



FEMA

December 11, 2024
1:00 PM

Community Coordination and Outreach (CCO) Meeting Jefferson County, WV and Incorporated Areas

Agenda

1. Welcome and Introductions
2. Where We Are - Preliminary Maps
3. Impacts
4. Floodplain Management
5. Public Outreach
6. What You Should Do
7. Questions and Discussion

Why Are We Here Today?

A preliminary Flood Insurance Study (FIS) and Flood Insurance Rate Map (FIRM) for Jefferson County, West Virginia and Incorporated Areas was released on September 24, 2024. A CCO meeting is an opportunity for FEMA, the community, and other state and federal partners to examine the preliminary map, discuss the impacts of the proposed changes, and review the process for adopting the new map.

This CCO meeting is organized by the National Flood Insurance Program (NFIP), a voluntary program that works to reduce future flood losses by guiding development away from hazardous areas, and by encouraging communities to:

- **Know Your Risk:** Identify flood hazards through mapping.
- **Insure Your Risk:** Provide insurance and outreach measures.
- **Reduce Your Risk:** Manage floodplains through ordinances, mitigation practice and resiliency efforts.



Community To-Do List



Review the preliminary FIRM. Make corrections, share comments and submit appeals to FEMA through the community Chief Executive Officer (CEO), when appropriate.





Reach out to notify residents, businesses and property owners affected by the changes on the FIRM.

Know Your Risk: Community Review of Maps

The preliminary FIRM shows flood risk zones in a community, including Special Flood Hazard Areas (SFHAs), areas subject to inundation by the base (1%-percent-annual-chance) flood. The 1%-annual-chance flood is also referred to as the 100-year flood.

The FEMA Map Service Center (MSC) is the official public source for flood hazard information. Visit <https://msc.fema.gov/portal/home> and select "Search All Products" to download information.

Visit <https://www.fema.gov/national-flood-hazard-layer-nfhl> for multiple options to view and download National Flood Hazard Layer data. Changes from the current flood map may be viewed on the FEMA Region 3 Changes Since Last FIRM viewer at <https://arcg.is/0Gazb5>.

Comments and Appeals

Comments

In order for these products to be as accurate as possible, it is important to review the preliminary FIRM and provide comments on non-technical changes or inaccuracies. Non-technical comments are defined as objections to a base map feature change or any non-appealable change, such as municipal boundary changes, incorrect or misspelled road or stream names, and other base map measures or errors of omission.

Comments are due 30 days from the date of the CCO meeting and may be sent to

Vinod Mahat, FEMA Project Officer, at vinod.mahat@fema.dhs.gov, Kevin Sneed, State NFIP Office, at kevin.i.sneed@wv.gov, and David Cooper, Study Manager, at david.r.cooper@wsp.com.

Appeals

An appeal is a formal objection to the addition/modification of:

- Preliminary Base Flood Elevations (BFEs)/flood depths.
- SFHA boundaries and/or zone designations (newer delineations are often based on more detailed or recent topography).
- Regulatory floodway boundaries.

Appeals must be supported by scientific and technical data that show that better methodologies, assumptions or data exists. Alternative analyses that incorporate these methodologies, assumptions or data should be provided, if appropriate.

Appeals must be submitted by the community CEO during the 90-day regulatory appeal period. The 90-day appeal period commences with the second notice of the proposed determination published in the local newspapers. Anyone who owns or leases property may submit an appeal through the community CEO. The CEO will review and consolidate all appeals, then issue a written opinion stating whether the evidence

presented is sufficient to justify an appeal by the community. The CEO will then forward all appeals to FEMA for information and evaluation.

Insure Your Risk

Adopting a new FIRM may change the insurance requirements for certain property owners. Insurance agents doing business in the community, as well as property owners, are strongly encouraged to obtain more information before the new map becomes effective. Insurance may be purchased from most licensed property insurance agents or brokers. Anyone who may be affected should visit the NFIP website at www.FloodSmart.gov, which offers a variety of resources, including a listing of local insurance agents and brokers. You may also call or email a **FEMA Mapping and Insurance Specialist** at 1-877-336-2627 or **FEMA-FMIX@fema.dhs.gov**. A local Region 3 contact is also available:

Walter McGuckin
Regional Liaison
NFIP Bureau and Statistical Agent
(267) 560-5057
Walter.McGuckin@associates.fema.dhs.gov

Spread the Word: The FIRM is Changing!

It is the responsibility of the community to notify property owners and other stakeholders that they will be affected by the map changes. Individual letters may be sent, and the community is encouraged to spread the word through other communications channels, such as scheduled community meetings or social media.

