



Community Coordination & Outreach (CCO) Meeting

Pendleton County, West Virginia
September 14, 2021



FEMA

Agenda

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

Welcome and Introductions



FEMA

RiskMAP
Increasing Resilience Together



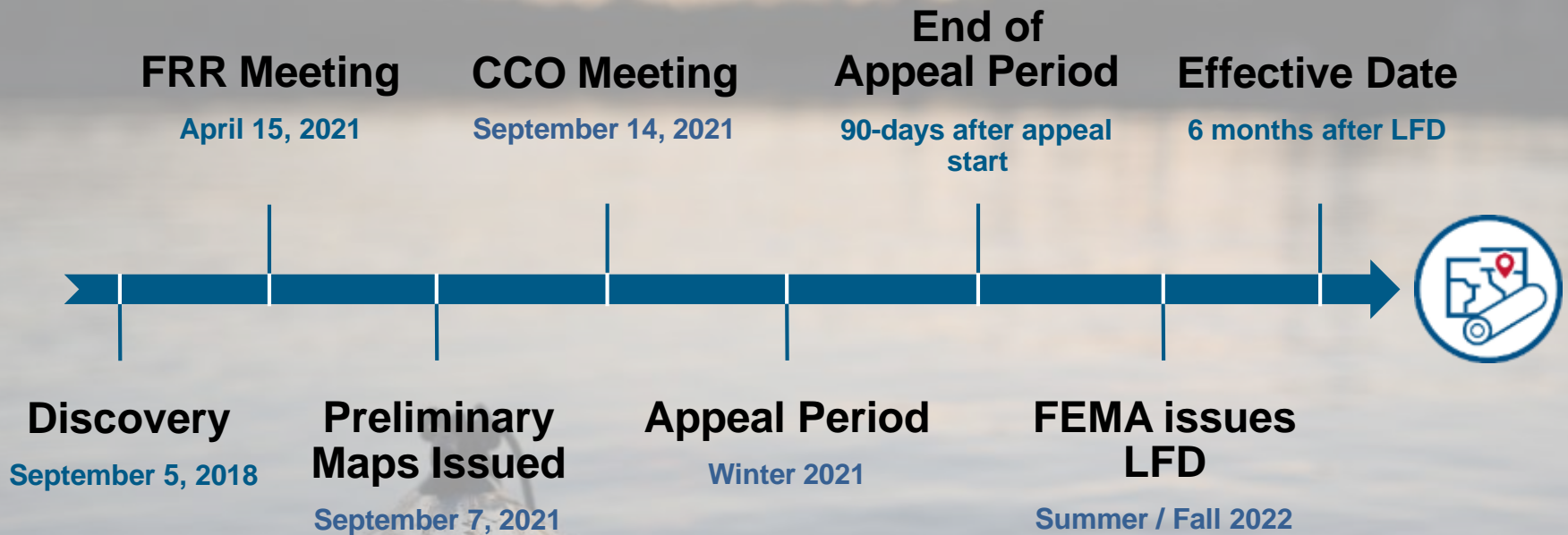
