RiskMAP
Increasing Resilience Together

Community Coordination & Outreach (CCO) Meeting

Pocahontas County, West Virginia
April 18, 2024

FEMA

Agenda

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

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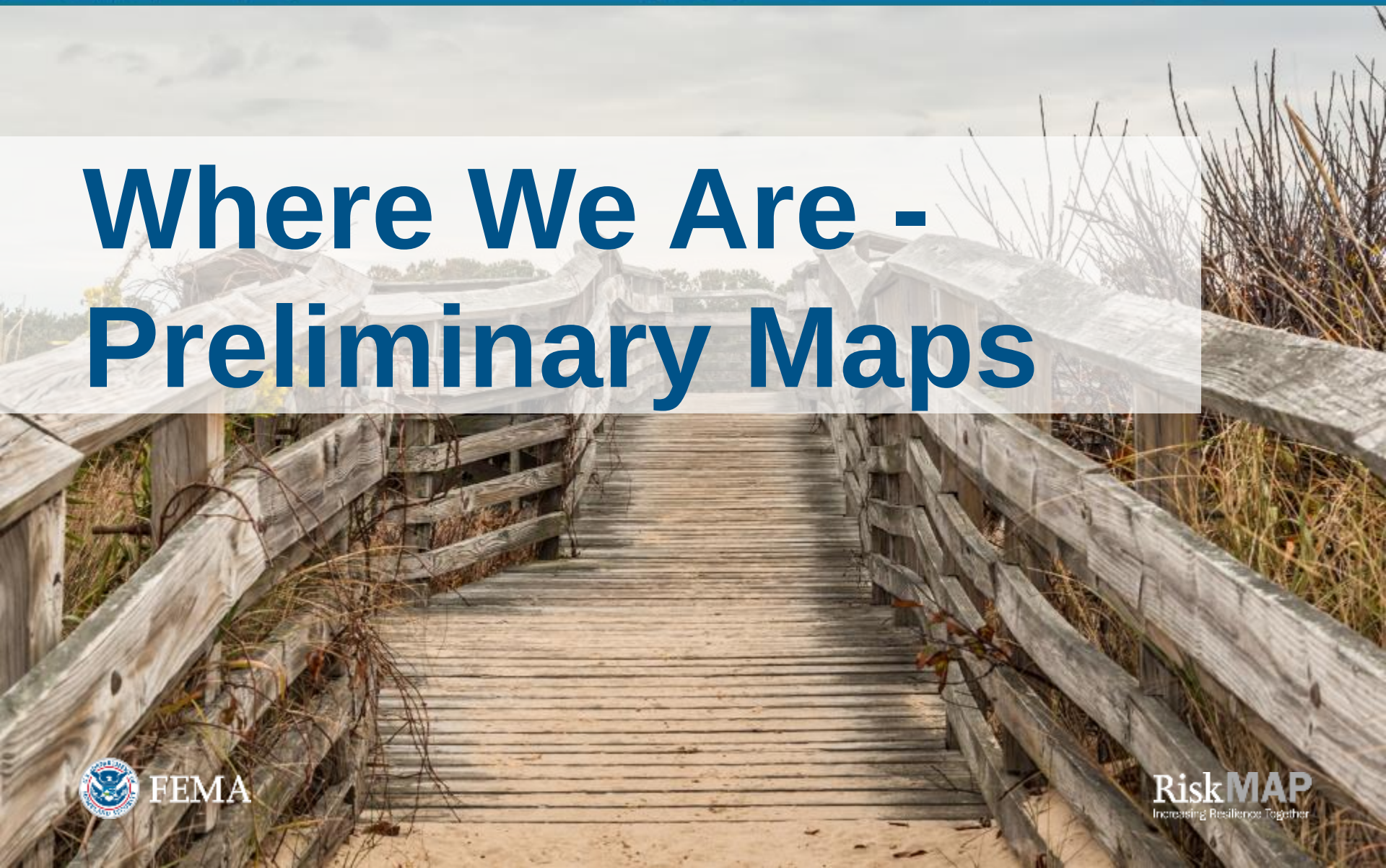
Welcome and Introductions

Where We Are - Preliminary Maps



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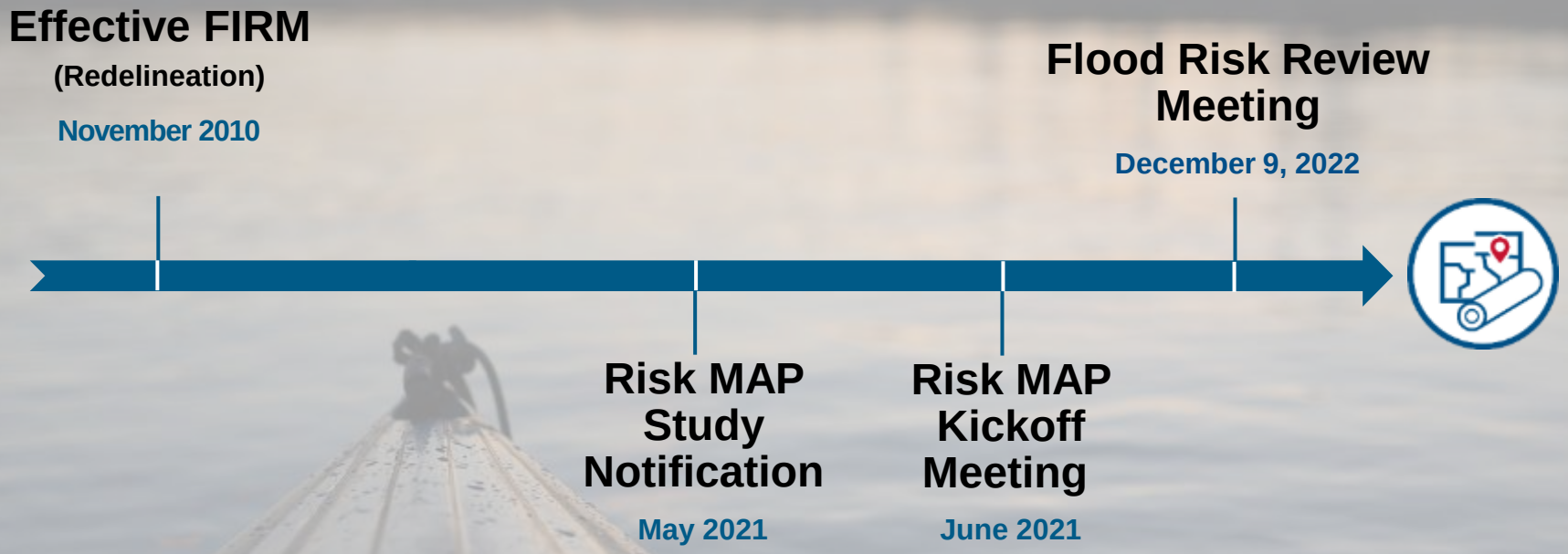
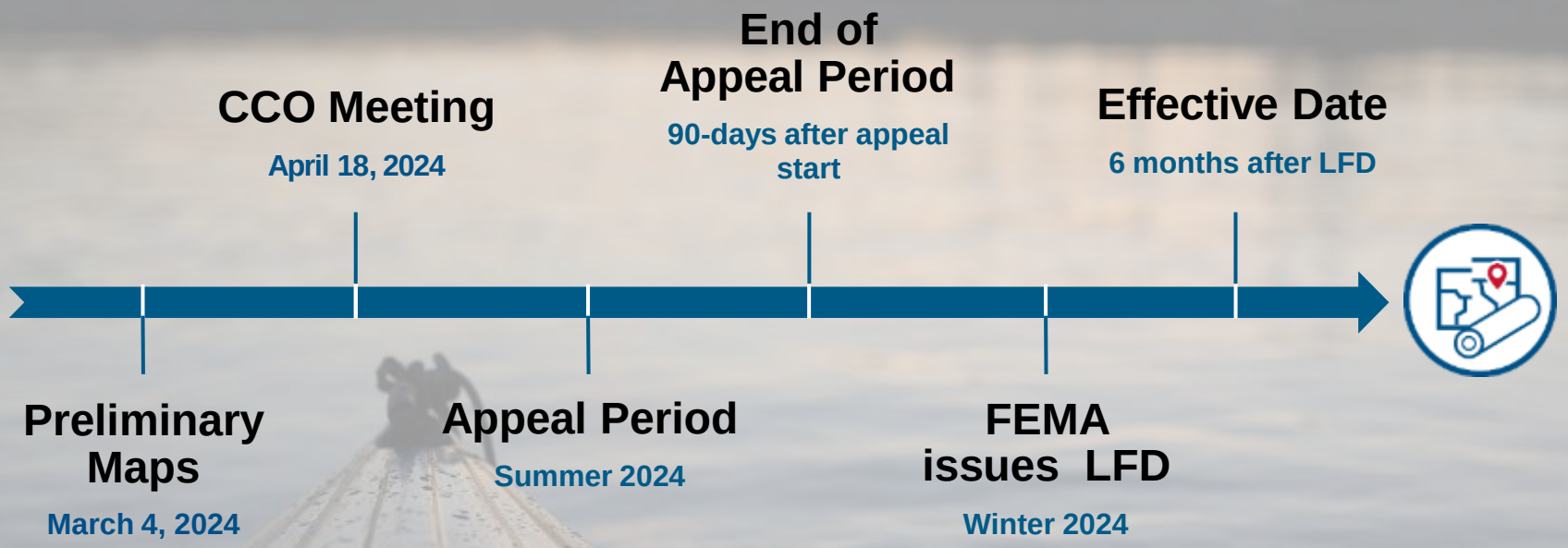
Timeline – Looking Back



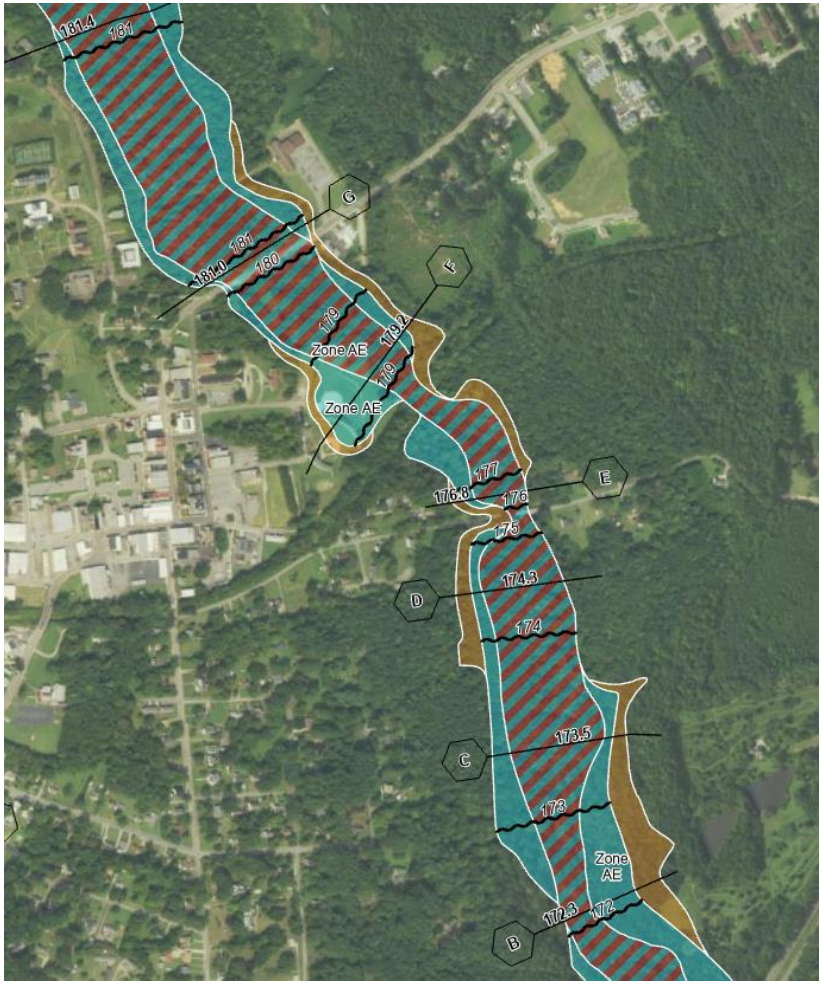
Timeline – Looking Forward



CCO: *Community Coordination and Outreach*

LFD: *Letter of Final Determination*

Floodplain Map Overview



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SPECIAL FLOOD HAZARD AREAS

- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

OTHER AREAS OF FLOOD HAZARD

- 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile *Zone X*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee See Notes *Zone X*
- Area with Flood Risk due to Levee *Zone D*

OTHER AREAS

- NO SCREEN — Area of Minimal Flood Hazard *Zone X*
- Area of Undetermined Flood Hazard *Zone D*

GENERAL STRUCTURES

- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

OTHER FEATURES

- 20.2 (B) — Cross Sections with 1% Annual Chance
- 17.5 — Water Surface Elevation
- (8) — Coastal Transect
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature
- 513 — Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary

Floodplain Map Overview

HIGH RISK
(Special Flood Hazard Area)

Regulatory Floodway

ZONE AE

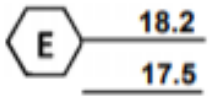
1-Percent-Annual-Chance Flood Hazard Area **with Base Flood Elevations** (BFEs)

ZONE A

1-Percent-Annual-Chance Flood Hazard Area **without published BFEs**

MODERATE RISK

0.2-Percent-Annual-Chance Flood Hazard Area



Cross Sections with 1% Annual Chance Water Surface Elevation Value

"The 100-Year Flood Zone Explained"

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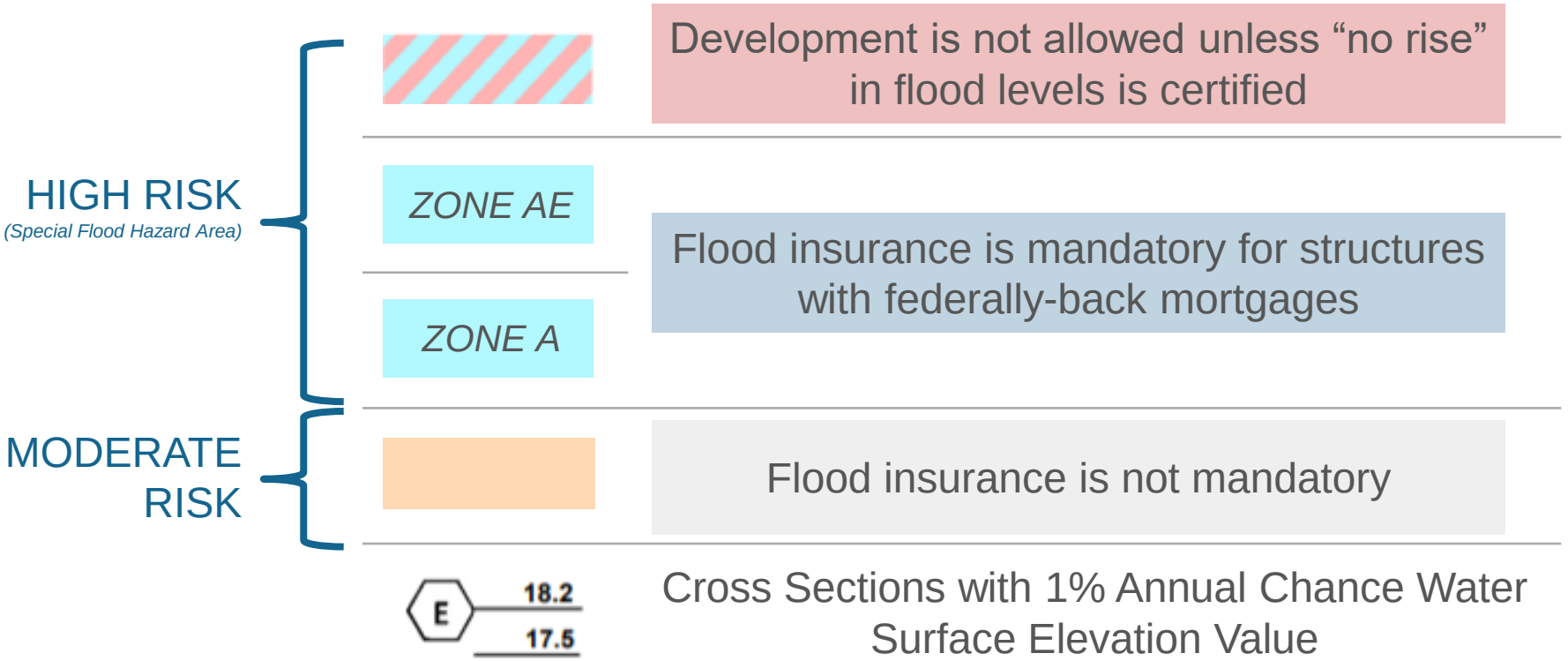
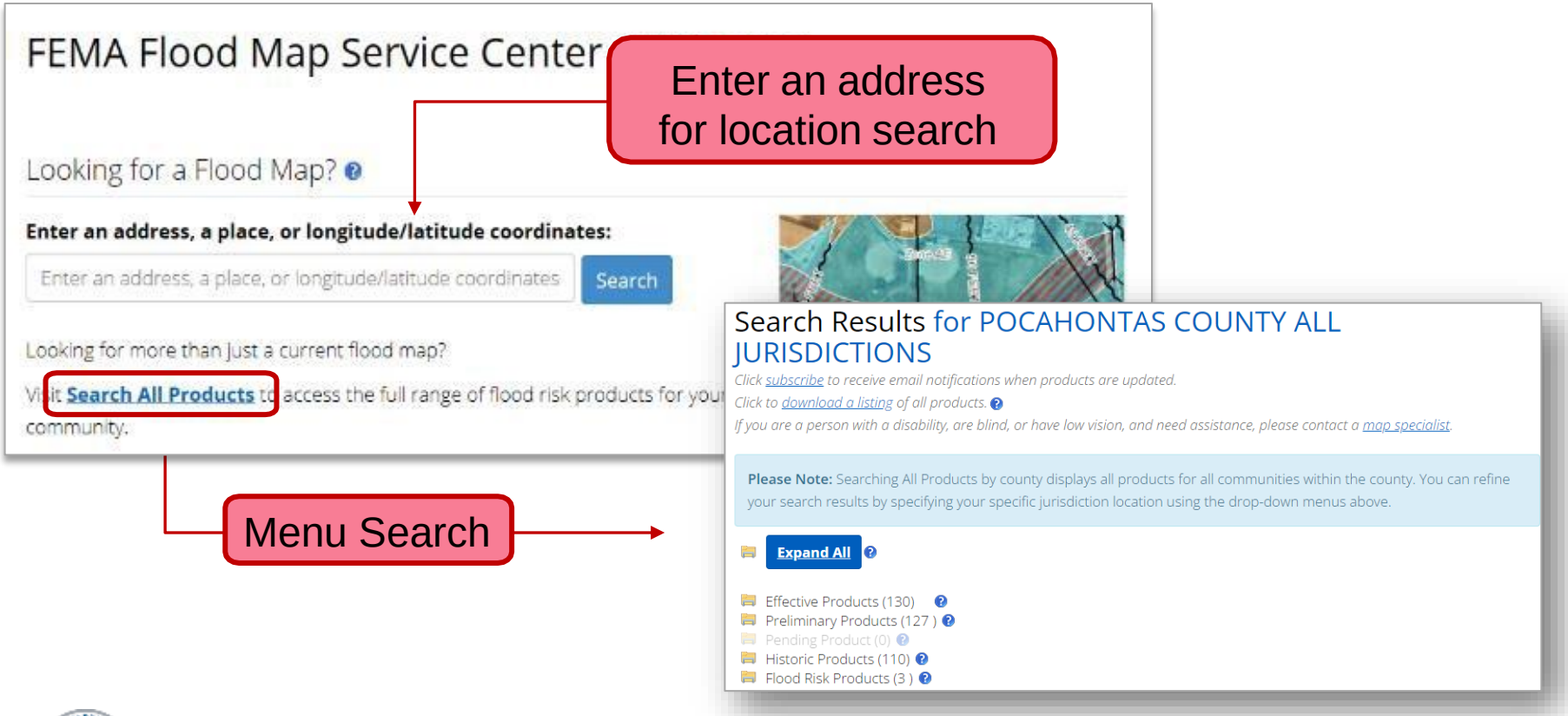
Floodplain Map Overview



"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



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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.

