



# Community Coordination & Outreach (CCO) Meeting

Greenbrier County, West Virginia  
October 25, 2021



**FEMA**

# Agenda

- Welcome and Introductions
- Where We Are - Preliminary Maps
- Impacts
- Floodplain Management
- Public Outreach
- What You Should Do



# Welcome and Introductions



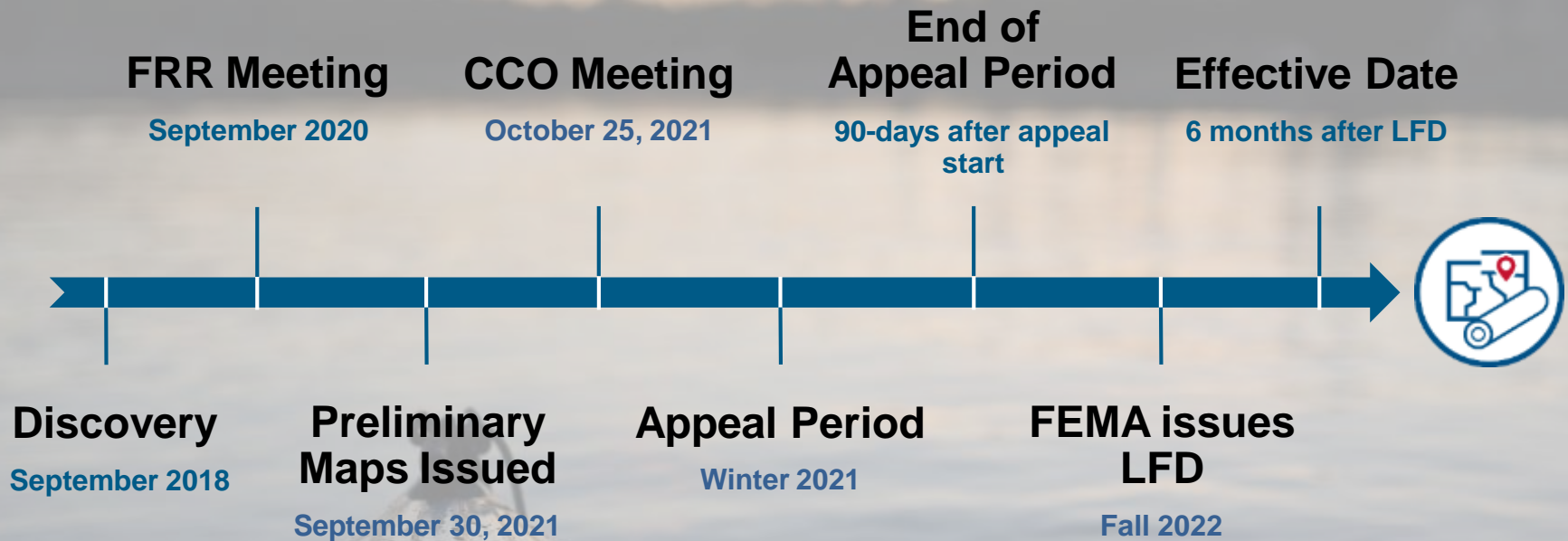
# Where We Are - Preliminary Maps



FEMA

**RiskMAP**  
Increasing Resilience Together

# Timeline for Greenbrier County

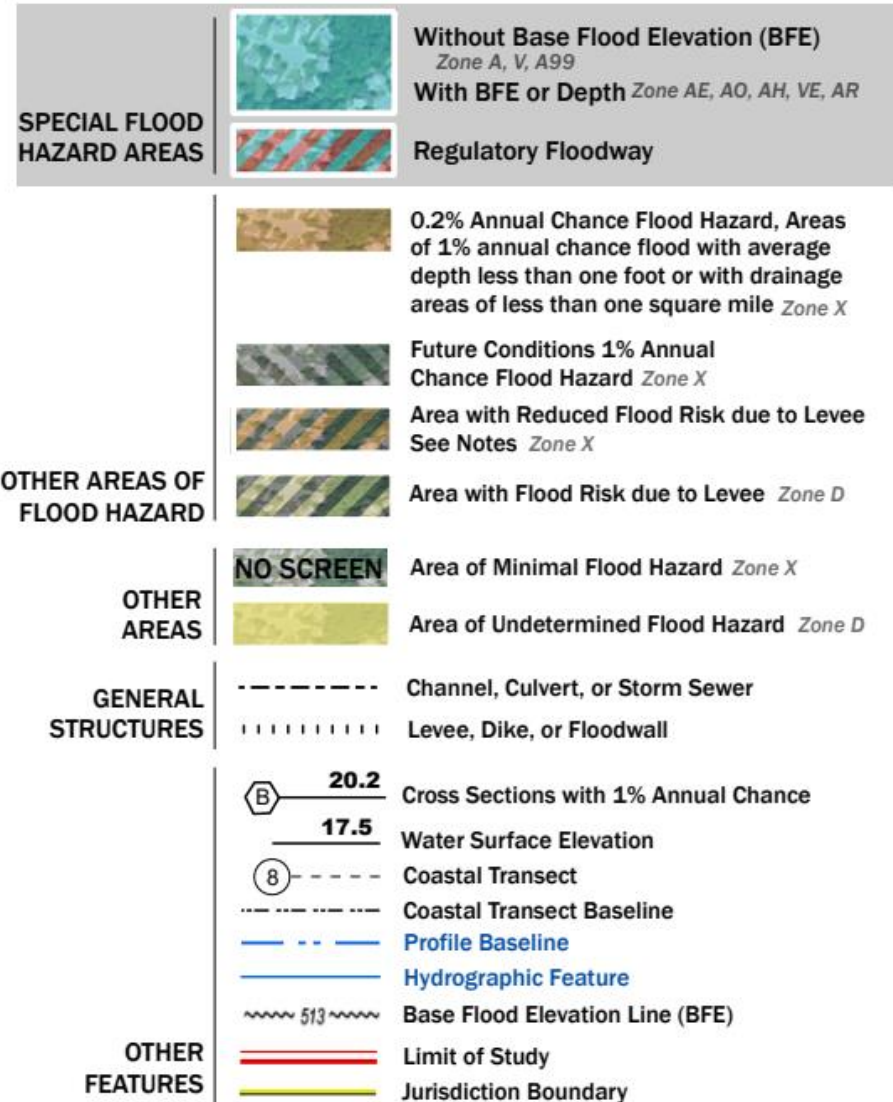


**FRR:** Flood Risk Review

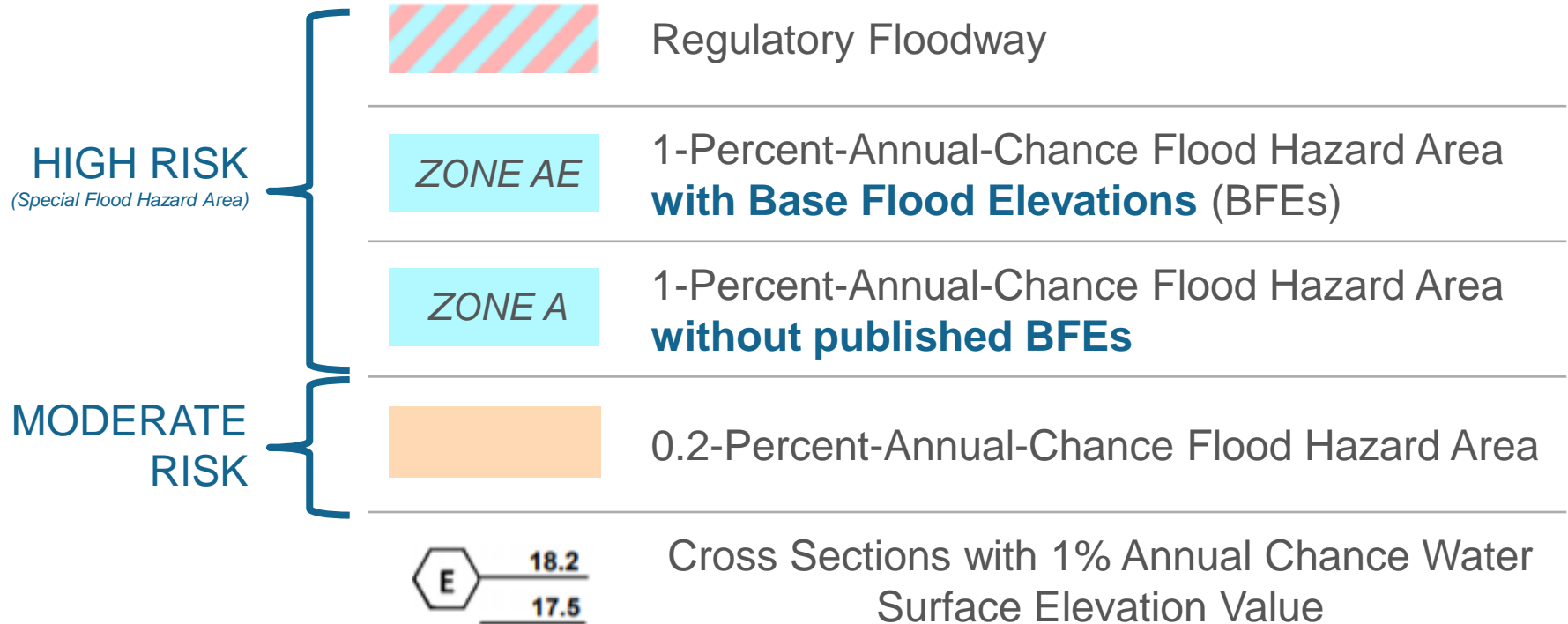
**CCO:** Community Coordination and Outreach

