

Project Name:	Rio Blanco Risk MAP Study
Meeting:	Rio Blanco Work Session
Date & Time:	November 19, 2019 1:00 PM
Place:	County Annex Building, 17497 Highway 64, Rangely, CO.

1. Introductions

- **Meeting Attendees:** Refer to meeting sign-in sheet for list of attendees. Sign-in sheet is not publicly available. Please contact one of the individuals listed at the end of this document to request access to the meeting sign-in.
- **Meeting Purpose:** Inform Rio Blanco county commissioners of the status of the Risk MAP study in Rio Blanco County and discuss the updated results in Rangely. Discuss the next steps in the study.

2. Presentation

- A presentation was given overviewing background information about the National Flood Insurance Program (NFIP), a timeline of the ongoing Risk MAP flood hazard study in Rio Blanco County, and overviewed current results from that study as they related to flood risk and flood insurance. Presentation slides and other meeting materials can be accessed online via the link below:
<http://coloradohazardmapping.com/riskMap/upperWhite/meetings/605bec6f-7930-44df-b40e-b7c4f81cd20f>
- Concurrent with the presentation, several questions/points of clarification were raised by meeting attendees. Questions and subsequent answers are documented in the bullet points below.
- Question: How is flood insurance tied to the NFIP?
 - Answer: If a community chooses not to be in NFIP, the residents of that community do not have the option to purchase flood insurance through the Federal Emergency Management Agency (FEMA). Furthermore, residents would not be eligible for federally back loans which require flood insurance for structures within certain flood risk areas. Aside from insurance, communities that do not participate in the NFIP are also not eligible for the majority of federal assistance following a disaster.
- Question: When did Rio Blanco county join the NFIP?
 - Answer: February 16, 1990
- Question: What are the insurance requirements for properties out of risk zones where insurance is required?
 - Answer: The decision on whether or not to require flood insurance outside of the required risk zones is ultimately up to the lender. Lenders can go either way outside of flood risk areas, meaning they may or may not require flood insurance. Lenders requirements are sometimes influenced by recent flood history in the area. For example, following the 2013 flooding across the front range, some lenders were requiring insurance for structures outside of the special flood hazard area (SFHA) due to the recent disaster.
- Question: How does one communities decision to participate in the NFIP impact other communities?
 - Answer: In the NFIP is jurisdiction is treated as a separate community. Therefore, if the county chooses not to participate in the NFIP, it does not impact the ability of a city or town within that county to participate, and vice versa. For example, if Rio Blanco county chose not to participate in the NFIP, the Town of Rangeley could still participate. With that said, decisions to or not participate in the NFIP can have impacts on other communities because of downstream impacts. If one community chooses not to participate and allows for unregulated development in the floodplain, it could have substantial impact on flood risk to downstream neighbors.
- Question: What quality review have been completed on the Risk MAP study to this point?
 - Answer: All engineering reviews have been completed. There are still some reviews of the floodplain mapping that will be done as the study moves forward.
- Question: Where is the study in the Risk MAP process?
 - Answer: The study is in the phase just prior to release of preliminary Flood Insurance Rate Maps (FIRMs).
- Question: What touch points will take place in the near future?
 - Answer: After the preliminary FIRMs are released, there will be meetings scheduled with the community representatives and the public to discuss what goes on during the preliminary process. At those meetings, information on the requirements for submitting a technical appeal will be reviewed.

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- Question: How do insurance requirements and premiums change during the preliminary period?
 - Answer: The current insurance requirements and rates will remain in effect until the new Risk MAP data becomes effective.
- Question: How do the 500-year (or 0.2% annual-chance) flood risk zones impact insurance requirements?
 - Answer: There is no mandatory purchase of flood insurance from a FEMA standpoint in the 500-year flood zone. There are, however, some additional requirements for specific structures. For example, critical facilities cannot be located within the 500-year flood risk zone.
- Question: What do the different flood risk zone designations mean (ex. Zone AE, Zone AO, Zone X)?
 - Answer: The different zone designations distinguish different levels and types of risk. For example, any zone with “A” indicates a 100-year or 1% annual-chance flood risk. Within Zone “A” classifications, the letter combinations describe different risk subsets. For example, Zone AO indicates flood risk in ponded areas where a depth of flooding is specified.
- Question: How does flood risk vary from the zones designated on the FIRMs?
 - Answer: Flood risk zone designations should be treated as guidelines. The zones are determined by modeling a specific set of flood circumstances. For example, these circumstances include no blockage of any structure openings during a flood. During an actual flood, conditions may differ from what is modeled on the FIRMs. Flood risk could change based on those unique circumstances, therefore, structures within the designated flood zones may not be the only ones at risk of flood damages.
- Question: The Rio Blanco county commissioners heard from the Town of Rangely about a month ago that approximately 80 structures impacted by flooding from College Canyon Draw were going to be added into the flood risk zones. These structures were not previously in a risk zone. What is the true structure count?
 - Answer: Based on current results there are 13 structures that would be added. That structure count is not official because it is just based on an aerial survey of all structures with roofs that overlap the flood hazard area. A month ago, that structure count was approximately 16.
 - Representatives from the Town of Rangely expressed their feeling that the initial outreach tools that were used to this point to explain the number of structures being added to the flood risk zone were not clear. They noted that they had unconventional terminology that was difficult to understand. They noted that better information should be provided than what has been shared to this point and noted the negative impacts that unclear information can have when shared with the public.
 - Representatives from the Town of Rangely also noted that they felt pushed to move the hydrology study along and did not get as long as they would have wanted to continue the conversation.
- Question: What is the FEMA process for levee certification?
 - Answer: The requirements for levee certification are outlined in the Section 44 of the Code of Federal Regulations (CFR) Part 65.10. The requirements include geotechnical investigation of the levee material as well as several other analyses.
- Question: What would be the impact of levee certification for the non-levee embankment on College Canyon Draw for the 13 structures that are currently shown in the flood risk zone?
 - Answer: If the non-levee embankment is certified then the flood risk zone behind the levee would be changed and any structures in that modified risk zone would not have a mandatory insurance requirement.
 - The county commissioners noted that the cost comparison for the levee is the cost for certifying the levee versus the annual cost for flood insurance for the 13 homes that would be added to the 1% annual-chance risk zone (where insurance is required).
- Question: What happens to the Risk MAP results if a community chooses not to participate in the NFIP?
 - Answer: The Risk MAP results are still published. As a result, loan administrators may still require insurance for structures that are at risk.
- Question: What are FEMA's recommendations for using Risk MAP data as best-available before it becomes effective?
 - Answer: FEMA encourages that Risk MAP draft flood risk information be used in conjunction with the effective data, and that until the Risk MAP data becomes effective, the flood risk for a particular area of interest should be based on the more restrictive of the two datasets.
- Question: Are there costs associated with participating in the NFIP?
 - Answer: There is no annual fee, but the participating community is responsible for regulating development in the flood plains and any costs associated with that.

The meeting was adjourned at 3:06 PM.

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These notes are an interpretation of discussions held. Please provide any additions or corrections to the originator within **5** days of the date signed; otherwise they will be assumed correct as written.

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