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How Did the Floodplain Map Change?

- FEMA R3 Changes Since Last FIRM (CSLF) Viewer:

  https://arcg.is/bz8SC0

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

- FEMA Flood Map Changes Viewer:

  https://msc.fema.gov/fmcv

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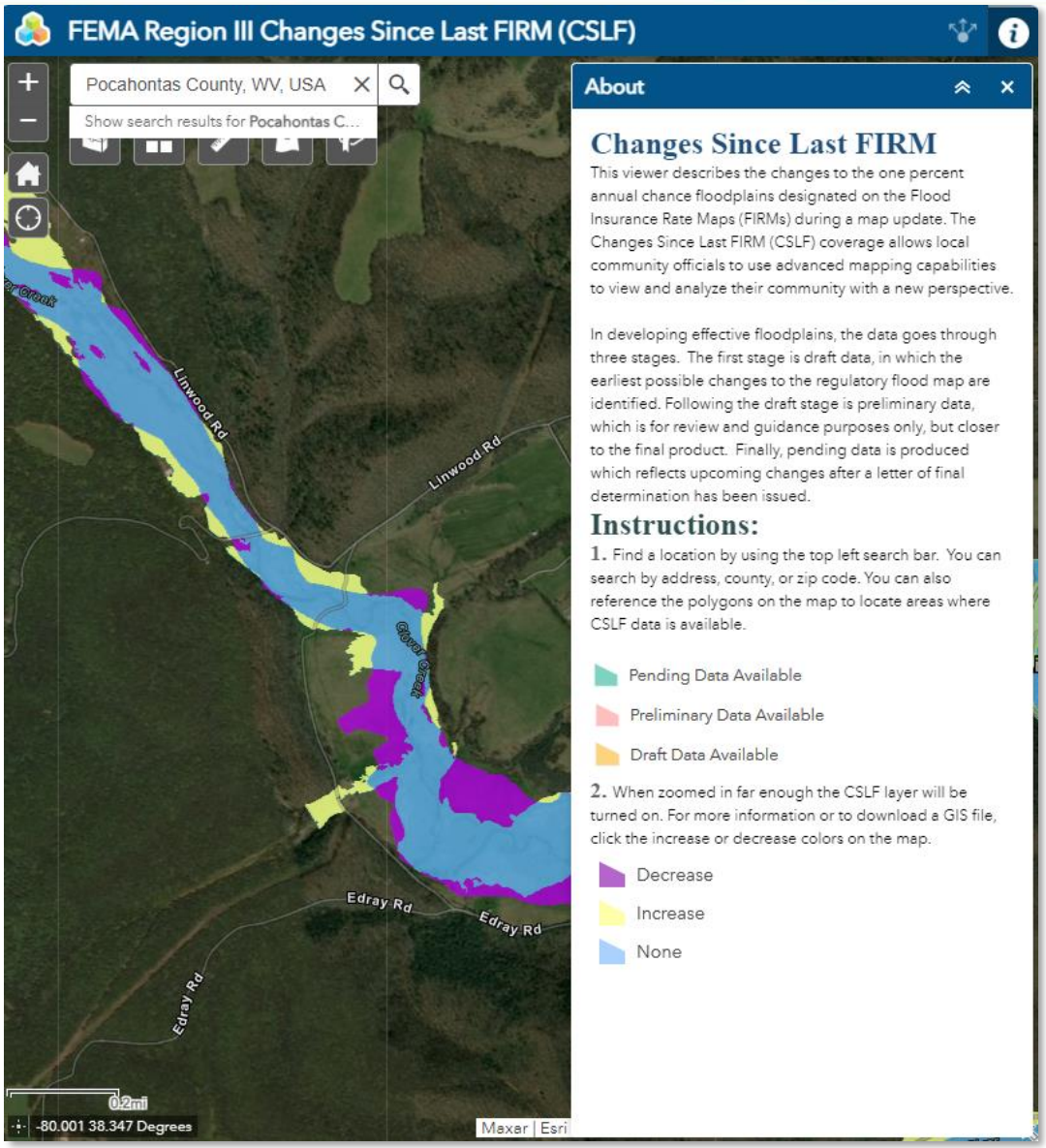
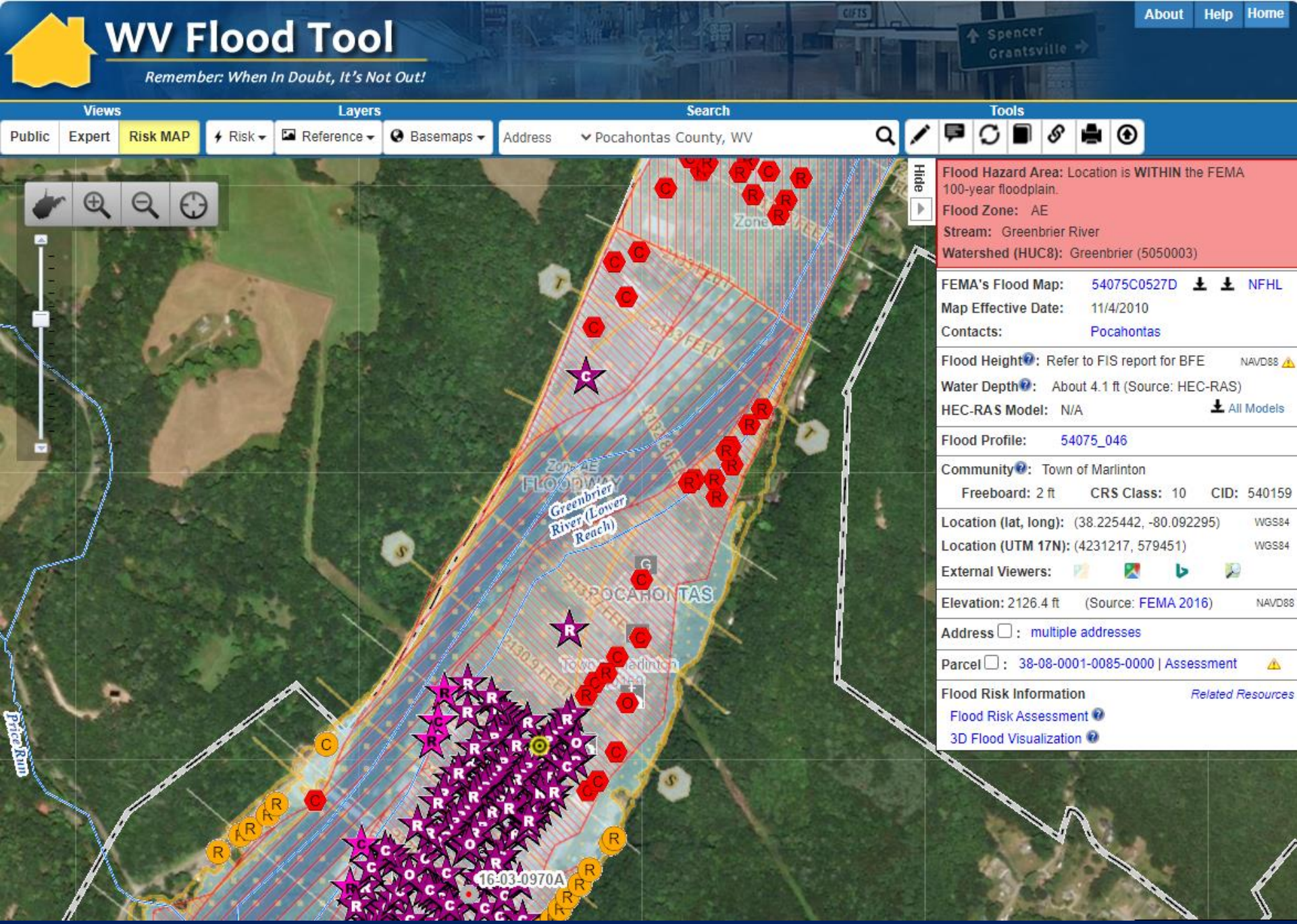
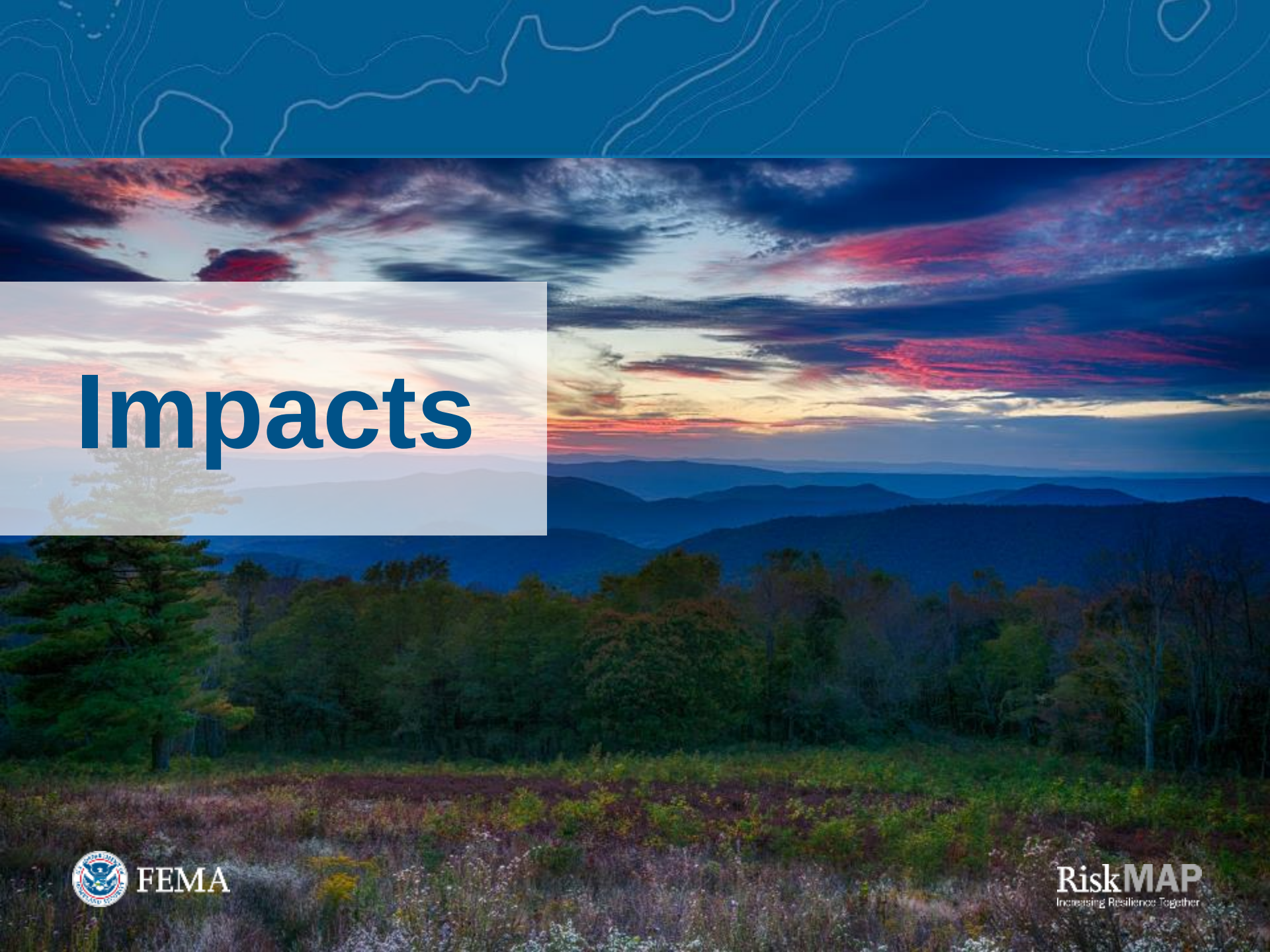




http://www.mapwv.gov/flood/


Impacts
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Study Recap: Pocahontas County

Hydrologic and Hydraulic Modeling and Mapping, including:

- Updated Detailed '**ZONE AE**' Studies (80 miles), including Floodways and Field Survey
  - Culvert/Bridge dimensions were measured, and supplemented with sketches & photographs
  - Surveyed cross-sections at selected locations, measured underwater channel morphology
- Model-backed Approximate '**ZONE A**' Studies (442 miles)
  - USGS Regression equations used for the hydrology
  - Cross-sections generated from LiDAR used for hydraulics
  - Automated processes
  - Does not include information below normal water surface
  - No structures are modeled
- Utilization of high-res topographic data (for modeling and mapping)
  - West Virginia USGS QL2 LiDAR Project 2016
  - Light Detection and Ranging Data (LiDAR), 2020 West Virginia FEMA HQ Project Area
  - West Virginia – FEMA R3 Northeast LiDAR – 2016
  - West Virginia FEMA R3 South Central LiDAR Project

Significant Impacts Overview: Pocahontas County

Comparing the PRELIMINARY and EFFECTIVE flood data:

- The study led to moderate changes in Special Flood Hazard Area (SFHA) extent. Changes are mostly related to Zone A hazards extending upstream of the previous study limits.

- **There are more buildings expected to be mapped into the SFHA than mapped out.** About 380 structures are expected to be newly mapped into the regulatory floodplain, and 295 are expected to be mapped out.

  - Mapped In: Along the East Fork of the Greenbrier River near Barlow

  - Mapped Out: Along Route 219 near Buckeye

- **Most properties in the effective SFHA are not insured**. Within the effective SFHA, there are about 907 structures and 118 National Flood Insurance Program policies. Countywide, there are 173 NFIP policies in force.

Significant Impacts Overview

- Compared to effective NFHL, **widening and narrowing of the 1-percent-annual-chance floodplain (SFHA) extent** was observed throughout the county.
- **Extended study reaches** (with drainage areas of 2 square mile and greater, and not on current effective FIRM) result in new properties within the SFHA.
- Most streams experienced both **increases and decreases** when comparing the computed model WSELs to the current regulatory base flood elevations.

Risk MAP (Pocahontas Co. Preliminary Flood Maps)

Risk Mapping (New Preliminary Flood Maps)
Understand Flood Map Changes (BFEs, Floodplains/Floodways)
Floodplain Building Counts
SFHA Building Changes and Outreach Letters
LOMAs (SFHA mapped out)

Risk Analysis (Risk Identification)
Large Floodplain Area (acres) and Length (miles)
Highest number of floodway structures
Higher Number of Critical Infrastructure/Essential Facilities and Community Assets
High Building Damage Losses
High Repetitive Loss Structures and Paid Claims
High Population Exposure

Risk Planning (Flood resiliency)
Swift Grant Funding for RL Structures
Preload Structures into FEMA SDE Software
Validate floodplain building inventory
Plan for Inundated Roads
Verify Buyout Properties
Apply for CRS status
Use stream gauge stages and ground elevation for emergency planning
Publish Elevation Certificates on WV Flood Tool

WVFRF

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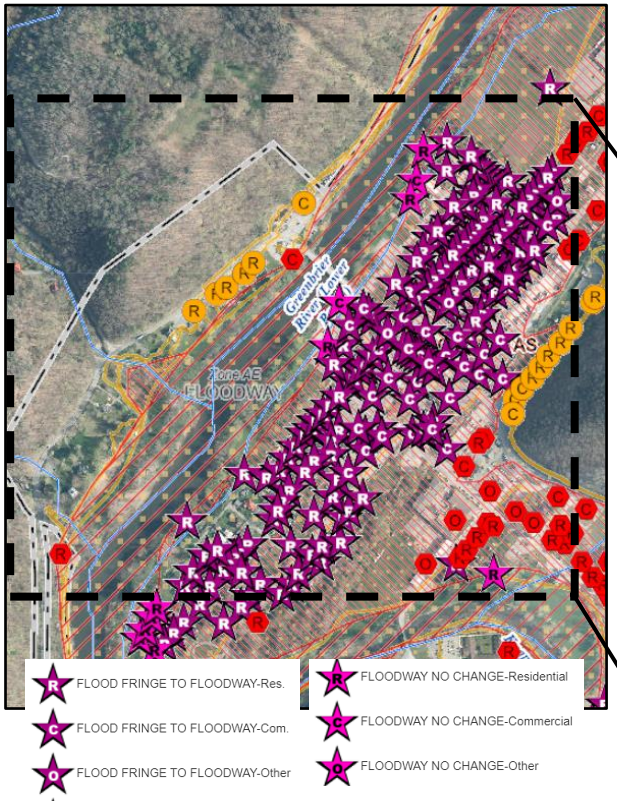
Buildings in Preliminary Floodway

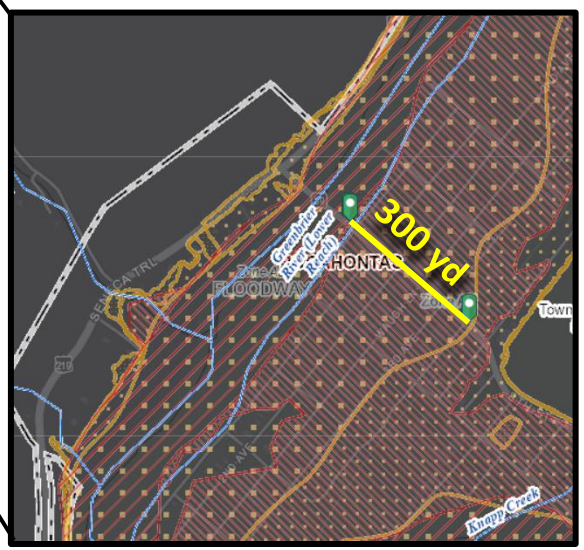
Floodway Increase in Marlinton

Buildings in the floodway channel of a stream or close to the flood source, will be subject to the greatest flood depths, highest velocities, and greatest debris potential.