**LFD:** Letter of Final Determination

# Floodplain Map Overview



# Floodplain Map Overview

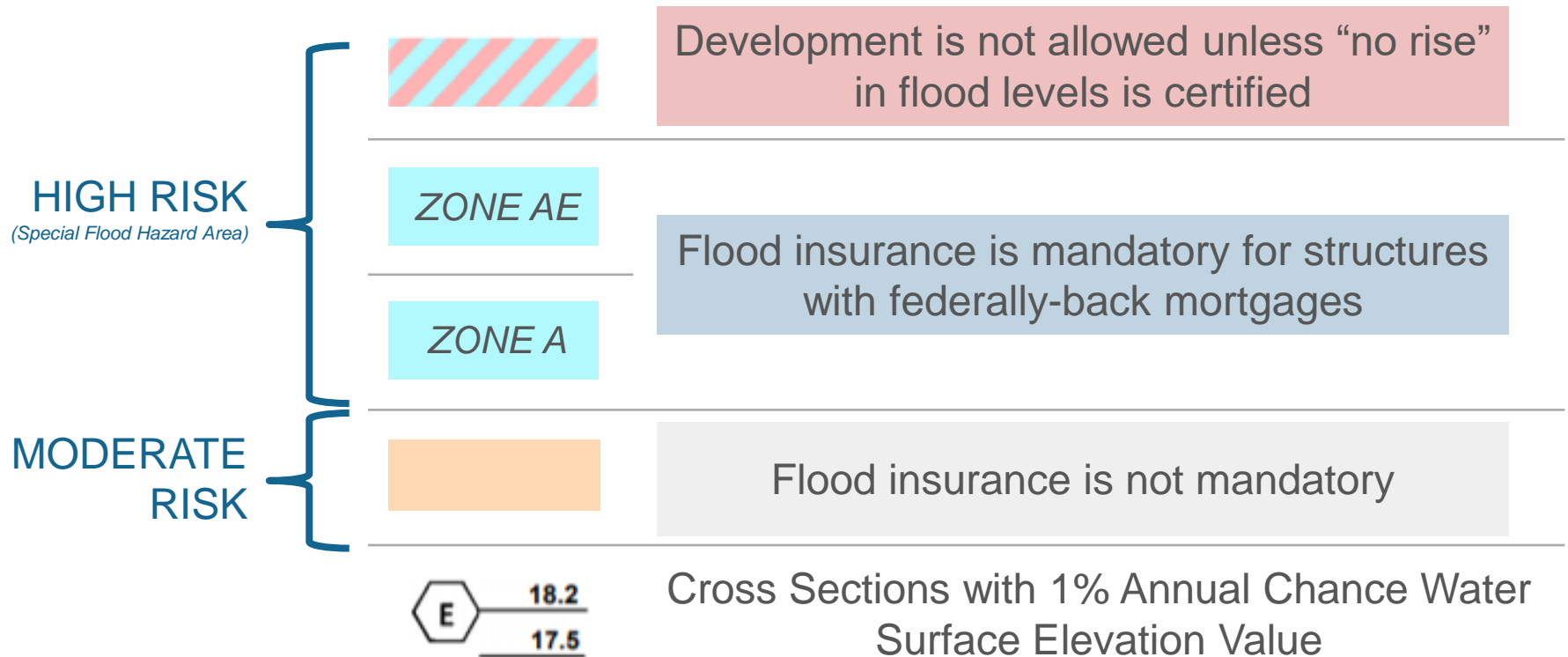


["The 100-Year Flood Zone Explained"](#)



FEMA

# Floodplain Map Overview



[“The 100-Year Flood Zone Explained”](#)





# Where Can I Find My Flood Maps?

The FEMA Map Service Center (MSC) is the official public source for flood hazard information: <https://msc.fema.gov/portal/home>

The screenshot shows the FEMA Flood Map Service Center interface. A red box labeled "Enter an address for location search" points to the search input field. Another red box labeled "Menu Search" points to the "Search All Products" link. A third red box labeled "Search Results for GREENBRIER COUNTY ALL JURISDICTIONS" points to the search results section, which includes a list of product counts: Effective Products (98), Preliminary Products (17), Pending Product (0), Historic Products (98), and Flood Risk Products (0).

FEMA Flood Map Service Center

Looking for a Flood Map? ⓘ

Enter an address, a place, or longitude/latitude coordinates:

Enter an address, a place, or longitude/latitude coordinates

Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.

**Search Results for GREENBRIER COUNTY ALL JURISDICTIONS**

Click [subscribe](#) to receive email notifications when products are updated. If you are a person with a disability, are blind, or have low vision, and need assistance, please contact a [map specialist](#).

**Please Note:** Searching All Products by county displays all products for all communities within the county. You can refine your search results by specifying your specific jurisdiction location using the drop-down menus above.

- Effective Products (98) ⓘ
- Preliminary Products (17) ⓘ
- Pending Product (0) ⓘ
- Historic Products (98) ⓘ
- Flood Risk Products (0) ⓘ

# National Flood Hazard Layer

Visit <https://www.fema.gov/national-flood-hazard-layer-nfh> for multiple options to view and download NFHL data.

## Accessing the National Flood Hazard Layer

### Map Service Center

Access localized National Flood Hazard Layer data by searching FEMA's Map Service Center.

[FEMA's Map Service Center](#)

### NFHL ArcGIS Viewer

Or you may view, download, and print current local digital effective flood hazard data in an ArcGIS map.

[NFHL Viewer](#)

In the [NFHL Viewer](#), you can use the address search or map navigation to locate an area of interest and the NFHL Print Tool to download and print a full Flood Insurance Rate Map (FIRM) or FIRMette (a smaller, printable version of a FIRM) where modernized data exists. Technical GIS users can also utilize a series of dedicated GIS web services that allow the NFHL database to be incorporated into websites and GIS applications. For more information on available services, go to the [NFHL GIS Services User Guide](#).

You can also use the address search on the [FEMA Flood Map Service Center \(MSC\)](#) to view the NFHL data or download a FIRMette. Using the "Search All Products" on the MSC, you can download the NFHL data for a County or State in a GIS file format. This data can be used in most GIS applications to perform spatial analyses and for integration into custom maps and reports. To do so, you will need GIS or mapping software that can read data in shapefile format.

FEMA also offers a download of a KMZ (keyhole markup file zipped) file, which overlays the data in Google Earth™. For more information on using the data in Google Earth™, please see [Using the National Flood Hazard Layer Web Map Service \(WMS\) in Google Earth™](#).

### Draft National Flood Hazard Layer

The [Draft National Flood Hazard Layer](#) is for early awareness of possible changes to regulatory flood map information. Until the data becomes effective and it appears in the National Flood Hazard Layer, the data cannot be used to rate flood insurance policies or enforce the federal mandatory purchase requirement.

### Preliminary Flood Hazard Data

Preliminary flood hazard data provides the public an early look at their home or community's projected risk to flood hazards. Preliminary data may include new or revised Flood Insurance Rate Maps (FIRM), Flood Insurance Study (FIS) Reports and FIRM Databases. [View your community's preliminary flood hazard data.](#)

### Pending Flood Hazard Data

Pending flood hazard data provides the public an early look at their home or community's projected risk to flood hazards. Pending data may include new or revised Flood Insurance Rate Maps (FIRM), Flood Insurance Study (FIS) Reports and FIRM Databases. [View your community's preliminary flood hazard data.](#)

The screenshot displays the 'Flood Map Changes Viewer' interface, which is powered by Web AppBuilder for ArcGIS. The main map area shows an aerial view of a residential area in Pendleton County, West Virginia, with various flood hazard layers overlaid. A prominent orange area is labeled 'PRE-FIRM PANEL 54071C0314E ISSUED 9/7/2011'. Other labels include 'Preliminary zone AE' and 'South Branch Potomac River'. The interface includes a search bar at the top with the text 'Find address or place'. On the left side, there is a 'Layer List' panel with the following layers: 'Preliminary Changes Since Last FIRM Layer', 'Pending National Flood Hazard Layer', 'Preliminary National Flood Hazard Layer' (checked), 'Effective FIRM Panels', and 'National Flood Hazard Layer'. Below the layer list is a 'Geoprocessing' panel with 'Input' and 'Output' tabs. The 'Output' tab is selected, and it contains a list of instructions: 'To print Map Changes report: 1) Click the pin tool below. 2) Click a point on the map to select location. 3) Press Execute to receive a comparison report at 1in = 500ft scale for the selected location. The process may take up to one minute.\*'. At the bottom of the geoprocessing panel, there are icons for a location pin and a trash can, and a 'Run' button. The map also shows street names like 'Byrd Ln', 'High St', 'N Main St', 'Spruce St', 'Chestnut St', 'S Main St', 'Pekerson Mountain Rd', 'Dixie Rd', 'Locust St', 'Birchwood Dr', 'Confederate Rd', 'Mill Rd', 'Taylor Hollow Dr', and 'Kingf'. The bottom right corner of the map area contains the text 'PENDLETON COUNTY UNINCORPORATED 540158'.

