MEETING NOTES

Project Name:	Kiowa County and Communities Risk Mapping, Assessment and Planning (Risk Map)
Meeting:	Countywide Base Level Engineering (BLE) Kickoff Meeting
Date & Time:	December 14, 2023, from 10:30am-11:30am
Place (Virtual):	Kiowa County Board of Commissioners Meeting (GoToMeeting)

1. **Introduction**
   - Attendees:
     - **Kiowa County:** Commissioner Howard Robertson,
     - Commissioner Michael Lening,
     - Commissioner Donald Oswald
     - **Delisa Weeks (County Clerk)**
     - **Tina Adamson (County Administrator)**
     - **Shellie Englehardt (County Emergency Manager)**

     (No Town staff from Eads, Haswell, or Sheridan Lake)

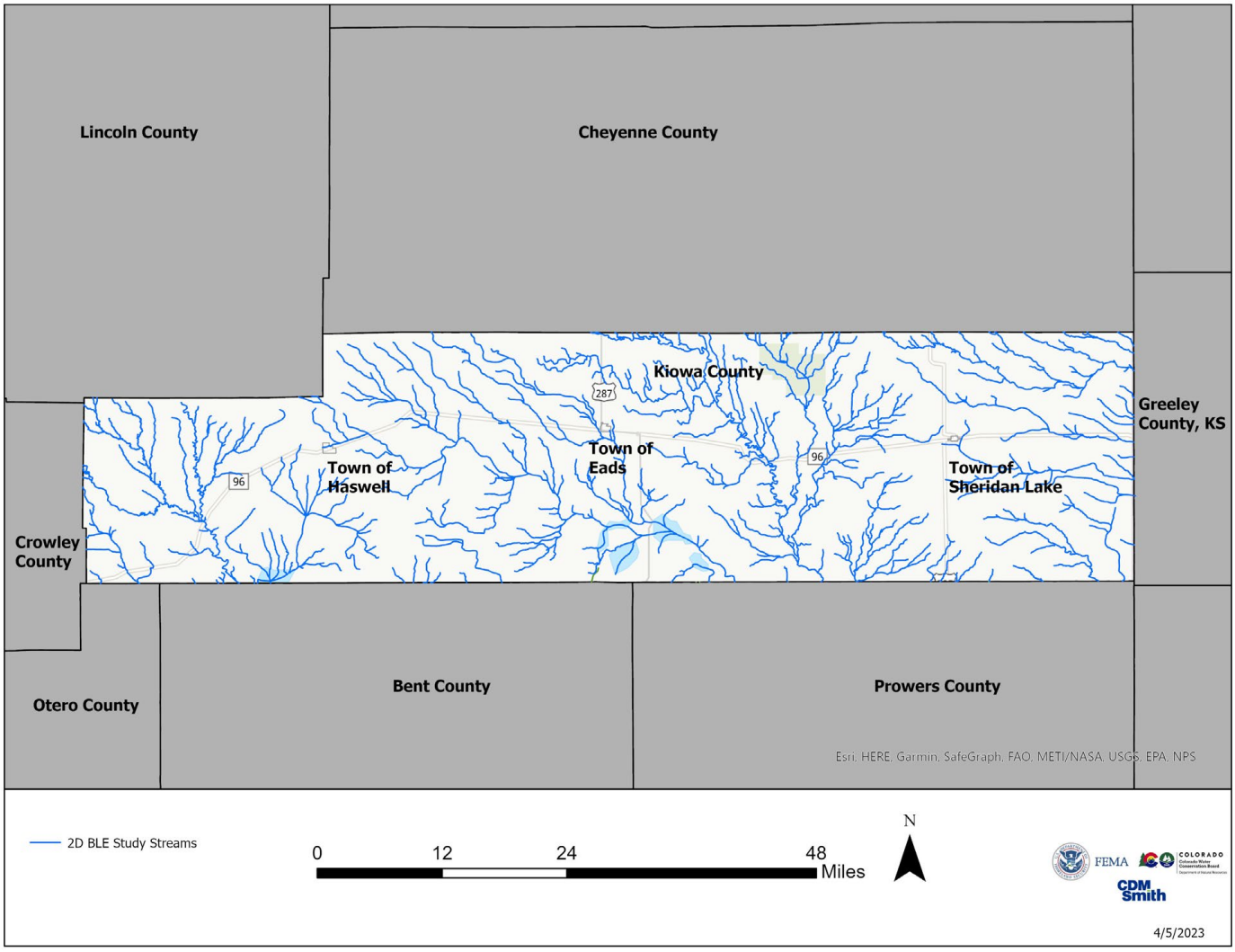
     - **CWCB:** Terri Fead, Marta Blanco Castano
     - **FEMA:** Christine Gaynes, Robert Liska
     - **CDM Smith:** Eli Gruber, Cody Garcia

