



Community Coordination & Outreach (CCO) Meeting

Hardy County, West Virginia
June 21, 2022



FEMA

Agenda

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



Welcome and Introductions



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RiskMAP
Increasing Resilience Together



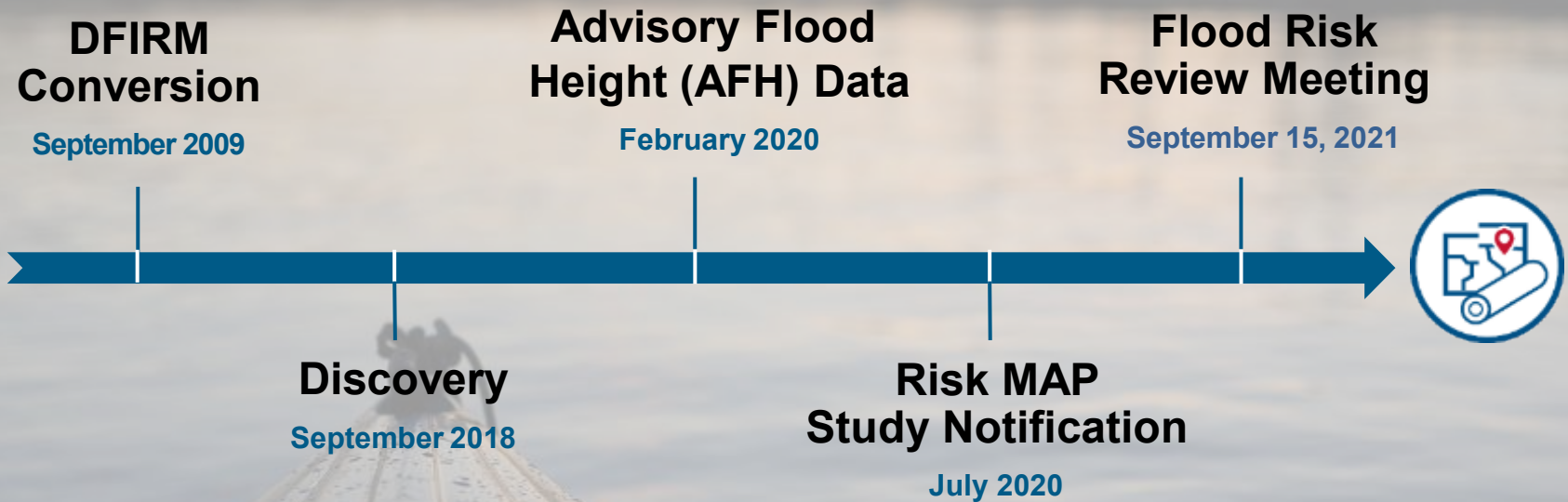
Where We Are - Preliminary Maps



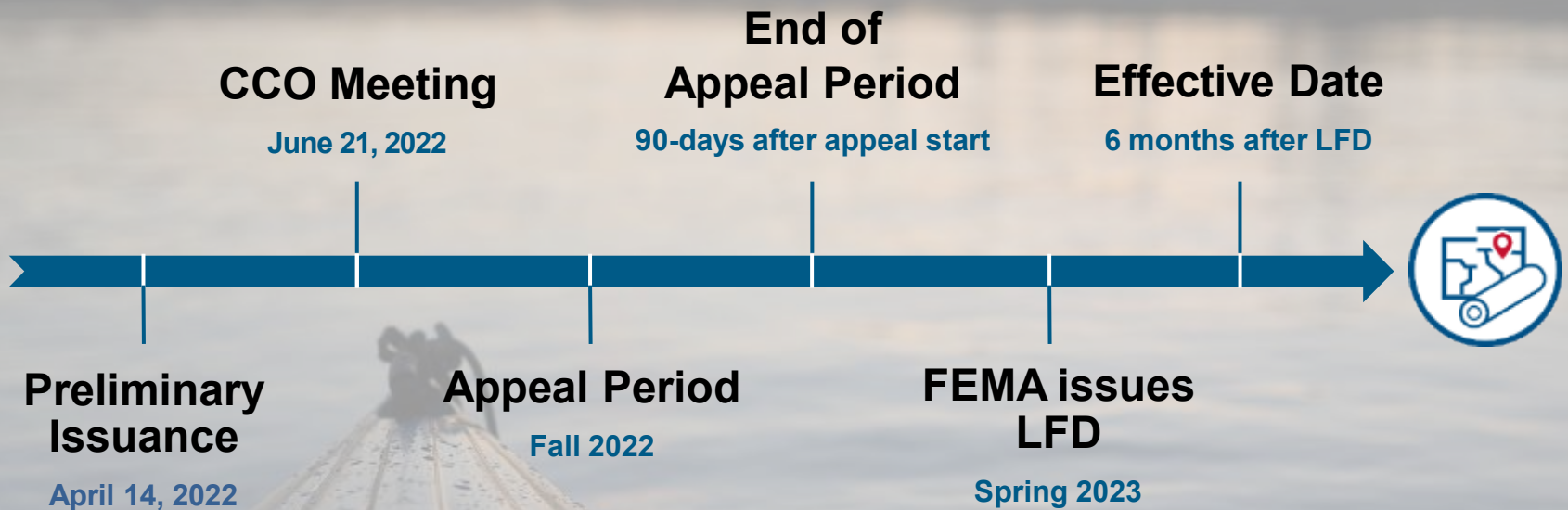
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RiskMAP
Increasing Resilience Together