# How Did the Floodplain Map Change?

- FEMA R3 Changes Since Last FIRM (CSLF) Viewer:  
<https://arcg.is/148v1a>

- Change in Floodplain Extents:
  - *Purple* – Increase
  - *Blue* – Still Floodplain
  - *Yellow* – Decrease

- FEMA Flood Map Changes Viewer:  
<https://msc.fema.gov/fmccv>

**FEMA Region III Changes Since Last FIRM (CSLF)**

Find address or place

**About**

### Changes Since Last FIRM

This viewer describes the changes to the one percent annual chance floodplains designated on the Flood Insurance Rate Maps (FIRMs) during a map update. The Changes Since Last FIRM (CSLF) coverage allows local community officials to use advanced mapping capabilities to view and analyze their community with a new perspective.

In developing effective floodplains, the data goes through three stages. The first stage is draft data, in which the earliest possible changes to the regulatory flood map are identified. Following the draft stage is preliminary data, which is for review and guidance purposes only, but closer to the final product. Finally, pending data is produced which reflects upcoming changes after a letter of final determination has been issued.

### Instructions:

1. Find a location by using the top left search bar. You can search by address, county, or zip code. You can also reference the polygons on the map to locate areas where CSLF data is available.

- Pending Data Available
- Preliminary Data Available
- Draft Data Available

2. When zoomed in far enough the CSLF layer will be turned on. For more information or to download a GIS file, click the increase or decrease colors on the map.

**Increase in Flood Extent**

**Decrease in Flood Extent**

**Still Floodplain**

0.2mi  
-79.339 38.618 Degrees



FEMA



# WV Flood Tool

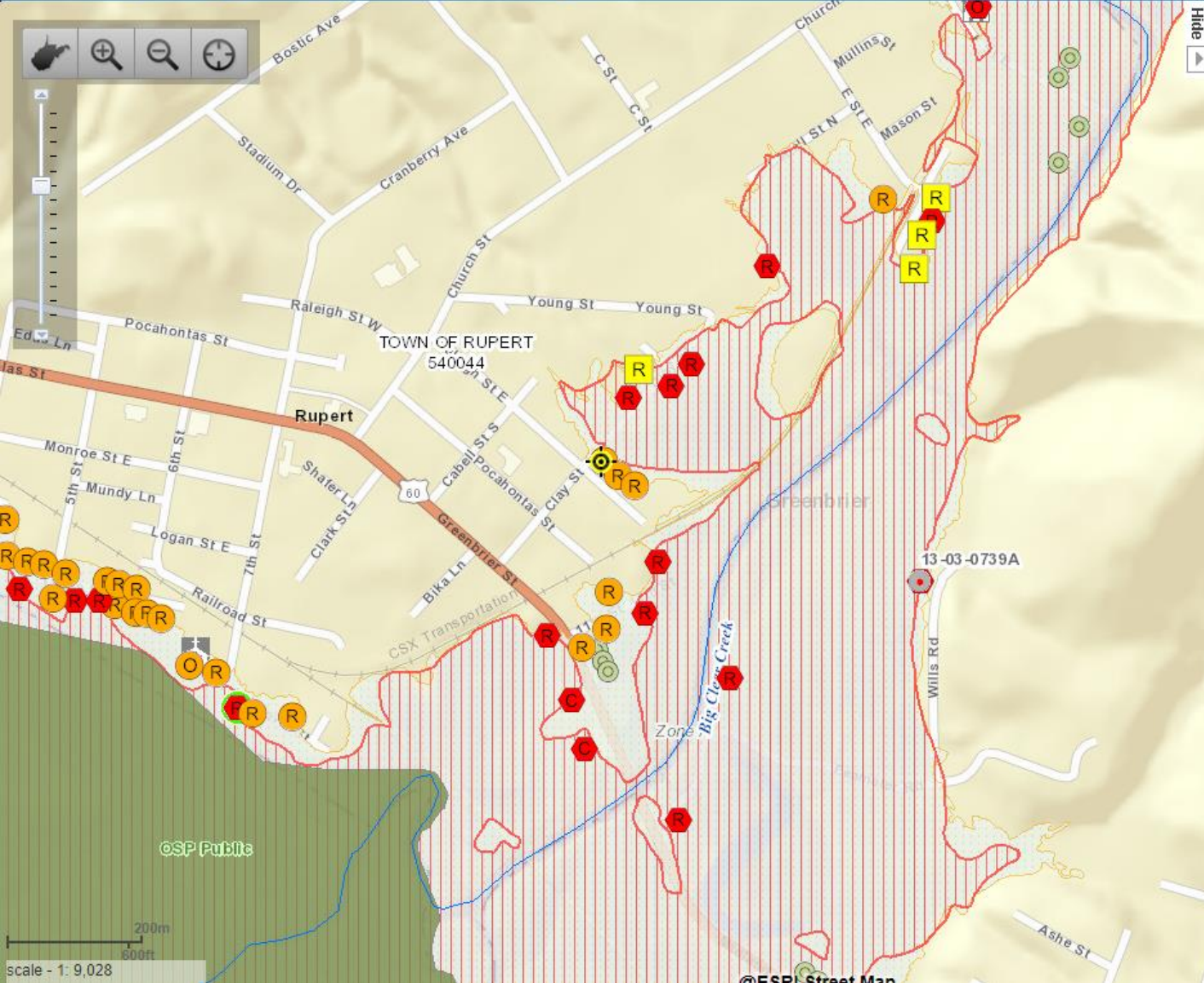
Remember: When In Doubt, It's Not Out!

Views: Public | Expert | **Risk MAP** | Risk | Reference | Basemaps

Layers: [dropdown]

Search: Address

Tools: [Map Tools Icons]



**Flood Hazard Area:** Location is **WITHIN** an updated FEMA 100-year flood hazard zone and floodway. The flood zone is preliminary and under review to become effective. Refer to FEMA's Flood Map Changes Viewer

**Flood Zone:** Preliminary Flood Zone (A)

**Stream:** Big Clear Creek

**Watershed (HUC8):** Gauley (5050005)

---

**FEMA's Flood Map:** 54025C0385E [Download](#) [Share](#) [NFHL](#)

**Map Effective Date:** 10/16/2012

**Contacts:** Greenbrier

---

**Flood Height:** 2410.2 ft (BFE-Preliminary) [NAVD88](#)

**Water Depth:** About 1.6 ft (Source: HEC-RAS)

**HEC-RAS Model:** N/A [All Models](#)

---

**Flood Profile:** N/A

---

**Community:** Town of Rupert

Freeboard: 2 ft    CRS Class: 10    CID: 540044

---

**Location (lat, long):** (37.962648, -80.684018) [WGS84](#)

**Location (UTM 17N):** (4201717, 527757) [WGS84](#)

**External Viewers:** [Google Earth](#) [ArcGIS](#) [Blender](#) [Other](#)

---

**Elevation:** 2408.6 ft (Source: FEMA 2016) [NAVD88](#)

---

**Address:** 293 RALEIGH ST E, Rupert, WV, 25984

**Parcel:** 13-15-0006-0039-0000 | [Assessment](#)

---

**Flood Risk Information** [Related Resources](#)

- [Flood Risk Assessment](#)
- [3D Flood Visualization](#)

# LOMCs and SOMAs

## Preliminary Summary of Maps Actions (SOMA)

- Now available with preliminary maps
- Identifies previously issued Letter of Map Change (LOMCs) and how those determinations are impacted by the new mapping effort



SOMA-1


### PRELIMINARY SUMMARY OF MAP ACTIONS

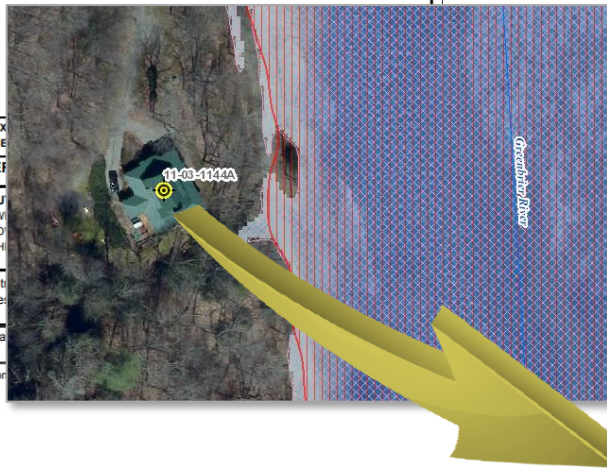
Community: GREENBRIER COUNTY

Community No: 540040

#### 2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	98-03-1774A	10/07/1998	ROUTE 2, BOX 101	5400400250B	54025C0600F
LOMR-F	02-03-0950A	03/22/2002	U. S. ROUTE 60 AT HART'S RUN INTERCHANGE I-64	5400400380B	54025C0665F
LOMA	03-03-2668A	03/01/2004	PARCEL 19, MAP 42--100' ON ROUTE 63 AND EXTENDING 225' TO GREENBRIER RIVER	5400400345C	54025C0730F
LOMA	05-03-0374A	03/04/2005	43289 MIDLAND TRL	5400400380B	54025C0670F
LOMA	07-03-0086A	12/07/2006	HAMILTON TEN ACRE TRACT, LOT 40 -- 261 HARMAN DEAN ROAD (WV)	5400400380B	54025C0670F
LOMA	08-03-0594A	02/29/2008	BIG DRAFT ROAD	5400400300B	54025C0660F
LOMA	08-03-0188A	03/13/2008	2966 BIG DRAFT ROAD	5400400300B	54025C0660F
LOMA	08-03-1484A	08/12/2008	TAX MAP 63, PARCEL 65 -- ROUTE 60 SHAWWERS CROSSING	5400400150B 5400400250B	54025C0385F
LOMA	10-03-0779A	04/22/2010	771 OSBORNE ROAD	5400400250B	54025C0370F
LOMA	11-03-1144A	04/22/2011	892 DEETER RIDGE ROAD	5400400300B	54025C0475F