Community	Buildings in Preliminary Floodway	Buildings in Effective Floodway	Net Change in Floodway
Marlinton	190	14	+ 176

Floodway width expanded significantly up to 300 yards (900 ft)



Base Flood Elevation increased to about 2 feet

Flood Tool Link

Preliminary Floodplain Building Counts

COMMUNITY IDENTIFICATION					
Community Name	Community Type	**Estimated structures in the Community**	**Estimated structures in the preliminary flood high hazard area**	**Estimated structures newly mapped in**	**Estimated structures newly mapped out**
Pocahontas County*	Incorporated	6,218	399	154	169
Durbin	Incorporated	187	14	9	2
Hillsboro	Incorporated	179	0		0
Marlinton**	Incorporated	673	371	43	29
	County	**7,257**	**784**	**206**	**200**

* Unincorporated

** Marlinton has a total of 190 floodway structures, of which 176 were moved from floodplain fringe to floodway

County Net Change in structures: + 6

County Net Change in floodway structures: + 192

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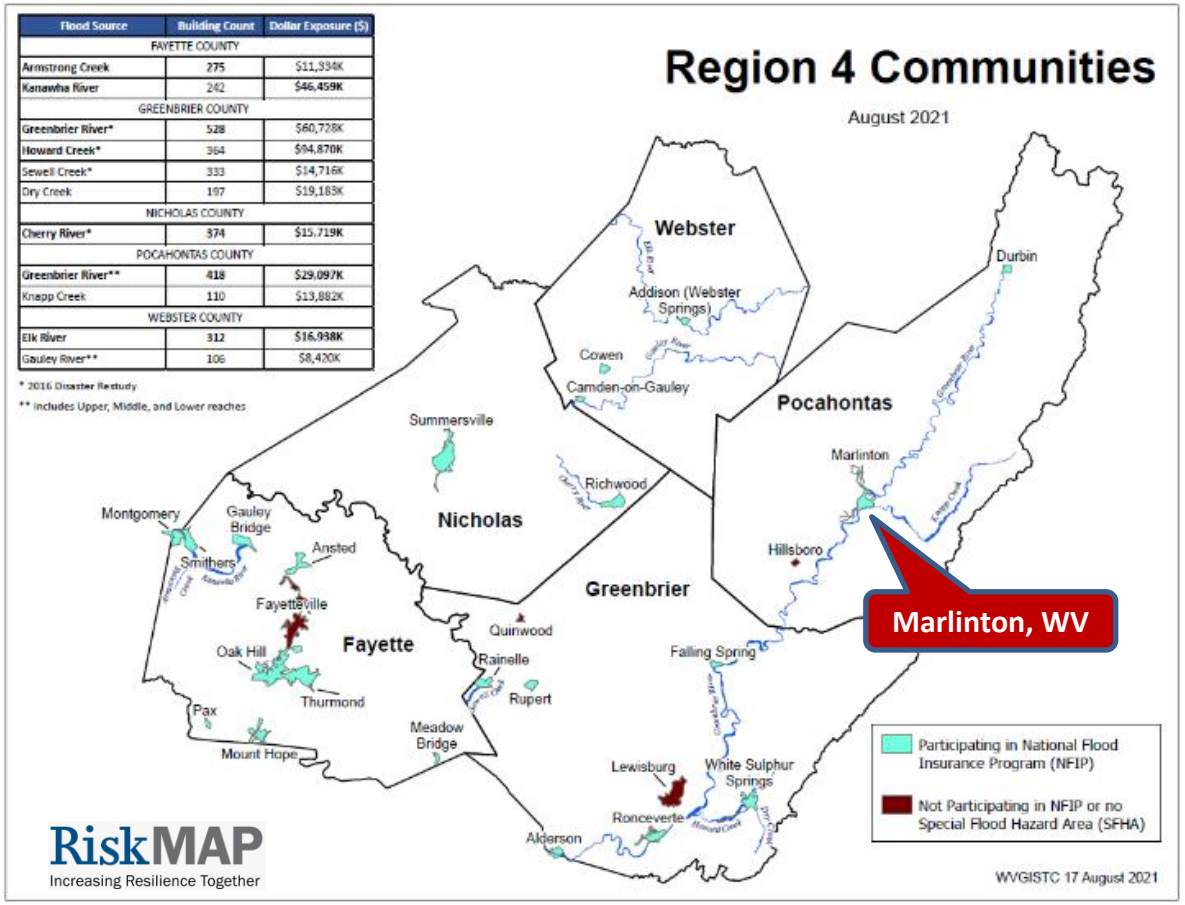
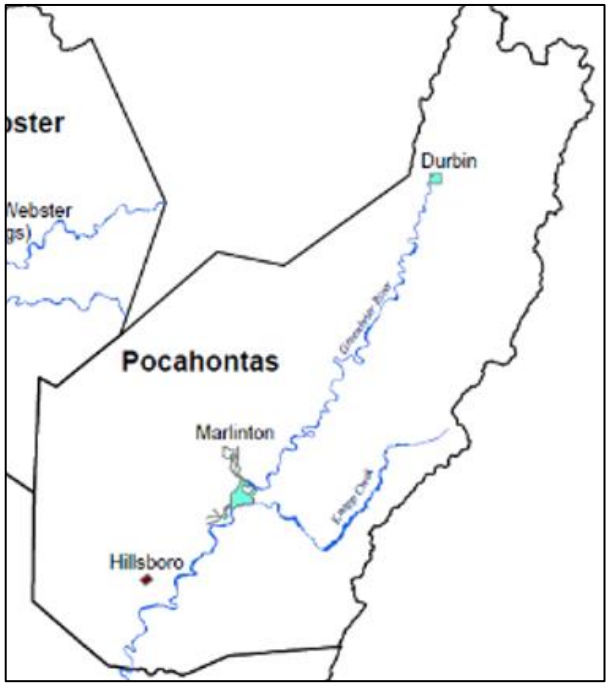
Building Counts & Values by Rivers (2021)

Flood Source	Building Count	Dollar Exposure ($)
FAYETTE COUNTY		
Armstrong Creek	275	$11,334K
Kanawha River	242	$46,459K
GREENBRIER COUNTY		
Greenbrier River*	528	$60,728K
Howard Creek*	364	$94,870K
Sewell Creek*	333	$14,716K
Dry Creek	197	$19,183K
NICHOLAS COUNTY		
Cherry River*	374	$15,719K
POCAHONTAS COUNTY		
Greenbrier River**	418	$29,097K
Knapp Creek	110	$13,882K
WEBSTER COUNTY		
Elk River	312	$16,938K
Gauley River**	106	$8,420K

* 2016 Disaster Restudy

** Includes Upper, Middle, and Lower reaches

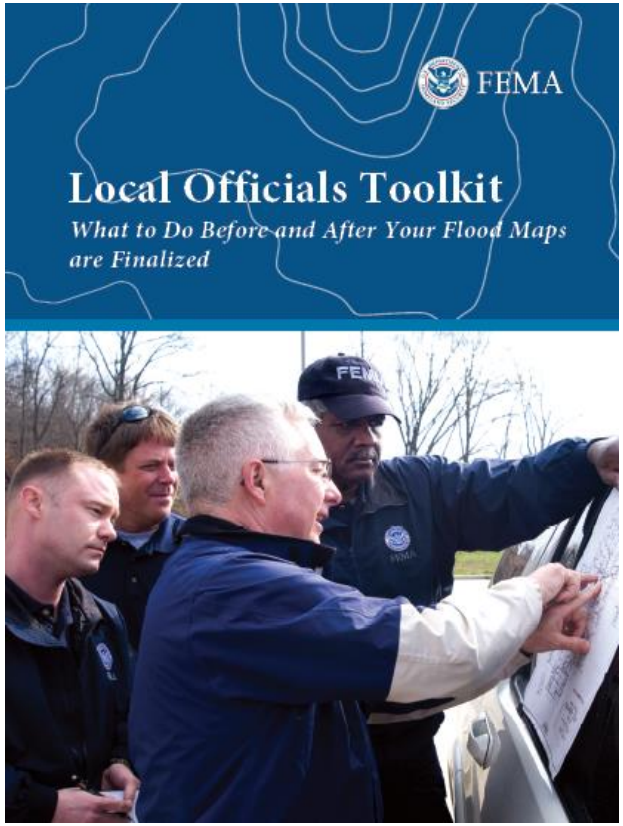




Top Rivers with highest building counts are **Greenbrier River** (418) and **Knapp Creek** (110).

SFHA Map Change Letters

*Incorporate 1% Floodplain Building Risk Assessment Inventory into **Mitigation** and **NFIP/CRS Management** Activities*



[FEMA Region 3 Toolkit for New Flood Studies]

City of White Sulphur Spring

White Sulphur Springs has 68 buildings being mapped into the SFHA

Date: 10/14/2021

Dear SMITH JOHN:

This letter is a test to show the use of mail merge ar
copied the first two paragraphs from the Local Officials Toolkit template and added the last two paragraphs for demonstration purposes.

A multi-year project to re-examine City of White Sulphur Springs's flood zones and develop detailed digital flood hazard maps has been completed. The new maps, also known as Flood Insurance Rate Maps (FIRMs), were just released for public view. The new maps reflect current flood risk based on the latest data and a more accurate understanding of our area's topography. As a result, you and other property owners throughout GREENBRIER COUNTY will have up-to-date, Internet-accessible information about flood risk to your property.

How will these changes affect you?

Based on the new maps, your property is being mapped into a higher risk flood zone, known as the Special Flood Hazard Area (SFHA). If you have a mortgage from a federally regulated lender and your property is in the SFHA, you are required by Federal law to carry flood insurance when these flood maps are put into effect. We recommend that you use this time to contact your insurance agent to get the most favorable rate and learn about options offered by the National Flood Insurance Program (NFIP) for properties being mapped into higher risk areas for the first time.

You can find your property on the WV Flood tool in one of two ways: first, you can go to the following link in a web browser: https://mapwv.gov/flood/map/?wkid=102100&x=-8939196.678447664&y=4550352.316266677&l=13&v=2. Or, you can go to https://mapwv.gov/ map and enter your address, 177 PATTERSON ST, WHITE SULPHUR SPRINGS, WV, 24986, in the search bar.

Your property is within the Howard Creek flood zone and has a flood depth of 1.0 feet. Its FIRM status is Pre-FIRM.

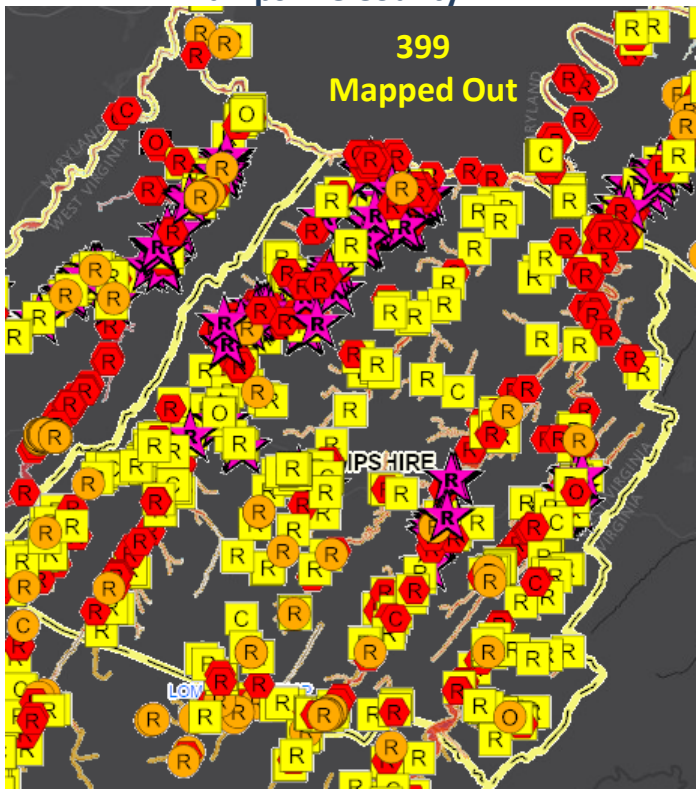
[Mail Merge Template for SFHA Mapped-in Structures]

Counties which recently sent outreach letters to homeowners:

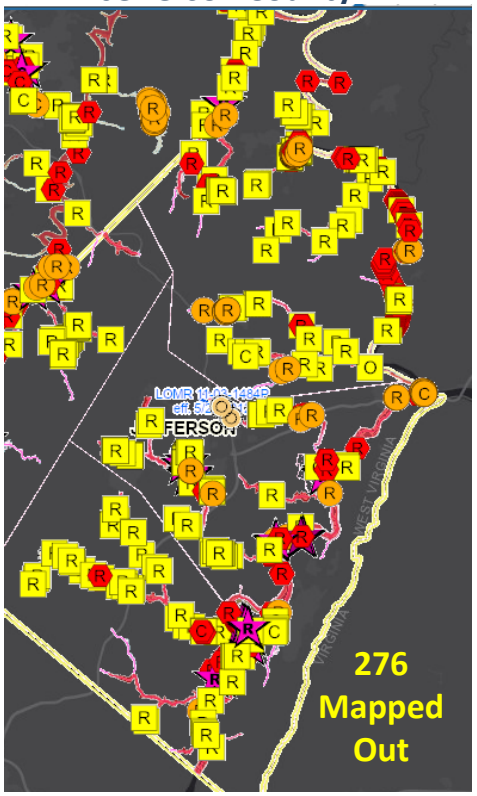
- Hardy County Risk MAP
- Kanawha County - Elk River PMR
- Greenbrier County Risk MAP

Building SFHA Change (LiDAR LOMAs)

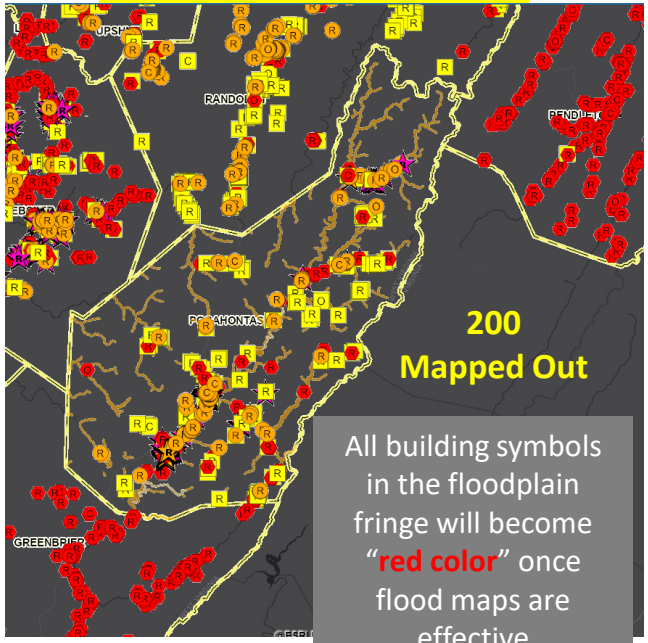
Hampshire County



Jefferson County



Pocahontas County



All building symbols in the floodplain fringe will become "red color" once flood maps are effective

Future Map Condition	Land Use Category
Mapped Out SFHA	(R) Residential
Mapped In SFHA	(C) Commercial
Remains Same	(O) Other
Floodway	

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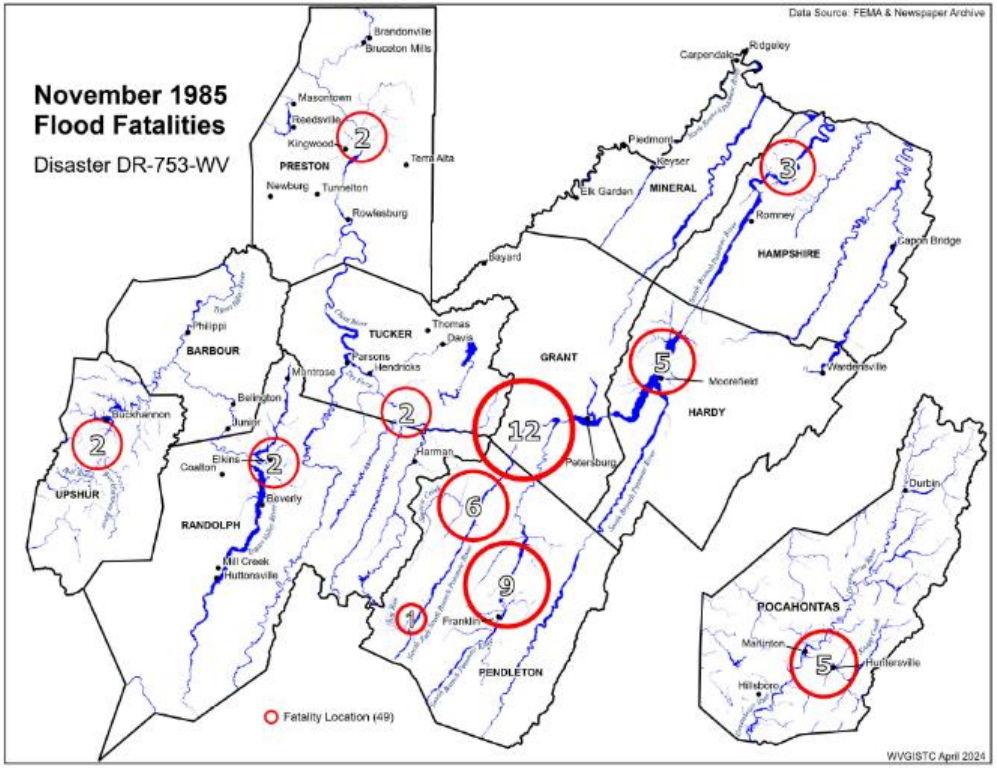
Historical Flood Research (Marlinton, WV)



Rescuers flock to Marlinton in wake of devastating flood

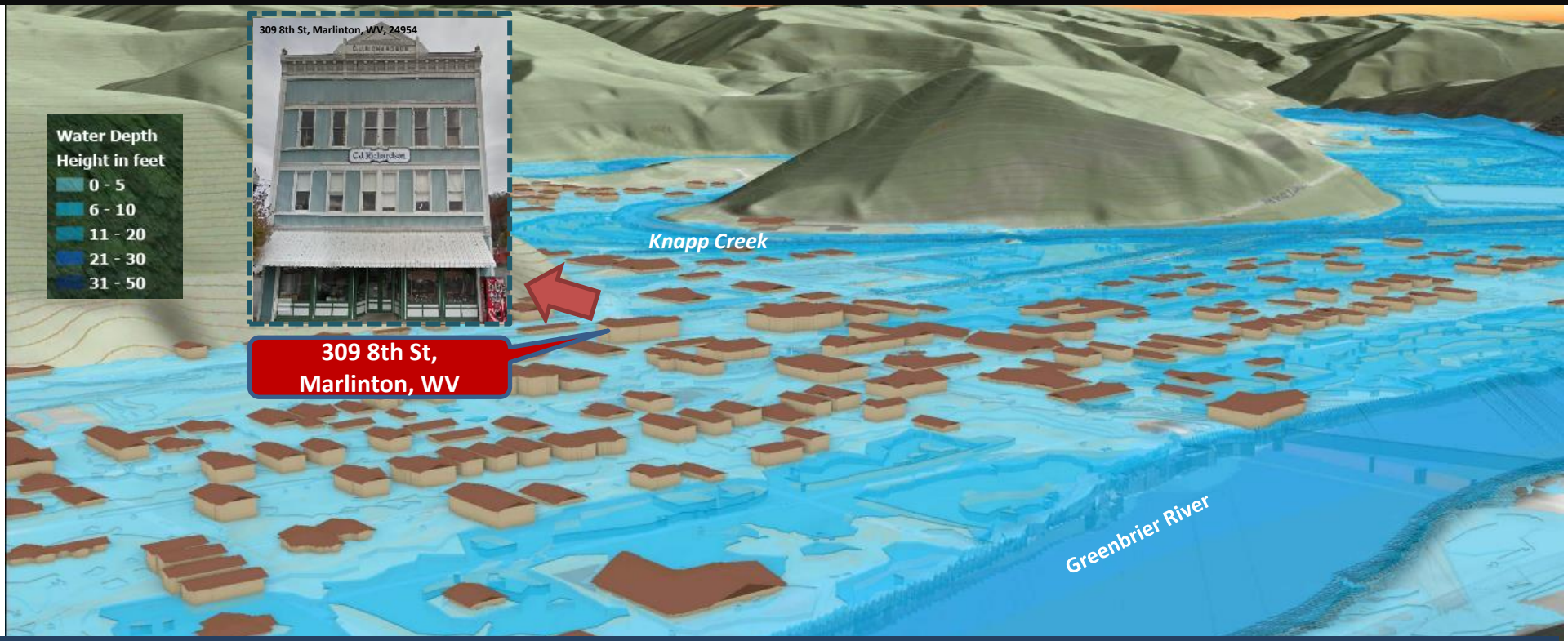
Marlinton resident William Meechaert made his escape from the second story of his home via ladder early Tuesday morning (photo left). Later in the day, unidentified rescuers helped some Marlinton residents on Eighth Street. Photos by Doug Chadwick

Rescuers from Wild Water Unlimited in Fayette County traveled to Pocahontas County to lend what assistance they could to flood victims. Photo by Doug Chadwick

This Chevrolet Monte Carlo was one of the flood victims on heavy rains in Lewis County. Traffic on both lanes of Interstate 79 just south of Jane Lew near Clarksburg was rerouted for most of the day. In the north central part of the state, 300 residents of Grantsville, near Morgantown, were evacuated as the result of days-long rain. Staff photo by John C. Dean

November 1985 Flood (47 fatalities)

Site Hazard Study (Marlinton)

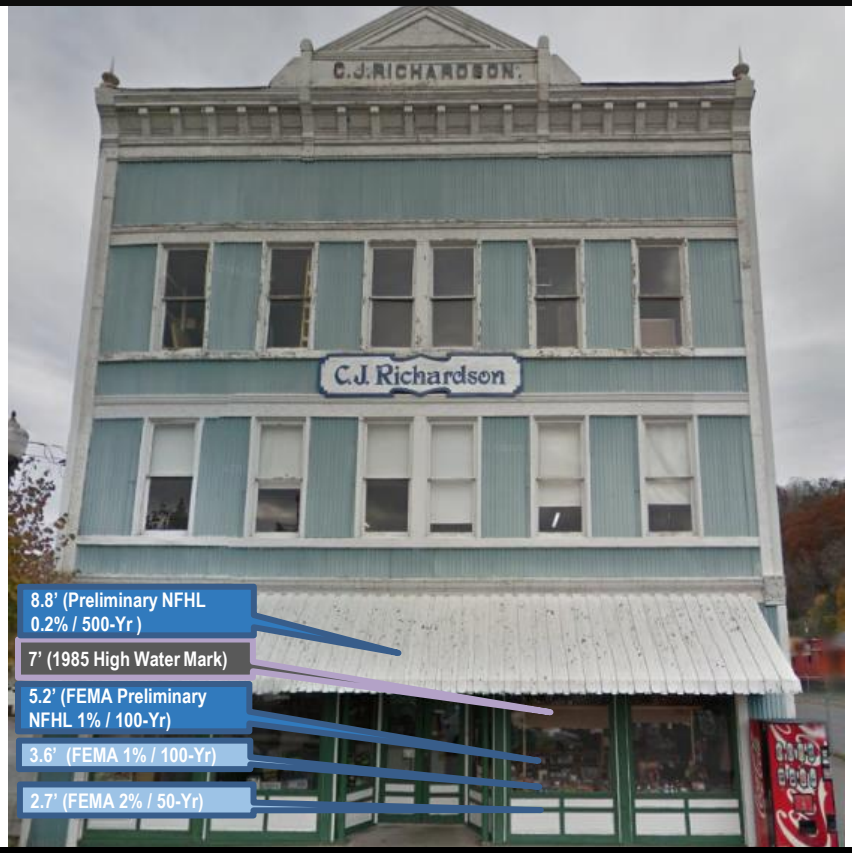


FEMA 1% Annual Chance (100-year)