Where We Are - Preliminary Maps



FEMA

RiskMAP
Increasing Resilience Together

Timeline for Pendleton County

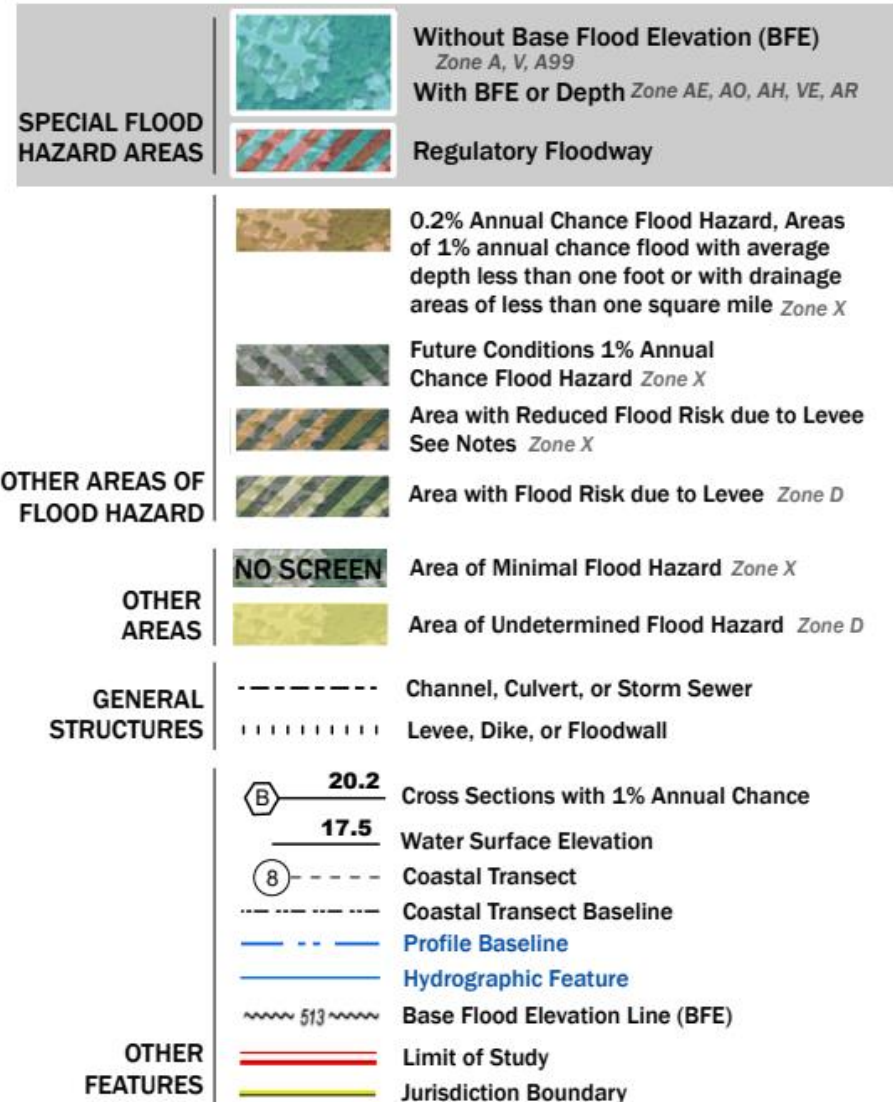
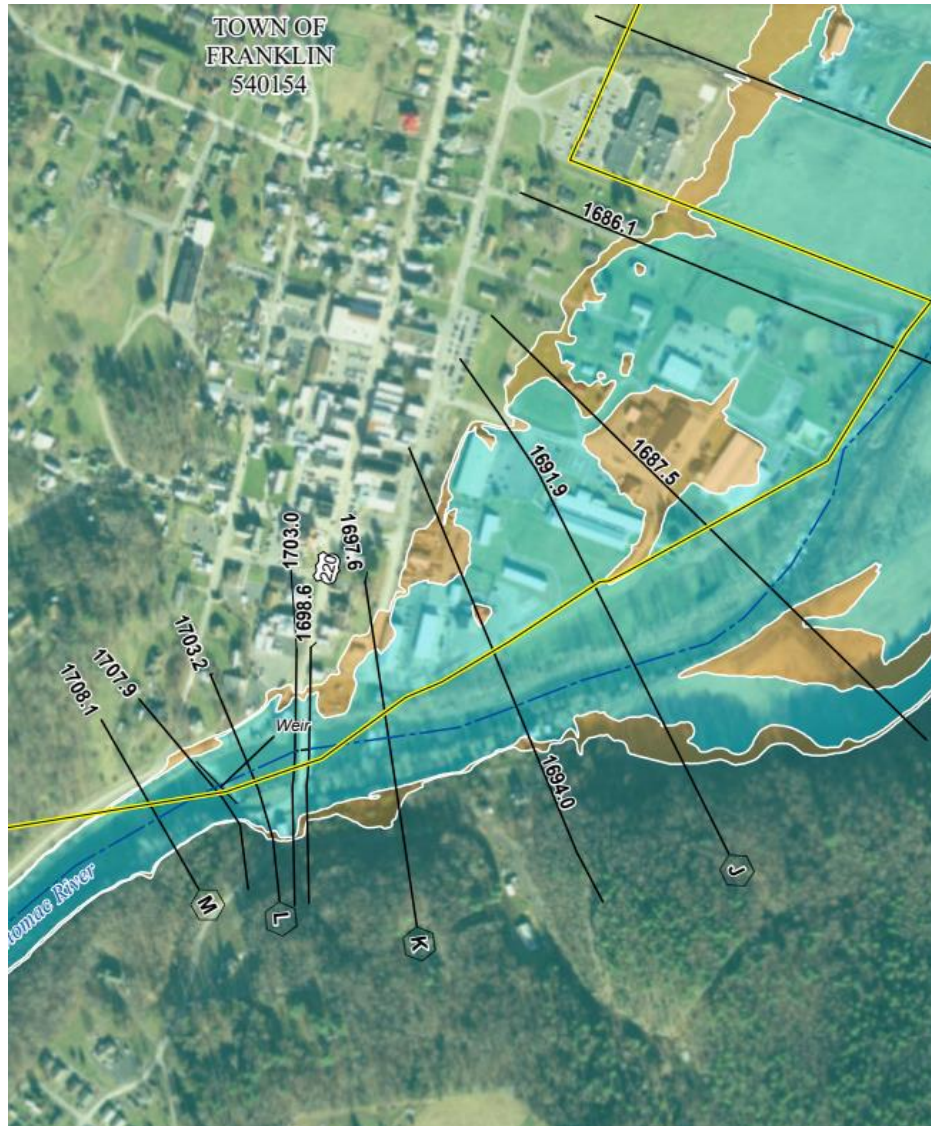


FRR: Flood Risk Review

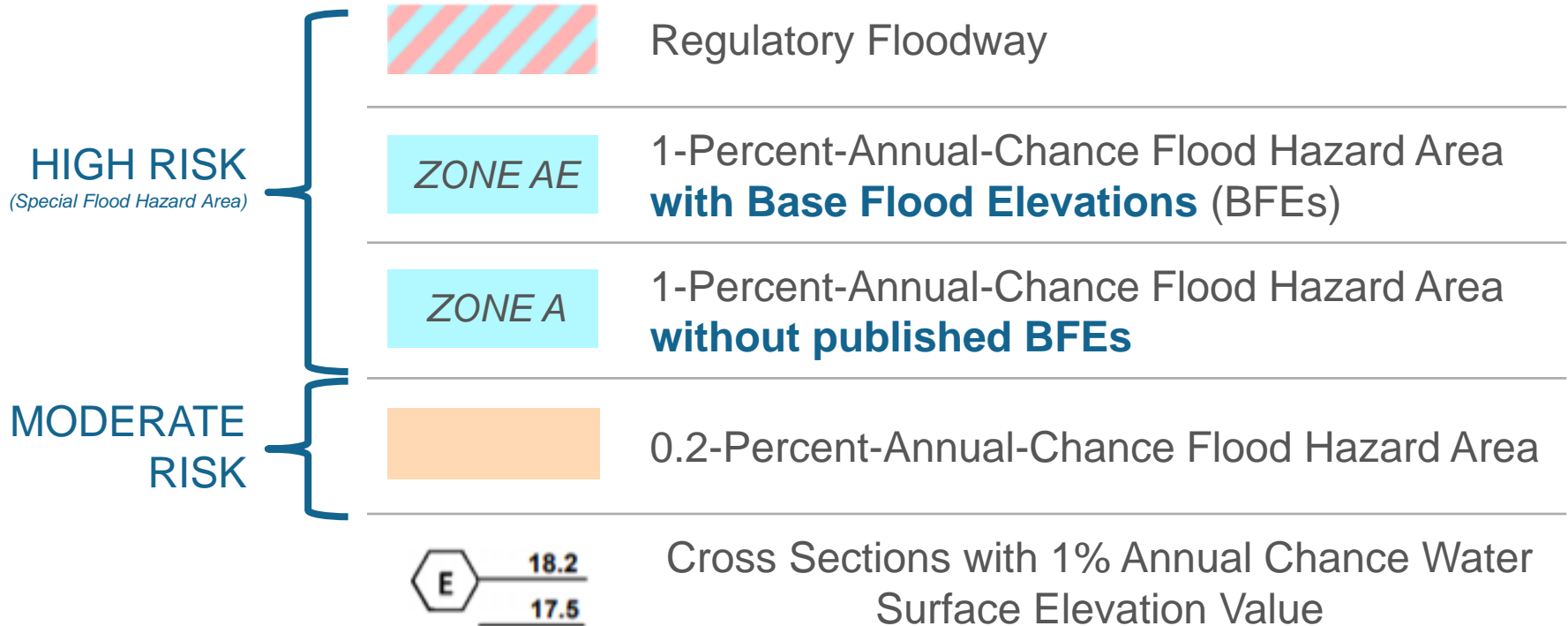
CCO: Community Coordination and Outreach