Page 1 of 2		Date: April 22, 2011	Case No.: 11-03-1144A	LOMA
 <b>Federal Emergency Management Agency</b> Washington, D.C. 20472				
<b>LETTER OF MAP AMENDMENT          DETERMINATION DOCUMENT (REMOVAL)</b>				
COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION		
COMMUNITY	GREENBRIER COUNTY, WEST VIRGINIA (Unincorporated Areas)	A parcel of land, as described in the Deed, recorded in Deed Book 416, Pages 702 through 705, in the Office of the Clerk of the County Commission, Greenbrier County, West Virginia (TM: 15; TP: 30.1)		
	COMMUNITY NO.: 540040			
AFFECTED MAP PANEL	NUMBER: 5400400300B			
	DATE: 1/15/1988			
FLOODING SOURCE: GREENBRIER RIVER		APPROX SOURCE		
DETERMINATION				
LOT	BLOCK/SECTION	SUBDIVISION	STREET	QUANTITY REMOVED THIS YEAR (Res)
--	--	--	892 Deeter Ridge Road	St
Special Flood Hazard Area (SFHA) - The SFHA is an area that is equalled or exceeded in any given year (base flood).				
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section)				



FEMA



# Impacts



FEMA

**RiskMAP**  
Increasing Resilience Together

# Flood Risk Dashboards

## NFIP FLOOD CLAIM PAYOUTS

## CLAIMS OUTSIDE OF SFHA

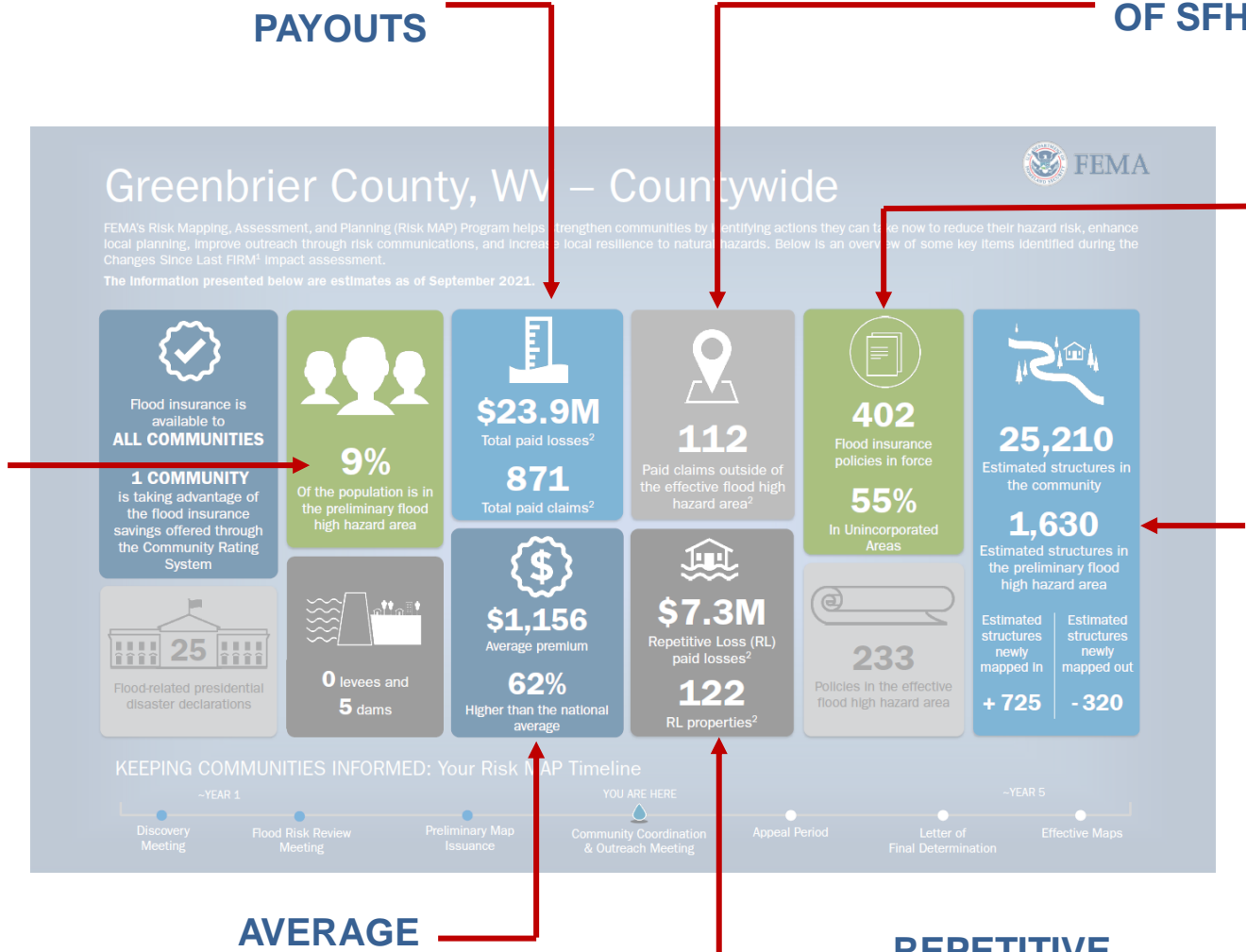
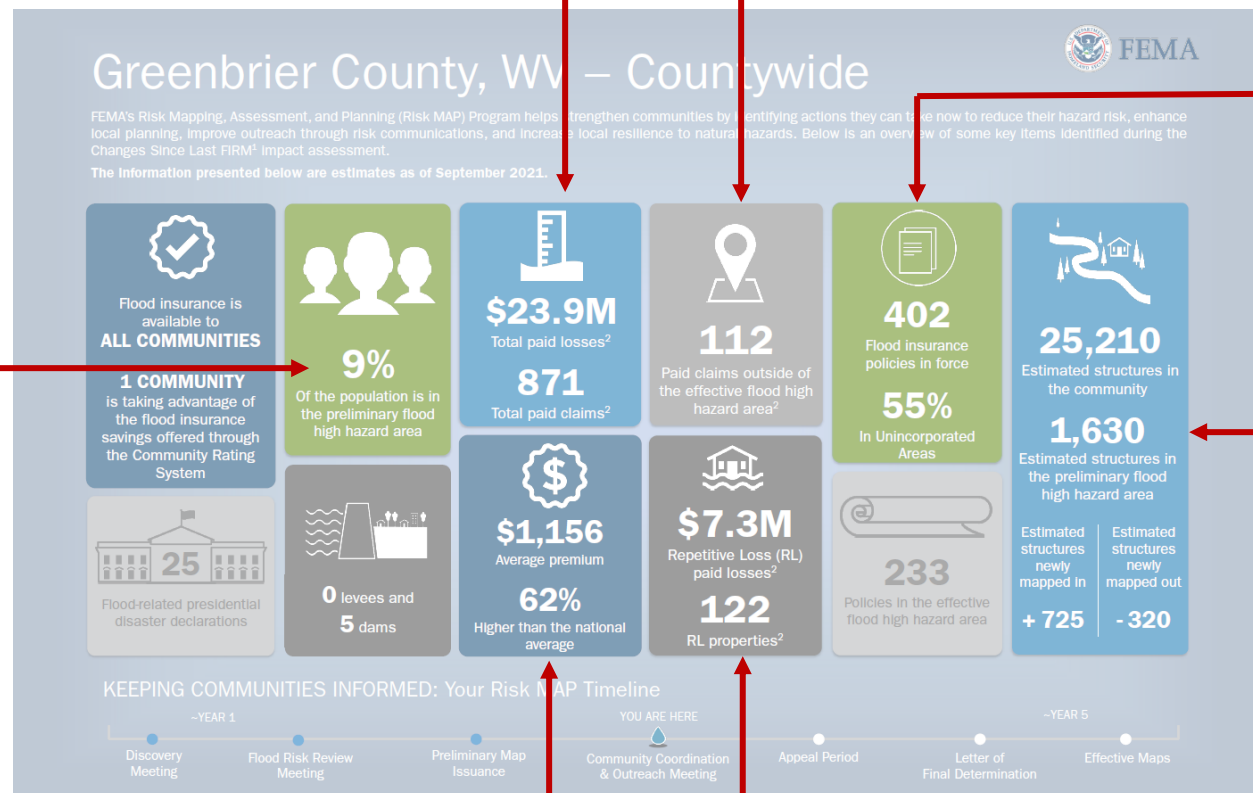
## NFIP FLOOD POLICIES

## AFFECTED RESIDENTS

## HIGH-RISK STRUCTURES

## AVERAGE PREMIUM

## REPETITIVE LOSSES



# Flood Risk Dashboards



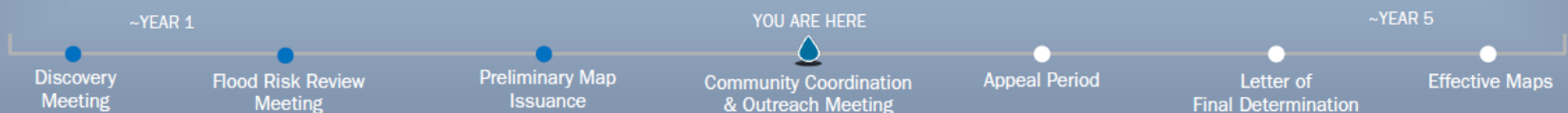
## Greenbrier County, WV – Countywide

FEMA's Risk Mapping, Assessment, and Planning (Risk MAP) Program helps strengthen communities by identifying actions they can take now to reduce their hazard risk, enhance local planning, improve outreach through risk communications, and increase local resilience to natural hazards. Below is an overview of some key items identified during the Changes Since Last FIRM<sup>1</sup> impact assessment.