26% probability of flooding at least once over 30 years

Community Scale Flood Visualization

Site Hazard Study (Marlinton)



309 8th St, Marlinton, WV,

Building: 38-08-0003-0023-0000

~~Com~~mercial Structure built in 1900

Building Scale Visualization

Supplemental Risk Assessment
Pocahontas County

Among Top 10%
Among Top 20%
First Rank 1

Rankings done separately for counties, unincorporated areas, and 229 incorporated places

Indicators	Pocahontas County	Pocahontas Unincorporated Area	Marlinton	Durbin	State
Floodplain Characteristics					
Floodplain Area (Acres)	10,641	10,089	494	58	528,635
Floodplain Area Ratio	1.8%	1.7%	31.5%	15.8%	3.4%
Floodplain Length (Miles)	513	503	N/A	N/A	16,059
Maximum Flood Depth (Feet)	9.2	9.2	9.0	6.7	38.7
Median Flood Depth (Feet)	3.4	2.1	4.0	1.4	2.0
Building Counts					
Total Community/County Structures	7,257	6,218	673	187	1,118,761
Buildings in High-Risk Floodplains	984	568	400	16	98,119
Building Ratio in Floodplain	13.6%	9.1%	59.4%	8.6%	8.8%
Building Density in Floodplain (Buildings/Acres)	0.09	0.05	0.81	0.28	0.19
Buildings "Mapped In" SFHA	206	154	43	9	13,267
Buildings "Mapped Out" SFHA	200	169	29 (1)	2	15,509
Net Change in SFHA	+ 6	- 15	+ 14	+ 7	- 2,242
Buildings in Preliminary Floodway	308	113	190	2	8,637
Net Change in Floodway	+ 235	+ 58	+ 176	+ 1	+ 338

Notes:

Modified Floodplain Area: Total Special Flood Hazard Area (aSFHA) – [Open water lakes > 10 acres] – [Large rivers bank-to-bank > 500 ft.] – [Federal lands > 10 acres]

Floodplain Length Breakdown: Pocahontas County → **Detailed:** 17.2%, **Approximate:** 57.2%, **Advisory:** 25.7% Pocahontas Unincorporated Area → **Detailed:** 16.2%, **Approximate:** 57.7%, **Advisory:** 26.1%
Marlinton → **Detailed:** 68.6%, **Approximate:** 28.4%, **Advisory:** 3.0% Durbin → **Detailed:** 100%, **Approximate:** 0%, **Advisory:** 0%

Supplemental Risk Assessment…
Pocahontas County

Among Top 10%

Among Top 20%

Rankings done separately for counties, unincorporated areas, and 229 incorporated places

Indicators	Pocahontas County	Pocahontas Unincorporated Area	Marlinton	Durbin	State
Building Characteristics					
Median Building Value in Floodplain	$32,550	$33,400	$32,300	$21,600	$38,200
Residential Count Ratio in Floodplain	84.1%	91.0%	74.8%	75.0%	88.5%
Mobile Homes Ratio of Single-Family Dwellings in Floodplain	15.1%	18.8%	8.1%	25.0%	27.5%
One-Story Ratio in Floodplain	72.3%	84.5%	55.0%	70.6%	83.9%
Buildings with Basement Ratio in Floodplain	14.8%	9.2%	23.3%	5.9%	24.8%
Pre-FIRM Ratio in Floodplain	77.2%	69.6%	88.1%	75.0%	70.1%
Critical Infrastructure					
Essential Facilities	6	0	5	1	489
Roads Inundated (Miles)	113.3	97.5	14.5	1.3	6,503
Inundated Roads Ratio	4.9%	4.4%	22.8%	13.1%	6.0%
Community Assets					
Historical Community Assets	10	6	4	0	2,758
Non-Historical Community Assets	24	9	13	2	2,093

Notes:

Essential Facilities identi
State values and ratios ca
Buildings in High-Risk Flo
Pocahontas County → **in**
Marlinton → **in Effective:** 357**, in Advisory:** 43
Durbin → **in Effective:** 7**, in Advisory:** 9
Pre-FIRM Ratio in Floodplain also includes Post-FIRM regulated to Pre-FIRM (Mapped into SFHA).

Supplemental Risk Assessment…
Pocahontas County

Among Top 10%

Among Top 20%

Rankings done separately for counties, unincorporated areas, and 229 incorporated places

Indicators	Pocahontas County	Pocahontas Unincorporated Area	Marlinton	Durbin	State
People / Social					
Population Residing in Floodplain Ratio	26.7%	14.9%	85.6%	11.3%	11.1%
Displaced Population Ratio	21.2%	10.4%	76.0%	4.1%	6.6%
Population in Need of Short-Term Shelter	340	137	201	2	22,930
WV SVI	70.4%	74.1%	60.4%	40.5%	N/A
Estimated / Previous Damage					
Building Flood Loss Ratio	8.5%	10.1%	7.6%	8.1%	8.6%
Substantial Damage Count	53	34	16	3	6,493
Substantial Damage Count Ratio	5.4%	6.0%	4.0%	18.8%	6.6%
Minus Rated (>1ft) Post-FIRM Count Ratio	7.3%	8.6%	5.8%	0.0%	4.8%
Median Building Damage Value (>= $1K)	$7,756	$8,759	$7,109	$5,600	$7,657
Total Number of Claims since 1978	745	155	585	5	27,880
Total Paid Claims since 1978	$15,696K	$2,209K	$13,448K	$39K	$368,292K
Number of Repetitive Losses	280	28	252	0	9,716

Notes:

WV SVI, between 0 to 10 [illegible] out a High School Diploma Ratio, Population Change, Median Housing Value, and Mobile Homes as percentage of housing units

Population estimation models based on the building inventory in 1%-annual-chance (100-year) floodplain and Census Bureau's 2021 American Community Survey, 5-year estimates.

Substantial Damage: Estimated damage of equal to or greater than 50% of building value before the event

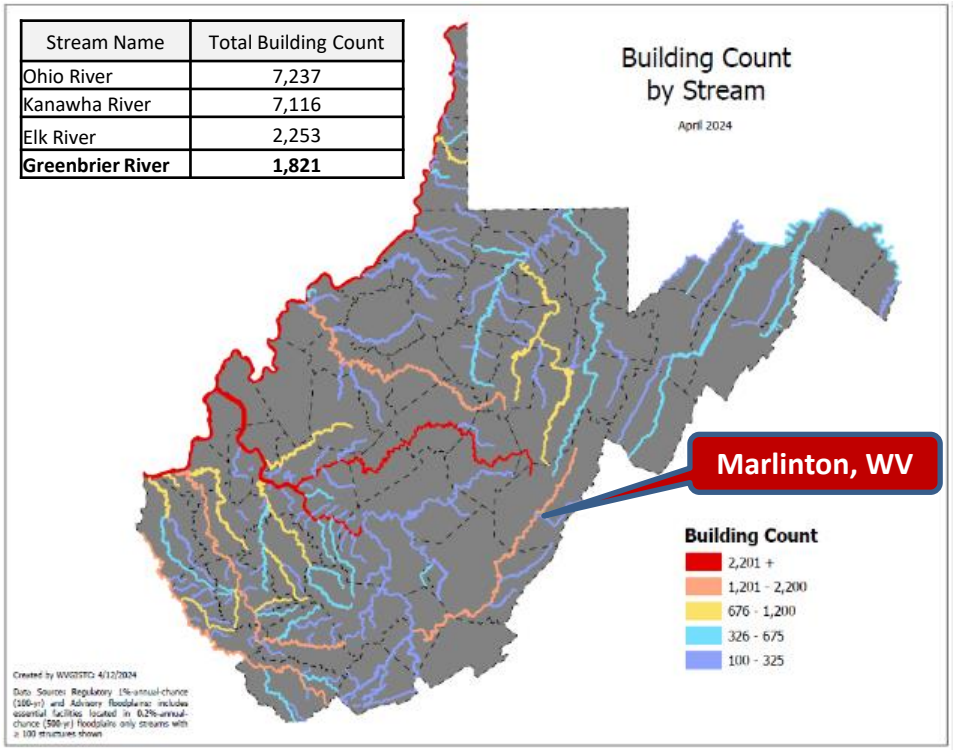
Minus Rated (>1ft): The first flood level more than 1 ft below the base flood elevation (BFE)

Post-FIRM: Constructed after community's initial Flood Insurance Rate Map (FIRM) date

Repetitive Loss: NFIP-insured structure that has had at least 2 paid flood losses of more than $1,000 each, in any 10-year period since 1978

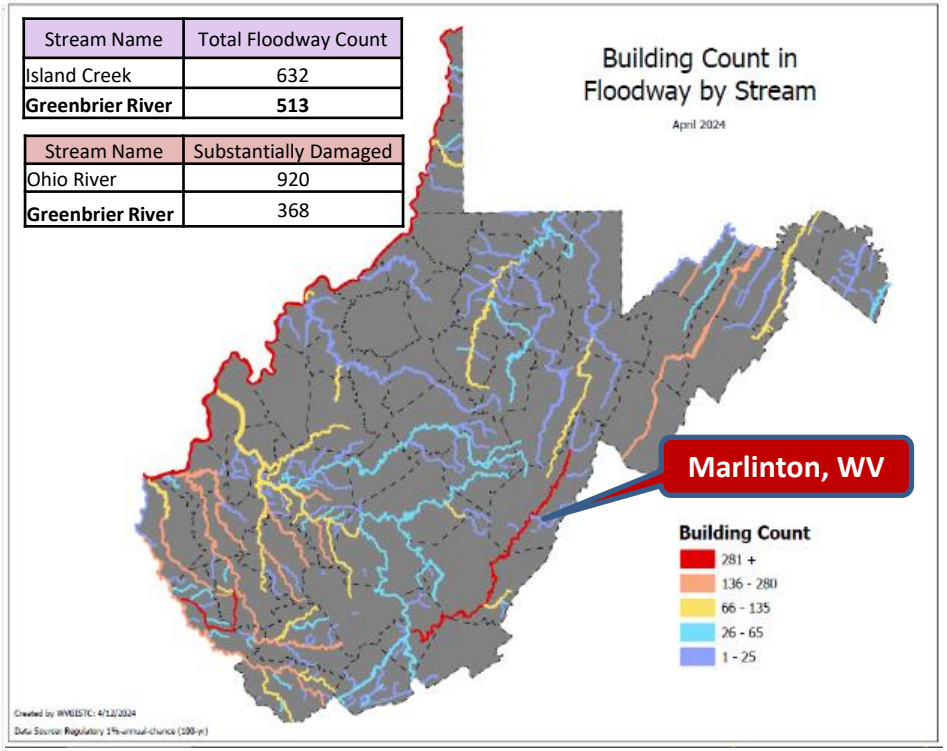
Greenbrier River (Building Counts)

Stream Name	Total Building Count
Ohio River	7,237
Kanawha River	7,116
Elk River	2,253
Greenbrier River	**1,821**



Stream Name	Total Floodway Count
Island Creek	632
Greenbrier River	**513**

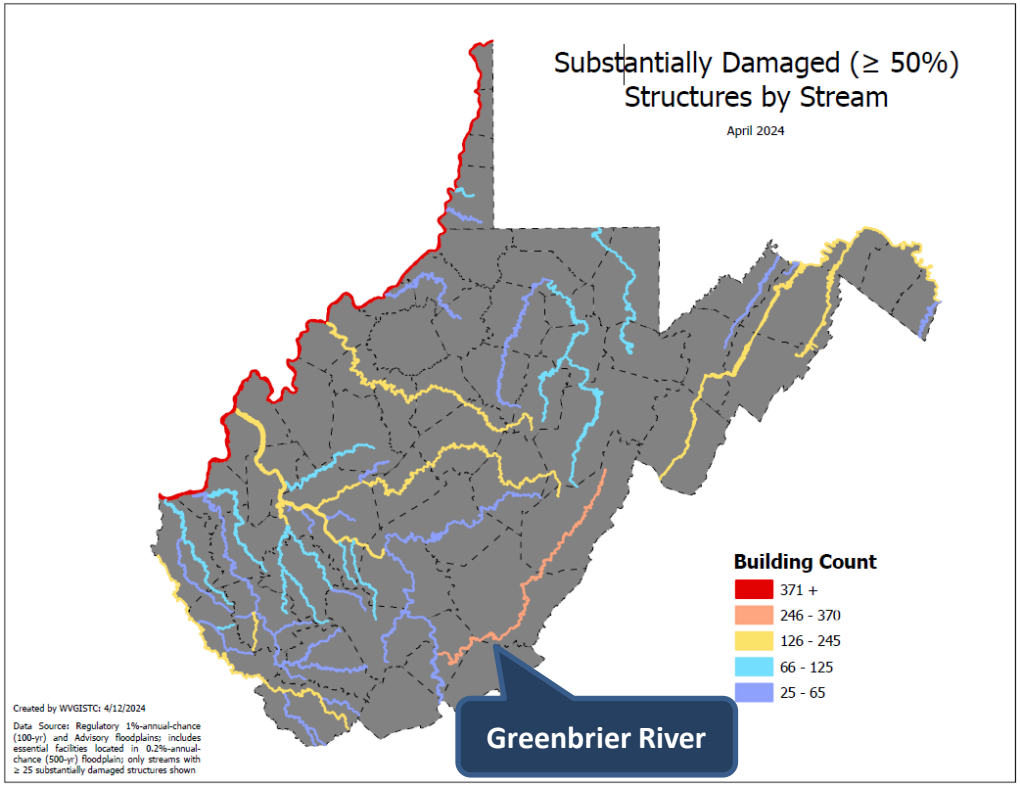
Stream Name	Substantially Damaged
Ohio River	920
Greenbrier River	368



Buildings in SFHA | **Flood Risk Indicators** | **Buildings in Floodway**

Statewide Stream Scale

Greenbrier River (Substantial Damage Loss Estimates)



Stream Name	Substantially Damaged Building Count
Ohio River	920
Greenbrier River	368
Kanawha River	243
Potomac River	206
South Branch Potomac River	171
Island Creek	168
Coal River	163
Cacapon River	158
Elk River	158
Tug Fork	136
LIttle Kanawha River	126
Pond Fork	119
Pocatalico River	110
Cheat River	104
Buckhannon River	100

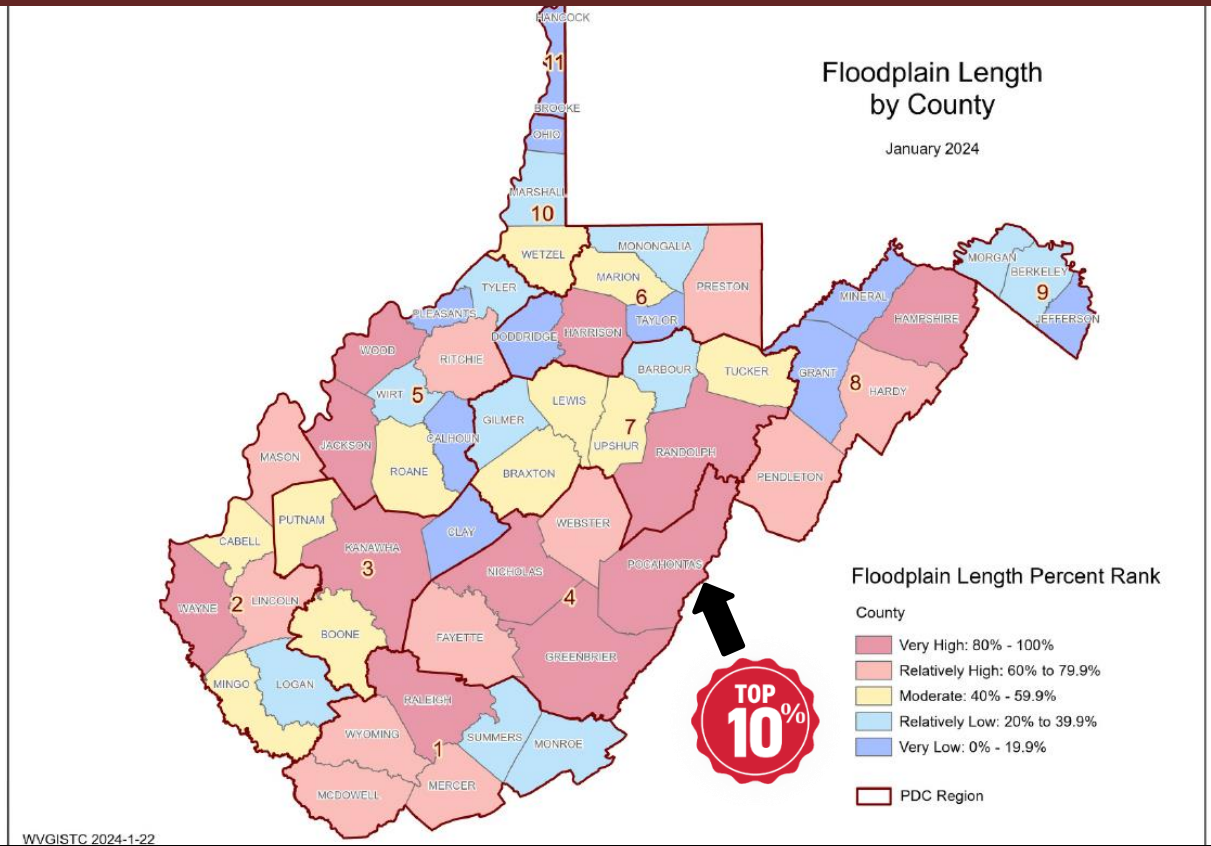
Flood Risk Indicator: Substantial Damage

Statewide Stream Scale

Risk Indicator: High Amount of Floodplain Miles

Floodplain Miles

Total Length in Miles of Flood Zones



Flood Risk

<u>Pocahontas County</u>

Larger jurisdictions and unincorporated areas of the county must be vigilant in monitoring and permitting new development for an expansive geographic area that includes a large amount floodplain area/miles.

