



BRECKENRIDGE CITY COMMISSION AGENDA SUMMARY FORM

Subject: Discussion and any necessary action regarding Ordinance 2025-09 amending Chapter 5 “Buildings and Structures”, Article V “Flood Damage Prevention”, Section 5-88 “Floodways” of the Breckenridge Code of Ordinances.

Department: Administration

Staff Contact: Cynthia Northrop

Title: City Manager

BACKGROUND INFORMATION:

Floodways and designated floodplains are located within areas of special flood hazard as established in Chapter 5, Section 88 of our Code of Ordinances. These areas pose significant risk due to floodwater velocity, debris, etc. and therefore are regulated to mitigate the risk.

Accordingly, the following provisions apply to both floodways and floodplains as identified in the Federal Emergency Management Agency's *Flood Insurance Study for the City of Breckenridge*, dated March 30, 1981, including all accompanying Flood Insurance Rate Maps (FIRMs) and Flood Boundary-Floodway Maps:

1. **Encroachments are prohibited**, including fill, new construction, substantial improvements, and other development within designated floodways or floodplains, unless certification by a registered professional engineer or architect demonstrates that such encroachment will not result in any increase in flood levels during the occurrence of the base flood discharge.
2. If subsection (1) is satisfied, **all new construction and substantial improvements** within the floodway or floodplain shall comply with the applicable flood hazard reduction provisions of Sections 5-85 through 5-88.
3. **Floodplain areas**, though potentially less hazardous than floodways, still pose a risk to life, safety, and property, and are therefore subject to these standards to ensure compliance with the National Flood Insurance Program (NFIP).

This amendment updates the city's ordinance and ensures that it covers both high-risk (floodways) and moderate-risk (floodplains) areas as defined by FEMA, supporting community resilience and continued NFIP eligibility.

FINANCIAL IMPACT:

N/A

STAFF RECOMMENDATION:

Consider approval of Ordinance 2025-09 as presented.