LFD: Letter of Final Determination

Floodplain Map Overview



Floodplain Map Overview

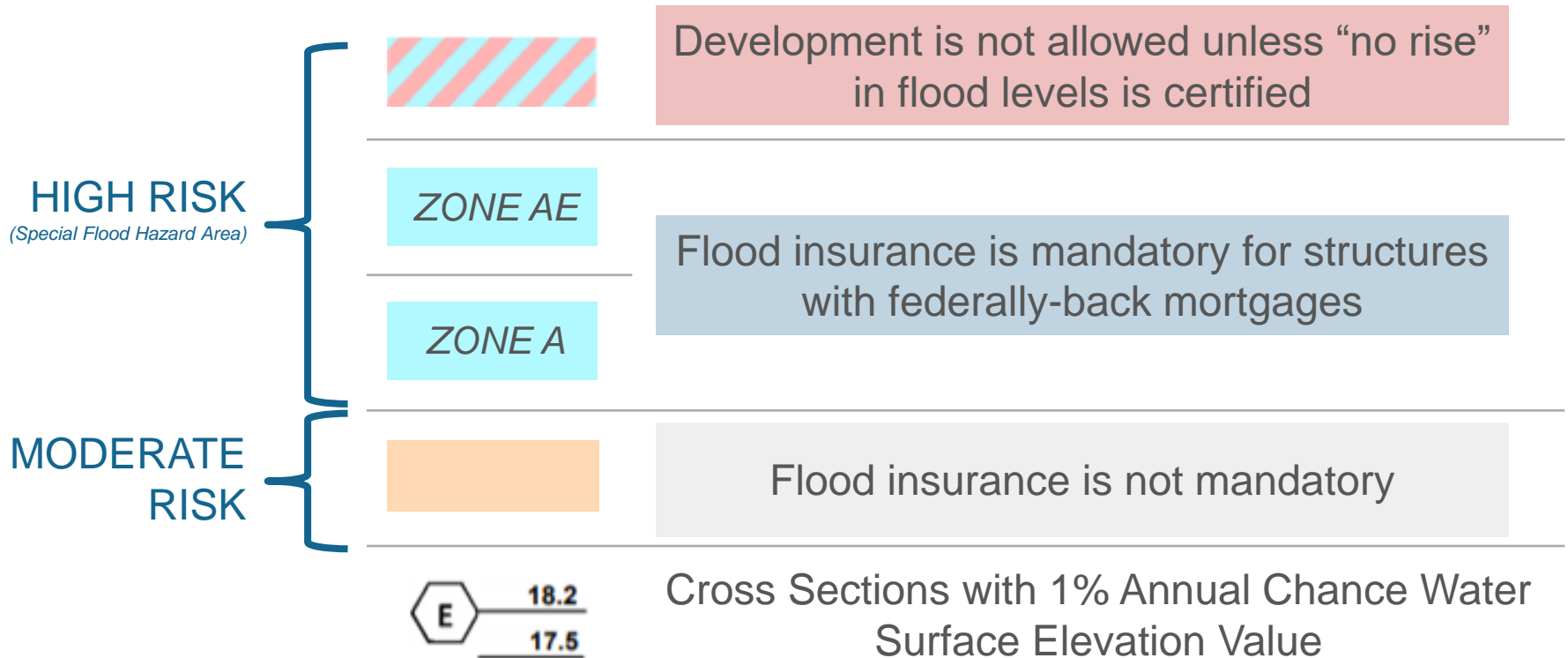


["The 100-Year Flood Zone Explained"](#)



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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>

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 PENDLETON 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 (41) ⓘ
- Preliminary Products (26) ⓘ
- Pending Product (0) ⓘ
- Historic Products (34) ⓘ
- Flood Risk Products (0) ⓘ

National Flood Hazard Layer

Visit <https://www.fema.gov/national-flood-hazard-layer-nfhl> 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.](#)

Flood Map Changes Viewer with Web AppBuilder for ArcGIS

Find address or place

Layer List

Layers

- Preliminary Changes Since Last FIRM Layer
- Pending National Flood Hazard Layer
- Preliminary National Flood Hazard Layer
- Effective FIRM Panels
- National Flood Hazard Layer

Geoprocessing

Input Output

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.*

[Help](#)

PRE-FIRM PANEL
54171C0314E
ISSUED 9/7/2011

PENDLETON COUNTY UNINCORPORATED
540153

How Did the Floodplain Map Change?

- FEMA R3 Changes Since Last FIRM (CSLF) Viewer:
<https://arcg.is/19W5nm1>

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

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

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



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WV Flood Tool

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

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

Layers: Risk | Reference | Basemaps

Search: Address

Tools: [Icons for various map functions]

Map navigation controls: zoom in (+), zoom out (-), pan (arrow), scale bar (0 to 0.4 km).

BUILDING-LEVEL RISK: 100-YEAR FLOOD

- Primary Structure (Future Map)
- LOMA Verified (In or Out SFHA)
- Building Exposure Cost
- Building Year Pre-FIRM & Post-FIRM
- Foundation Type
- Elevation Certificates (Building Type)
- Minus-Rated Structure
- Building Damage Loss Estimate