County Scale

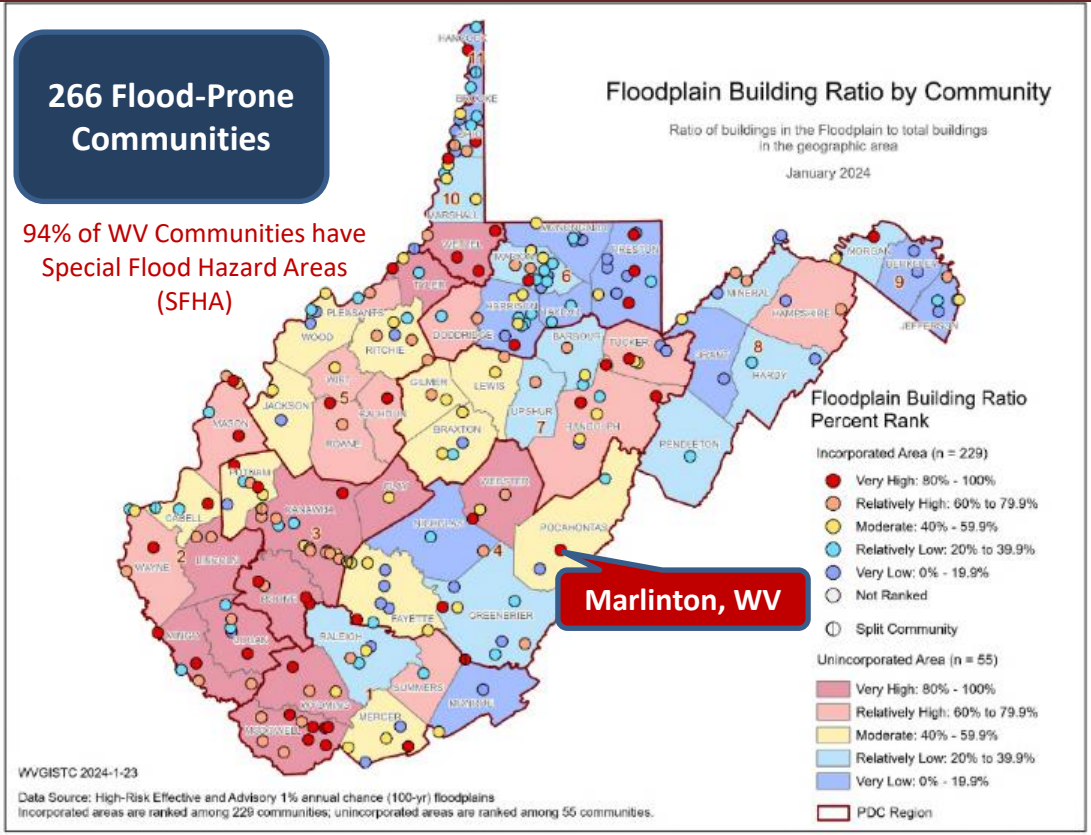
Risk Indicator: Floodplain Building Ratio (Marlinton)

Floodplain Building Ratio

Ratio of building in floodplain to total buildings in Marlinton

266 Flood-Prone Communities

94% of WV Communities have Special Flood Hazard Areas (SFHA)



Flood Risk

Community Scale

Risk Indicators: (Marlinton)

TOP 10%

Top 10% rankings among 229 incorporated places

Floodplain Characteristics

High percentage of community in in flood zone

Building Counts

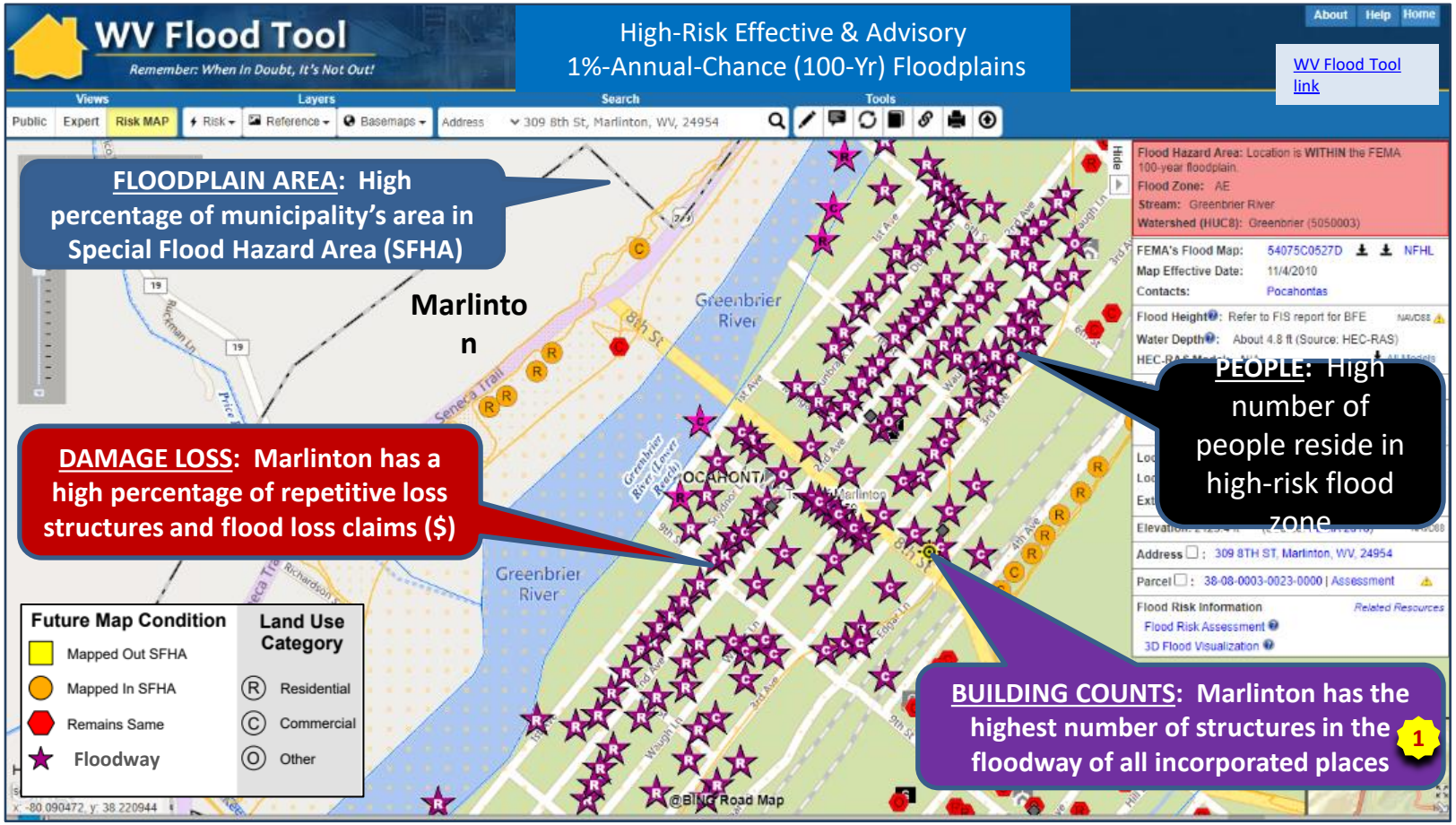
High building counts in SFHA and floodway

Damage Loss $

High percentage of previous losses

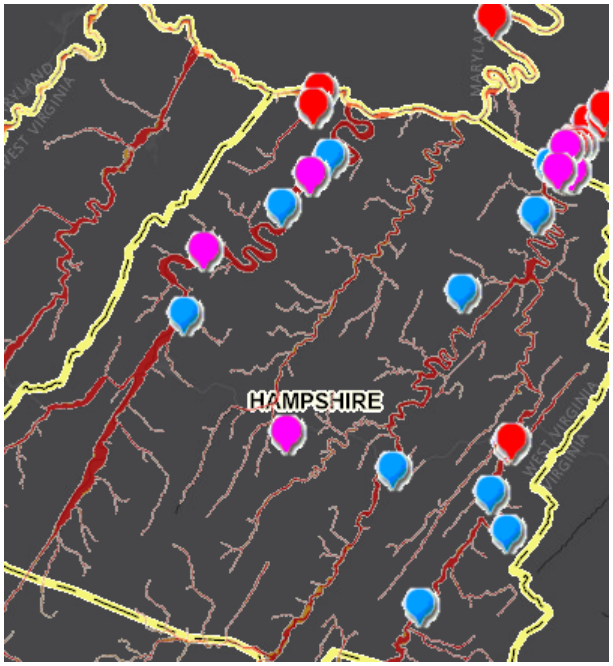
People

Many residents displaced from major flood event



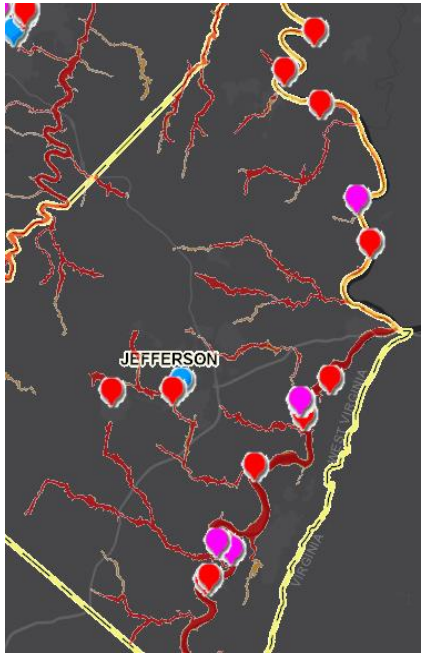
Risk Indicator: Repetitive Loss Structures (Mapped)

Hampshire County



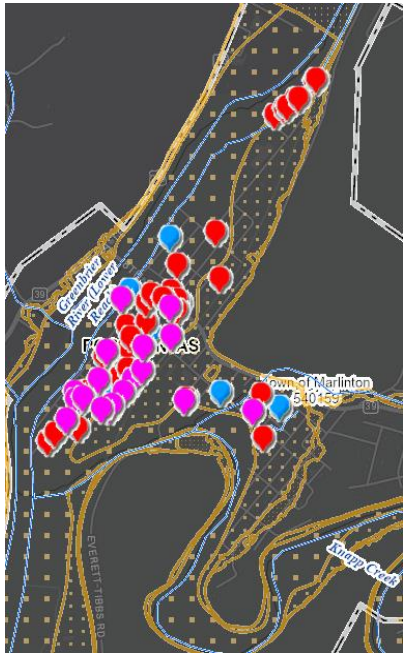
Severe Repetitive Loss
(*Site* Address Matched)

Jefferson County



Repetitive Loss
(*Site* Address Matched)

Marlinton (Pocahontas County)



Repetitive Loss
(*Street* Address Matched)

RiskMAP
Increasing Resilience Together

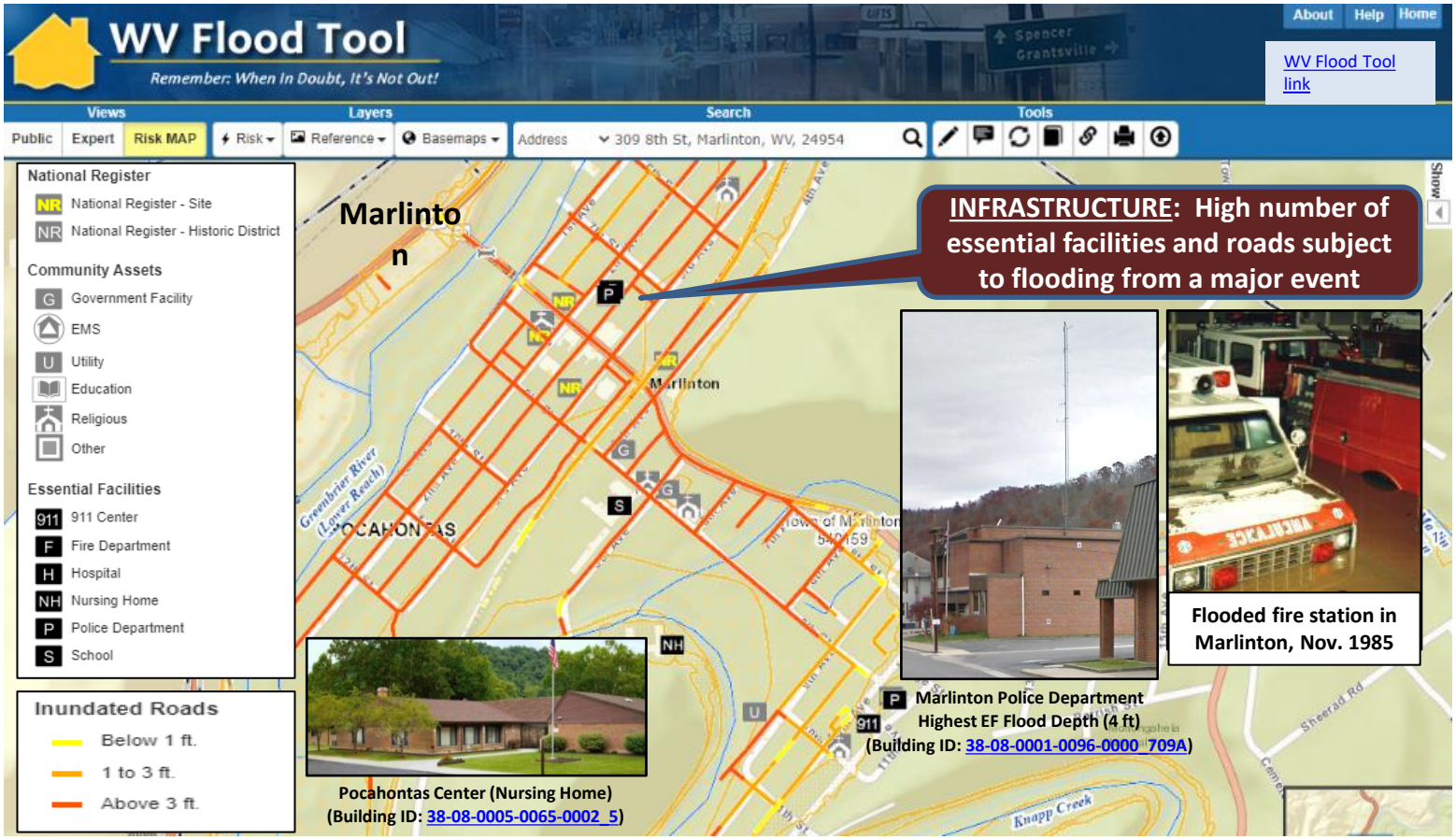
Risk Indicators: **Critical Infrastructure** (Marlinton)

TOP 10%

Top 10% rankings among 229 incorporated places

Critical Infrastructure

High number of essential facilities & flooded roads



Risk Indicators: **Community Assets** (Marlinton)

TOP 10%

Top 10% rankings among 229 incorporated places

Community Assets

High number of non-historical community assets

Significant Structures
Types & Rationale

Essential Facilities

Police Station


Fire Station


E-911 Dispatch


School


Hospital


Nursing Home

- **Essential Facilities provide emergency services during a flood.**
- **Hospitals and nursing homes with immobile patients are particularly susceptible to flooding. Schools often serve as refuges during floods.**
- **Communities need to establish emergency protocols to maintain critical services amidst a flood.**


Flooded fire station in Marlinton, Nov. 1985

Community Assets:
Non-Historical
Historical


Religious Organization


Educational Building


Emergency Medical Services


Government Building


Utility


National Register Historical Structure

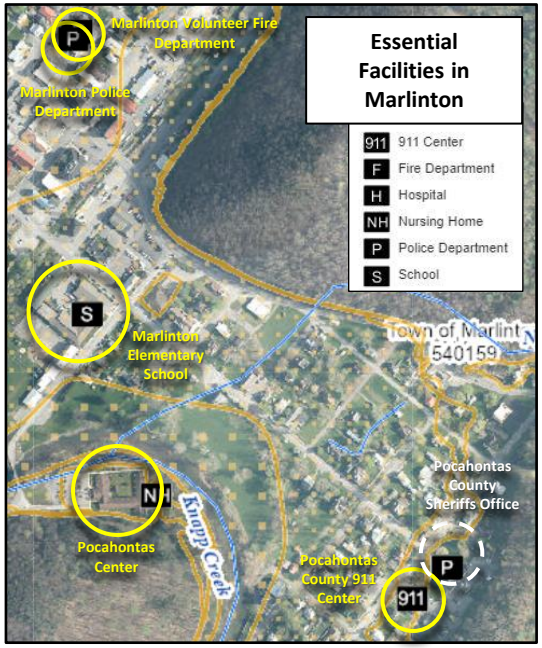
- **Non-Historical buildings such as churches often serve as emergency shelters during floods. Flooding can disrupt critical community lifelines including safety, water, shelter, health, and energy.**
- **Historical assets often have significant cultural value. Besides, It may affect insurance premiums for these assets and eligibility for government funding for flood mitigation.**

Risk Indicator: High Number of Essential Facilities

COMMUNITY	ESSENTIAL FACILITIES					FLOOD ZONE BREAKDOWN			
						1%-Annual-Chance (100-yr) Floodplain		0.2% (500-yr)	High & Moderate Risk
	Police Station	Fire Station	911 Center	School	Nursing Home	Preliminary Floodway	High-Risk 100-Yr Floodplain	Moderate-Risk 500-Yr Floodplain	Total in 100 & 500-Yr Floodplains
Durbin	0	1	0	0	0	0	0	1	1
Marlinton	1	1	1	1	1	2	1	2	5
									Rank among incorporated places: 7

Marlinton

TOP 10%



Among the essential facilities in Marlinton 4 are more vulnerable:
1 School, 1 Nursing Home, 2 in Floodway (Fire & Police Stations)

Marlinton Police Department
Highest EF Flood Depth (4 ft)
(Building ID: 38-08-0001-0096-0000_709A)

- **Marlinton Volunteer Fire Department and Marlinton Police Department mapped from flood fringe to floodway**
- **Pocahontas Center (NH) and Pocahontas County 911 Center mapped from 100-yr to 500-yr**
- **Pocahontas County Sheriffs Office mapped out high- & moderate-risk floodplains**

Marlinton Elementary School
(Building ID: 38-08-0005-0009-0000_926)

Pocahontas Center (Nursing Home)
(Building ID: 38-08-0005-0065-0002_5)

Risk Indicator: High Number of Community Assets

COMMUNITY * Unincorporated area	NON-HISTORICAL COMMUNITY ASSETS			Total Non-Historical Community Assets	HISTORICAL COMMUNITY ASSETS		Total Historical Community Assets
	Religious	Government	Utility		National Register	In Historic Districts Older than 1930	
Pocahontas County*	7	2	0	9	1	5	6
Durbin	0	2	0	2	0	0	0
Marlinton	6	5	2	13	4	0	4
				Rank: 9			Rank: 29

Marlinton

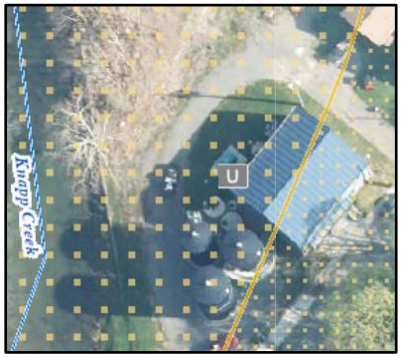
TOP 10%

Marlinton

TOP 20%

Pocahontas County Courthouse and Jail mapped out

Among the community assets in Marlinton 10 are more vulnerable (in Floodway or Depths >= 3 ft)

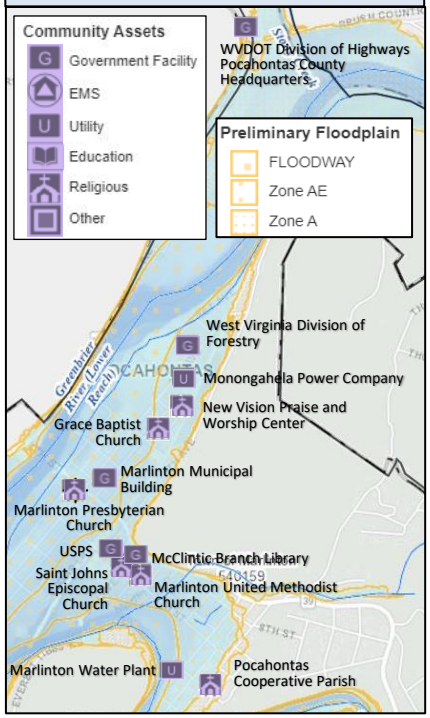


Marlinton Water Plant
Highest Non-Hist. CA Value ($8.9M)
(Building ID: 38-08-0005-0088-0000_1002)
Value source inflation adjustment to 2021

USPS in Marlinton
Highest Non-Hist. CA Depth (4.8 ft)
(Building ID: 38-08-0005-0006-0000_819)

Marlinton Opera House
Highest Hist. CA Depth (4.7 ft) & Value ($148K)
(Building ID: 38-08-0002-0159-0000_818)

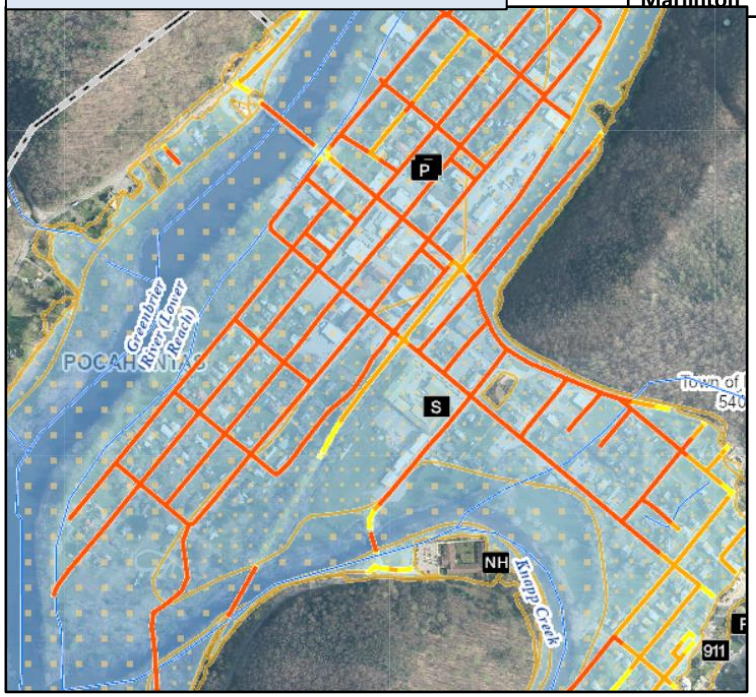
Community Assets in Marlinton



Risk Indicator: Roads Inundated

Community * Unincorporated area	Total Roads (TIGER) (Miles)	Roads Inundated (Miles)	Inundated Roads Ratio
Pocahontas County*	2,209.8	97.5	4.4%
Durbin	9.9	1.3	13.1%
Marlinton	63.7	14.5	22.8%
		Rank among incorporated places: 7	Rank among incorporated places: 38

Road Inundation and Essential Facilities in Marlinton



[Flood Tool Link]

Inundated Roads

- Below 1 ft.
- 1 to 3 ft.
- Above 3 ft.