The information presented below are estimates as of September 2021.



### KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline





# Historical Flood Risk and Costs

## Historical Flood Impact

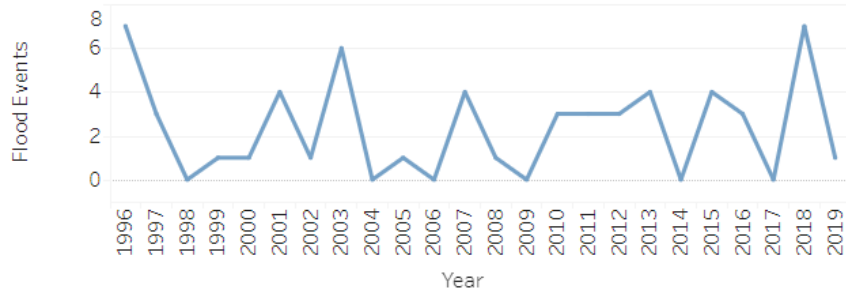
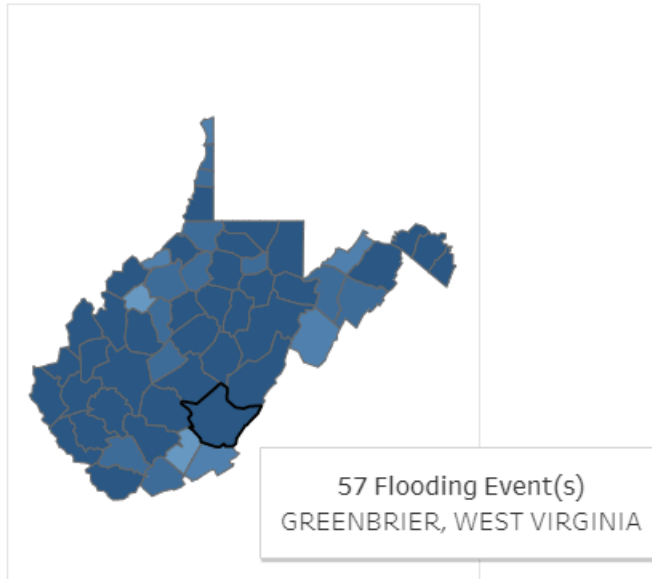
See how floods have impacted your state according to data from NOAA's Storm Events Database.

Choose a State

WEST VIRGINIA

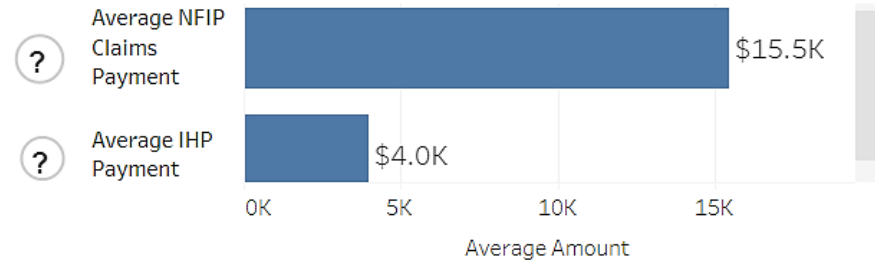
Flood Events

- 21-30
- 31-40
- 41-50
- 50+

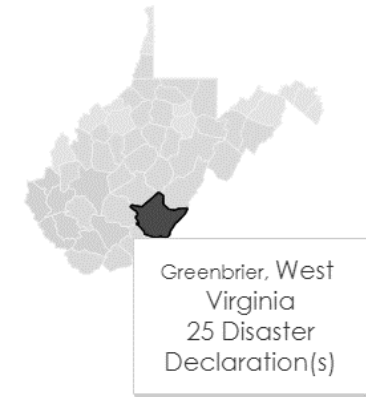


## Costs of Flooding

The National Flood Insurance Program (NFIP) provides flood insurance to homeowners, renters, and business owners. FEMA's Individuals and Households Program (IHP) can provide financial help and direct services after a disaster. The program assists with housing needs not covered by insurance or provided by any other source. See differences in NFIP claims paid to individuals from 1996 - 2019 and funding from IHP for flood-related damages from 2006 - 2016 for your state.



- 9 Flood
- 6 Severe Storm(s)
- 3 Hurricane
- 3 Snow
- 2 Biological
- 2 Drought



57 flood events in Greenbrier County from 1996 - 2019

<https://www.fema.gov/data-visualization-floods-data-visualization>

# County Public Assistance

Category	Federal Funding (# of Projects) <sup>1</sup>
A- Debris Removal	\$6,779,217 (8)
B- Protective Measures	\$1,395,163 (43)
C- Roads & Bridges	\$384,751 (10)
E- Public Buildings	\$997,591 (28)
F- Public Utilities	\$1,144,183 (15)
G- Recreational or Other	\$1,301,299 (16)
<b>TOTAL</b>	<b>\$12,002,204 (120)</b>

<sup>1</sup>These numbers reflect flood, hurricane, and severe storm incidents from 2001 to present



FEMA

# Community NFIP Insurance Overview

Community	# of Policies in Force	Insurance in Force	# of Paid Losses Since 1978	Losses Paid Since 1978
Corporation of Fallings Springs	2	\$271,800	2	\$33,733
Greenbrier County	226	\$48,932,500	475	\$10,649,794
City of Lewisburg	5	\$888,000	1	\$12,000
Town of Quinwood	0	\$0	1	\$3,216



**FEMA**

# Community NFIP Insurance Overview

Community	# of Policies in Force	Insurance in Force	# of Paid Losses Since 1978	Losses Paid Since 1978
Town of Rainelle	47	\$10,683,800	154	\$3,721,228
City of Ronceverte	30	\$7,303,800	132	\$5,959,541
Town of Rupert	4	\$1,051,500	17	\$495,582
City of White Sulphur Springs	88	\$15,255,300	89	\$3,005,139



**FEMA**

# Significant Impacts Overview

- Compared to effective NFHL, **widening and narrowing of the 1-percent-annual-chance floodplain extent** was observed throughout the county.
- Most streams experienced both **increases and decreases** when comparing the computed model WSELs to the current regulatory base flood elevations.
- After the map update, **estimated total of 1,630 structures** are expected to be in the SFHA.
- **More structures have been mapped in (+725) than mapped out (-320).**
- SFHA changes in some locations are heavily influenced by redelineations performed for the October 2012 Effective FIRMs, which were based on the historic BFEs / profiles (with H&H analyses dating back multiple decades) redrawn using 3-meter DEMs.



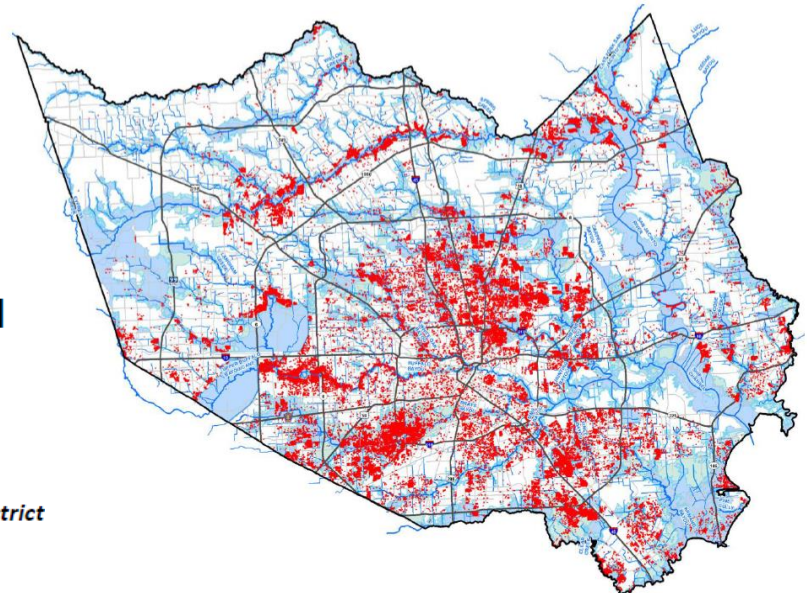
# Flood Risk Doesn't Stop at a Line

- 25% of all flood insurance claims come from outside high-risk areas.
- Your community can regulate to standards higher than the NFIP minimum standards. Consider strengthening regulations using:
  - 0.2% annual chance flood
  - “Freeboard”
  - Buffer around Special Flood Hazard Area (SFHA)
  - Flood depth grids

