



FEMA

wood.



COLORADO

Colorado Water Conservation Board

Department of Natural Resources

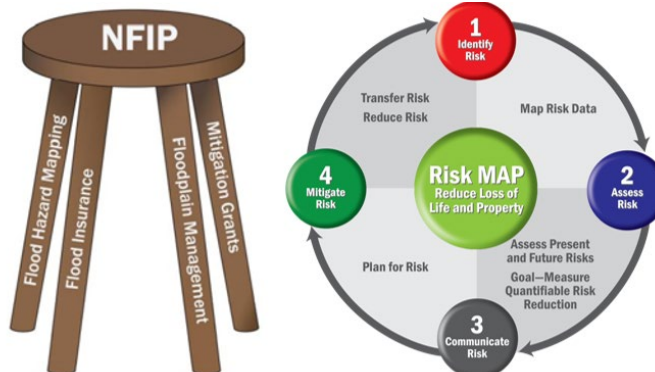
Project Name:	Lake City/Hinsdale Partial Countywide Flood Risk Study
Meeting:	Consultation Coordination Officer (CCO)
Date & Time:	July 14 th , 2022 @ 3:00 PM
Place (in person attendees):	Lake City Armory Building 320 N Bluff Street, Lake City, CO 81235
Place (virtual attendees)	Via Zoom

1. Introductions & Meeting Objectives





- Hinsdale County – Sandy Hines, Kristine Borchers, Phil Graham
 - Lake City – Dave Roberts, Vance Lipsey, Jesse Kendall, Doug Hamel, Henry Woods
 - CWCB – Terri Fead, Marta Blanco Castano, Doug Mahan
 - FEMA – Matt Buddie, Heidi Carlin
 - Wood – Mike Flynn, Justine Hart, Chris Ide, Liz Jefferson
- Meeting objectives are to understand scope of the project & changes to mapping products, understand the statutory rights, process, and schedule moving forward, and understand the map adoption process and next steps to Effective maps.

2. National Flood Insurance Program and Risk Map Review

- 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 requirement is enforced by lenders.
- Both Lake City and Hinsdale County currently participate in the NFIP.
- 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.

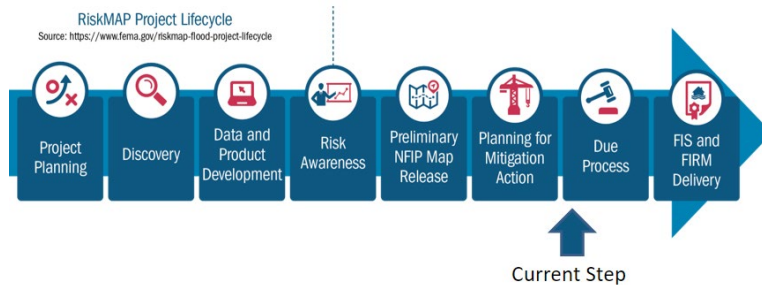


f. Partner roles and responsibilities shown below:

Community Officials	State (CWCB)	FEMA	Other Stakeholders
 <ul style="list-style-type: none"> • Administer NFIP • Communicate Risk and Changes to it • Manage Construction • Flood Risk Adaptation • Enforcement of Regulations • Identification of changed risk • Public Communication • Work with state and FEMA on studies 	 <ul style="list-style-type: none"> • Responding to Community Request to Update FIRMs • Initiated Risk Identification Updates • Provide Community and Outreach Assistance • FEMA and local Partner 	 <ul style="list-style-type: none"> • Funding for Study • Including new study on FIRMs • Administer the NFIP 	 <ul style="list-style-type: none"> • Work with community officials to update information • Assist with generating updated flood risk information

3. Project Timeline & Scope of Work

- a. 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)
 - i. Trustee commented that the floodplains in Lake City look smaller than those in the effective maps (from 80s).
 - ii. Trustee also noted that he has river bank & other river survey information that he can share. Might be helpful for data validation purposes.
- b. Note that tomorrow we have a Discovery meeting which is a slightly different project and will impact the whole county.
- c. Lifecycle of project shown below:



