



Memorandum

TO: Hopkinsville City Council Members

FROM: Tom Britton, AICP, Director *TJB*

RE: National Flood Insurance Program – Annual CRS Certification

DATE: April 30, 2026

The City of Hopkinsville participates in the National Flood Insurance Program's Community Rating System (CRS). As part of our participation in this program and the city's current CRS rating, policyholders receive a fifteen percent discount on their flood insurance premiums.

Each year, Community and Development Services, working in concert with the Hopkinsville Surface and Stormwater Utility, prepares certification documentation, on behalf of the city, in accordance with the requirements of the Federal Emergency Management Agency and the National Flood Insurance Program. This annual and ongoing process allows for the city's continued participation in the CRS program and ensures that policyholders receive much needed premium discounts.

As part of our annual CRS requirements, an Activity 510 report is prepared which highlights actions undertaken by the city in the preceding program year (May 1 to April 30) to mitigate the adverse effects of flooding in our community. A copy of the report is attached for your review.

Should you have any questions or require additional information, please do not hesitate to contact me.

TB

cc: Mayor James R. Knight, Jr.
CDS Board Members
HSSU Board Members
Steve Bourne
Steve Underwood
CRS 2026 file
Correspondence



CRS Activity 510

Progress Report on Implementation of Credited Plan

Date this Report was Prepared:	April 29, 2026
Name of Community:	City of Hopkinsville, Kentucky (CID 210055)
Name of Plan:	Pennyrile Regional Hazard Mitigation Plan
Date of Adoption of Plan:	March 7, 2023
5 Year CRS Expiration Date:	The Pennyrile Regional Hazard Mitigation Plan Expires April 13, 2028

The City of Hopkinsville participates in the National Flood Insurance Program's Community Rating System (CRS). This program provides incentives to communities that have proactive programs and enhanced regulatory standards to address flooding. As part of the city's participation in this program, flood insurance policy holders receive a reduction in premium costs.

Each year, the city is required to recertify its participation in the CRS program. As part of the city's continued participation in the CRS program, an annual progress report is required. This report highlights activities undertaken by the city in the preceding program year to accomplish action items identified in the flood mitigation plan. This progress report provides an overview of the city's programs to address flooding and provides a summary of activities undertaken in the past program year. This report is a summary. Information concerning the city's participation in the CRS program can be obtained by contacting Community and Development Services (CDS) at 270-887-4285 or by visiting our offices located at 710 South Main Street, Hopkinsville, Kentucky. Information on drainage and flood mitigation projects can be obtained by contacting the Hopkinsville Surface and Stormwater Utility (HSSU) at 270-887-4035, by visiting their offices located at 711 South Main Street, Hopkinsville, Kentucky or online at www.hopkinsville-stormwater.com.

1. How can a copy of the original plan be obtained?

On March 7, 2023, the City of Hopkinsville adopted the *Pennyrile Regional Hazard Mitigation Plan* by Resolution 2-2023. A copy of the multi-jurisdictional plan can be reviewed or obtained at the Community and Development Services offices located at 710 South Main Street, Hopkinsville, Kentucky. A copy may also be obtained at the Pennyrile Area Development District offices located at 300 Hammond Drive, Hopkinsville, Kentucky or online at www.peadd.org/hazard-mitigation.

2. Describe how this evaluation report was prepared and how it was submitted to the governing body, released to the media, and made available to the public:

Although the *Pennyrile Regional Hazard Mitigation Plan* is multi-jurisdictional and addresses several natural hazards, the plan identifies prioritized flood mitigation activities specific to Hopkinsville and Christian County. The Hopkinsville Surface and Stormwater Utility (HSSU), established by the City Council in 2006, and Community and Development Services, in concert with other city departments, are charged with the implementation of many of these mitigation activities; specifically, the HSSU is

responsible for the implementation of activities that mitigate or reduce the impacts of flooding and stormwater runoff. CDS is responsible for administering the city's development regulations, including stormwater, erosion control, and flood damage prevention ordinances.