## **HURRICANE HARVEY GREATER HOUSTON**

**154,170 Homes Flooded**

32% < 100-yr  
23% > 100 yr, < 500 yr  
46% > 500 yr



**FEMA**

*SOURCE: Harris County Flood Control District*

# Floodplain Management



# Update Ordinance

- Communities agree to adopt ordinances that meet or exceed the minimum requirements of the NFIP to participate in the program
- New maps = new ordinances
- No postponement waivers or extensions will be granted
- The time to update your ordinance will be after the Appeals Period and after the LFD is issued
- Remember, without a compliant floodplain ordinance adopted and effective prior to the effect date of the new maps a community will be **suspended** from the National Flood Insurance Program (NFIP)





# Types of Ordinances

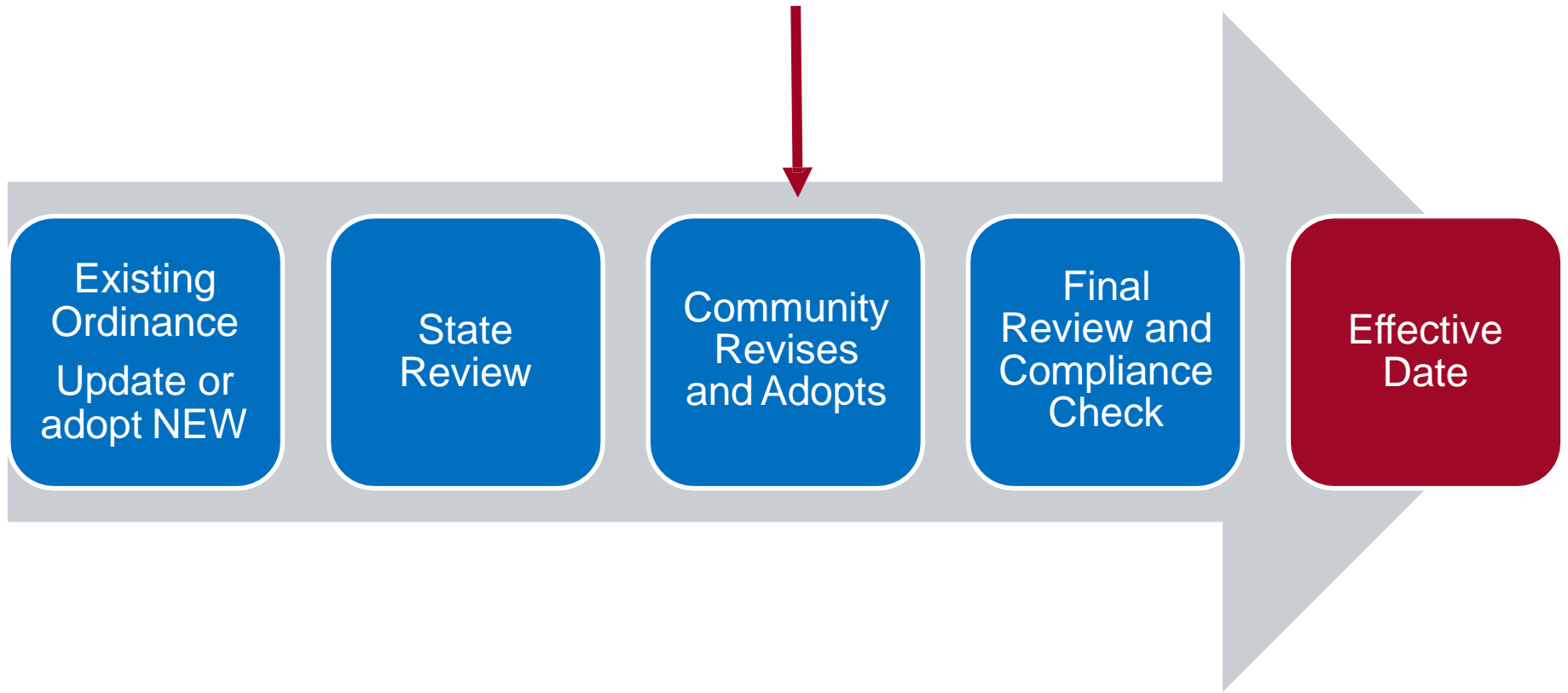
- **Zoning Ordinances**
- **Building Codes**
  - Subdivision Regulations
  - Sanitary Regulations
- **“Stand Alone” Ordinance**

*\*Remember severability clause and most restrictive local regulation applies!*



# Establish a Timeline (After LFD)

Anticipate your local procedural requirements and timeline for the process for adoption meetings, postings, reviews, adoption



# Planning Recommendations

- Set a date for adoption and notify state of scheduled date
- Signed, adopted ordinances should be submitted to State NFIP Coordinator
- All communities need to have adopted a compliant ordinance
  - Failure to do so will result in suspension from the NFIP
  - Following state review, ordinances will be forwarded to FEMA
- It is strongly recommended that communities adopt and submit their ordinances as early as possible to avoid last minute complications
- FEMA can not guarantee last minute reviews by effective date
- **Don't wait until the deadline!**

# Permitting with Preliminary Data

- Recommend using preliminary data to **build / rebuild** safely
  - Permit with two sets of data and regulate to the **most restrictive**
  - Inform applicants of the future risk and **insurance implications**
  - Potential community liability
- Recommendation vs. requirement
  - Unless formally adopted by the community, use of preliminary data is not required
  - Communities must regulate at least to **current effective data**

# Timeline for Greenbrier County

**Preliminary  
Maps Issued**

September 30, 2021

- Insurance is not impacted by Preliminary Maps.
- Insurance changes with Effective Maps.
- There is time between to reach out to impacted property owners.

**Effective Date**

6 months after LFD



# Public Outreach



FEMA

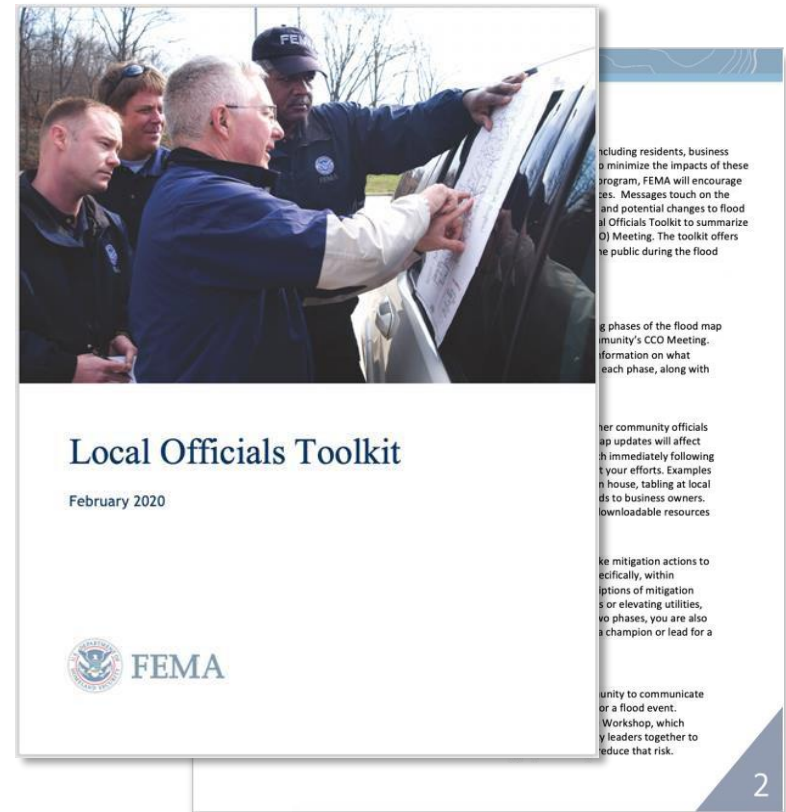
**RiskMAP**  
Increasing Resilience Together

# Public Outreach



## Local Officials Toolkit

- Resource to support community outreach following the CCO meeting until maps become effective
- Templated letters, messaging, and more to help communicate your community's flood risk and flood insurance requirements
- Compilation of FEMA resources and tools to support your work to make your community safer and stronger



# Outreach Messaging for Residents

- **NEW** Flood Risk Communication Video Series available on [FEMA YouTube Channel](#)
- Eight *short* videos
- Help understand, relate to, and communicate about the flood map update process



1. Introduction to the NFIP
2. Flood Insurance & Communities
3. Flood Risk Basics & Communities
4. [Introduction to Risk MAP\\*](#)
5. Providing Input as Maps are Developed
6. [Collecting Data to Create the Maps\\*](#)
7. [We Have a Map Now What?\\*](#)
8. Mitigation



# Resources for Property Owners

- [WV Flood Tool](#)  
(updated end-user brochure)
- Advise property owners to contact **their insurance agents**
- Call the FEMA Flood Mapping and Insurance Exchange: **1-877-336-2627**
- Visit: [www.floodsmart.gov](http://www.floodsmart.gov) and [www.fema.gov/national-flood-insurance-program](http://www.fema.gov/national-flood-insurance-program) for additional info



**FEMA**

# Risk Rating 2.0

- Transformational leap forward for NFIP
- Since the 1970s, flood insurance rates have been predominantly based on relatively static measurements, emphasizing a property's location / elevation within a zone on a FIRM
- Risk Rating 2.0 will consider more flood risk variables (including cost to rebuild) to more accurately reflect property-specific flood risk



[www.fema.gov/NFIPtransformation](http://www.fema.gov/NFIPtransformation)



**FEMA**

# Risk Rating 2.0

## PHASED IMPLEMENTATION

### Phase I

***Beginning Oct. 1, 2021***, new policies will be subject to the new rating methodology. And existing policyholders eligible for renewal will be able to take advantage of immediate decreases in their premiums.