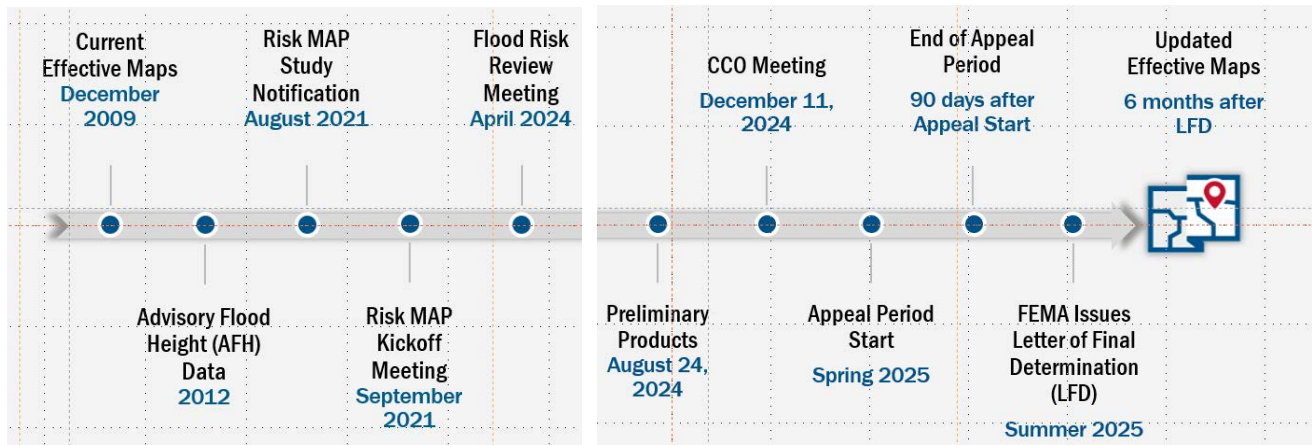
Reduce Your Risk

Through an effective floodplain ordinance, permitting, planning, and addressing hazards, communities can plan to protect what's important and build resiliency over time. For more information on how to reduce risk in your community, please contact your NFIP Specialist, Betsy Ranson, at elizabeth.ranson@fema.dhs.gov.

What Does Floodplain Management Mean to Your Community?

- Each community that participates in the NFIP must **enforce** its **FEMA-approved** floodplain ordinance.
- Permits are required for all development in the floodplain, and no increase in BFE is allowed for any development proposed in the floodway.
- It is **recommended** to use the preliminary FIRM and FIS data for permitting and to use whichever information is more restrictive to minimize legal liability. However, if the community disagrees with the data and intends to appeal, the effective data can be presumed to be valid and may still be used until the appeal is resolved.
- Visit www.fema.gov/flood-zones for definitions and more information.

Jefferson County, WV Timeline



FRR: Flood Risk Review
CCO: Community Coordination and Outreach
LFD: Letter of Final Determination

Where Can I Get More Information?

A wealth of resources is available in the **Local Officials Toolkit**, a step-by-step guide to the mapping process that local officials will receive after the CCO meeting. It contains information on what comes next in the mapping process, what actions are required at each step, and how your community can use its new maps.

More information can be found at www.fema.gov, as well as at the following:

- FEMA's MSC (<https://msc.fema.gov/portal/home>) is the official public source for flood hazard information produced in support of the NFIP. Use the MSC to find your official flood map, access a range of flood hazard products, and take advantage of additional tools.
- Information related to the NFIP and flood insurance is available at www.floodsmart.gov.
- FEMA is updating the NFIP's risk rating methodology through the implementation of a new pricing methodology called Risk Rating 2.0. The methodology leverages industry best practices and cutting-edge technology to enable FEMA to deliver rates that are actuarially sound, equitable, easier to understand and better reflect a property's risk. Learn more about Risk Rating 2.0 at <https://www.fema.gov/flood-insurance/risk-rating>.
- Map specialists are available at the **FEMA Mapping and Insurance eXchange (FMIX)** to assist customers with locating and reading flood maps, applying for Letters of Map Change, and obtaining and understanding Elevation Certificates. The FMIX also connects stakeholders with a wide range of technical subject matter experts.

Call: **1-877-336-2627**

Email: **FEMA-FMIX@fema.dhs.gov**

Website and Live Chat: **www.floodmaps.fema.gov/fhm/fmx_main.html**

Hours of Operation: Monday – Friday, 8 a.m. – 7 p.m. ET
(After hours self-service and voicemail support provided.)

FEMA Region 3

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