This report was prepared for the City of Hopkinsville for the period May 2025 through April 2026. Copies of this report were provided to the Hopkinsville City Council and disseminated to the media. In addition, a copy of this report is posted on the HSSU's website: www.hopkinsville-stormwater.com.

3. Provide a description of the implementation of each recommendation or action item in the action plan, including a statement on how the project was implemented or not implemented during the previous year.

The *Pennyrile Regional Hazard Mitigation Plan* identifies six mitigation activities specific to flood hazards. A listing of these activities and actions taken by the City of Hopkinsville include:

A. Flood Priority 1: Develop a debris removal plan for streams and ditches.

The City of Hopkinsville conducts an annual and ongoing assessment of the North Fork and South Fork of the Little River to identify log jams and other debris that could potentially impact river flow. HSSU conducted a river flyover on March 12, 2026 to identify stream obstructions. In addition, staff provide routine monitoring of bridges and other segments of the rivers that are commonly obstructed. Obstructions identified by the city's public works department and residents are also recorded and scheduled for removal.

Since May of 2025, a total of fifteen major log jams were removed from both forks of the Little River. Log jam removals (locations) during the reporting period include:

- Riverwood Drive
- Cox Mill Bridge
- North Drive Bridge
- Apache Drive
- Deepwood Drive (2)
- Eagles Cove Area (4)
- Riverfront Drive
- Keeton Drive (2)
- Miscellaneous (2)

From May 1, 2024 through April 2025, the HSSU expended \$51,750 to remove log jams from the Little River. The March 2026 flyover identified 33 logjams (city and county) in the Little River. Removal of these obstructions are currently being prioritized and it is anticipated that additional expenditures will occur in this fiscal year.

B. Flood Priority 2: Move or develop critical facilities and other structures out of flood prone areas.

Following the flood of 1997, the City of Hopkinsville acquired and removed several structures within the Special Flood Hazard Area (SFHA). Initially, these acquisitions occurred within two of the city's most significantly impacted areas, the Cherokee Park and Givens Addition subdivisions. In recent years, buyouts have expanded to include other flood prone areas. As a result of the city's proactive measures, over 100 properties have been acquired and their flood impacted structures

removed. Properties obtained through these acquisitions are permanently restricted to open space. The utility actively maintains 56 acres of greenspace.

The ability of the city to accomplish acquisitions has been facilitated by the availability of federal grants, specifically Hazard Mitigation Grant Program (HMGP) and Flood Mitigation Assistance (FMA) funds.

The City of Hopkinsville and the HSSU have continuously pursued additional HMGP and FMA funds. Between 2022 and 2024, a total of \$ 2,975,235 was awarded, through seven (7) grants, which have allowed for the acquisition and removal of multiple structures from the SFHA. During the program year, flood prone structure removal included one (1) commercial building and eleven (11) residential dwellings. An additional three (3) residential acquisitions/demolitions are in process with completion anticipated earlier in the 2026-2027 program year. As part of the current program year's activities, HSSU expended \$2,398,218 on acquisitions and demolitions.

The placement of new structures in the SFHA is regulated by the city's flood damage prevention ordinance. Critical facilities are specifically addressed by the ordinance with the expectation that these facilities will be located outside of the SFHA. In cases where SFHA placement is unavoidable, the ordinance requires that structures and access drives be elevated, areas containing toxic substances be sealed, and flood waters displaced by development be offset with no impact to up or downstream properties. The city strictly enforces these requirements. In this program year, no permits were issued for critical facilities placements within the SFHA.

C. Flood Priority 3: Develop or enforce a stormwater management plan to reduce flash flooding, erosion, and damage.

The city undertakes several activities designed to reduce flash flooding, erosion, and property damage. These include: 1) the removal of debris from the rivers that impedes flow (discussed in item A); 2) the acquisition and removal of structures from the SFHA (discussed in item B); 3) the identification and implementation of large scale and remedial drainage projects/improvements; 4) the maintenance and upkeep of significant drainage infrastructure including city owned basins and the watershed lakes; and 5) the enforcement of the city's flood damage prevention ordinance, storm water management and control ordinance, and erosion prevention and sediment control ordinance.