CRITICAL INFRASTRUCTURE

FLOOD DEPTH

OTHER NATURAL HAZARDS

MITIGATED PROPERTIES & OPEN SPACE

PRIMARY FLOOD HAZARD LAYERS

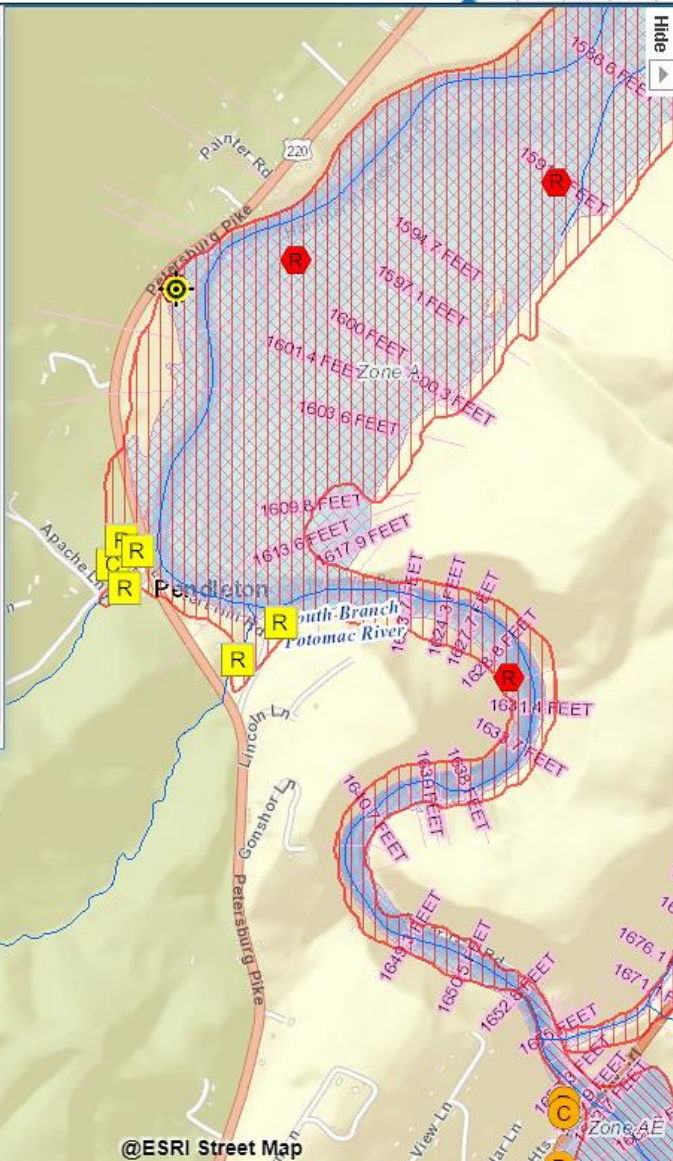
PRELIMINARY/DRAFT FLOOD LAYERS

OTHER FLOOD ZONE SYMBOLOGY

MISCELLANEOUS LAYERS

* indicates that data is from FEMA

[Show Legend](#)



Flood Hazard Area: Location is **WITHIN** the FEMA 100-year floodplain. Advisory Flood Heights available.

Flood Zone: A (Advisory Flood Heights available)

Stream: South Branch Potomac River

Watershed (HUC8): South Branch Potomac (2070001)

FEMA's Flood Map: 54071C0315D [Download](#) [Download](#) NFHL

Map Effective Date: 3/2/2010

Contacts: Pendleton

Flood Height: About 1600.8 ft (AFH) NAVD88

Water Depth: About 2.1 ft (Source: HEC-RAS)

HEC-RAS Model: SBPOTOMC [All Models](#)

Flood Profile: N/A

Community: Pendleton County

Freeboard: 2 ft **CRS Class:** 10 **CID:** 540153

Location (lat, long): (38.678136, -79.330097) WGS84

Location (UTM 17N): (4282382, 645257) WGS84

External Viewers: [Share](#) [Print](#) [Embed](#) [Link](#)

Elevation: 1599.2 ft (Source: FEMA 2016-17) NAVD88

Address: 22 HAMMER HOMESTEAD DR, FRANKLIN, WV, 26807

Parcel: 36-03-0014-0006-0000 | [Assessment](#)

Flood Risk Information [Related Resources](#)

[Flood Risk Assessment](#)

[3D Flood Visualization](#)


0.4km
0.2mi
scale - 1: 18,056
x: -79.340955 y: 38.658400

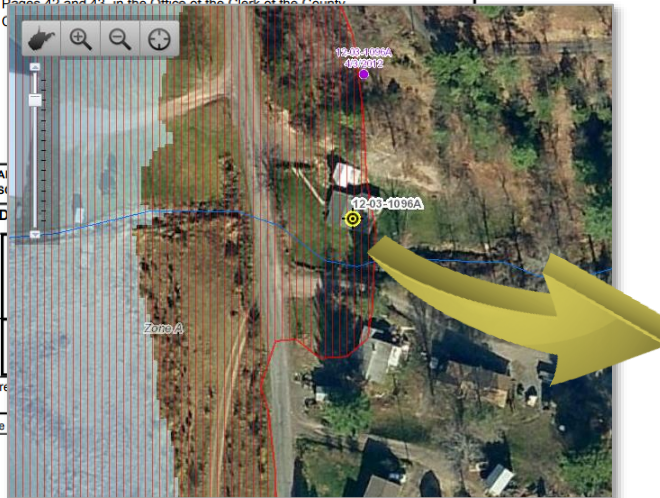
@ESRI Street Map

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

Page 1 of 2		Date: April 03, 2012	Case No.: 12-03-1096A	LOMA
 Federal Emergency Management Agency Washington, D.C. 20472				
LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)				
COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION		
COMMUNITY	PENDLETON COUNTY, WEST VIRGINIA (Unincorporated Areas)		A parcel of land, as described in the Deed, recorded in Book 122, Pages 42 and 43, in the Office of the Clerk of the County, Cl...	
	COMMUNITY NO.: 540153			
AFFECTED MAP PANEL	NUMBER: 54071C0314D			
	DATE: 3/2/2010			
FLOODING SOURCE: SOUTH BRANCH POTOMAC RIVER				
LOT	BLOCK/SECTION	SUBDIVISION	STREET	
--	--	--	691 Dickenson Mt. Road	
Special Flood Hazard Area (SFHA) - The SFHA is an area where flooding is expected or exceeded in any given year (base flood).				
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate...				



SOMA-1

PRELIMINARY SUMMARY OF MAP ACTIONS

Community: PENDLETON COUNTY

Community No: 540153

2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	00-03-1142A	04/07/2000	PO BOX 6, SENECA ROCKS	5401530025C	54071C0150E
LOMA	09-03-2172A	01/05/2010	Tax Parcel 46 -- Circleville Road and WV Route 28	5401530200C	54071C0300E
LOMA	11-03-0299A	01/18/2011	5456 SMITH CREEK ROAD	54071C0450D	54071C0450E
LOMA	11-03-0508A	01/27/2011	3306 BLUE GRAY TRAIL	54071C0325D	54071C0325E
LOMA	11-03-0705A	02/03/2011	CIRCLEVILLE DISTRICT, TAX MAP 14A, PARCEL 41	54071C0300D	54071C0300E
LOMA	11-03-1003A	05/06/2011	HC 74 BOX 106C	54071C0475D	54071C0475E
LOMA	12-03-1096A	04/03/2012	691 DICKENSON MT. ROAD	54071C0314D	54071C0314E
LOMA	12-03-0569A	04/12/2012	TAX MAP 47, TAX PARCELS 4.1 & 4.2	54071C0500D	54071C0500E
			30274 MOUNTAIN VIEW DRIVE	54071C0075D	54071C0075E