2. **National Flood Insurance Program (NFIP) and Risk Mapping, Assessment and Planning (Risk MAP) Background**
   - Overview of the National Flood Insurance Program
     - Community implements this program to enforce regulatory floodplains
     - No communities in Kiowa County currently participate in the program

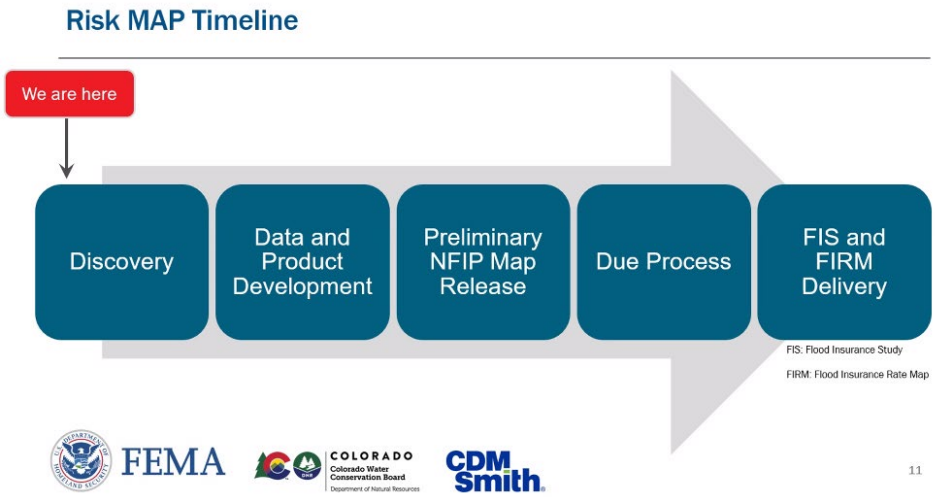
   - Overview of Risk Mapping Assessment and Planning (Risk MAP)
     - Update flood risk information within communities
     - Adding/updating regulatory (and non-regulatory) floodplain information within communities
       - **M**apping (flood risk identification)
       - **A**ssessment (risk assessment tools)
       - **P**lanning (community mitigation plans)
   - **Communities** administer NFIP, communicate risk to community, work with CWCB/FEMA throughout study – provide both available data and feedback on study products. Currently no communities in Kiowa County participate in NFIP).**CWCB** provides community assistance; manage the technical analyses to update floodplain maps.
   - **FEMA** provides funding for map studies; administer the NFIP; review technical analyses
   - **CDM Smith** provides data collection, technical analyses, produce products, support Communities, CWCB, FEMA and other stakeholders with outreach efforts.

