



FEMA

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COLORADO

Colorado Water Conservation Board

Department of Natural Resources

Project Name:	Lake City/Hinsdale Partial Countywide Flood Risk Study
Meeting:	Public Open House
Date & Time:	July 14 th , 2022 @ 3:00 PM
Place (in person attendees):	Lake City Armory Building 320 N Bluff Street, Lake City, CO 81235
Place (virtual attendees)	Via Zoom

1. Welcome and Meeting Objectives

- a. Hinsdale County – Phil Graham, Sandy Hines
 - b. Lake City – Doug Hamel, Henry Woods, Jesse Kendall
 - c. Upper Gunnison River Conservancy District - Sonja Chavez
 - d. CWCB – Terri Fead, Marta Blanco Castano, Doug Mahan
 - e. FEMA – Erin May, Chris Gaynes
 - f. Wood – Mike Flynn, Justine Hart, Chris Ide, Liz Jefferson
 - g. Attendees from the general public – Dan Smith, Eugene
- Meeting objectives are to understand scope of the project & changes to mapping products, understand the process and schedule moving forward, review Flood Insurance Rate Map (FIRM) basics, introduce Risk Rating 2.0, and discuss data and the appeals process.

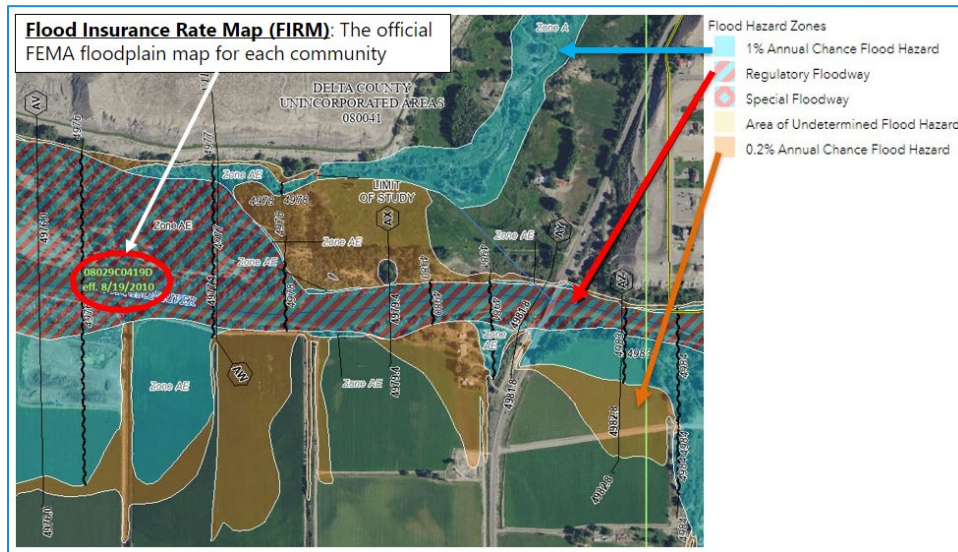
2. National Flood Insurance Program (NFIP) and Risk Map Review

- a. Meeting objectives are to understand scope of the project & changes to mapping products, understand the process and schedule moving forward, review Flood Insurance Rate Map (FIRM) basics, introduce Risk Rating 2.0, and discuss data and the appeals process.
- b. NFIP is a **voluntary** program based on a mutual agreement between the Federal Government & Local Community
- c. In exchange for adopting and enforcing floodplain management regulations, federally backed flood insurance is available to all property owners in the community to protect themselves and their property
- d. It is a federal program overseen by FEMA & partners, managed by communities, and insurance requirements are enforced by lenders
- e. The Risk Mapping, Assessment and Planning (Risk Map) program falls under the larger NFIP flood hazard assessment and mitigation pillars (recall the four-legged stool below) and aims to: identify what’s at risk; assess present and future risk and create goals to achieve risk reduction by communicating and mitigating identified risk. The ultimate goal of the NFIP is to protect life and property while building resilience to flood and other hazards.



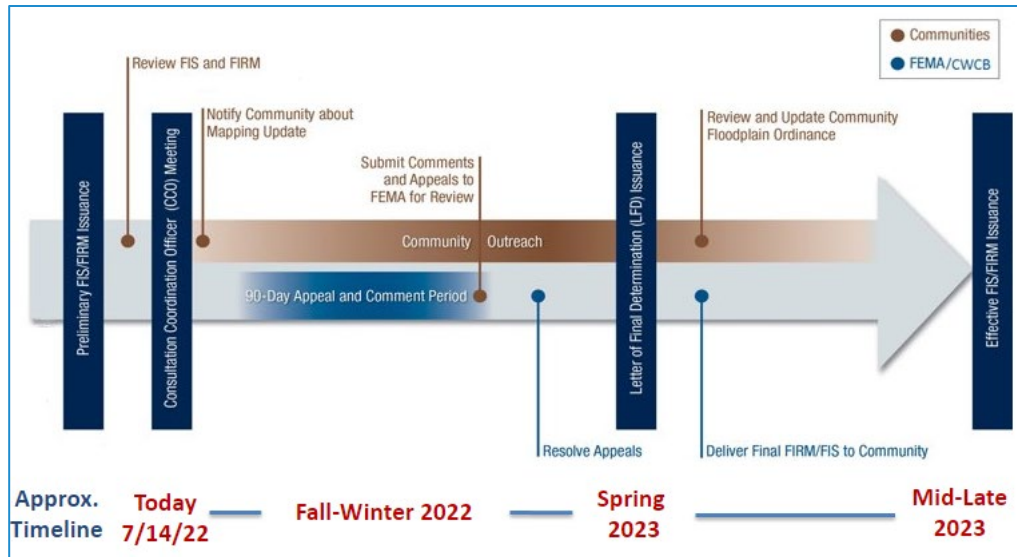
3. Flood Insurance Rate Map (FIRM) Overview