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Impacts

Flood Risk Dashboards

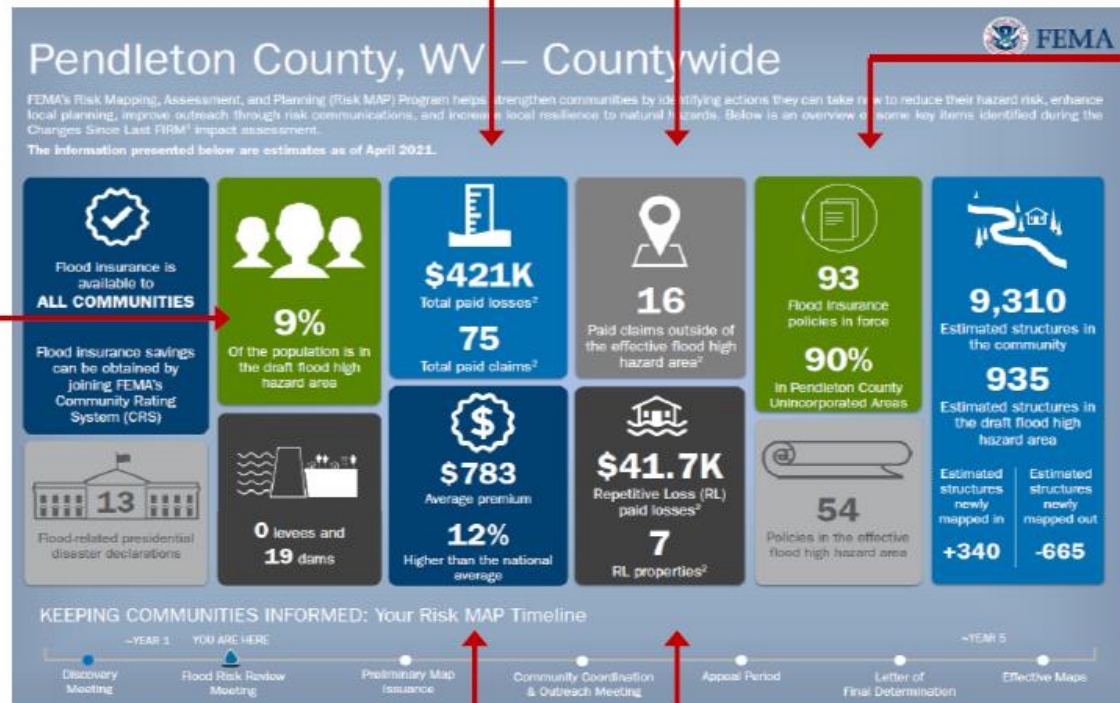
NFIP FLOOD CLAIM PAYOUTS

CLAIMS OUTSIDE OF SFHA

NFIP FLOOD POLICIES

AFFECTED RESIDENTS

HIGH-RISK STRUCTURES



AVERAGE PREMIUM

REPETITIVE LOSSES

Flood Risk Dashboards



Pendleton 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 FIRM¹ impact assessment.

The information presented below are estimates as of September 2021



Flood insurance is available to **ALL COMMUNITIES**

Flood insurance savings can be obtained by joining FEMA's Community Rating System (CRS)



9%

Population in the preliminary flood high hazard area



\$421K

Total paid losses²

75

Total paid claims²



16

Paid claims outside of the effective flood high hazard area²



99

Flood insurance policies in force

90%

In Pendleton County Unincorporated Areas



9,310

Estimated structures in the community

441

Estimated structures in the preliminary high hazard area



Flood-related presidential disaster declarations



0 levees and **19** dams



\$783

Average premium

12%

Higher than the national average



\$41.7K

Repetitive Loss (RL) paid losses²

7

RL properties²



54

Policies in the effective flood high hazard area

Estimated structures newly mapped in

+146

Estimated structures newly mapped out

-310

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Historical Flood Risk and Costs

Historical Flood Impact

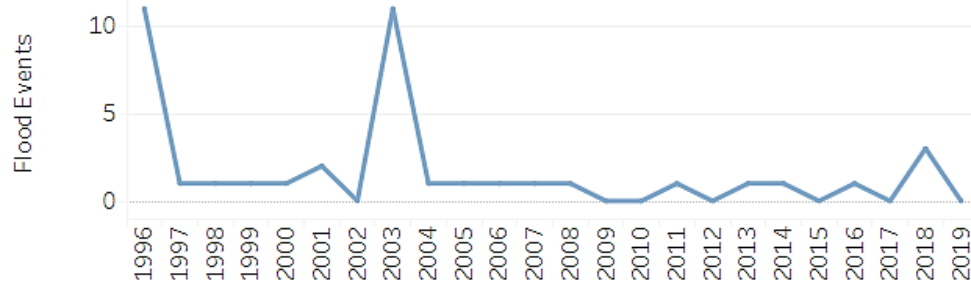
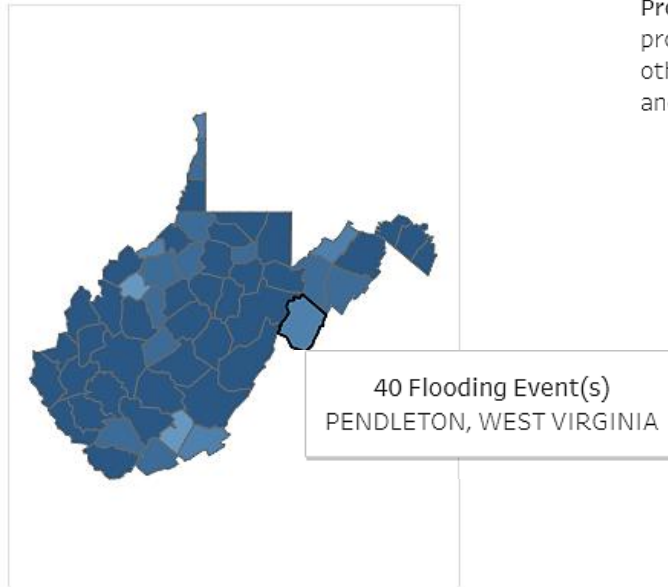
See how floods have impacted your state according to data from NOAA's Storm Events Database.