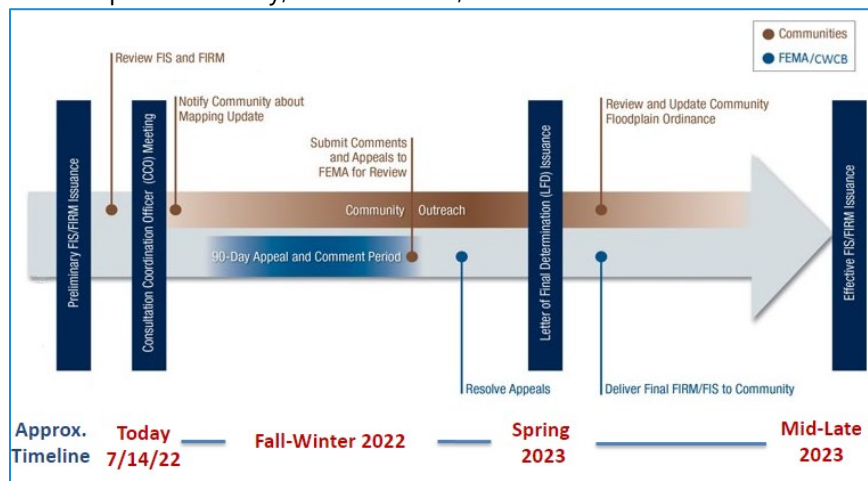
4. Preliminary Deliverables and Risk Awareness Recap

- a. The data development process was reviewed briefly:
 - i. Terrain – high resolution topographic data obtained in 2019
 - ii. Survey completed in 2020
 - iii. Effective hydrology flows were used
 - iv. Hydraulic models approved in December 2020
 - v. Floodplain mapping viewable on [CWCB's](#) and [FEMA's](#) websites
- b. Maps will be provided digitally and as a paper version but can also be visualized via the link here: <https://coloradahazardmapping.com/story?county=7428c0a6-676f-4807-bbcd-59dc18dd302a>
- c. Preliminary Deliverables were sent out 5/20/2022 and included the draft Flood Insurance Rate Maps (FIRMs), Flood Insurance Study (FIS), and Digital FIRM database.
 - i. A quick refresher was given on the floodplain mapping zones and terminology.

- d. FEMA’s Map Service Center (MSC) and Colorado Hazard Mapping Website were quickly overviewed.
- e. 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.
- f. 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.
- g. Being outside the Special Flood Hazard Area does NOT mean there’s no risk!
- h. Question – Will all the moving water be contained within the floodway?
 - i. Not necessarily – the areas of highest velocity will be contained within the floodway, but you may still have moving water outside of that boundary.
- i. Summary of Map Actions (SOMA) – there is one SOMA case within the revised area.

5. Map Adoption Process

- a. Next steps in the study, with timelines, shown below.



- b. We will post the notices in local newspapers (next step), we can also provide communities with information to post on Facebook or wherever to help publicize the information. The communities should let the project team know what works best.
 - i. There is only one town newspaper – Lake City Silver
 - ii. Note that the due process handles the federal communication requirement
- c. Does CWCB/Wood take care of public notice/due process?
 - i. Yes, but we appreciate help, especially posting to local papers, radio stations, & other social media sources. This can take 2-3 months and then the 90-day appeals period will start.
 - ii. During appeals, please keep these definitions in mind:
 - 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.
 - Comments - general comments that could be categorized as minor or cosmetic such as the name of a road is mislabeled.
 - Submit comments and appeals to both FEMA and CWCB:
 - a. R8commentsandappeals@fema.dhs.gov
 - b. Terri.fead@state.co.us

- d. The new maps are based on the North American Vertical Datum of 1988 (NAVD88) and the old maps were based on the National Geodetic Vertical Datum of 1929 (NGVD29). Hinsdale County had some of the biggest vertical changes in the country – about 5.5ft at Lake City.

6. Flood Insurance & Best Available Information

- a. If you choose to use draft data as best available data for regulatory purposes, please talk to Matt Buddie at FEMA or Doug Mahan at CWCB for local requirements. You should be using the best available (newest) data now if it's more restrictive than effective information. This will help make your community more resilient and protect life and property.
- b. Do encourage residents to look into flood insurance - There is a 30-day waiting period.
- c. Floods are not covered under most homeowners and business policies, but there's a mandatory purchase requirement for properties found in the Special Flood Hazard Areas that carry federally backed mortgages/loans.
- d. There's a new flood risk rating mechanism called Risk Rating 2.0. Find more information on the new variables being considered online: <https://www.fema.gov/flood-insurance/risk-rating>
 - i. Elevation Certificates (ECs) are still helpful to remove properties from the mandatory flood insurance requirement, or at least to reduce premiums.
 - ii. Lowering flood insurance rates could involve mitigation, a higher deductible, Letters of Map Amendment (LOMA) or Letters of Map Revision (LOMR).
- e. Note – no areas in Lake City have been mapped in the new floodplains, only mapped out or remain in the floodplain.
- f. Marta commented that there are some areas in the county that are being increased, floodplain-wise, but it's correct that Lake City is seeing decreases.