Timeline – Looking Back



Timeline – Looking Ahead



CCO: Community Coordination and Outreach

LFD: Letter of Final Determination

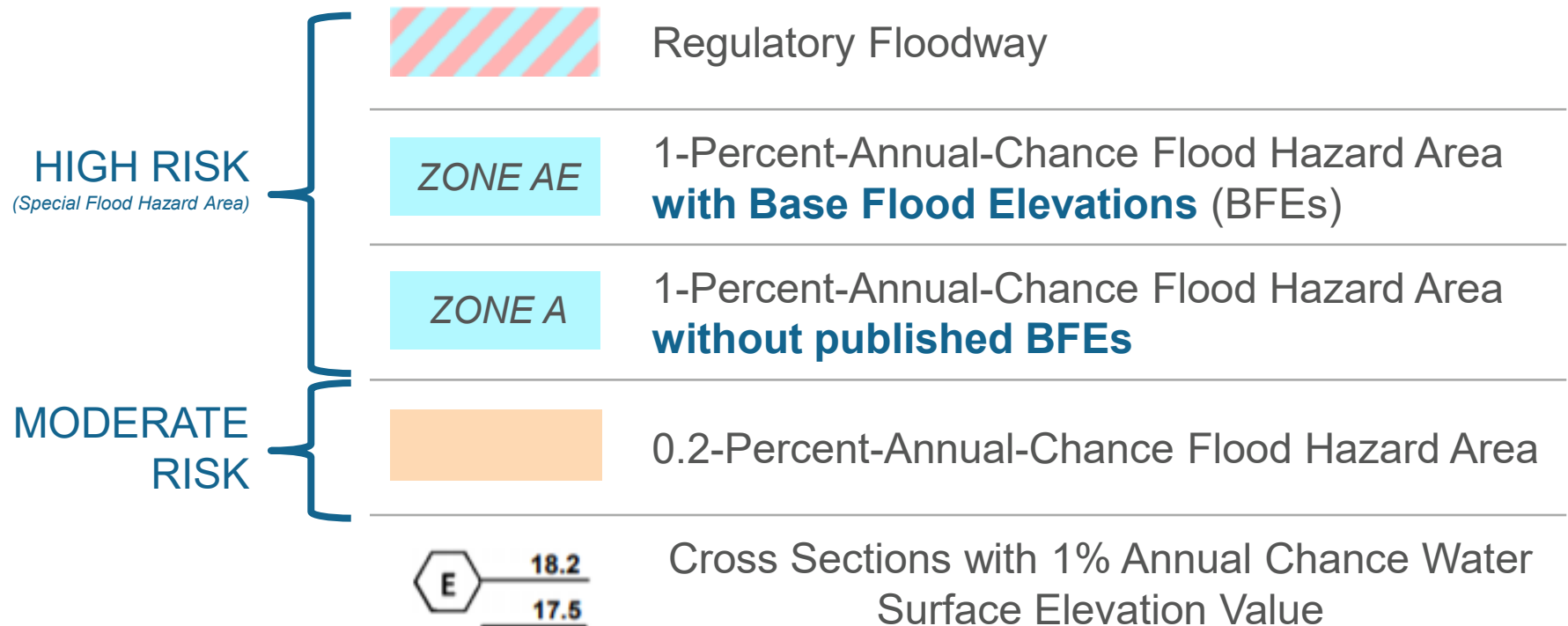
Flood Study Update



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Floodplain Map Overview

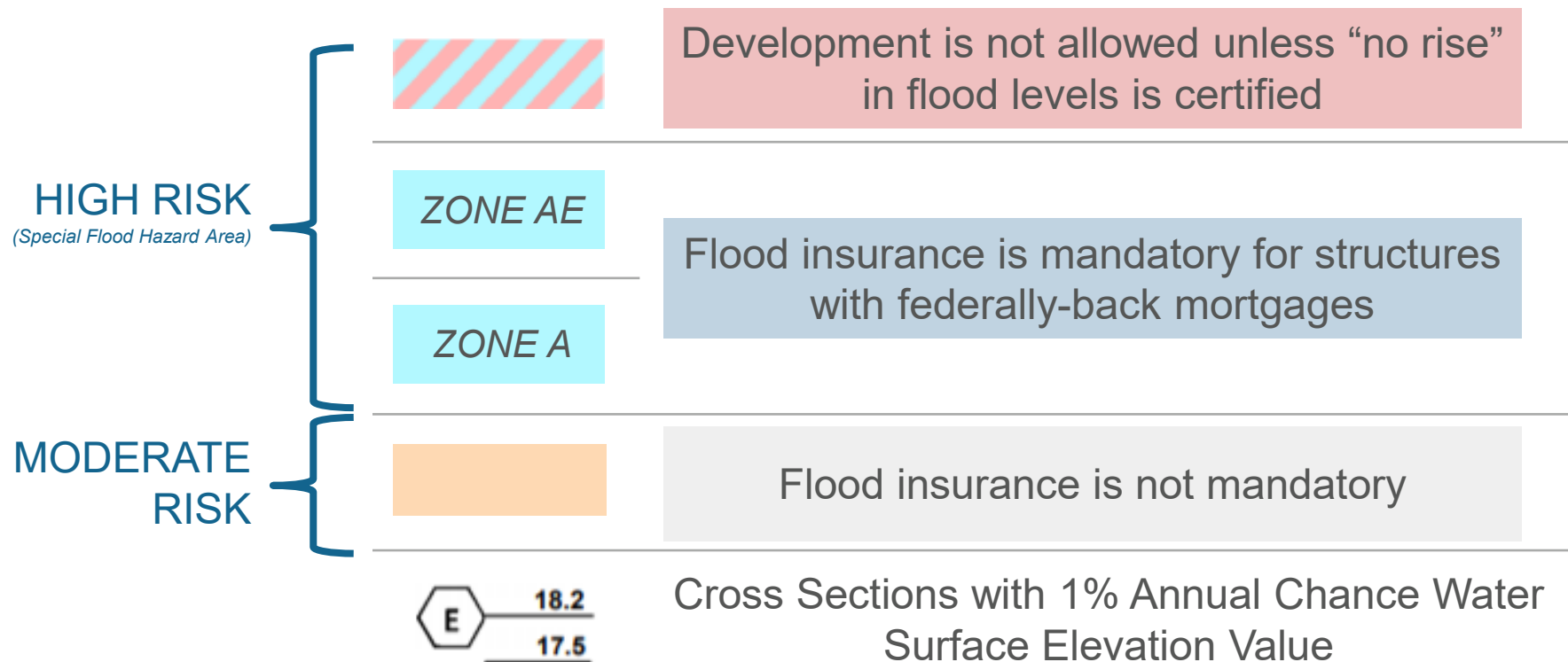


["The 100-Year Flood Zone Explained"](#)