### Phase II

All remaining policies renewing ***on or after April 1, 2022***, will be subject to the new rating methodology.

[www.fema.gov/NFIPtransformation](http://www.fema.gov/NFIPtransformation)



**FEMA**

# Risk Rating 2.0

## WHAT IS NOT CHANGING?

- Limiting Annual Premium Increases (no more than 18%)
- Using FIRMs for Mandatory Purchase and Floodplain Management
- FEMA is maintaining some features to simplify the transition to Risk Rating 2.0 by offering premium discounts to eligible policyholders:
  - Offer premium discounts for pre-FIRM subsidized and newly mapped properties
  - Policyholders will still be able to transfer their discount to a new owner by assigning their flood insurance policy when their property changes ownership.
  - Discounts to policyholders in communities who participate in the [Community Rating System](#) will continue.



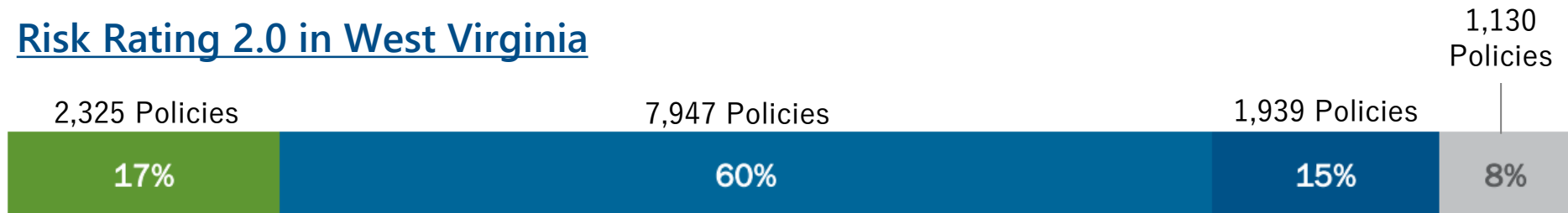
**FEMA**

# Risk Rating 2.0

FEMA's core mission and programs continue to emphasize purchasing flood insurance and pursuing mitigation options to achieve resiliency. While there are many policies in force in West Virginia, there are still opportunities to increase participation in the program to improve resilience, as shown in the table below.

NFIP Policies in Force in WV	Properties in WV Not Covered by NFIP Policy	Average NFIP Claim Payout in WV in the Past 10 Years	Average Individual Assistance Claim Payout in WV in the Past 10 Years
13,300	700,000	\$15,500	\$4,000

## Risk Rating 2.0 in West Virginia



## Risk Rating 2.0 in Greenbrier County



- Immediate Decreases
- Average \$0 - \$10 Per Month Increases (\$0 - \$120 Per Year)
- Average \$10 - \$20 Per Month Increases (\$120 - \$240 Per Year)
- Average >\$20 Per Month Increases (>\$240 Per Year)

Risk Rating 2.0 Data Analysis for States and Counties is accessible at:

[Risk Rating 2.0 State Profiles](#)

# Risk Rating 2.0

## Risk Rating 2.0: Projected Premium Changes by Zip Code - SFH Policies

- Estimated first-year premium changes for existing single-family home NFIP policies

Filter by State or Territory  
All States & Territories

### About the Single-Family Home Policyholders Dashboard

#### Dataset

This dashboard shows the [FEMA Risk Rating 2.0](#) projected premium changes for [single-family home \(SFH\) NFIP policyholders by zip code](#). See the [Related Dashboards](#) section below for companion datasets.

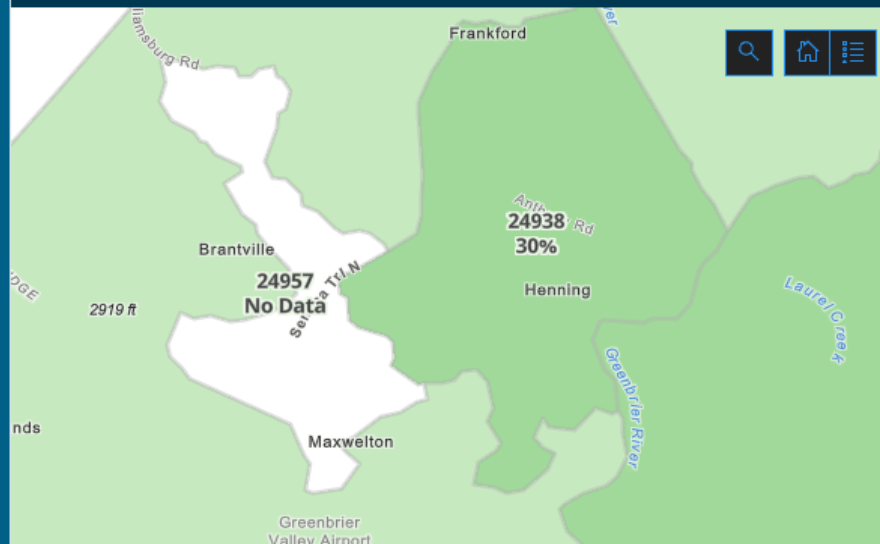
The maps, pie chart, and data table display estimated premium changes under the following four categories:

1. Decreased monthly premiums
2. Increase of \$0-\$10 per month
3. Increase of \$10-\$20 per month
4. Increase of \$20+ per month

#### Dashboard Features

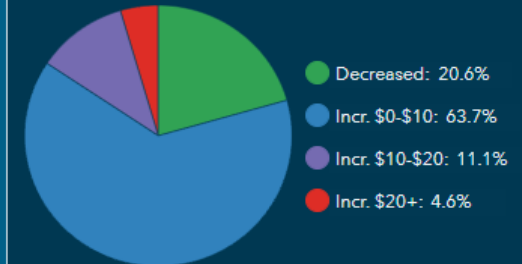
The data is represented by a map, a pie chart, and a data table. You can use the map to view...

### Single-Family Home Policies: Percent of Policies with Decreased Premiums



### Percent of SFH NFIP policies by category

- All zip codes in the current map view including filter\*



\*The 'Zip Codes with Fewer than 5 Policies' and 'Unknown Zip Codes' data are not included in this dashboard. When filtering, small discrepancies may exist when compared to the [Risk Rating 2.0 Premium Changes by State](#) dashboard.

### Data table of zip codes in current map view

- Including filter, up to 25 listed, sorted by most policies

Interactive maps from ASFPM in collaboration with The Pew Charitable Trusts which offer summaries by zip code (# of policies within specified \$ decrease/increase ranges) for existing single-family home policies at [no.floods.org/rr2sfh](https://no.floods.org/rr2sfh) and for all existing NFIP policies at [no.floods.org/rr2all](https://no.floods.org/rr2all).

The data compares a snapshot of policyholder premiums from May 31, 2020 with Risk Rating 2.0 premiums, applying statutory increase limits. The comparison does not attempt to estimate premium increases that might have occurred without the new Risk Rating 2.0 pricing methodology.

Esri, NASA, NGA, USGS | WVU Facilities, VITA, Esri, HERE, Garmin, SafeGraph, METI/N... Powered by Esri

Decreased    Increased \$0-\$10    Increased \$10-\$20    Increased \$20+

Policies Decreased:	0	0.0%
Policies Incr. \$0-\$10:	23	85.2%
Policies Incr. \$10-\$20:	4	14.8%

Overview    Help

# Risk Rating 2.0

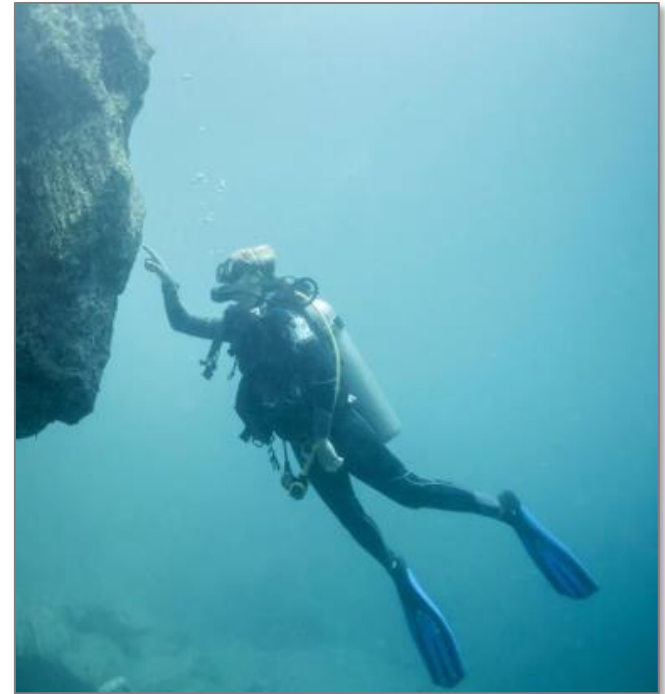
## For a deeper dive into Risk Rating 2.0:

- [FEMA Risk Rating 2.0 – Recorded Webinar](#)  
(Aug 2021)

**Tony Hake** - Director for the Transformation of the National Flood Insurance Program (NFIP)

**Andy Neal** - Chief Actuary of the National Flood Insurance Program and Branch Chief of FEMA's Federal Insurance and Mitigation Administration's Actuarial and Catastrophic Modeling branch.