7. Next Steps and Resources

- a. Our Goal is to encourage good communication throughout the life of this project and increase community resilience
- b. Will use all communication tools available and will work out special requirements for those communities with limited digital connections.
- c. Stay engaged, ask questions!
- d. Help us reach affected homeowners and distribute helpful information
- e. Look into mitigation and other project funding sources:
 - i. Building Resilient Infrastructure and Communities (BRIC) - <https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities>
 - Contact Mark Thompson, Colorado Hazard Mitigation Officer - markw.thompson@state.co.us or 720-852-6600
 - ii. Flood Smart: <https://www.floodsmart.gov/>
 - iii. FEMA's outreach materials: <https://www.fema.gov/flood-insurance/outreach-resources>
 - iv. FEMA's map changes viewer: <https://msc.fema.gov/fmcb>
 - v. CWCB Flood Page: <https://cwcb.colorado.gov/focus-areas/hazards/flood-information-resources>
 - vi. CWCB Funding Opportunities: <https://cwcb.colorado.gov/funding>

8. Review Preliminary Maps and Q&A

- a. Reviewed CWCB's Project Website. Reminded attendees that floodplains are not yet effective/regulatory, but the new mapping shows more updated/current risk
- b. Federal Register publication coming soon
- c. Appeal letters to be sent to communities' executive leadership just before newspaper publications. Good time to perform other outreach (social media posts, community website notices, etc.) to promote awareness of the flood risk changes and appeal period.
- d. Colorado is getting less precipitation than we have in previous years. Is this taken into account in the analysis and modeling? Climate change concerns and what happens if an event like the Glenwood Springs mudflows comes into the Town? Lake Fork and Henson Creek join at a "T" and could cause devastating losses. E.g. there was a flood in 1921 that took out the bridge and water tower.
 - i. Liz Jefferson (Wood) - Yes and no - typically for hydrology we leverage historical data so the data from the most recent decades is included in the studies. Typical FEMA standards do not include future projections due to climate change.
 - ii. Chris Ide (Wood) – For this study we did review the recent regional gage analysis hydrology, and determined it is still valid. For FEMA studies, flows are calibrated to historic data, and extreme events are considered. FEMA does now require a 1% plus event analysis to help communities account for the level of uncertainty around the 1% annual-chance hydrology estimate.
 - iii. Marta (CWCB) - further updates to hydrologic records may be made with the subsequent studies being funded at a countywide level (discussed during the 7/15/22 countywide Discovery meeting).
- e. Phil (County) - Getting a LOMA is a difficult and expensive process. Includes paying for survey, etc. Has this process been streamlined at all?
 - i. The elevation certificates will still be required to get LOMAs to remove people out of floodplains, for insurance purposes. Should cost between about \$500 and \$1000 in our experience, but we've seen them cost less as well.
 - ii. Marta (CWCB) - sometimes communities will cover the cost of an EC for several properties or neighborhoods if the community has a full time surveyor employed, etc. That could be a better option to encompass several homeowners at once.
 - iii. Heidi Carlin (FEMA) - Due to Risk Rating 2.0, we are looking at more factors than just elevation or the floodplain zone in which a property is found.
 - iv. Heidi (FEMA) - What you might be thinking of is a Letter of Map Revision (LOMR) and that would not just remove your property from the insurance requirement, but the actual flood hazard information for one of more FIRM panels.
- f. Sewer treatment plant is close to the new floodplain – should the town mitigate?
 - i. Yes, they should consider it – these maps can be used as a guide and tool for flood insurance, floodplain regulation, and mitigation planning
- g. If you are in the floodway and your home is destroyed, can you rebuild?
 - i. Marta (CWCB) – It depends on the community, but my understanding is that you can still get disaster assistance, and you can build back, but have to meet higher standards.
 - ii. Are you sure you can build back? **CWCB to check.**

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.