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Floodplain Map Overview

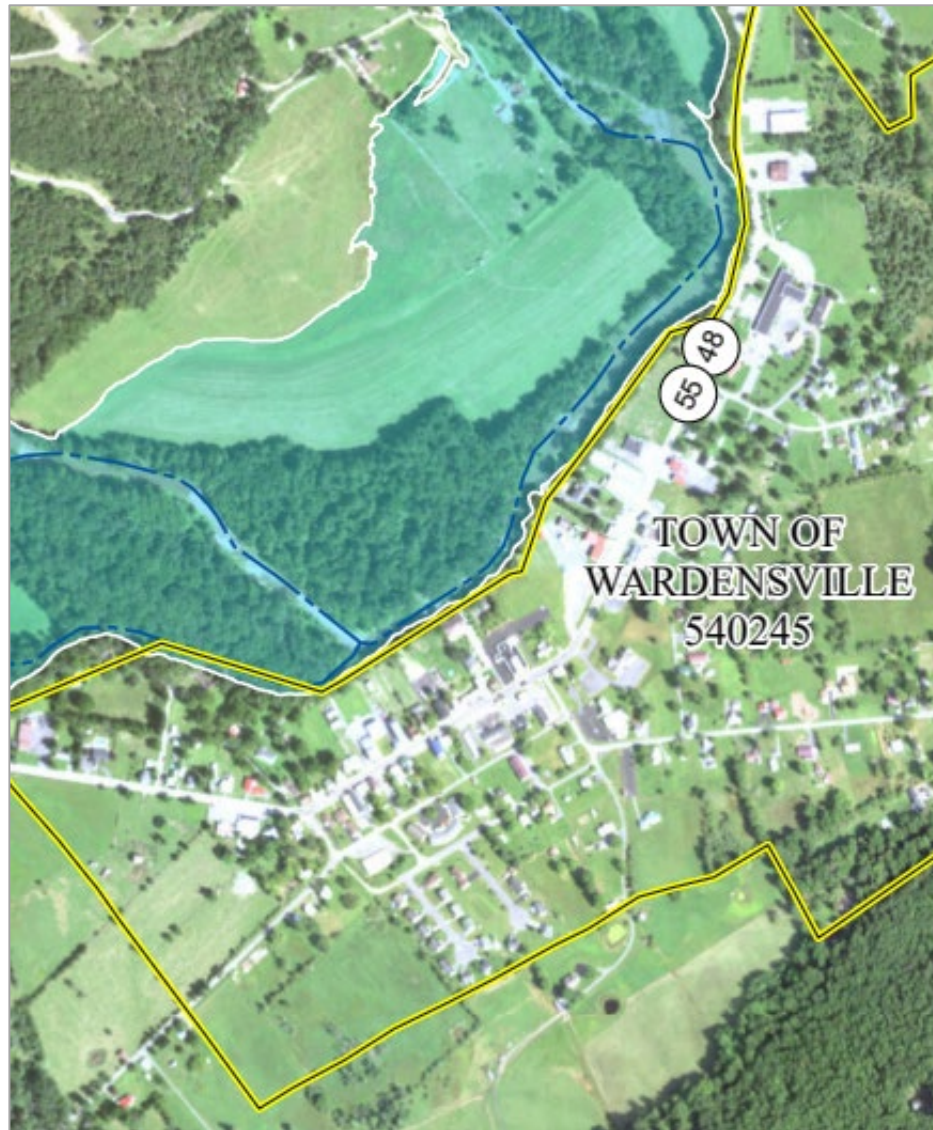











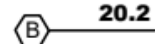
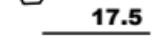
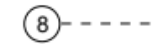
[“The 100-Year Flood Zone Explained”](#)