Choose a State

WEST VIRGINIA

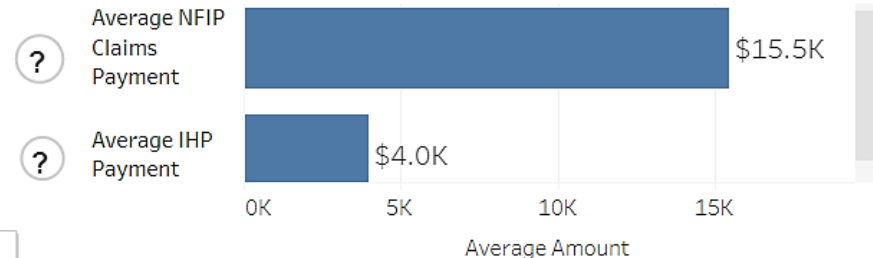
Flood Events

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

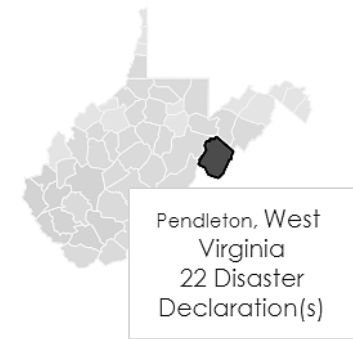


Costs of Flooding

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.



- 7 Severe Storm(s)
- 4 Flood
- 4 Hurricane
- 3 Snow
- 2 Biological
- 2 Drought



40 flood events in Pendleton County from 1996 - 2019

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

County Public Assistance

Category	Federal Funding since 2017 (# of Projects)
A- Debris Removal	\$1,091,529 (24)
B- Protective Measures	\$544,023 (23)
C- Roads & Bridges	\$2,655,699 (183)
D- Water Control	\$191,591 (1)
E- Public Buildings	\$660,573 (9)
F- Public Utilities	\$2,358,831 (12)
G- Recreational or Other	\$333,118 (6)
TOTAL	\$15,251,072 (242)



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Community NFIP Insurance Overview

Community	# of Policies in Force	Insurance in Force	# of Paid Losses Since 1978	Losses Paid Since 1978
Town of Franklin	9	\$2,864,600	6	\$44,470
Pendleton County	90	\$13,869,500	69	\$376,068



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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 441 structures** are expected to be in the SFHA, with concentrations observed along South Branch of the Potomac River. Note that earlier estimates from the Flood Risk Review Meeting in April 2021 likely included non-addressable, auxiliary structures.
- **More structures have been mapped out (-310) than mapped in (+146).**



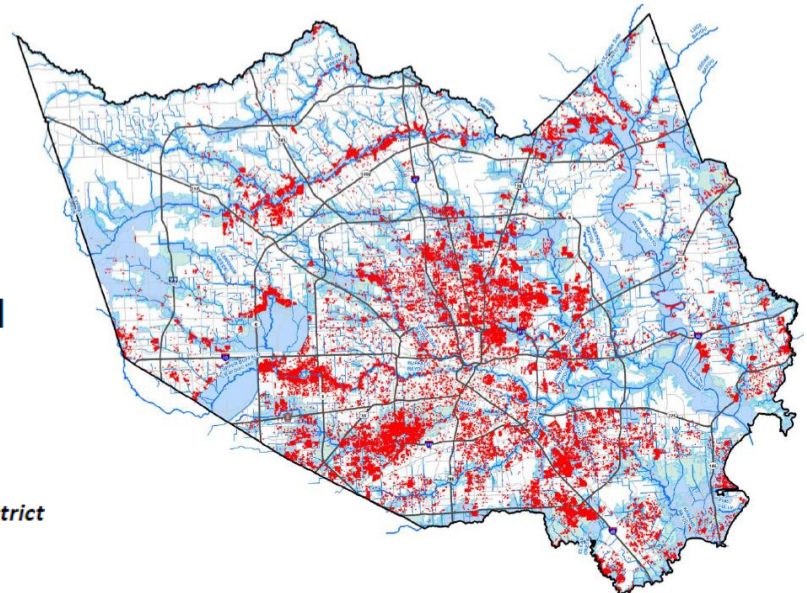
Flood Risk Doesn't Stop at a Line

- 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



FEMA

RiskMAP
Increasing Resilience Together

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

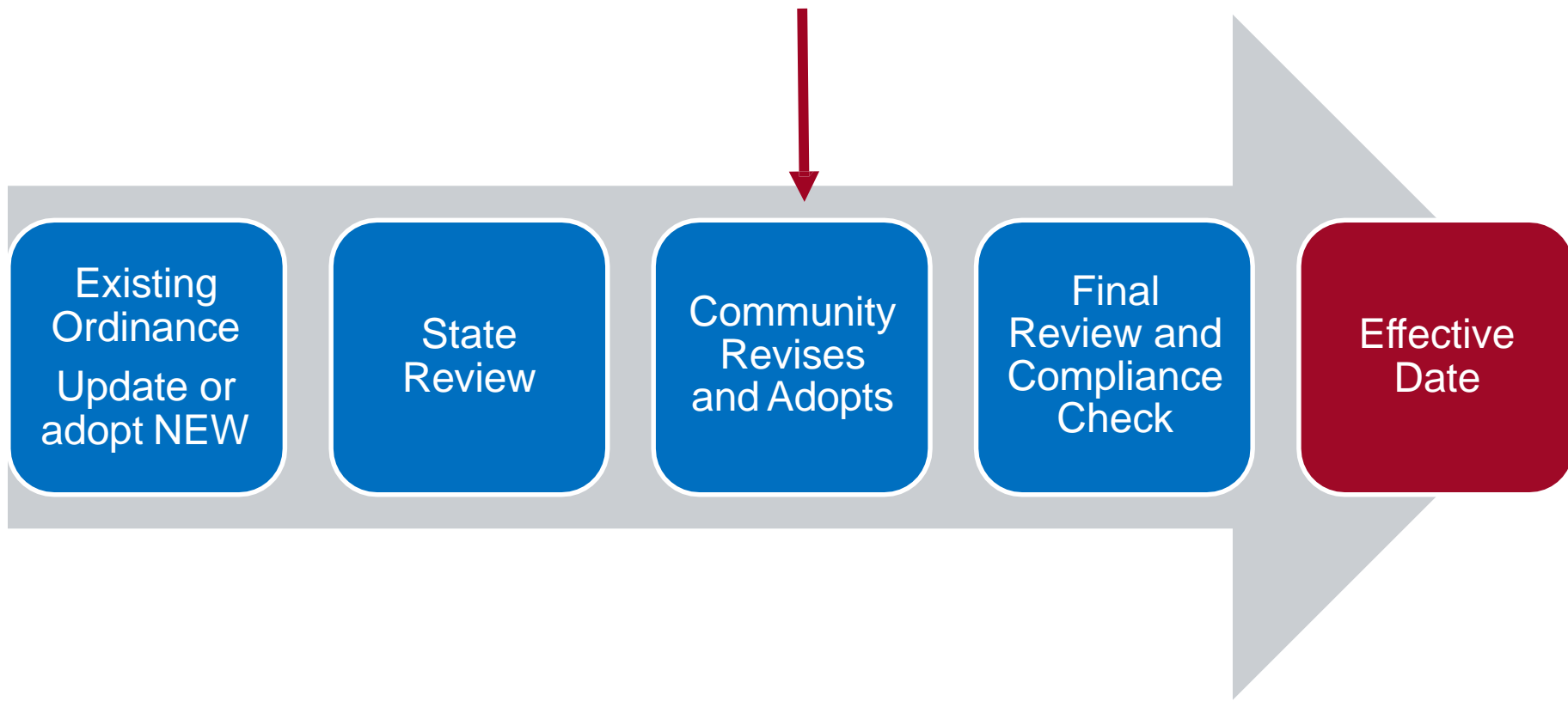
- **Zoning Ordinances**
- **Building Codes**
 - Subdivision Regulations
 - Sanitary Regulations
- **“Stand Alone” Ordinance**