The identification and implementation of large scale and remedial drainage projects: The HSSU maintains a *Master Drainage Plan* which is periodically updated as new projects are identified. During the program year, the HSSU undertook a review and update of the city's *Master Drainage Plan*. This updated plan identifies completed and pending major and remedial projects, provides an estimate of anticipated costs, and provides ranking criteria.

Major projects undertaken in the 2025-2026 program year include:

- Glass Avenue Basins (North and South basins) – Remediation and repair
- Pardue Lane Basin – Repair
- Waddell Basin – Engineering and remediation
- Oriole Drive & Sanderson Drive – Drainage project
- Irish Circle – Drainage project (Phase I and II)

Expenditures for the above projects exceeded \$368,000.

In addition to engineered projects, HSSU and the Hopkinsville Public Works Department undertake smaller remedial projects throughout the year. Many of these projects are identified by residents and property owners. Resident calls/contacts are logged and smaller projects are evaluated (and performed) based on the area impacted, complexity, access and easements, and the availability of funding. Larger or more complex projects (i.e. non-remedial) are further evaluated for funding consideration as larger engineered projects.

During the program year, the City of Hopkinsville's Public Works Department completed several in-right-of-way drainage repair/improvement projects. Projects included:

- Pipe Installation/New Infrastructure – Mechanic Street
- Ditching and Drainage Improvements – 15 projects (numerous rights-of-way)
- Storm Drain Maintenance/Repairs/Upgrades – 19 projects
- Erosion Control/Sinkhole/Flood Mitigation – 14 projects

The maintenance and upkeep of significant drainage infrastructure: The HSSU actively maintains four watershed lakes. These include lakes Boxley, Blythe, Morris, and Tandy. In addition, HSSU maintains several regional/area stormwater basins. These include the Esch, McCargo, Henson, Tanglewood, Springmont, Woodmont, Pardue Lane, Country Club, Morningside, Rose Acres, Waddell, Irish Place, Glass Avenue (North), and Glass Avenue (South) basins.

The watershed lakes and area basins are critical infrastructure in reducing flooding and mitigating the adverse impacts of stormwater runoff. Annually, the HSSU allocates funding to maintain and repair these facilities.

The enforcement of city ordinances: The city, through CDS, actively enforces three ordinances designed to mitigate the effects of flooding, stormwater, and erosion. These include:

- The Flood Damage Prevention Ordinance (Chapter 151);
- The Storm Water Management and Control Ordinance (Chapter 155); and
- The Erosion Prevention and Sediment Control Ordinance (Chapter 56).

The city has employed a “one-stop-shop” concept for permitting. In addition to the above ordinances, the city's zoning, subdivision, and building codes are administered through CDS. All proposed developments submitted to CDS for review are evaluated for compliance with the city's flood damage prevention, stormwater, and erosion control ordinances.

D. Flood Priority 4: Enforce or adopt NFIP flood ordinances.

The city has adopted a flood damage prevention ordinance. This ordinance, codified as Chapter 151 of the City of Hopkinsville, Kentucky Code of Ordinances, exceeds the minimum requirements of the National Flood Insurance Program (NFIP). The city has updated the ordinance as changes have occurred in the FEMA/NFIP requirements or as additional measures have been deemed necessary to mitigate the impacts of flooding. No changes to the ordinance have occurred within this program year.

E. Flood Priority 5: Educate the public of flood prone areas by providing maps and information.

Flood related resources, including links to other agencies and FEMA's Map Service Center, are provided on the HSSU website. Flood maps can also be viewed at the CDS office. During the program year, CDS staff produced numerous maps for property owners. CDS staff has actively participated in educational events, including Naturefest. At this event, staff interacted with approximately 200 residents. Information was provided and received on water quality/pollution, sinkholes, flooding, and drainage.

F. Flood Priority 6: Educate residents on the availability and importance of flood insurance.

Flood related resources, including links to other agencies and FEMA's Map Service Center, are provided on the HSSU and city's website. In addition, letters are sent annually to property owners within the city's repetitive loss areas.