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Floodplain Map Overview



SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
		With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>
		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 <i>Zone X</i>
		Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
		Area with Reduced Flood Risk due to Levee See Notes <i>Zone X</i>
		Area with Flood Risk due to Levee <i>Zone D</i>
OTHER AREAS		Area of Minimal Flood Hazard <i>Zone X</i>
		Area of Undetermined Flood Hazard <i>Zone D</i>
GENERAL STRUCTURES	-----	Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		20.2 Cross Sections with 1% Annual Chance
		17.5 Water Surface Elevation
		Coastal Transect
	-----	Coastal Transect Baseline
	--- --	Profile Baseline
	---	Hydrographic Feature
	~~~~~ 513 ~~~~~	Base Flood Elevation Line (BFE)
	====	Limit of Study
	=====	Jurisdiction Boundary

# Study Recap (from FRR in Sept 2021)

## Revised Modeling and Mapping, including:

- Updated GIS-based regulatory products, including updated maps / database / report formats based on new FEMA guidelines and specifications
- Utilization of high-resolution topographic data (for modeling and mapping)
- ***Model-backed Approximate 'Zone A' Studies – 332 miles***
  - *Modeled cross-sections are not published on FIRM, but included in the database.*
  - *Approximate Zone A models include additional flood frequencies (0.2% annual chance flood event)*
- Production of associated non-regulatory flood risk datasets

***** Ongoing levee recertification effort in Moorefield **  
will follow separate path/update***



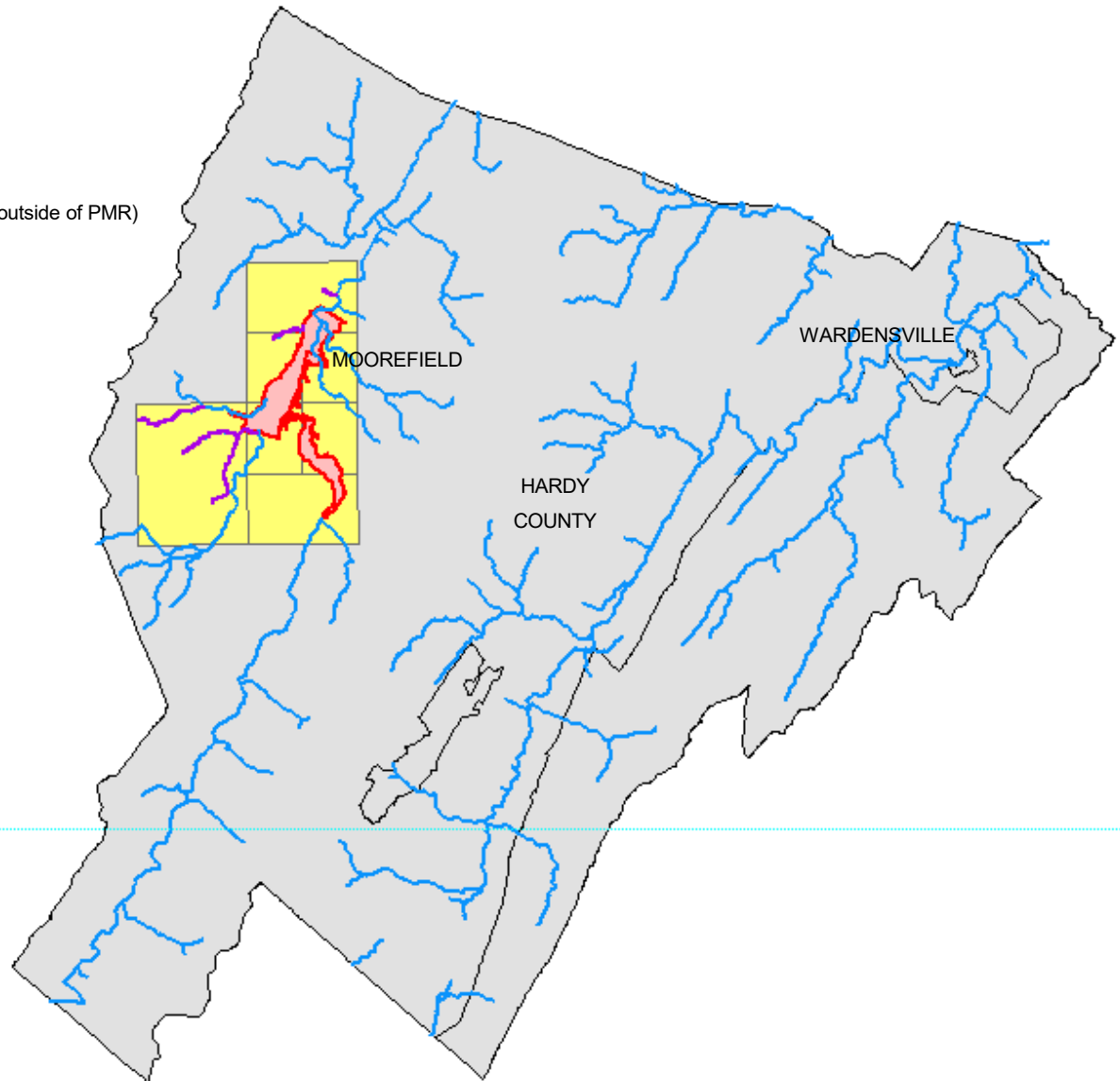
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# Study Overview

## The “PMR” Project Area

### LEGEND

- Zone A streams (studied for this project, but completely outside of PMR)
- Zone A streams (part of the PMR)
- Zone AE restudy associated with Moorefield Levees
- Area not included as part of this PMR
- Hardy County Boundary




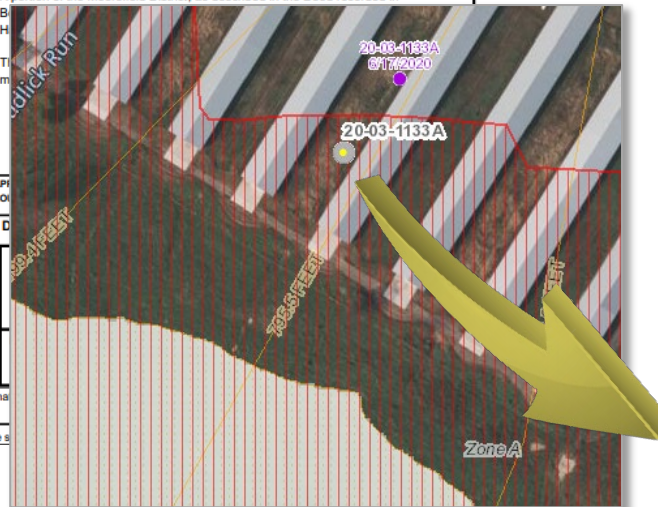
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# LOMCs and SOMAs