Essential Facilities

- 911 — 911 Center
- F — Fire Department
- H — Hospital
- NH — Nursing Home
- P — Police Department
- S — School

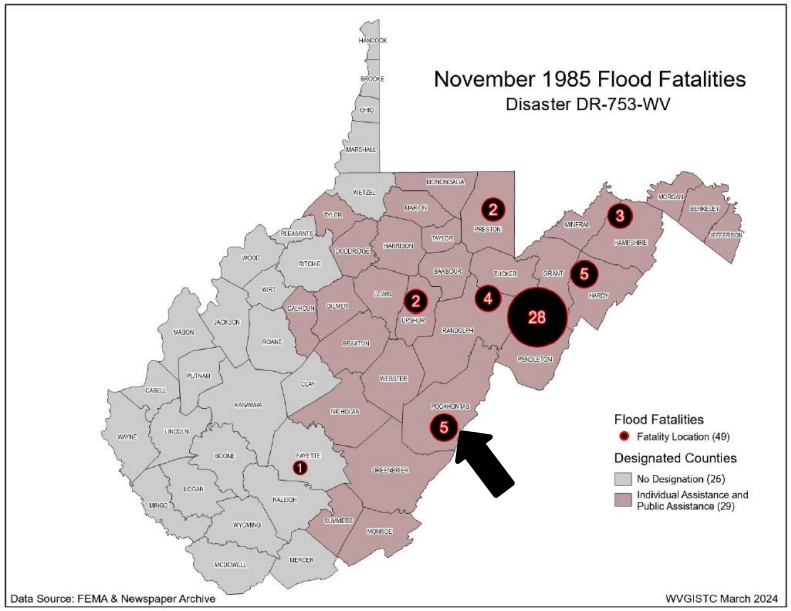
A foot of water will float many vehicles and make roads impassable. About three feet is near the limit to use high profile vehicles to perform high water rescues and instead boats and helicopters are required to perform rescues.

Risk Indicator: Population Exposure

Community * Unincorporated area	Total County Population	Population Residing in High-Risk Flood Zones	Population Residing in Floodplain Ratio	Estimated Displaced Population	Displaced Population Ratio	Estimated Population in Need of Short-Term Shelter
Pocahontas County*	6,255	930	14.9%	648	10.4%	137
Durbin	293	33	11.3%	12	4.1%	2
Marlinton	1,329	1,138	85.6%	1,010	76.0%	201
		Rank among incorporated places: 9	Rank among incorporated places: 8	Rank among incorporated places: 8	Rank among incorporated places: 6	Rank among incorporated places: 7

Marlinton

TOP 10%



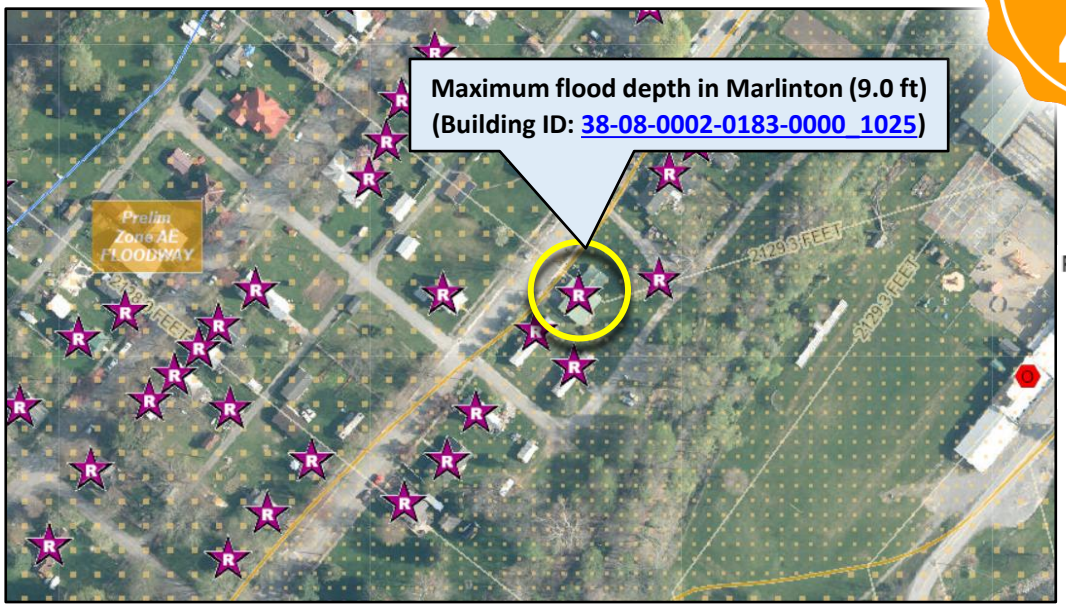
Nov. 1985

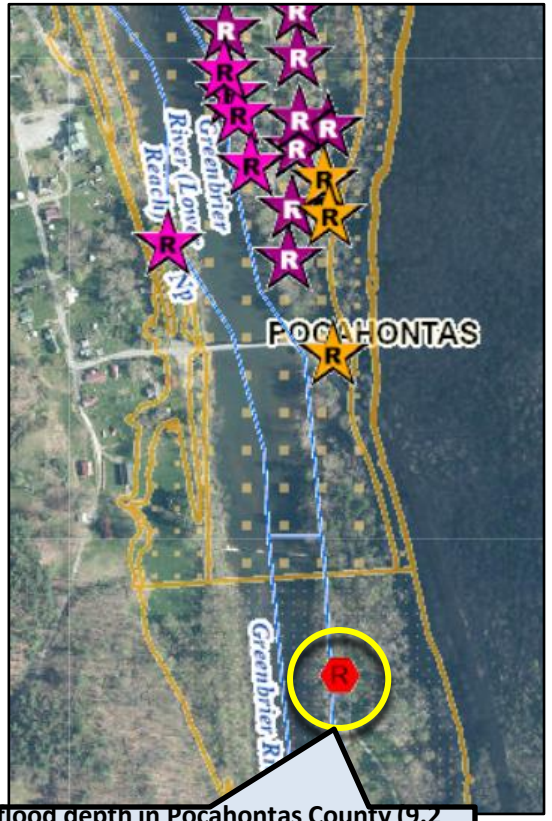
Risk Indicator: Maximum Flood Depths

Community * Unincorporated area	Maximum Flood Depth (Feet)	Median Flood Depth (Feet)
Pocahontas County*	9.2	2.1
Durbin	6.7	1.4
Marlinton	9.0	4.0
		Rank among incorporated places: 36

Marlinton

TOP 20%





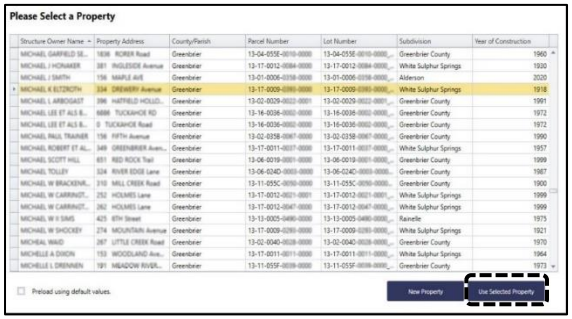
Preliminary Floodplain
- FLOODWAY
- Zone AE
- Zone A

Maximum flood depth in Pocahontas County (9.2 ft)
(Building ID: 38-07-0039-0041-0001_836)

Preload Structures into SDE Software

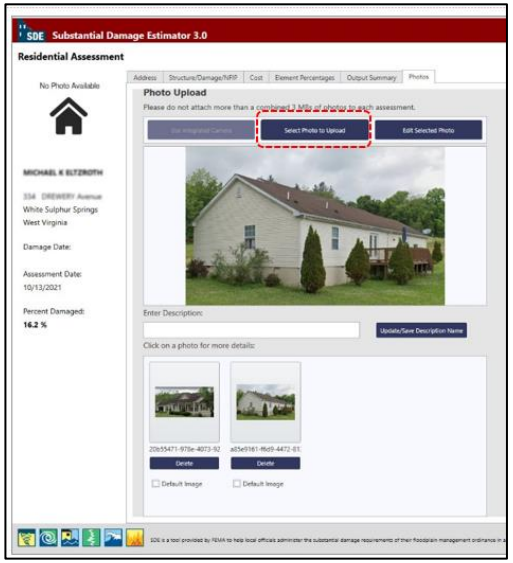
*Incorporate 1% Floodplain Building Risk Assessment Inventory into **Mitigation** and **NFIP/CRS Management** Activities*

STEP 1: Community **preloads Floodplain Properties** into FEMA's **Substantial Damage Estimator** software



Hampshire County has 1,111 Structures (both effective and preliminary floodplains) that can be uploaded

STEP 2: Community performs practice **Substantial Damage Assessments** for Residential and Non-Residential Properties



SDE Upload Files and Instructions

Verify Building Risk Assessments

Verify Primary Structures for High Depths

Verify Lowest Floor Elevations

Verify Foundation & Basement Types

Use **Building-Level (BL) Tables** to identify **Most Vulnerable Structures**

- Statewide BLRA (GIS)
- BLRA County Tables organized by region
- BLRA Data Extract Tables: High Building Value, High Damage Loss, **High Minus Ratings**
- BLRA Statewide Top Lists: Building Value, Flood Depth, Damage Loss $, Damage Loss %, Minus Rated, Mitigated Structures
- Risk Indicator Matrices: Exposure and Damage Loss Matrices of Risk Indicators

Verify Mitigation Status of Post-FIRM Structures

Publish Elevation Certificates to WV Flood Tool

Plan for Inundated Road Impacts

Why Water Depth Matters

~1 Foot

Response focused on those who need additional assistance

~3 Feet

Near the limit to use High Profile Vehicles to perform high water rescues

~6 Feet

Boats and helicopters now required to perform high water rescues

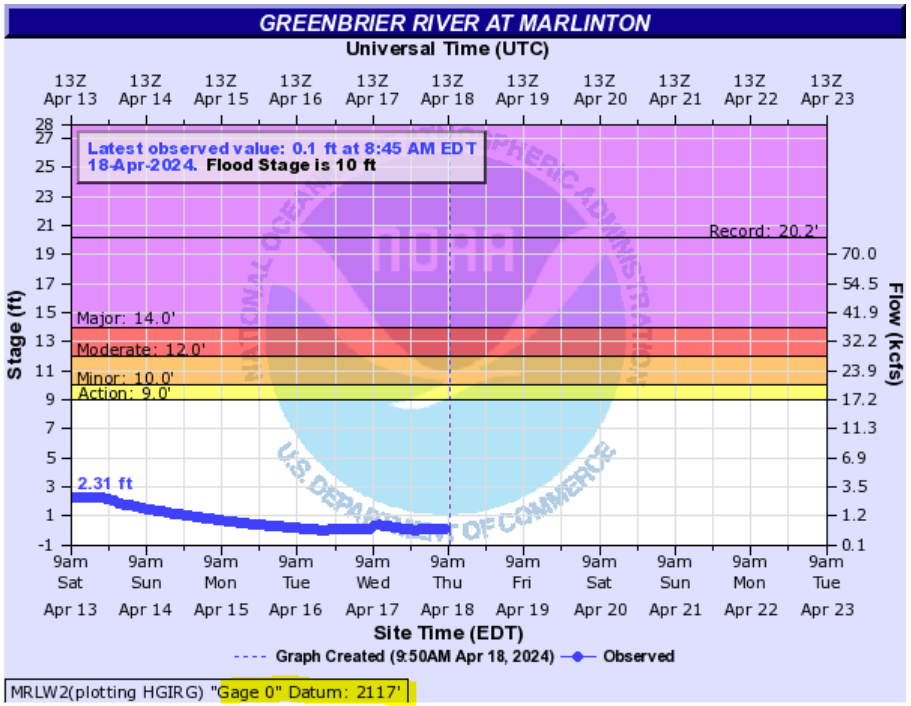
~9 Feet

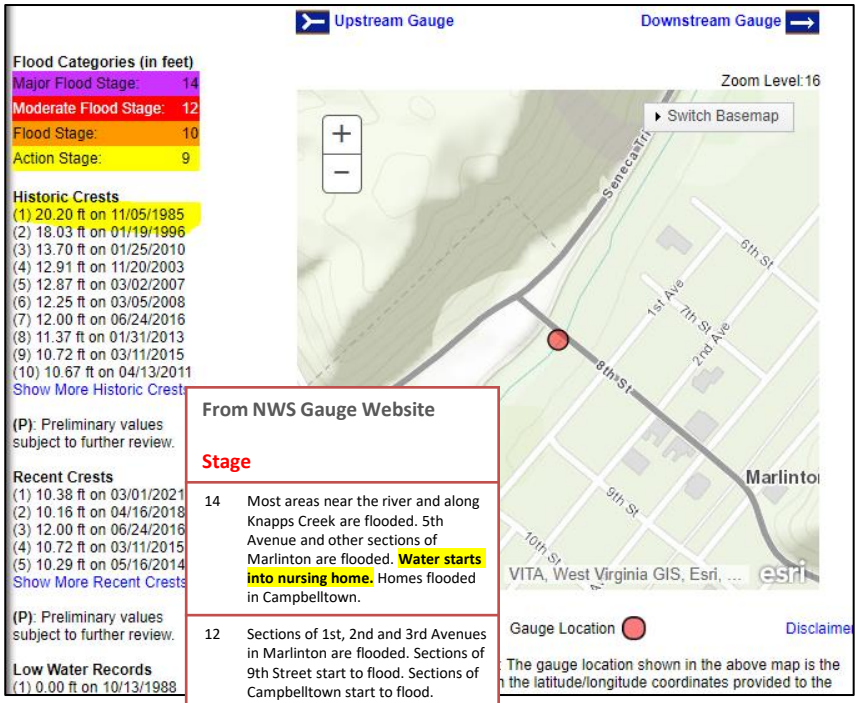
1st Floors completely inundated

"How many helicopters, boats, and high profile vehicles and where to send them"
– Texas State Operations Center

National Weather Service's West Gulf River Forecast Center in Fort Worth Texas

Plan with Stream Gauges and Flood Tool





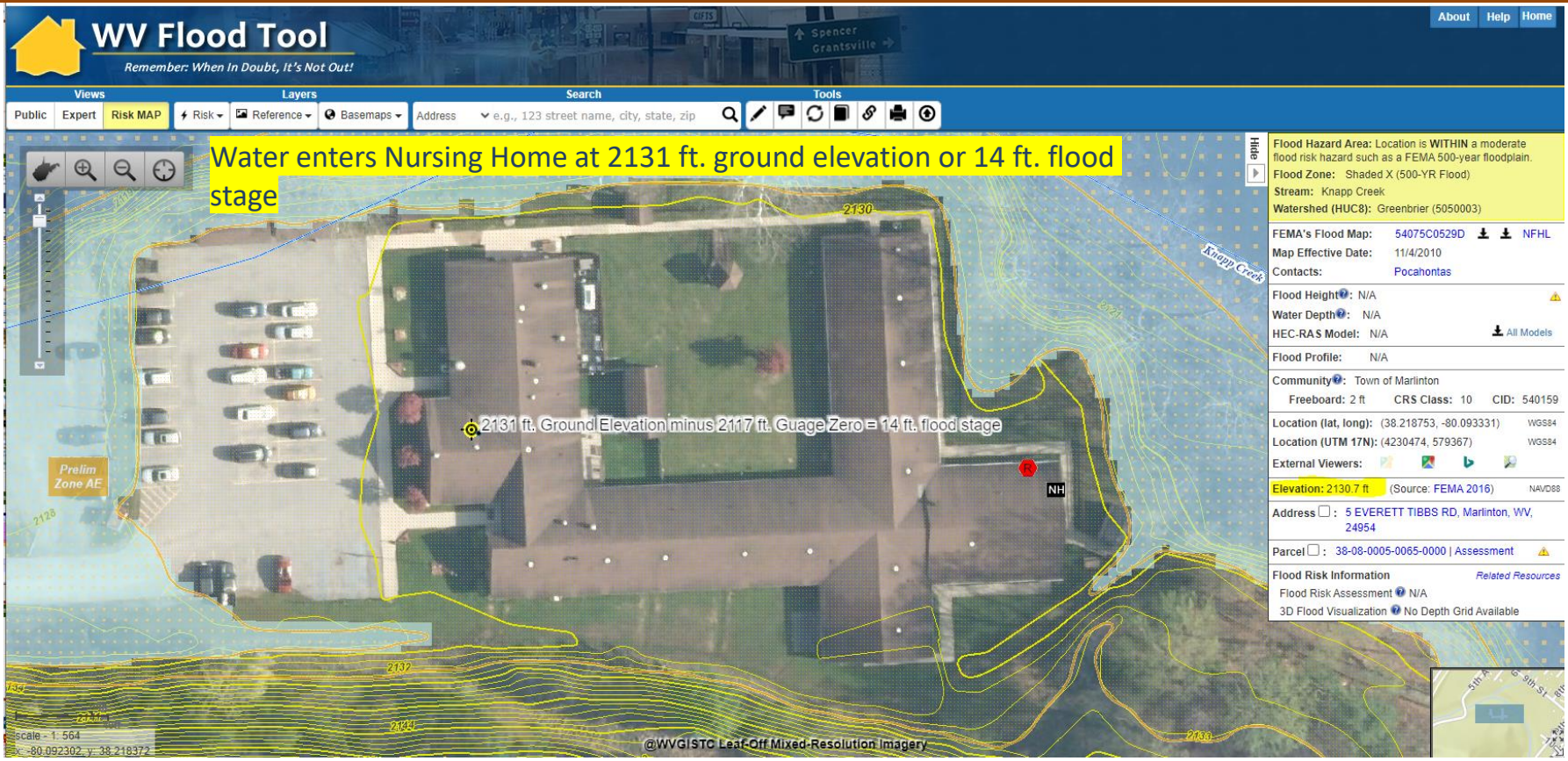
From NWS Gauge Website

Stage

14	Most areas near the river and along Knapps Creek are flooded. 5th Avenue and other sections of Marlinton are flooded. **Water starts into nursing home.** Homes flooded in Campbelltown.
12	Sections of 1st, 2nd and 3rd Avenues in Marlinton are flooded. Sections of 9th Street start to flood. Sections of Campbelltown start to flood.
10	Low areas along the river are flooded. 1st & 2nd Avenues start to flood.

https://water.weather.gov/ahps2/hydrograph.php?wfo=rlx&gage=mrlw2

Plan with Stream Gauges and Flood Tool



[WV Flood Tool](#) (use 1-ft. ground elevation contours or displayed elevation value in query results panel)

Risk MAP (Pocahontas Co. Preliminary Flood Maps)

Risk Mapping (New Preliminary Flood Maps)
Understand Flood Map Changes (BFEs, Floodplains/Floodways)
Floodplain Building Counts
SFHA Building Changes and Outreach Letters
LOMAs (SFHA mapped out)