- a. Flood Insurance Rate Map (FIRM) Panels
- b. Flood Insurance Study (FIS) Report
- c. Digital FIRM (DFIRM) database, in [GIS](#) format
- 4 Revised Panels for Lake City and small areas within unincorporated Hinsdale County (Henson Creek and Lake Fork of the Gunnison River have updated flood maps).
- The current (effective and hence regulatory) flood maps are from 1987.
- The main FIRM floodplain zones and terms are shown below:



4. Risk Awareness and Resources

- a. Draft Maps are being provided digitally and as a paper version
- b. Preliminary products:
 - i. <https://hazards.fema.gov/femaportal/prelimdownload/>
 - ii. Can be visualized via the Colorado Hazard Mapping website: <https://coloradohazardmapping.com/story?county=7428c0a6-676f-4807-bbcd-59dc18dd302a>
 - iii. FEMA Map Changes Viewer: <https://msc.fema.gov/fmcy>
- c. Key milestone dates shown below:



5. Flood Risk Facts/Myths

- Non-regulatory Flood Risk Products (FRPs) are available for viewing at <https://coloradohazardmapping.com/story?county=74b3c015-d858-4932-aa25-d4c96d9d392a#cslf>. These products provide additional information beyond the regulatory maps and help communities make more informed and safer decisions for development, emergency management, etc.
- More information on FRPs and how to use them can be found here: <https://coloradohazardmapping.com/GeneralInformation>
- In high-risk areas, there is at least a 26% chance of flooding over the life of a 30-year loan/mortgage and there is a greater chance of a flood than a fire happening.
- People in moderate-and low-risk areas file more than 27% of all NFIP flood insurance claims and receive one third of flood disaster assistance.
- Being outside the Special Flood Hazard Area does NOT mean there's no risk!
- Traditional renter and homeowner insurance does not cover flood damages
- If the floodplain touches your property's land but not your home, the home is NOT in the floodplain

6. Flood Insurance

- Erin May with FEMA discussed the differences between Flood Insurance and Disaster Assistance
- Erin covered the basic [Risk Rating 2.0](#) methodology and resources:
 - New flood policy rating methodology that is not based on zones for rating. It was pushed out on October 1, 2021.
 - Based on a number of variables and less static tools
 - Preferred risk policies eliminated, and grandfathering went away
 - "Glidepath" premium increases 18% annually for residential, but 2nd homes/vacation homes & commercial properties increase 25% annually until reaching actuarial rate
 - Can still transfer discounts with policies when selling property
- Discussed differences between a Letter of Map Revision ([LOMR](#)) and Letter of Map Amendment ([LOMA](#))

- d. Erin provided her email and phone number in the chat, and encouraged people to call with flood insurance questions.

7. Next Steps and Resources

- a. What can you do today? Ask questions, review the maps
- b. What can you do tomorrow? Stay active, protect your property, & understand your flood risk
- c. The 90-day comment and appeal period will start in the next few months:
- d. Appeals - based on knowledge or information indicating that the flood hazard determinations proposed by FEMA are scientifically or technically incorrect. Appellants are required to demonstrate that alternative methods or applications result in more correct estimates of flood hazard determinations.
- e. Comments - general comments that could be categorized as minor or cosmetic such as the name of a road is mislabeled.
 - i. Submit comments and appeals to both FEMA and CWCB:
 - 1. R8commentsandappeals@fema.dhs.gov
 - 2. Terri.fead@state.co.us
- f. Where to get digital data? www.msc.fema.gov and www.coloradohazardmapping.com
- g. Who is my local Floodplain Administrator?
 - i. Gabe McNeese, Hinsdale County at building@hinsdalecountycolorado.us or 970.944.2225 x104
 - ii. Vance Lipsey, Town of Lake City at townmanager@townoflakecity.co or 970.944.2333

8. Review Preliminary Maps and Q&A

- a. After the meeting, there were no questions, but we looked at the Colorado hazard Mapping website: <https://coloradohazardmapping.com/>

9. Meeting Adjourn – Thank you for your participation - These notes are prepared using the best available information provided/available at the time of their making. If any errors are found, please reach out to the project team as soon as possible.