## 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: June 17, 2020	Case No.: 20-03-1133A	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	HARDY COUNTY, WEST VIRGINIA (Unincorporated Areas)			
AFFECTED MAP PANEL	COMMUNITY NO.: 540051 NUMBER: 54031C0050G DATE: 9/2/2009			
FLOODING SOURCE: MUDLICK RUN		A portion of the Moorefield District, as described in the Deed recorded in B H T m		
LOT	BLOCK/SECTION	SUBDIVISION	STREET	
--	--	--	553 Eight is Enough Lane	
Special Flood Hazard Area (SFHA) - The SFHA is an area that exceeded in any given year (base flood).				
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate s				



### PRELIMINARY SUMMARY OF MAP ACTIONS

Community: HARDY COUNTY

Community No: 540051

#### 2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	02-03-1930A	08/23/2002	TAX MAP 293, PARCEL 16--TROUT RUN CUTOFF ROAD	5400510125C	54031C0225H
LOMA	06-03-B827A	09/26/2006	2448 TROUT RUN ROAD (WV)	5400510125C	54031C0225H
LOMA	09-03-0521A	02/12/2009	TAX MAP 363, PARCEL 67.1, LOT 3B -- 210 BERRY PATCH DRIVE	5400510175C	54031C0275H
LOMA	12-03-2084A	08/14/2012	ASHTON WOODS SUBDIVISION, LOT 134 -- 4897 ASHTON WOODS DRIVE	54031C0050G	54031C0050H
LOMA	14-03-0502A	12/17/2013	5779 NORTH RIVER ROAD	54031C0075G	54031C0075H
LOMA	13-03-2450A	12/31/2013	1082 NORTH MOUNTAIN ROAD	54031C0230G	54031C0230H
LOMA	15-03-2770A	10/21/2015	2118 TROUT RUN ROAD	54031C0225G	54031C0225H
LOMA	20-03-1133A	06/17/2020	MOOREFIELD DISTRICT -- 553 EIGHT IS ENOUGH LANE	54031C0050G	54031C0050H



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# 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 homepage. 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 points to the "Search Results for HARDY COUNTY ALL JURISDICTIONS" section, which lists various product types and counts.

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 Search

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 HARDY 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 (42) ?
- Preliminary Products (22) ?
- Pending Product (0) ?
- Historic Products (50) ?
- Flood Risk Products (0) ?



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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

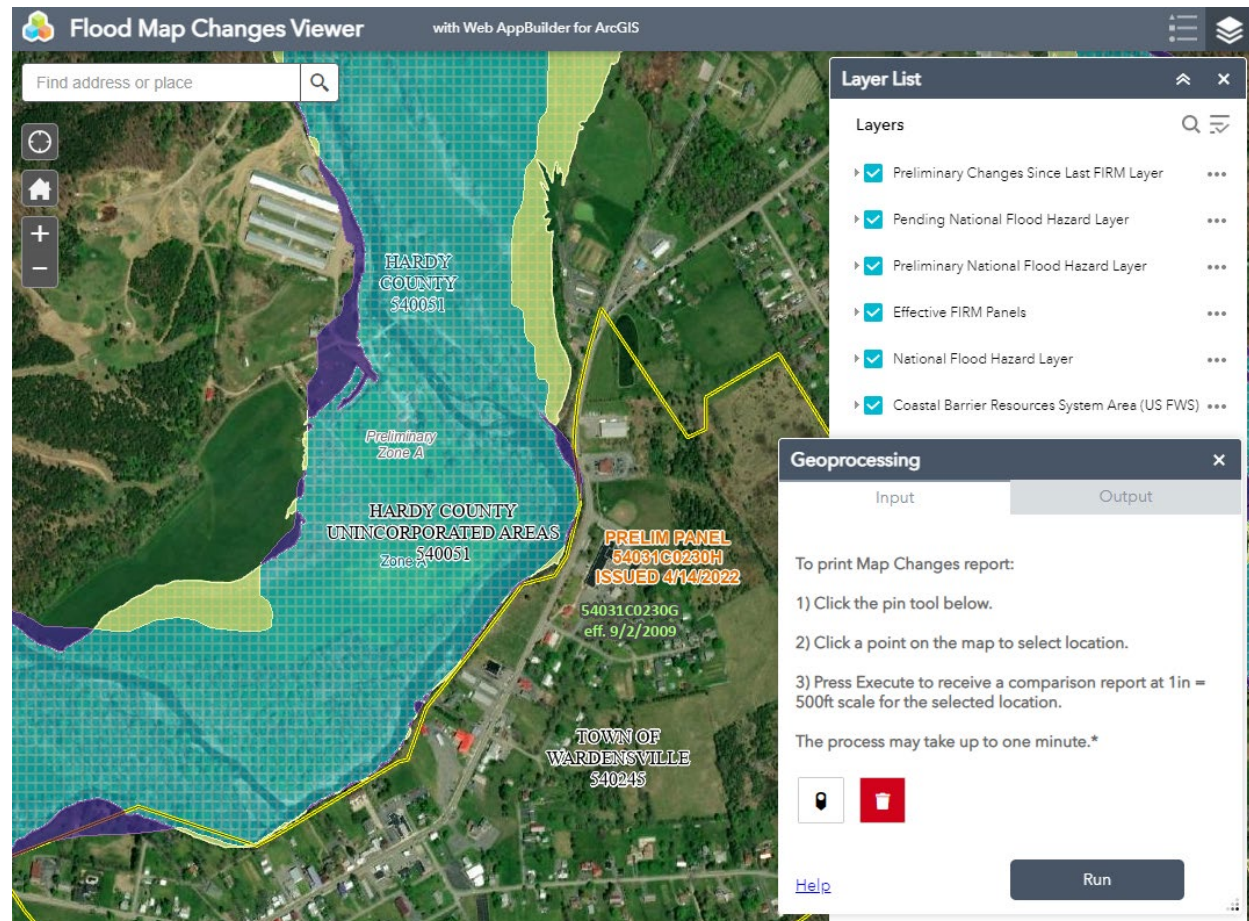