**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 Pendleton County

**Preliminary
Maps Issued**

September 7, 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



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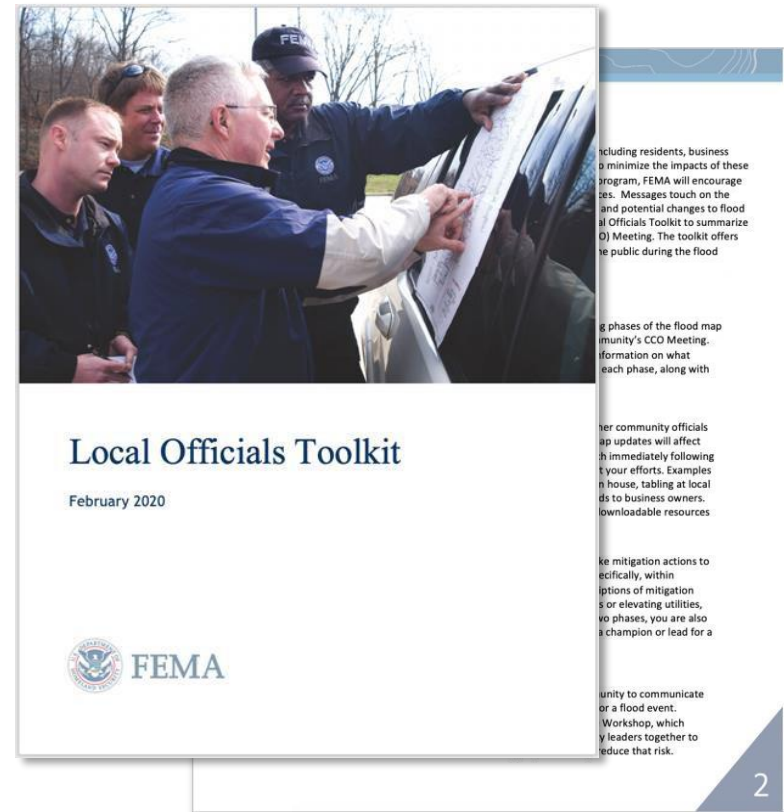
RiskMAP
Increasing Resilience Together

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 and 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



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



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.



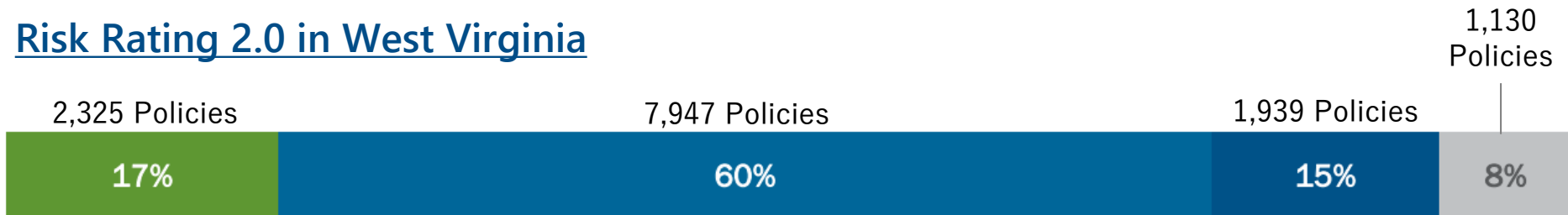
FEMA

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 Pendleton 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

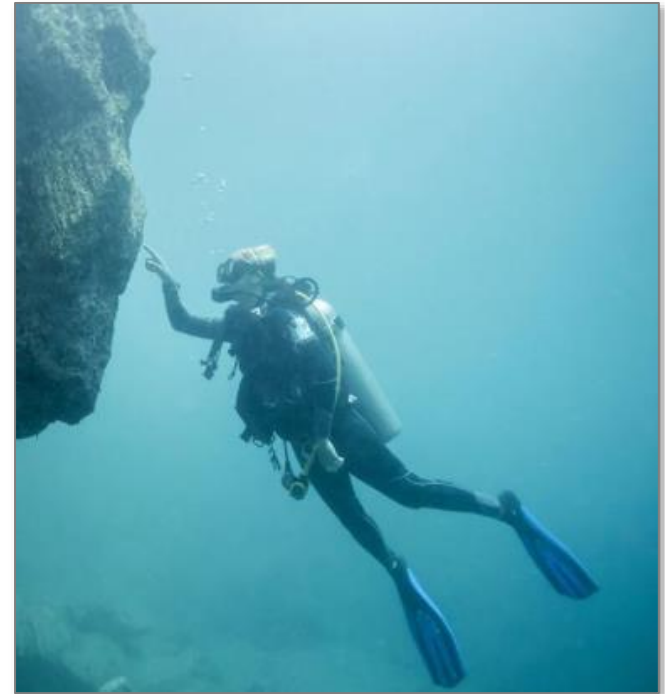
For a deeper dive into Risk Rating 2.0:

