

**Project Name:** Ouray County Flood Risk Study  
**Meeting:** City of Ouray Public Meeting  
**Date & Time:** June 29, 2022, 5:00 PM to 6:00 PM  
**Place:** 320 6th Avenue, Ouray, CO, 81427 (for in person attendees) OR via Zoom

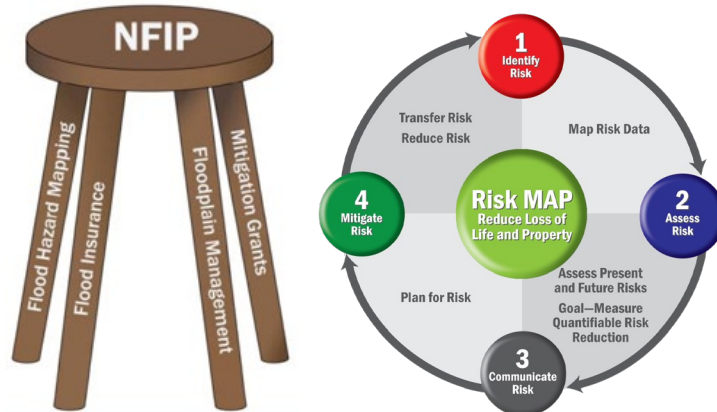
- **Welcome, Introductions, and Meeting Objectives**

- Benny Ellis, Public
- Daniel Wilde, Public
- Tom Augustitus, Public
- Craig Hinkson, Public
- John Nixon, Public
- Jim Elder, Public
- Kenneth Davis, Public
- Susette Warynick, Public
- Silas Clarke, City of Ouray
- Lily Oswald, City of Ouray
- Ethan Funk, City of Ouray
- Patrick Rondinelli, DOLA
- Terri Fead, CWCB
- Marta Blanco Castano, CWCB
- Christine Gaynes, FEMA
- Erin May, FEMA
- Eli Gruber, CDM Smith
- Mike Schultz, CDM Smith

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.

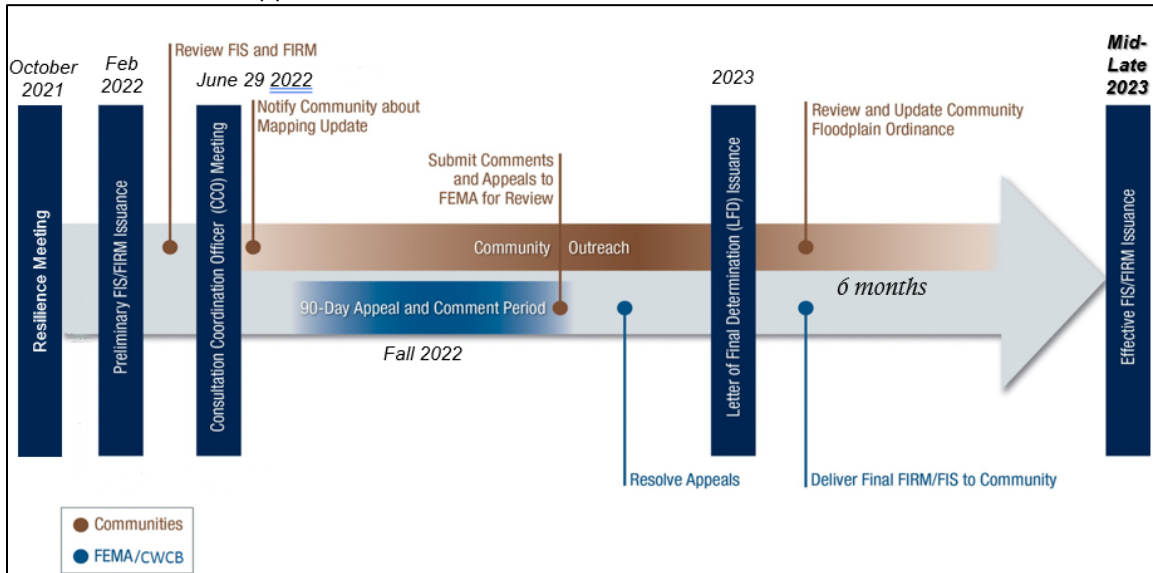
- **National Flood Insurance Program (NFIP) Introduction**

- NFIP is a **voluntary** program based on a mutual agreement between the Federal Government & Local Community
- 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
- It is a federal program overseen by FEMA & partners, managed by communities, and insurance requirements are enforced by lenders
- 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.