The [Draft National Flood Hazard Layer](#) is for early awareness of possible changes to regulatory flood map information. Until the data becomes effective and it appears in the National Flood Hazard Layer, the data cannot be used to rate flood insurance policies or enforce the federal mandatory purchase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

### 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.](#)



# How Did the Floodplain Maps Change?

FEMA Region 3 Changes Since Last FIRM (CSLF) Viewer:

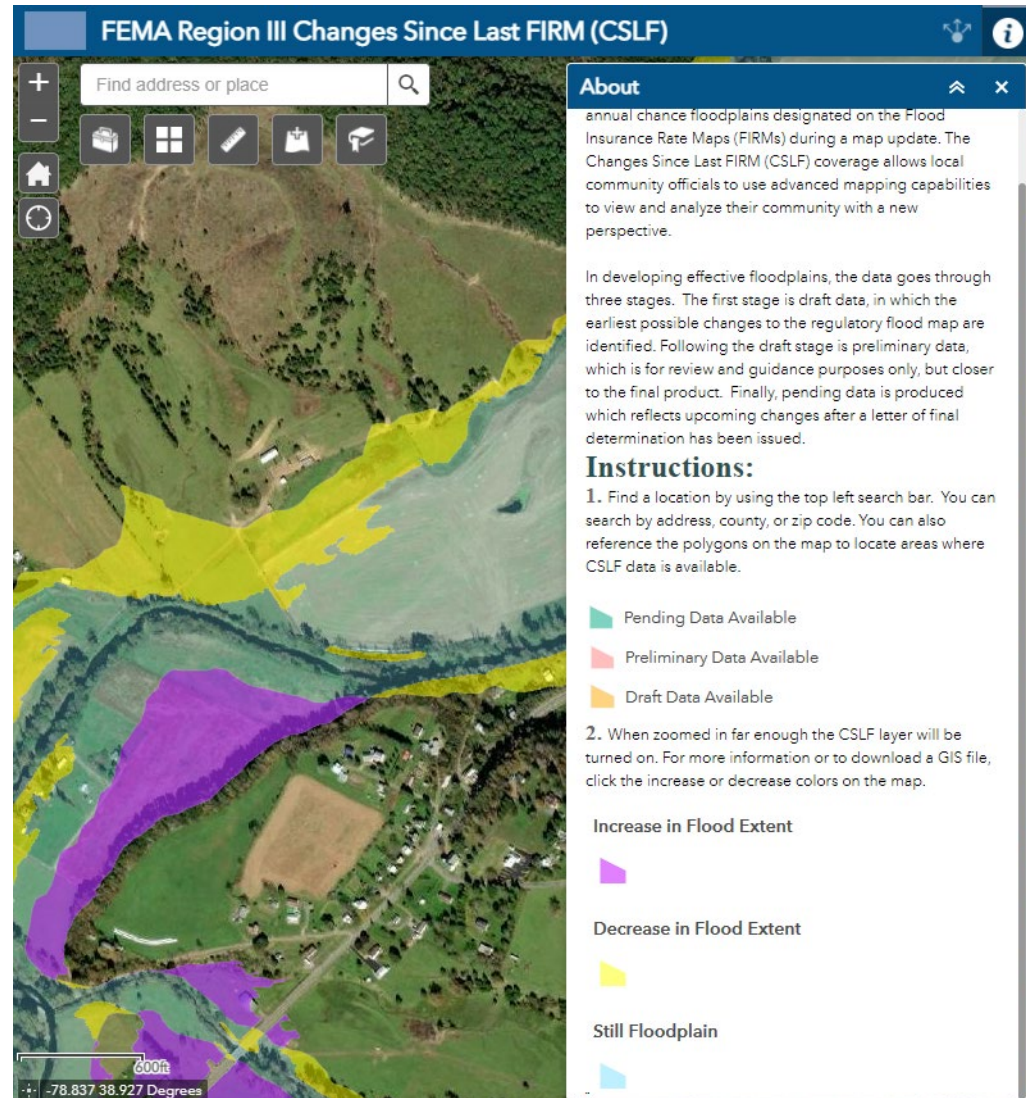
<https://arcg.is/1y44Ov>

Change in Floodplain Extents:

- Purple – Increase
- Blue – Still Floodplain
- Yellow – Decrease

FEMA Flood Map  
Changes Viewer:

<https://msc.fema.gov/fmcs>



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## Tools



3D Flood Visualization N/A

**DRAFT  
AREA OF MINIMAL  
FLOOD HAZARD**

DRAFT  
Zone A

# Study Impacts



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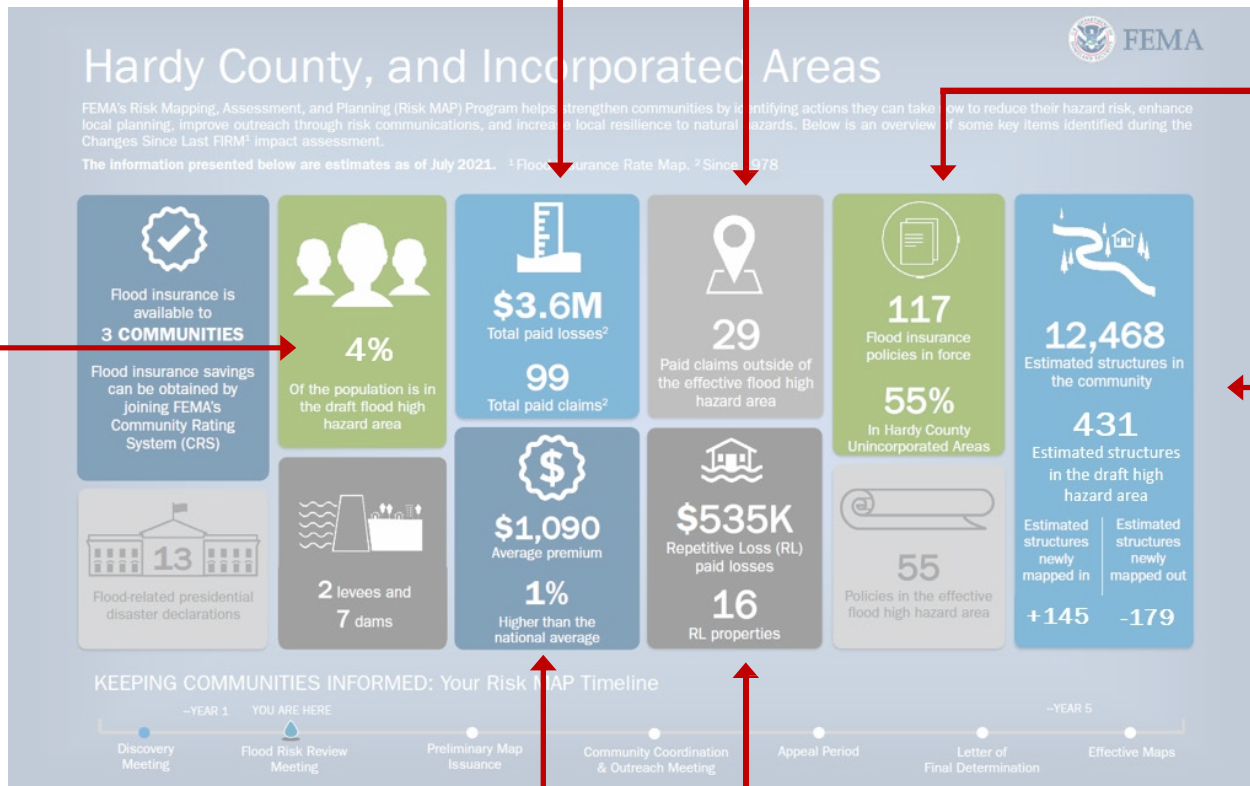
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# Flood Risk Dashboard

## NFIP FLOOD CLAIM PAYOUTS

## CLAIMS OUTSIDE OF SFHA

## NFIP FLOOD POLICIES



## AFFECTED RESIDENTS

## HIGH-RISK STRUCTURES



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**AVERAGE PREMIUM**

**REPETITIVE LOSSES**

# Flood Risk Dashboard



## Hardy County, and Incorporated Areas

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 July 2021. ¹ Flood Insurance Rate Map. ² Since 1978



### KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



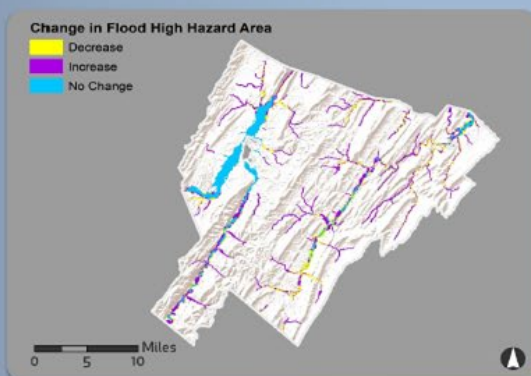
# Flood Risk Dashboard



## Unincorporated Areas/Hardy County, WV

### KNOW YOUR RISK

(The information presented below are estimates as of September 2021. ¹Flood Insurance Rate Map. ²Since 1978.)



**6/19/1985**

Initial FIRM¹ date

**9/2/2009**

Effective FIRM¹ date



**\$475K**

Total paid losses²

**47**

Total paid claims²



**66**

Flood insurance  
policies in force

**41**

Policies in the effective  
flood high hazard area



**11,030**

Estimated structures in  
the community

**363**

Estimated structures in  
the draft flood high  
hazard area



**5%**

Of the population is in  
the draft flood high  
hazard area



**19%**

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



**4**

Paid claims outside of  
the effective flood high  