- [FEMA Risk Rating 2.0 – Fact Sheet](#)
- ASFPM Member Webinars



[www.fema.gov/NFIPtransformation](http://www.fema.gov/NFIPtransformation)



**FEMA**



# What You Should Do



# Community Action Items



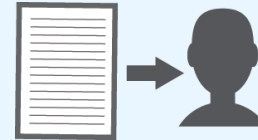
**Review  
Preliminary  
Map, FIS  
and SOMA**



**Comment on  
Preliminary  
Information**



**Appeal  
Preliminary  
Map If  
Desired**



**Reach out to  
Community  
Members**



**Wait for  
LFD to  
Adopt**

**FIS:** Flood Insurance Study  
**SOMA:** Summary of Map Actions  
**LFD:** Letter of Final Determination

# The Statutory 90-Day Appeal Period

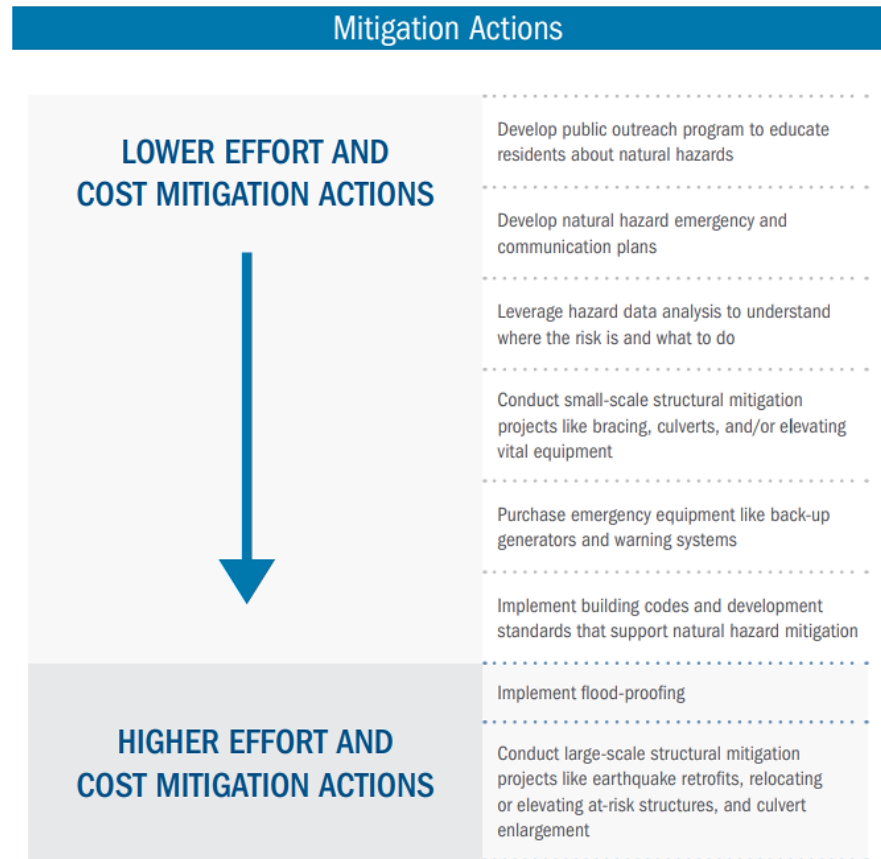
- **(Prerequisite)** Confirm Community Map Repository and publish in the Federal Register (FR).
- **Appeal Start Letters will be sent to communities to explain the appeal period.** These letters are issued ~4 weeks after the FR, and ~1 week before the 1<sup>st</sup> local newspaper notice (legal classified ad). A 2<sup>nd</sup> local newspaper notice follows ~1 week after the 1<sup>st</sup>.
- The **Appeal Period begins with the 2<sup>nd</sup> local newspaper notice** and lasts for 90 days... It cannot be shortened or extended.
- FEMA issues a **supplemental press release** to Radio / TV / Print media in conjunction with the legal classified ads.
- Appeals **must be submitted by community representatives** to FEMA during the 90-day period and **contain scientific or technical data.** Appeals will be acknowledged and resolved before the project advances to final stages.



# Your Role

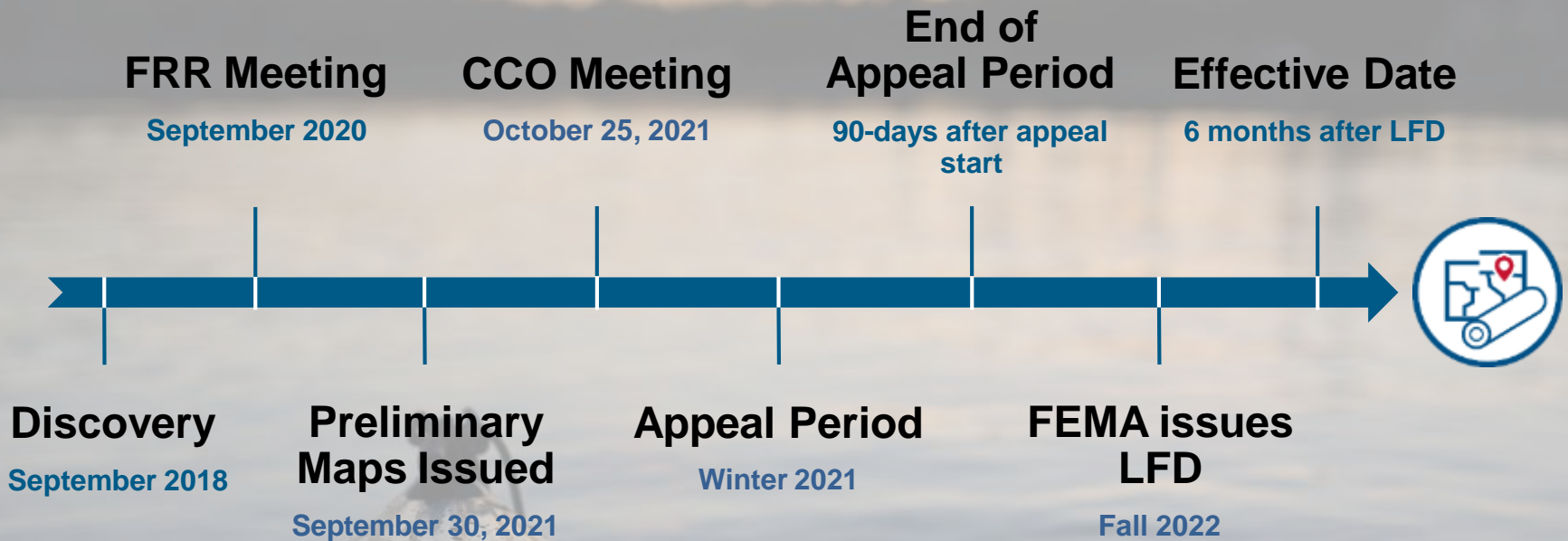
## KNOW YOUR RISK – INSURE YOUR RISK – REDUCE YOUR RISK

- Leverage federal and state resources (such as FEMA's **Local Officials Toolkit** and the **WV Flood Tool**) to understand and communicate your community's flood risk and flood insurance requirements.
- Consider mitigation actions that could make your community safer and more resilient to disasters.
- Work with property owners on risk reduction (e.g., FEMA Brochure: [Protect Your Home from Flooding – Low-Cost Projects You Can Do Yourself](#)).



FEMA

# Timeline for Greenbrier County



**FRR:** Flood Risk Review

**CCO:** Community Coordination and Outreach

**LFD:** Letter of Final Determination

# Project Contacts



**State NFIP Coordinator:**  
**Chuck Grishaber**  
(304) 414-8462  
[Charles.C.Grishaber@wv.gov](mailto:Charles.C.Grishaber@wv.gov)

**State CTP Manager:**  
**Kevin Sneed**  
(304) 957-2571  
[Kevin.L.Sneed@wv.gov](mailto:Kevin.L.Sneed@wv.gov)



**FEMA Region III:**  
**Elizabeth Ranson**  
Mitigation Planning Specialist  
(215) 347-0686  
[Elizabeth.Ranson@fema.dhs.gov](mailto:Elizabeth.Ranson@fema.dhs.gov)

**Robert Pierson, PMP**  
Project Officer  
(215) 931-5650  
[Robert.Pierson@fema.dhs.gov](mailto:Robert.Pierson@fema.dhs.gov)



**Mapping Partner:**  
**Jason Sevanick, GISP, CFM**  
Study Manager  
(301) 254-2160  
[Jason.Sevanick@woodplc.com](mailto:Jason.Sevanick@woodplc.com)

**WVGISTC:**  
**Kurt Donaldson, GISP, CFM**  
Manager  
(304) 293-9467  
[Kurt.Donaldson@mail.wvu.edu](mailto:Kurt.Donaldson@mail.wvu.edu)



**FEMA**

# General Assistance

Map specialists are available at the **FEMA Mapping and Insurance eXchange (FMIX)** to assist customers. **FMIX** also connects stakeholders with a wide range of technical subject matter experts.



**1-877-FEMA MAP**  
(1-877-336-2627)



**[FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com)**

Online Chat:

**[www.floodmaps.fema.gov/fhm/fmx\\_main.html](http://www.floodmaps.fema.gov/fhm/fmx_main.html)**



**FEMA**



# FEMA



FEMA