• **Project Timeline and Scope of Work**

- The updated Digital Flood Insurance Rate Maps (FIRMs) include the Town of Ridgway, City of Ouray, and Unincorporated Ouray County.
- The general flood risk study data development methodology takes place in this order: Terrain capture, Field Survey, Hydrology, Hydraulics, and Floodplain Mapping.
- Zone AE: 17.2 updated miles across the County, mainly City of Ouray and Town of Ridgway
- Zone A: 35.1 updated miles across the County
- Schedule Below - Appeals period starting in a few months. Prelim to effective typically lasts 18 months with no appeals



• **Preliminary Deliverables and Risk Awareness Recap**

- Access final data (once process is complete) through FEMA Map Services Center (MSC): [www.msc.fema.gov](http://www.msc.fema.gov)
- Non-regulatory Flood Risk Products (FRPs) are available for viewing at <https://coloradahazardmapping.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!
- **Map Adoption Due Process & Community Comment/Appeal Period**
  - After CCO Meeting, there is a 90-day comment and appeal period. Appeals will be resolved prior to the Letter of Final Determination (LFD) Issuance. After the LFD, communities have 6 months to adopt the new maps and update ordinances (if necessary).
  - Estimated Effective Date for Ouray County and Communities is mid to late 2023
  - Due Process ensures that the public is notified of new maps, and people have a chance to review the revised flood hazard information and appeal results they feel are in error. Notice must publish in Federal Register, Local Newspaper, Radio Public Service Announcement (PSA), and other community news sources if requested.
  - On the date of the second newspaper ad, the 90-day appeal period starts
  - Comments: generally minor comments that do not change the flood hazard information (such as correcting a roadway name).
  - Appeals: Would result in changes to the preliminary flood hazard information. Generally based on better technical data not included at the time of the data development for the preliminary products (maybe as-built grading plans for a new building).
- **Risk Rating 2.0 – Flood Insurance and Best Available Information**
  - Use the new data now for planning purposes if it is more restrictive than current effective information (because it is the best available information)
  - Flood damage is not covered under most homeowners and business policies
  - Good idea to purchase flood insurance even if it is not mandatory
  - Risk Rating 2.0: New Rating methodology
    - What is staying the same:
      - Coverage amounts - \$250K for residential and \$500K for commercial building coverage. \$100K for residential and \$500K Commercial for contents coverage.
      - Discounts will still be available for pre-FIRM and newly mapped properties.
      - Still able to transfer policy discounts to a new owner when selling property.
    - What is changing:
      - The option to grandfather is no longer available.
      - Preferred Risk Policies have been eliminated.
      - If you are newly mapped into a high-risk zone:
        - Flood zone B, C, X → A, AE, or Floodway
        - Rate increases generally will not exceed 18% annually
        - Once actuarial rates are reached on the glidepath, no more percentage increases
      - If you are newly mapped into a moderate- or low-risk zone:
        - Remember – low risk does not mean no risk – flood insurance optional but recommended

- For property owners to officially change the zone designation for the structure or property they can:
  - Letter of Map Amendment (LOMA) - Show through survey data that the lowest floor is above the 1%-annual-chance flood elevation. Must occur on an effective FIRM, not a preliminary FIRM. LOMAs based on fill (LOMA-F) are available as well.
  - A Letter of Map Change (LOMR) could be pursued to change the Special Flood Hazard Area and Base Flood Elevations which may remove their property from the floodplains (physically change the flood hazard information).
- **What to Expect Next!**
  - Stay Active in this process – ask questions!
  - Protect your property - Investigate flood insurance
  - Talk to your community's Floodplain Administrator about the 90-day appeals process in case of incorrect mapping (contact information next)
  - Results show current risk!
  - Appeals must be coordinated with community and submitted electronically within the 90-day period to: FEMA at [R8commentsandappeals@fema.dhs.gov](mailto:R8commentsandappeals@fema.dhs.gov) and CWCB at [terri.fead@state.co.us](mailto:terri.fead@state.co.us)
    - **City of Ouray Floodplain Administrating Staff:**
      - Lily Oswald, City Community Development Director - [oswaldl@cityofouray.com](mailto:oswaldl@cityofouray.com) (970) 325-7087
      - Silas Clarke, City Administrator - [clarkes@cityofouray.com](mailto:clarkes@cityofouray.com) (970) 325-7060
- **Additional Discussion**
  - *Add Lily Oswald to FPAs for City of Ouray*
  - *Skyrocket Creek – would be good to look into a revision through the county-wide study. Lily Oswald can provide additional information*
  - *Question asked regarding debris flow coverage from flood insurance and replacement of landscaping*
    - *Dependent on 'type' of debris flow – more viscous may not be covered – ultimately determined by insurance company*
    - *Needs additional follow up to clarify*
  - *Changes Since Last FIRM (CSLF) online layer needs to be updated – CDM Smith will update on [website](#)*
    - *Letter of Map Revision (LOMR) in the 90's decreased flooding in Ouray (newly built flood flume diverted flooding through City) – Check into this and potential impact to CSLF layer*
  - *Question regarding what qualifies as a basement – many of the basements in Ouray are walk out*
    - *The NFIP defines a basement as any area of a building with a floor that is below the natural ground level on all sides; otherwise, it is considered the first floor – so walk out basements would probably be considered first floors, not true basements.*

*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.*