hazard area²



**\$150K**

Repetitive Loss (RL)  
paid losses²

**4**

RL properties²



**13**

Flood-related countywide  
presidential disaster  
declarations

Estimated  
structures  
newly  
mapped in

**+145**

Estimated  
structures  
newly  
mapped out

**-178**

### KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



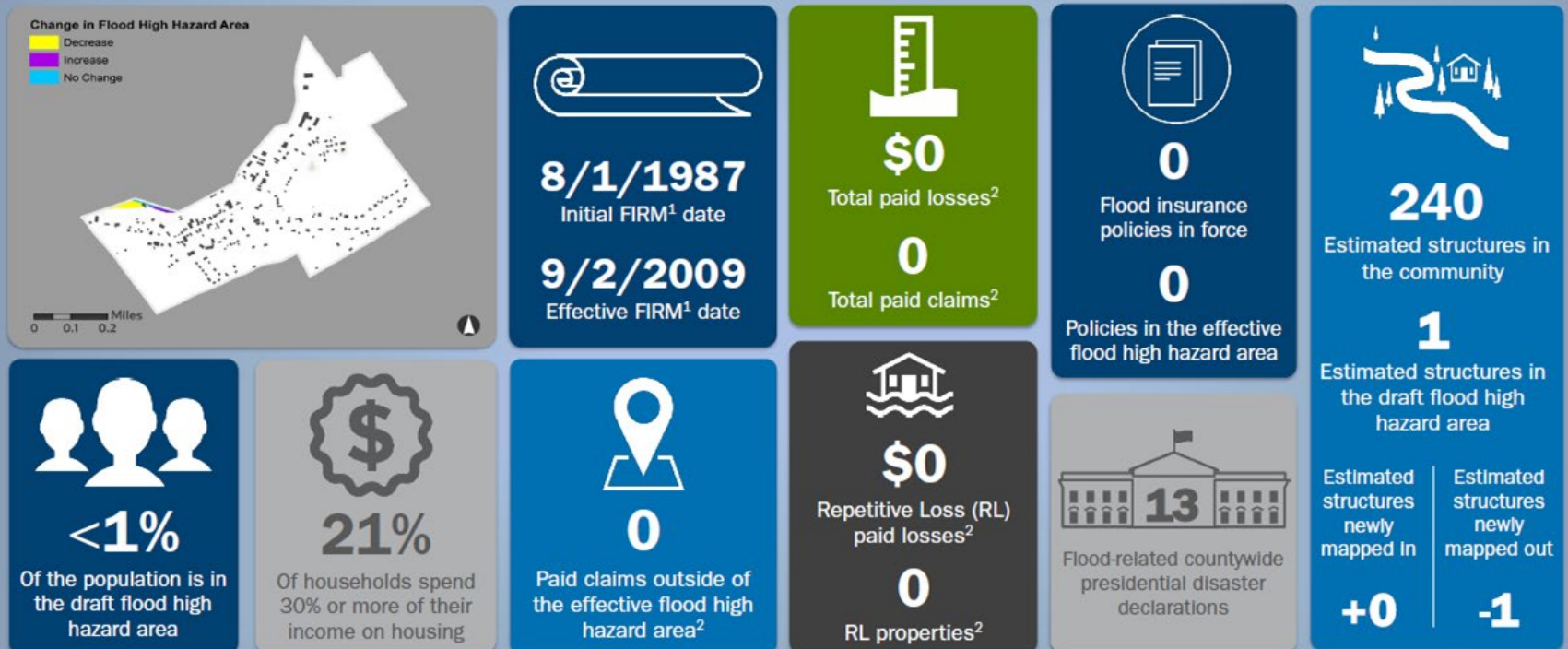
# Flood Risk Dashboard



## Town of Wardensville/Hardy County, WV

### KNOW YOUR RISK

(The information presented below are estimates as of September 2021. ¹Flood Insurance Rate Map. ²Since 1978.)



### KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



# County Public Assistance

This information reflects projects in Hardy County related to severe storms and hurricanes since 2003.

Category	Federal Funding	# of Projects
Protective Measures	\$72,821	10
Public Buildings	\$133,832	2
Public Utilities	\$50,000	6
Recreational or Other	\$1,125	1
Roads and Bridges	\$30,535	3
State Management	\$9,302	3
<b>TOTAL</b>	<b>\$297,616</b>	<b>25</b>

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



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# 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.
- After the map update, an **estimated total of 364 structures** (excl. Moorefield) are expected to be in the SFHA.
- **Slightly more structures will be mapped out (-179) than mapped in (+145).**



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# Floodplain Management



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# Floodplain Management

- **Permits are Required for ALL Development in the floodplain!**
- Development means any **manmade change** to improved or unimproved real estate
- Build it **right** and insurance premiums will be more affordable
- Build it **wrong** and premiums will be very expensive



*Taken from U.S. Route 48 Bridge, Hardy County, West Virginia (Eastern Panhandle Working Fires)*



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# Floodplain Management

- Communities must regulate based on FIRMs
- Development should be reasonably safe from flooding
- Permits are required for all development
- State/federal permits are required
- Elevate and/or construct with flood-resistant materials