The *Pennyrile Regional Hazard Mitigation Plan* identifies several "all hazards" action items. Many of these actions have been completed or work toward completing these activities was undertaken in previous years. A copy of the city's prioritized action items is attached to this report.

4. *Discuss why any objectives were not reached or why implementation is behind schedule:*

Progress has been made to implement identified action items. Several of these activities, such as debris removal, enforcement, and public education, are ongoing and will continue to be reported in subsequent program years.

Substantial progress has been made in the removal of structures from flood prone areas. It is anticipated that this activity will continue in future program years; however, this task is dependent upon the availability of funding (specifically HMGP and FMA grants) and property owners who are willing/interested in selling their property.

5. *What are the recommendations for new projects or revised recommendations?*

The recommendations and action items identified in the plan are highly relevant and it is anticipated that the activities identified will continue to be pursued by the city in future program years. As contained in previous reports, the city has encouraged that subsidence be identified as a hazard. The most recently adopted plan identifies this hazard. As such, it is anticipated that the city will further assess this hazard and, where appropriate, pursue mitigation (including the potential for grant funded acquisition).

End of Report

Christian County Mitigation Actions Prioritization and Benefit
Includes the cities of Crofton, Hopkinsville, Lafayette, Oak Grove, and Pembroke

Hazard	Action	Priority	Implementation Timeline	Responsible Entity	Potential Funding Source
Flood	Develop a debris removal plan for streams and ditches	High	1-5 years	County/City	County/City
Tornado, Severe T-storm, Severe Winter Storm	Work with utility companies to trim trees and debris away from overhead power lines	High	As needed	Utilities	Utilities
All identified hazards	Provide generators to critical facilities that provide emergency services	High	Complete	Critical Facilities	Self-funded
All identified hazards	Encourage homeowners to have a backup power source or alternate heat source	Medium	1-5 years	Utilities	Private
Flood	Move or develop critical facilities and other structures out of flood prone areas	High	1-5 years; completed for many SRL structures within Hopkinsville	Planning & Zoning	FMA, HMGP, PDM
Flood	Develop or enforce a storm water management plan to reduce flash flooding, erosion, and damage	Medium	Complete	City	local funds
Flood	Enforce or adopt NFIP flood ordinances	Medium	Complete	City/County	City/County
All identified hazards	Develop zoning and land use ordinances to regulate development	Medium	Complete	City/County	City/County
Flood	Educate the public of flood prone areas by providing maps and information	High	1-5 years	EMA/Planning/Insurance	Industry/EMA
All identified hazards	Promote the use of NOAA weather radios for warning purposes	High	1-5 years	Emergency Management	HMGP, PDM
All identified hazards	Develop evacuation plans and procedures for hazards that affect the area	High	Complete	Emergency Management	EMA Grants
Flood, Earthquake	Educate residents on the availability and importance of flood and earthquake insurance	High	1-5 years	City/County/EMA	HMGP/Private Sector/DHS
All identified hazards	Upgrade emergency services communication equipment	High	1-5 years	EMA/City/County	HMGP, DHS

All identified hazards	Develop and implement a protection program for critical information systems	Medium	1-2 years	EMA/City/County	local funds
All identified hazards	Adopt and enforce building codes that will help implement mitigation strategies	Medium	Complete	City/County	local funds
All identified hazards	Continue data collection for use in the hazard mitigation planning process	High	1-5 years	EMA/PeADD	local funds, HMGP, PDM
All identified hazards	Update or install early warning sirens	Medium	As needed; county has reverse 911 system in place	City/County	HMGP, PDM
All identified hazards	Hardening of electrical/power grids or power/electrical grid-hardening projects.	High	1-10 years	Utilities	Utilities
*These projects may be implemented at the county level or by individual jurisdiction as they relate to the city. Hopkinsville has and is currently implementing acquisition projects within the city for structures located in the 100-year floodplains and repetitive loss structures.					