- [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



FEMA



What You Should Do

Community Action Items



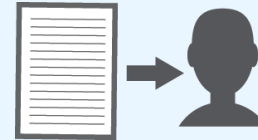
**Review
Preliminary
Map, FIS
and SOMA**



**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

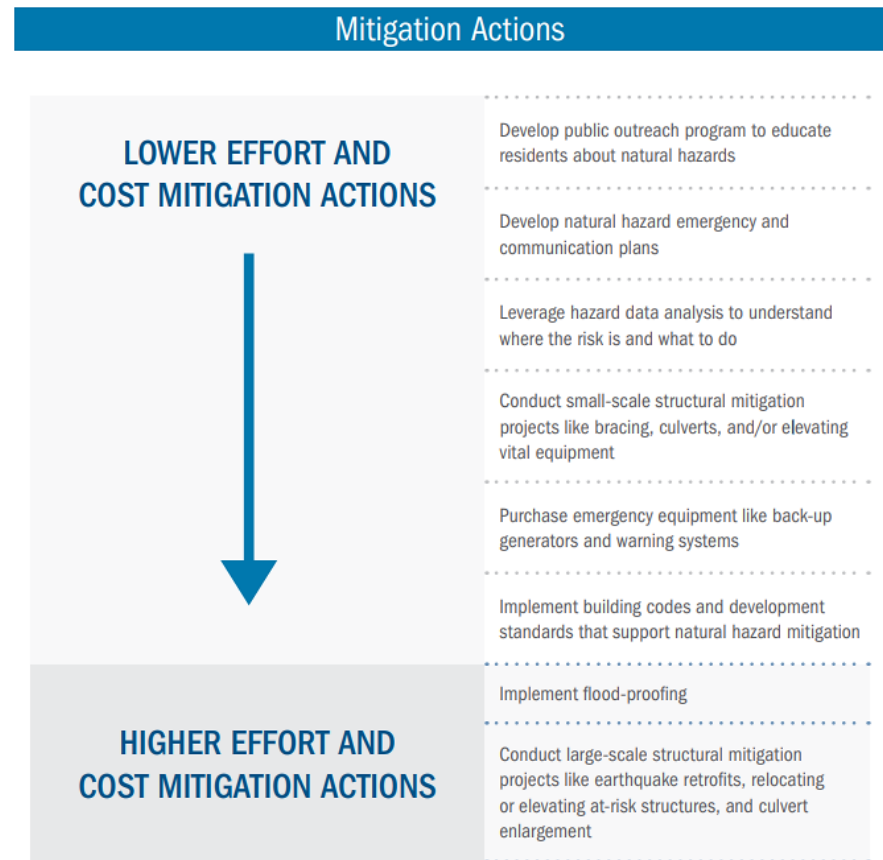
- **(Prerequisite)** Confirm Community Map Repository and publish in the Federal Register (FR).
- **Appeal Start Letters will be sent to communities to explain the appeal period.** These letters are issued ~4 weeks after the FR, and ~1 week before the 1st local newspaper notice (legal classified ad). A 2nd local newspaper notice follows ~1 week after the 1st.
- The **Appeal Period begins with the 2nd 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

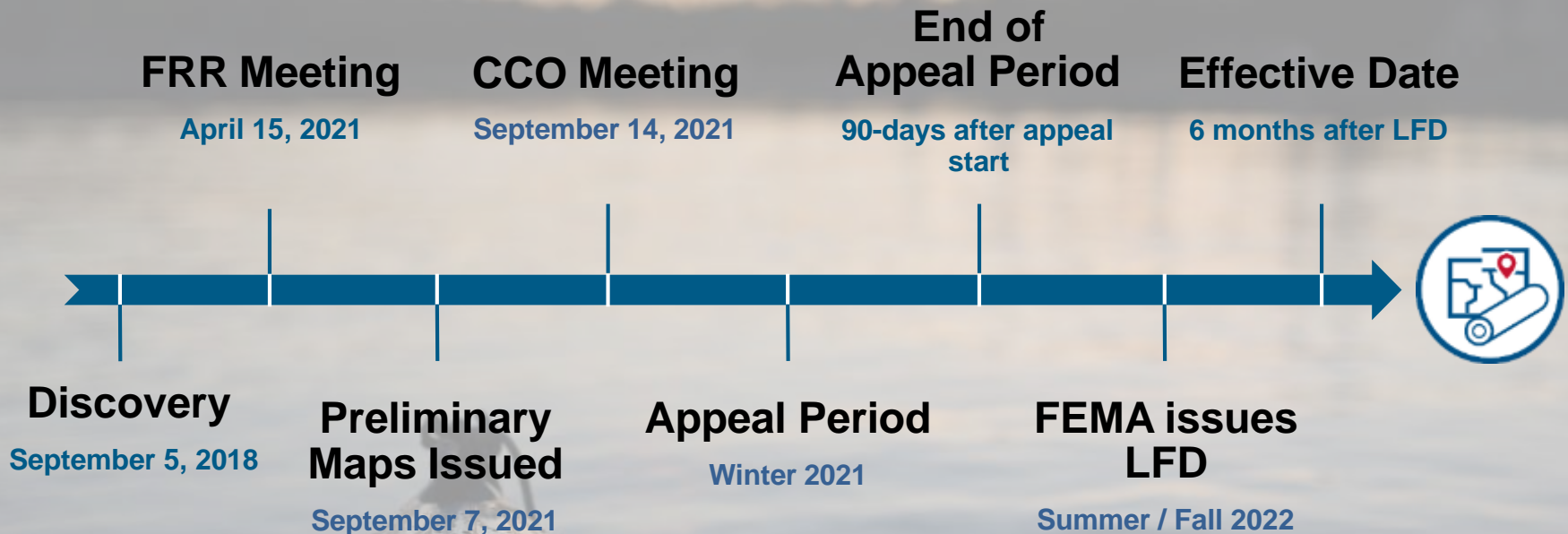
KNOW YOUR RISK – INSURE YOUR RISK – REDUCE YOUR RISK

- 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 Pendleton County



FRR: Flood Risk Review

CCO: Community Coordination and Outreach

LFD: Letter of Final Determination

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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)



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Online Chat:

www.floodmaps.fema.gov/fhm/fmx_main.html



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