Risk Analysis (Risk Identification)
Large Floodplain Area (acres) and Length (miles)
Highest number of floodway structures
Higher Number of Critical Infrastructure/Essential Facilities and Community Assets
High Building Damage Losses
High Repetitive Loss Structures and Paid Claims
High Population Exposure

Risk Planning (Flood resiliency)
Swift Grant Funding for RL Structures
Preload Structures into FEMA SDE Software
Validate floodplain building inventory
Plan for Inundated Roads
Verify Buyout Properties
Apply for CRS status
Use stream gauge stages and ground elevation for emergency planning
Publish Elevation Certificates on WV Flood Tool

WVFRF

RiskMAP
Increasing Resilience Together

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: May 09, 2013	Case No.: 13-03-1418A	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	POCAHONTAS COUNTY, WEST VIRGINIA (Unincorporated Areas)	A parcel of land, as described in the Deed of Trust, recorded as Instrument No. 40621, in Book 288, Pages 258 through 266, in the Office of the Clerk of the County Commission, Pocahontas County, West Virginia (TM: 86A; TP: 29)
	COMMUNITY NO.: 54028	
AFFECTED MAP PANEL	NUMBER: 54075C0410D	
	DATE: 11/4/2010	
FLOODING SOURCE: SITLINGTON CREE		

LOT	BLOCK/ SECTION	SUBDIVISION
--	--	--

2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	09-03-0849A	04/07/2009	RIVERFRONT SUBDIV OF SENECA ESTATES, LDT., LOT 7	54075C0137C	54075C0517E
LOMA	10-03-1284A	07/08/2010	BUILDING I- BARN, II- HOUSE, III- RESTAURANT, IV- MOTEL	54075C0285C	54075C0285E
LOMA	11-03-2247A	08/23/2011	TAX PARCEL 56-11-- HC 64 BOX 149	54075C0610D	54075C0610E
LOMA	12-03-1791A	10/04/2012	ROUTE 28	54075C0410D	54075C0410E
LOMA	13-03-1418A	05/09/2013	MAP NO. 86A, PARCEL NO. 29 -- ROUTE 28	54075C0410D	54075C0410E

FEMA

RiskMAP
Increasing Resilience Together

Flood Risk Dashboards

NFIP FLOOD CLAIM PAYOUTS

CLAIMS OUTSIDE OF SFHA

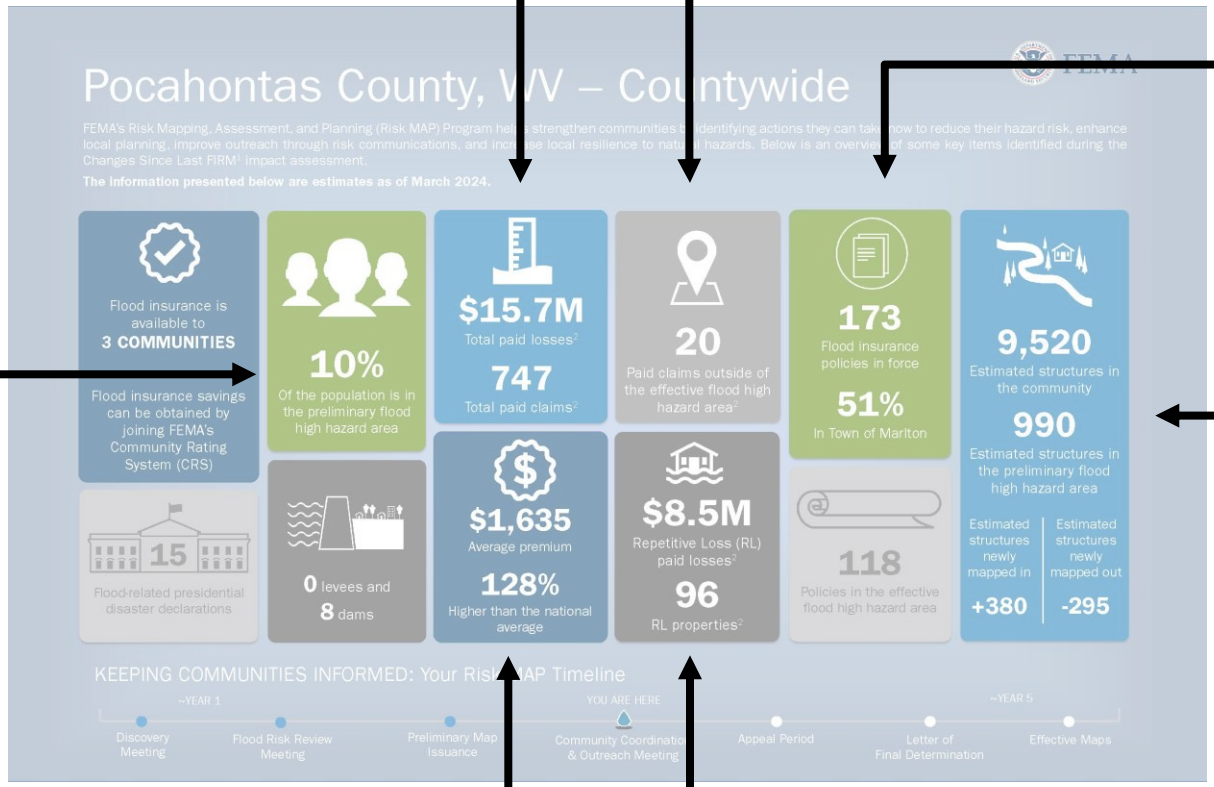
NFIP FLOOD POLICIES

AFFECTED RESIDENTS

HIGH-RISK STRUCTURES

AVERAGE PREMIUM

REPETITIVE LOSSES



Flood Risk Dashboard

Pocahontas County, WV – Countywide

FEMA

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[1] impact assessment.

The information presented below are estimates as of March 2024.

Flood insurance is available to **3 COMMUNITIES**

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

10%
Of the population is in the preliminary flood high hazard area

$15.7M
Total paid losses[2]

747
Total paid claims[2]

20
Paid claims outside of the effective flood high hazard area[2]

173
Flood insurance policies in force

51%
In Town of Marlton

9,520
Estimated structures in the community

990
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+380	-295

15
Flood-related presidential disaster declarations

0 levees and **8** dams

$1,635
Average premium

128%
Higher than the national average

$8.5M
Repetitive Loss (RL) paid losses[2]

96
RL properties[2]

118
Policies in the effective flood high hazard area

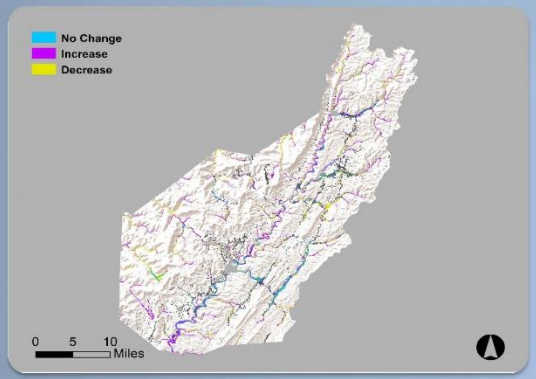
KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

Flood Risk Dashboard

FEMA

Unincorporated Areas/Pocahontas County, WV

KNOW YOUR RISK (The information presented below are estimates as of March 2024. [1] Flood Insurance Rate Map. [2] Since 1978.)



10/17/1989
Initial FIRM[1] date

11/4/2010
Effective FIRM date

$2.2M
Total paid losses[2]

155
Total paid claims[2]

84
Flood insurance policies in force

46
Policies in the effective flood high hazard area

8,560
Estimated structures in the community

585
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+310	-260

5%
Of the population is in the preliminary flood high hazard area

19%
Of households spend 30% or more of their income on housing

9
Paid claims outside of the effective flood high hazard area[2]

$321K
Repetitive Loss (RL) paid losses[2]

22
RL properties[2]

15
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

~YEAR 1 — YOU ARE HERE — ~YEAR 5

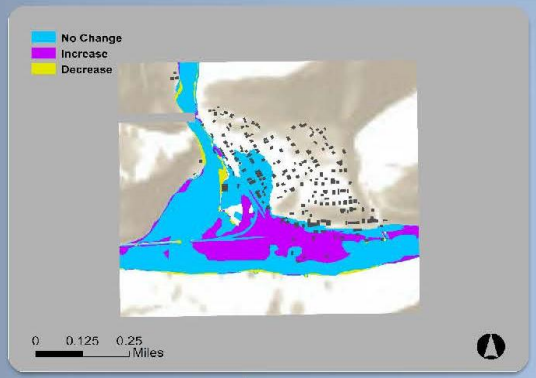
Discovery Meeting → Flood Risk Review Meeting → Preliminary Map Issuance → Community Coordination and Outreach Meeting → Appeal Period → Letter of Final Determination → Effective Maps

Flood Risk Dashboard

FEMA

Town of Durbin/Pocahontas County, WV

KNOW YOUR RISK (The information presented below are estimates as of March 2024. [1] Flood Insurance Rate Map. [2] Since 1978.)



8/24/1984
Initial FIRM[1] date

11/4/2010
Effective FIRM date

$39K
Total paid losses[2]

5
Total paid claims[2]

1
Flood insurance policies in force

0
Policies in the effective flood high hazard area

190
Estimated structures in the community

25
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+15	-0

3%
Of the population is in the preliminary flood high hazard area

2%
Of households spend 30% or more of their income on housing

0
Paid claims outside of the effective flood high hazard area[2]

$0
Repetitive Loss (RL) paid losses[2]

0
RL properties[2]

15
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

~YEAR 1

- Discovery Meeting
- Flood Risk Review Meeting
- Preliminary Map Issuance
- YOU ARE HERE: Community Coordination and Outreach Meeting
- Appeal Period
- Letter of Final Determination

~YEAR 5

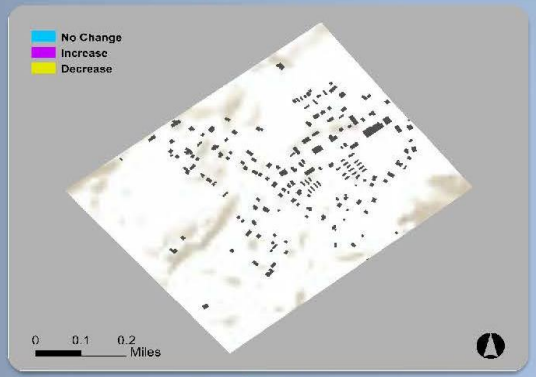
- Effective Maps

Flood Risk Dashboard

FEMA

Town of Hillsboro/Pocahontas County, WV

KNOW YOUR RISK **(The information presented below are estimates as of March 2024.** [1] Flood Insurance Rate Map. [2] Since 1978.)



10/17/1989
Initial FIRM[1] date

11/4/2010
Effective FIRM date

$0
Total paid losses[2]

0
Total paid claims[2]

0
Flood insurance policies in force

0
Policies in the effective flood high hazard area

130
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

15%
Of households spend 30% or more of their income on housing

0
Paid claims outside of the effective flood high hazard area[2]

$0
Repetitive Loss (RL) paid losses[2]

0
RL properties[2]

15
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

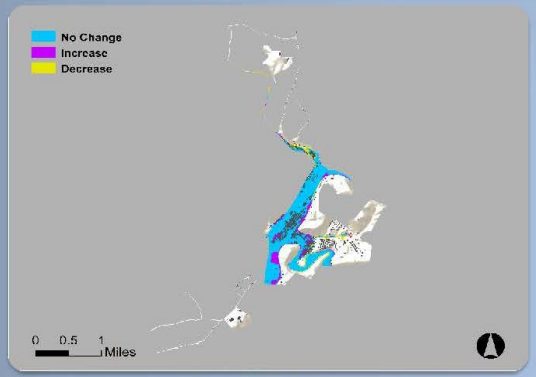
~YEAR 1			YOU ARE HERE			~YEAR 5
Discovery Meeting	Flood Risk Review Meeting	Preliminary Map Issuance	Community Coordination and Outreach Meeting	Appeal Period	Letter of Final Determination	Effective Maps

Flood Risk Dashboard

FEMA

Town of Marlinton/Pocahontas County, WV

KNOW YOUR RISK (The information presented below are estimates as of March 2024. [1] Flood Insurance Rate Map. [2] Since 1978.)



10/17/1989
Initial FIRM[1] date

11/4/2010
Effective FIRM date

$13.5M
Total paid losses[2]

585
Total paid claims[2]

88
Flood insurance policies in force

72
Policies in the effective flood high hazard area

635
Estimated structures in the community

380
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+55	-35

53%
Of the population is in the preliminary flood high hazard area

32%
Of households spend 30% or more of their income on housing

11
Paid claims outside of the effective flood high hazard area[2]

$8.2M
Repetitive Loss (RL) paid losses[2]

74
RL properties[2]

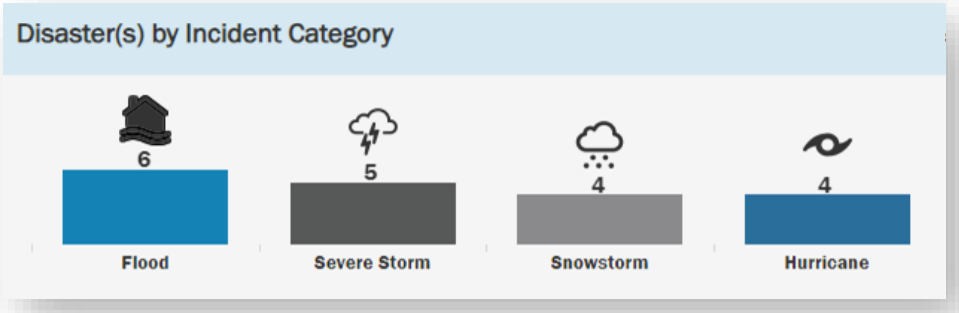
15
Flood-related countywide presidential disaster declarations

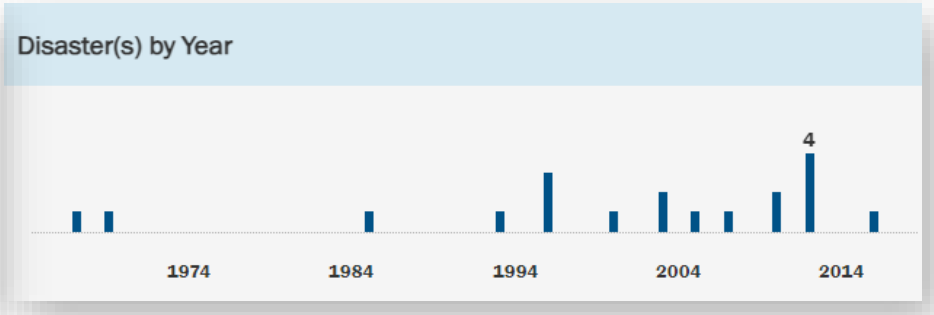
KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

~YEAR 1			YOU ARE HERE		~YEAR 5	
Discovery Meeting	Flood Risk Review Meeting	Preliminary Map Issuance	Community Coordination and Outreach Meeting	Appeal Period	Letter of Final Determination	Effective Maps

History of Flooding

- 55 flood events reported by National Weather Service from 1996 to 2019[1]
- 19 flood-related presidential disaster declarations since 1953[2]





- What was the most recent major flood event in your community and what were some of its impacts?

[1] https://www.fema.gov/data-visualization/historical-flood-risk-and-costs

[2] Includes Flood, Hurricane, Severe Storm(s), Snow, Coastal Storm, Severe Ice Storm

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Costs of Flooding

- The costs of flooding to the community include response (sheltering and debris removal) and recovery (repair work to damaged infrastructure)

- For declared disasters, FEMA helps cover these costs through its Public Assistance program

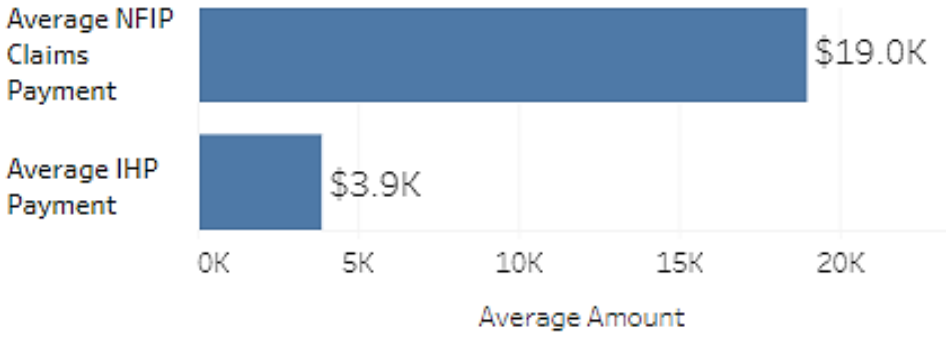
- Public Assistance project costs in **Pocahontas County** show the economic impact of flooding:

Category	Federal Funding	# of Projects
Protective Measures	$136,522	12
Public Buildings	$25,065	4
Recreational or Other	$2,020	1
TOTAL	***$163,607***	***17***

https://www.fema.gov/data-visualization/public-assistance-program-summary-obligations

Costs of Flooding

- The costs of flooding to residents include lost belongings and home repairs.
- The NFIP helps cover these costs for insured homes, even if a disaster is not declared.
- The Individual and Households Program (IHP) can provide some disaster assistance, but only when a disaster is declared.
- The differences in NFIP claims and IHP payments for Virginia show the benefits of flood insurance[1]



1 https://www.fema.gov/data-visualization/historical-flood-risk-and-costs

Floodplain Management

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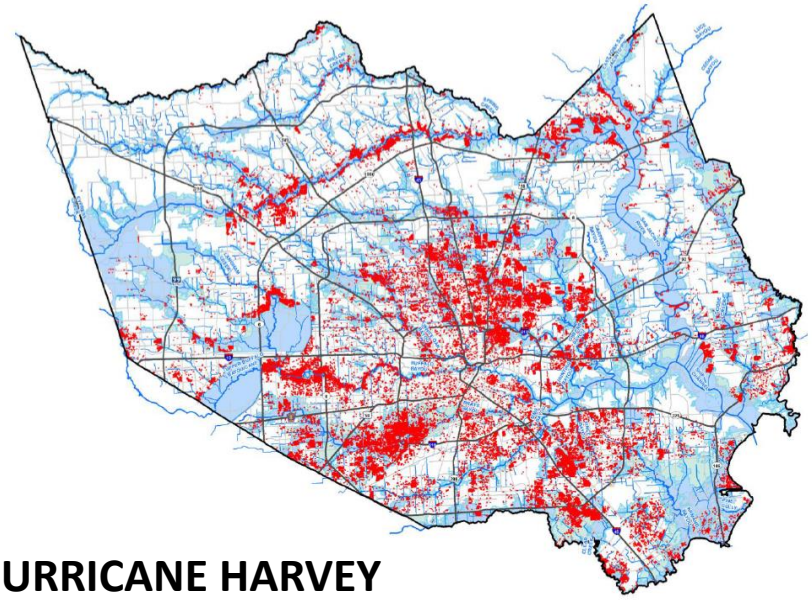
Flood Risk Doesn't Stop at a Line

- Nationally, 25% of 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 SFHAs
  - Flood depth grids
- For additional information and resources for adopting higher standards, visit:

  Local Government Officials – Floodplain Management Resources | FEMA.gov



HURRICANE HARVEY
GREATER HOUSTON
154,170 Homes Flooded

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

SOURCE: Harris County Flood Control District

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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!*

September 21, 1999. Hurricane Floyd left the downtown section of Franklin, VA under six feet of water.
Source: Photo by Liz Roll/ FEMA News Photo