3. **Project History in Kiowa County**
    - No Current Effective Data for either the County or communities

4. **Project Scope and Goals, including Base Level Engineering (BLE)**
    - Base Level Engineering (BLE)
        - BLE data does not have to become regulatory unless there is already an effective floodplain.
        - BLE can help you make planning, development, and emergency management decisions.
        - Some BLE results can be used to map Zone A floodplains on Flood Insurance Rater Maps (FIRMs).
        - BLE can help identify areas that would benefit from more detailed study (Zone AE, regulatory) – to be determined in Discovery process (Phase 1). More detail is recommended where development has or is expected to occur.
        - It can also be used to help identify high-risk areas for mitigation actions.
    - County-wide 2D Modeling – see presentation for figures showing conceptual process used to develop the BLE data
        - Models and maps flood hazard areas for all streams greater than 1-square mile.
        - Uses rainfall that is applied over the detailed terrain to determine how much water will be conveyed along flooding sources within full watersheds throughout the county.
    - Zone A-ready products for ~1,427 miles – most will NOT become regulatory (see map below)
        - Actual portions of the BLE data that will become regulatory will be scoped during Discovery meeting.
        - Community Input important to identify streams best suited for regulatory maps (if desired).



5. **Project Timeline**



- Discovery- Winter 2024
  - Input used to determine what streams will become regulatory – if determined that the study will move in that direction.
  - Determine streams that may benefit from model enhancement where determined necessary
  - If flood hazard data is not advanced to regulatory products, assist communities with risk communication and outreach efforts
- Data Development 2024/2025
  - Develop more detailed data where necessary for scoped streams, if study proceeds
  - Community Review and feedback
  - Identify Mitigation Opportunities
- Preliminary Maps → Due Process → Final Mapping
- Opportunities for community engagement throughout each phase of the process!
- References for additional information provided.

Discovery Phase:

6. **Next Steps**

- CWCB to follow up with notes after the meeting and will stay in touch throughout Phase 1
- Expect Discovery Meeting early 2024
- Reach out to project team with any questions or concerns!
- Stay engaged – looking to make this process a partnership
  - Local information and perspective is key to project success – the earlier in the process the better!

7. **Questions and Discussion**

- A question was asked if flood insurance rates will go up based on the data from this study?
  - If any residents currently have private insurance, their rates should not change based on the non-regulatory components from Phase 1 of this study (Base Level Engineering)
  - If the project proceeds into developing some regulatory floodplains, any structures with a Federally backed mortgage that fall within the 100-year regulatory floodplain would be required to purchase insurance
    - Terri mentioned that FEMA's insurance rating process involves several different factors based on flood risk to determine specific insurance rates
  - Can we get flood insurance without FEMA maps?
    - Terri noted that federal flood insurance would not be available but flood insurance should be available through private insurance companies regardless of the communities' participation in the NFIP, but rate determination would not go through FEMA. Recommend following up with

insurance companies to explore these options if the communities do not opt for regulatory floodplains.

- It was noted that most towns were on a ridge and near a water source. They were established with the railroad. Flooding typically goes around Eads when the flooding is from the river, but in 2014 a large rain event (~6-inches) caused localized flooding within the town. Do the FEMA maps account for this type of flooding?
  - Eli discussed the difference between localized (intense localized storm events) and riverine flooding. FEMA regulatory maps typically display riverine floodplains, but they have been grappling with the distinction between the two. The Base Level Engineering process (where rainfall events are modeled directly over the terrain) provides beneficial information for both riverine and localized flooding. The non-regulatory data from this study will be helpful to understand some of the localized flooding issues and identify areas of higher flood risk. During the Discovery meeting, the project team will talk about additional grant opportunities through FEMA and the state to help further evaluate some of these non-regulatory challenges and identify mitigation opportunities.
- Don asked what rainfall data are being used?
  - Eli discussed the NOAA rainfall data used the model for hypothetical rainfall events.
  - Don mentioned Community Collaborative Rainfall, Hail, and Snow (CoCoRaHS) data are available in Kiowa County. He said this was good data and many locations have 10-years of data. Rosemary Stoker has 20-years of data for Haswell.
  - Terri noted that this data could be a great tool to help verify some of our analysis and would be considered in Phase 2 of this study (if we proceed with regulatory floodplain development).

8. **Meeting Adjourn – Thanks for participating!**