. As a result, flood hazard maps are periodically updated. These new flood maps, also, known as Digital Flood Insurance Rate Maps (DFIRMs), show flood risk at a property-by-property level.

When new maps are issued, a property's risk classification may have changed along with the flood insurance requirements. If a property is mapped out of a high-risk area, the flood insurance costs will likely decrease. If a property has been mapped into a high-risk area, it will be required to purchase flood insurance if the mortgage is through a federally regulated or insured lender. One can save money with the Preferred Risk Policy Eligibility Extension and through a process known as grandfathering provided by the National Flood Insurance Program. One can take advantage of grandfathering by buying a policy before the new maps take effect. For older structures built before the community's first flood map was issued (known as pre-FIRM buildings), this is the only grandfathering option when they are mapped into a high-risk area.



Fal River Corridor

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