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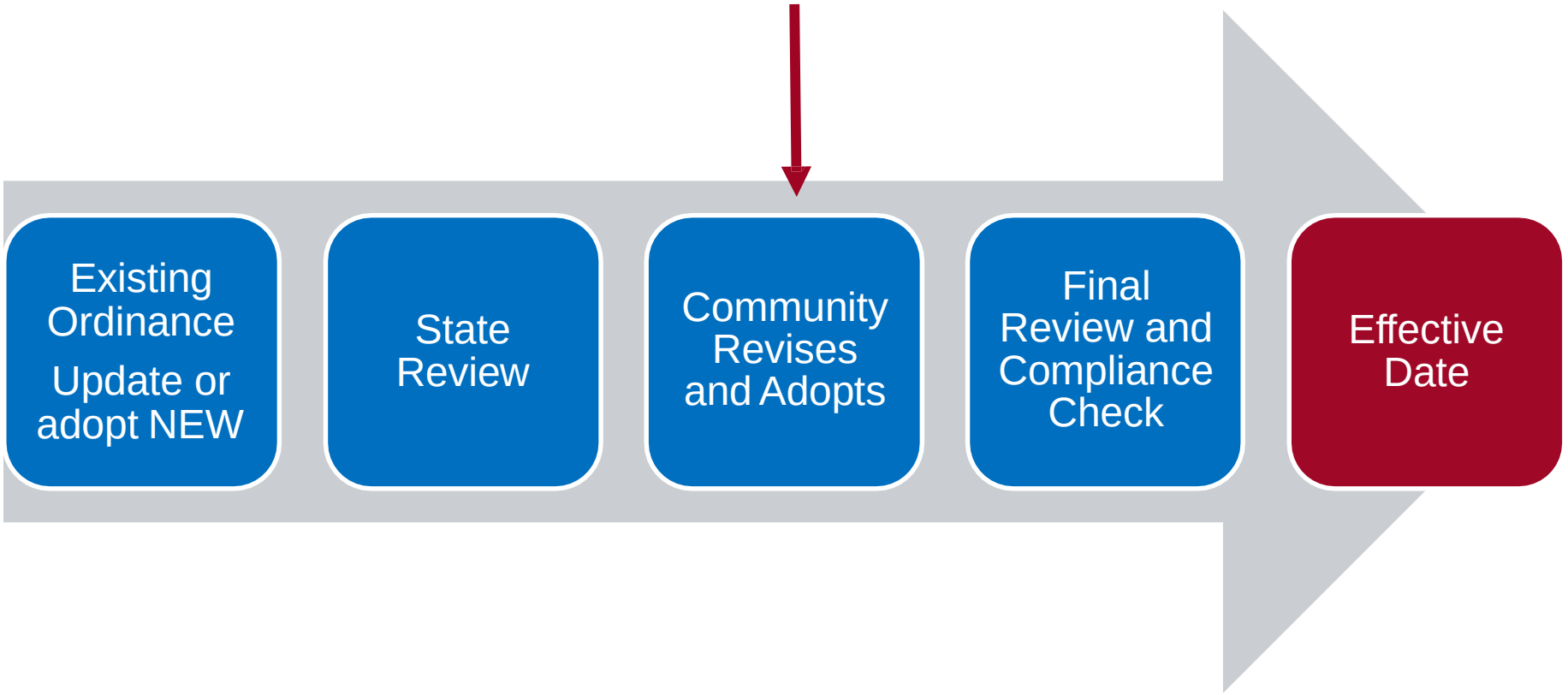
Establish a Timeline (After LFD)

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



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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 Pocahontas County

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

Preliminary Maps Issued

March 4, 2024

Effective Date

6 months after LFD

Public Outreach

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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

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Public Open House

- Engagement opportunity with community members, led by local officials with support from state and federal partners in planning and executing
- Consideration for timing, format, invitations, and response
- Examples of what has worked well, and what has not
- A variety of Open House resources are available, including checklist, guidance documents, brochures (e.g., Protect Your Home from Flooding – Low-Cost Projects You Can Do Yourself), and more.

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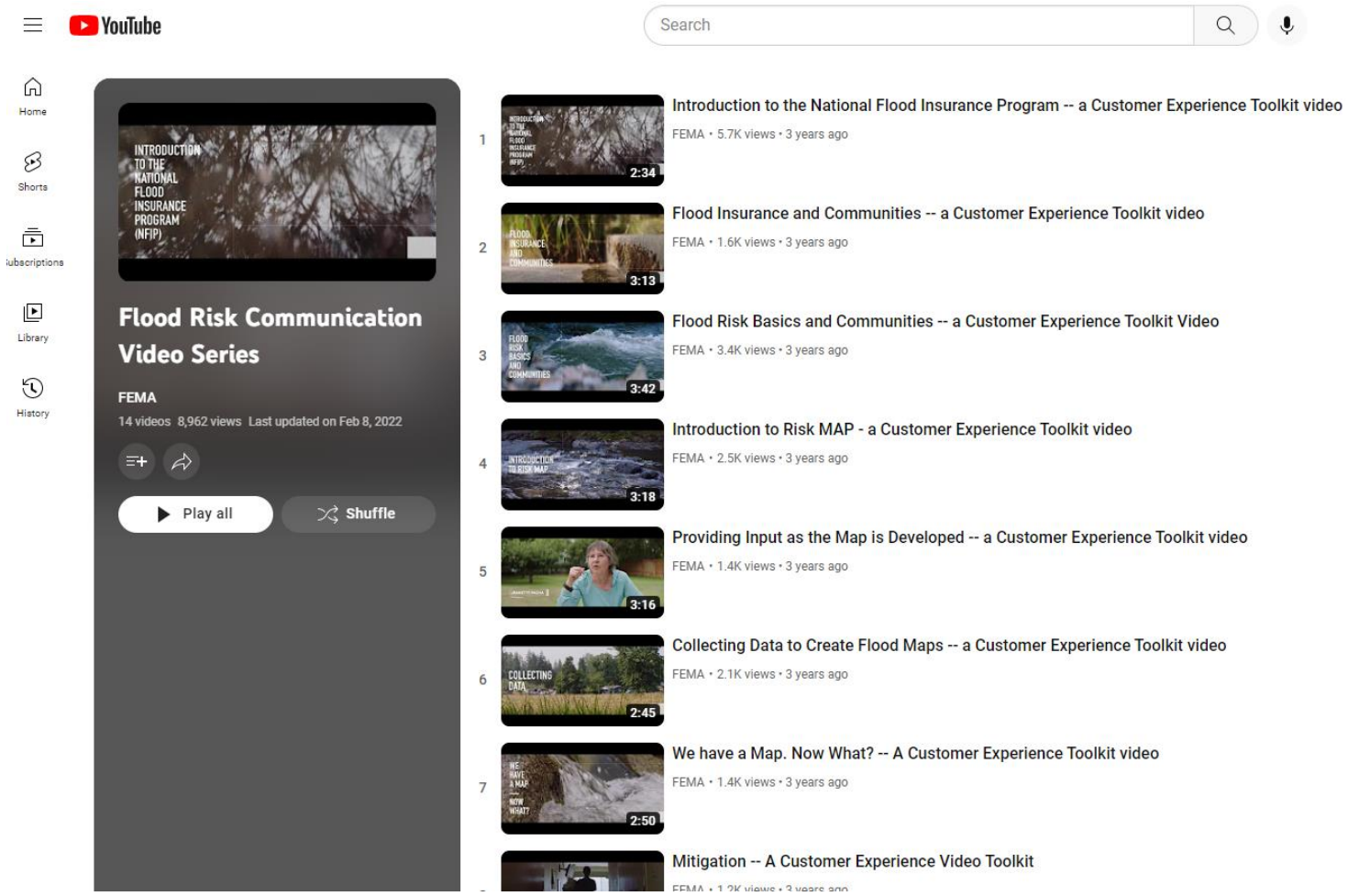
Outreach Messaging for Residents

Flood Risk Communication Video Series on [FEMA YouTube Channel]
to help understand, relate to, and communicate about the flood map update process



Local Officials Toolkit

- Collection of resources to support a variety of community outreach following the CCO meeting until maps become effective:

  FEMA Flood Risk Communication Toolkit for Community Officials | FEMA.gov

- Templatized letters, messaging, and more to help communicate your community's flood risk and flood insurance requirements

- Bilingual (in English and Spanish)

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How You Can Help Property Owners

- Advise property owners to contact **their insurance agents** for an updated quote
- Help residents understand their flood risk and highlight the value of flood insurance
- Encourage your communities to think about mitigation
- Visit: **www.floodsmart.gov** and **www.fema.gov/national-flood-insurance-program** for additional information
- Call the FEMA Flood Mapping and Insurance Exchange: **1-877-336-2627**


What You Should Do
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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

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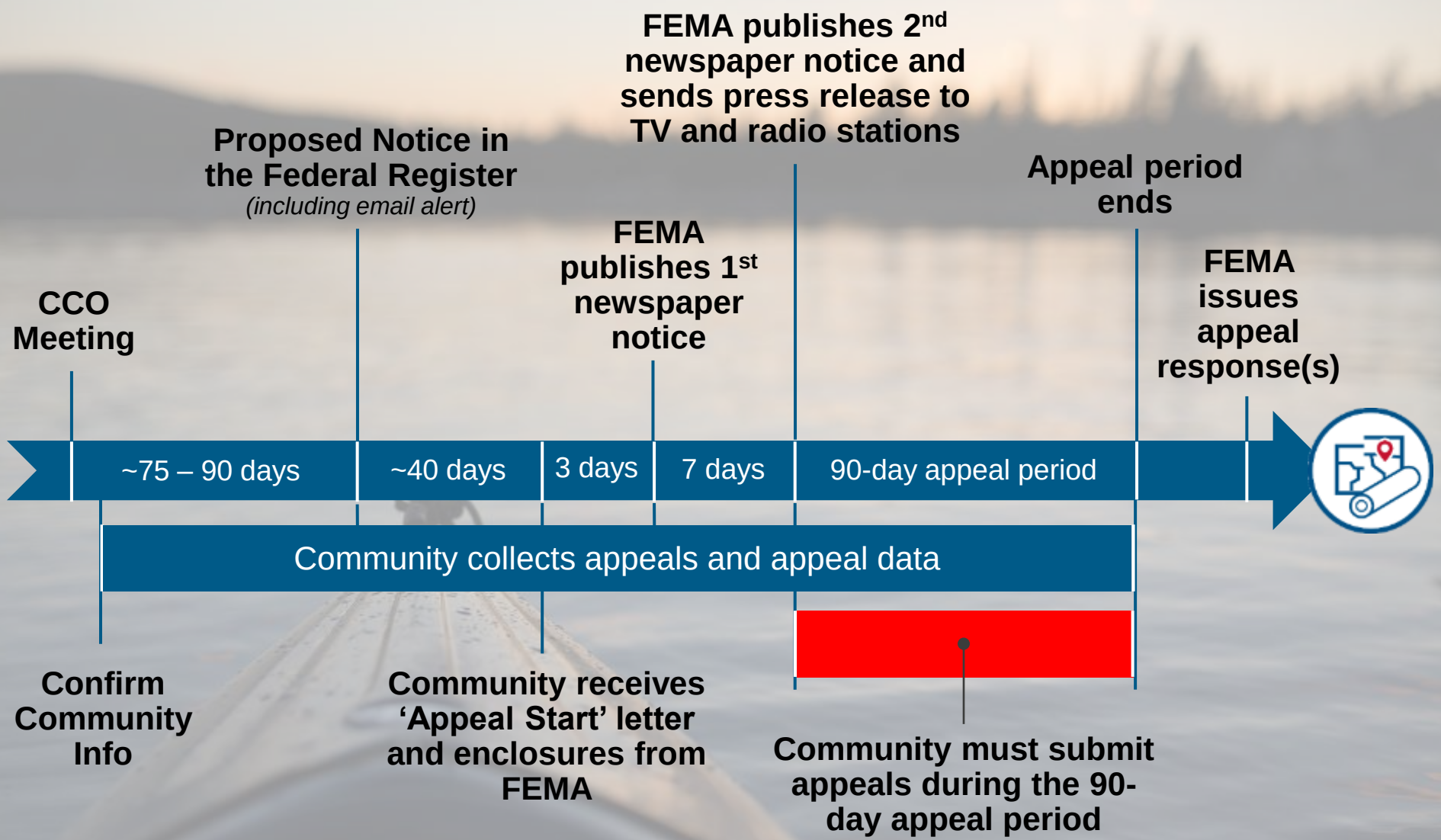
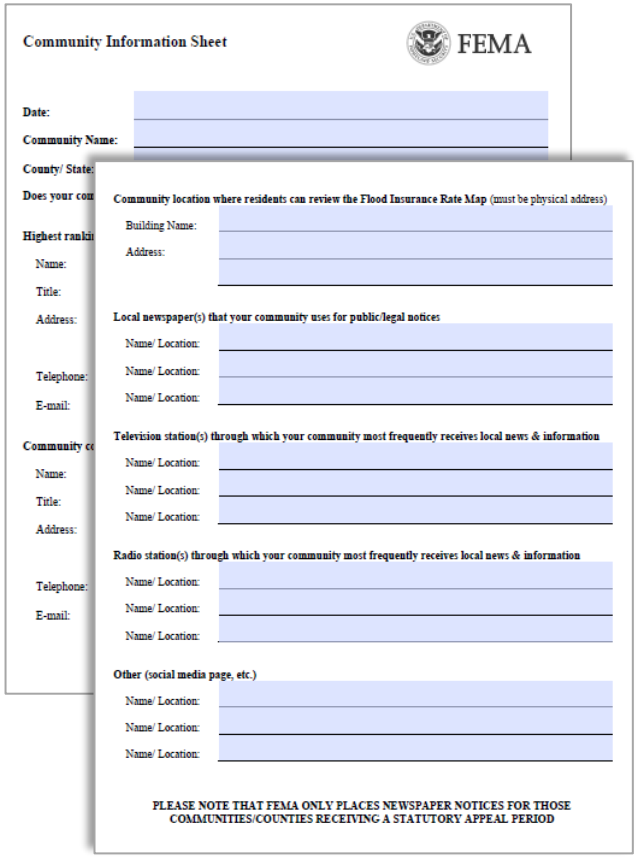
Appeal Period Timeline



Appeal Period Prerequisite

- Fill out the Community Information Sheet to ensure accurate information for the forthcoming Appeal Period, importantly:
  - **Map Repository Address** (where FIRMs are available for public viewing / reference) which will be specified in the **Federal Register**
  - **Local Media Names**
    - FEMA will publish two legal notices in a local newspaper
    - FEMA will also send a press release to local TV, radio stations, and newspapers

Example: https://www.fema.gov/press-release/20210709/public-invited-review-flood-maps-baltimore-county-md



Community Information Sheet

FEMA

Date:

Community Name:

County/ State:

Does your cou

Highest rankin

Name:

Title:

Address:

Telephone:

E-mail:

Community co

Name:

Title:

Address:

Telephone:

E-mail:

Community location where residents can review the Flood Insurance Rate Map (must be physical address)

Building Name:

Address:

Local newspaper(s) that your community uses for public/legal notices

Name/ Location:

Name/ Location:

Name/ Location:

Television station(s) through which your community most frequently receives local news & information

Name/ Location:

Name/ Location:

Name/ Location:

Radio station(s) through which your community most frequently receives local news & information

Name/ Location:

Name/ Location:

Name/ Location:

Other (social media page, etc.)

Name/ Location:

Name/ Location:

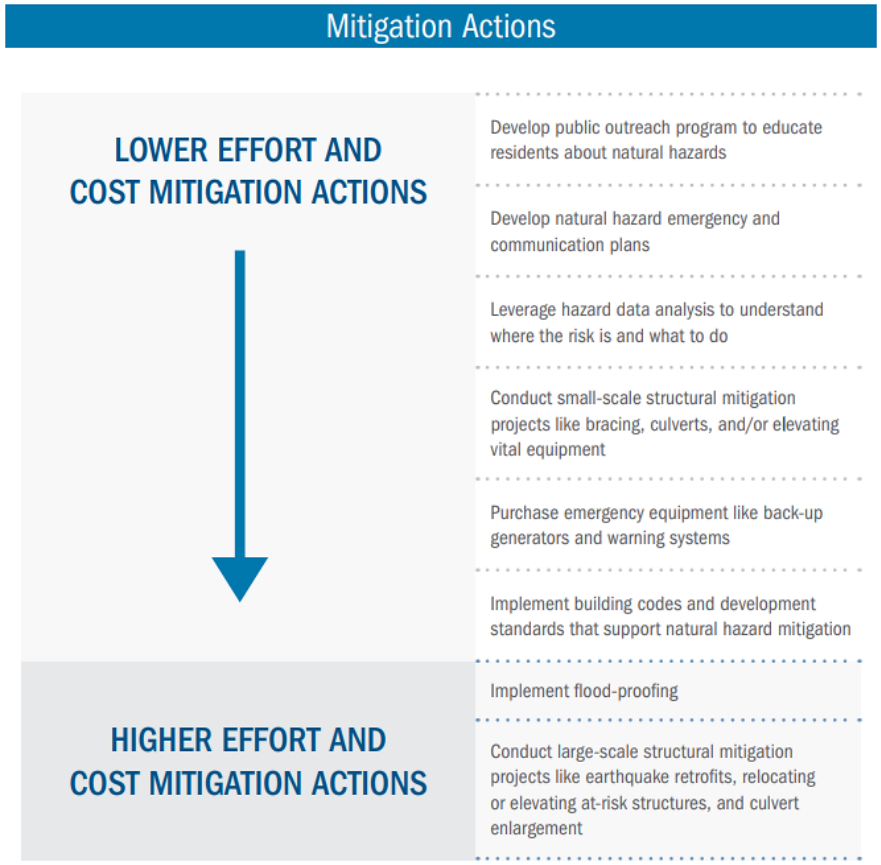
Name/ Location:

PLEASE NOTE THAT FEMA ONLY PLACES NEWSPAPER NOTICES FOR THOSE COMMUNITIES/COUNTIES RECEIVING A STATUTORY APPEAL PERIOD

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).



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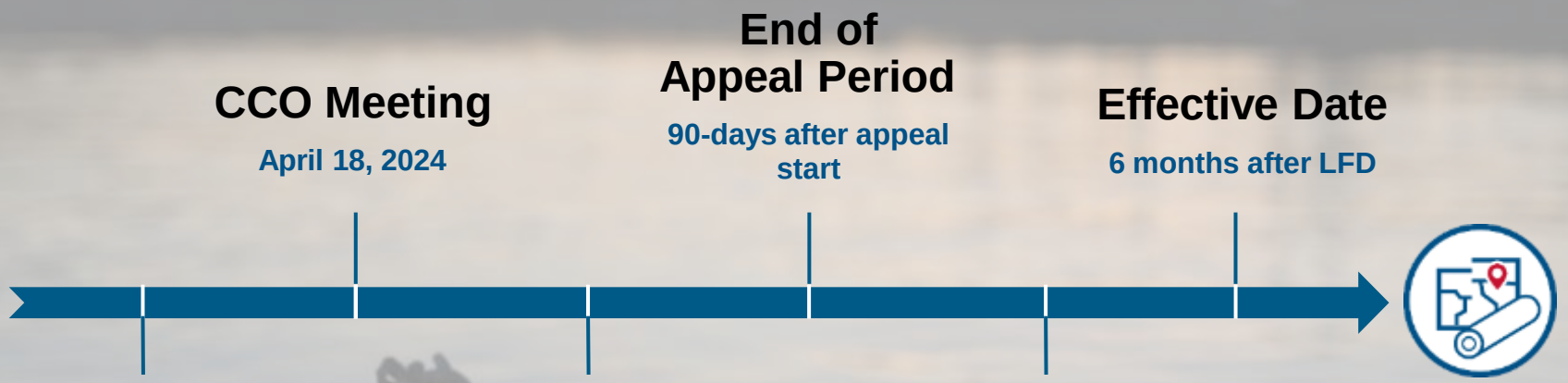
Timeline: Pocahontas County

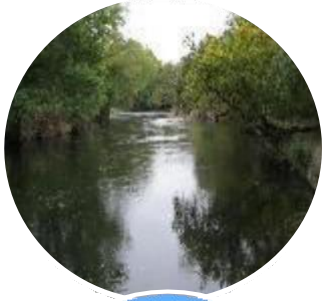


CCO: *Community Coordination and Outreach*

LFD: *Letter of Final Determination*

Project Contacts

State NFIP/CTP Coordinator:
Timothy W. Keaton, CFM
(304) 414-7659
Tim.W.Keaton@wv.gov



FEMA Region III:
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Mitigation Planning Specialist
(215) 347-0686
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Vinod Mahat
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(202) 664-9597
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WVGISTC:
Kurt Donaldson, GISP, CFM
Manager
(304) 293-9467
Kurt.Donaldson@mail.wvu.edu

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Additional Contacts - Insurance

FEMA Region 3:

Bill Bradfield, CFM
Flood Insurance Outreach Specialist
(202) 880-5906
william.b.bradfield@fema.dhs.gov

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

Online Chat:
www.floodmaps.fema.gov/fhm/fmx_main.html

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