- Locate and design mechanicals to minimize or eliminate flood damage
- Locate and design public utilities and facilities to minimize or eliminate flood damage



**A Zones:** top of lowest floor (residential) elevated to or above the base flood level



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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**

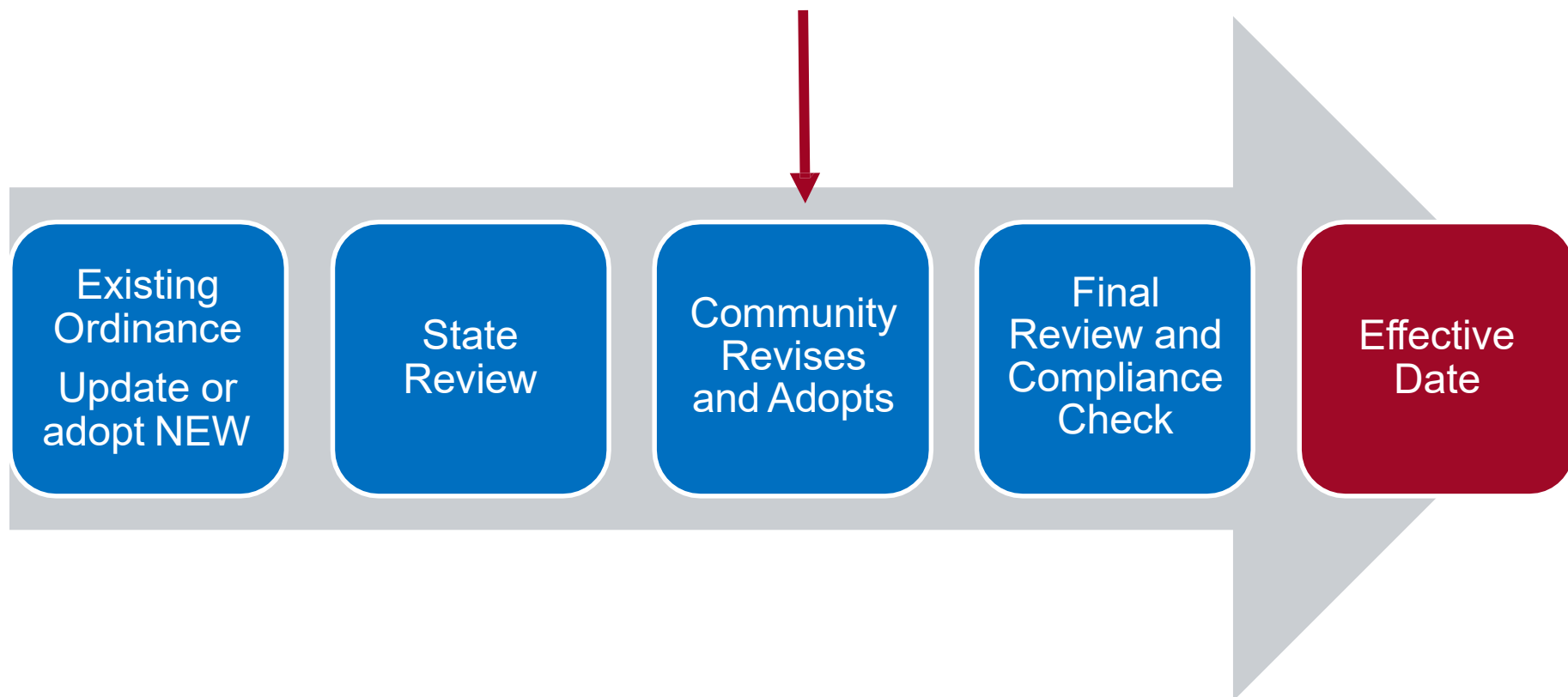
**Remember severability clause and most restrictive local regulation applies!*



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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**



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# Public Outreach



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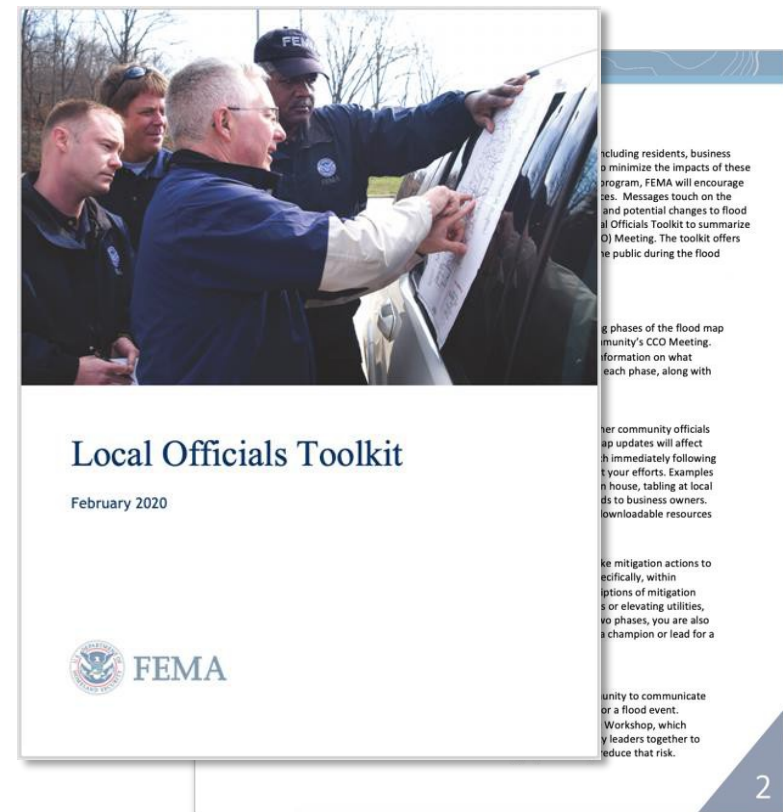
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# Public Outreach

**NEW  
RESOURCE!**

## 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



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# 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



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# Timeline for Hardy County

**Preliminary  
Maps Issued**

April 14, 2022

- Insurance is not impacted by Preliminary Maps.
- Mandatory purchase requirements change with Effective Maps.
- There is time between to reach out to impacted property owners.

**Effective Date**

6 months after LFD



# Risk Rating 2.0



**RiskMAP**  
Increasing Resilience Together

# 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)



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# 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](https://www.fema.gov/NFIPtransformation)



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# 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.



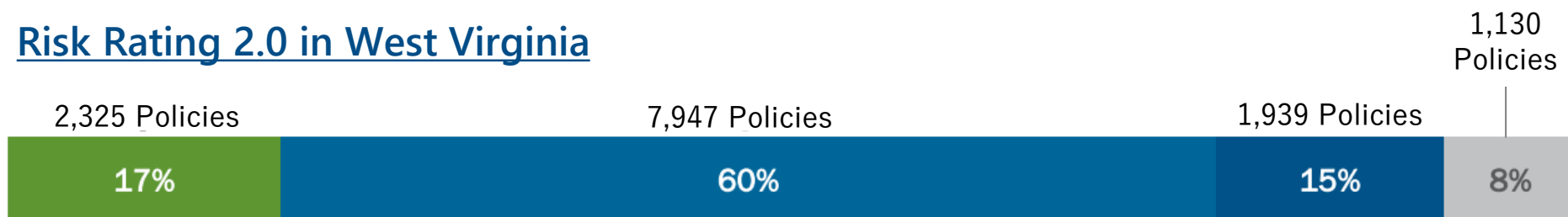
**FEMA**

# Risk Rating 2.0

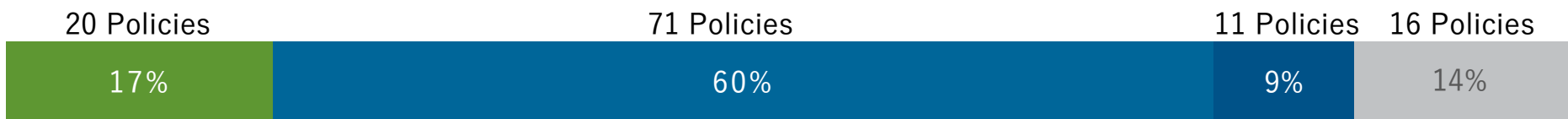
FEMA's core mission and programs continue to emphasize purchasing flood insurance and pursuing mitigation options to achieve resiliency. While there are many policies in force in West Virginia, there are still opportunities to increase participation in the program to improve resilience, as shown in the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

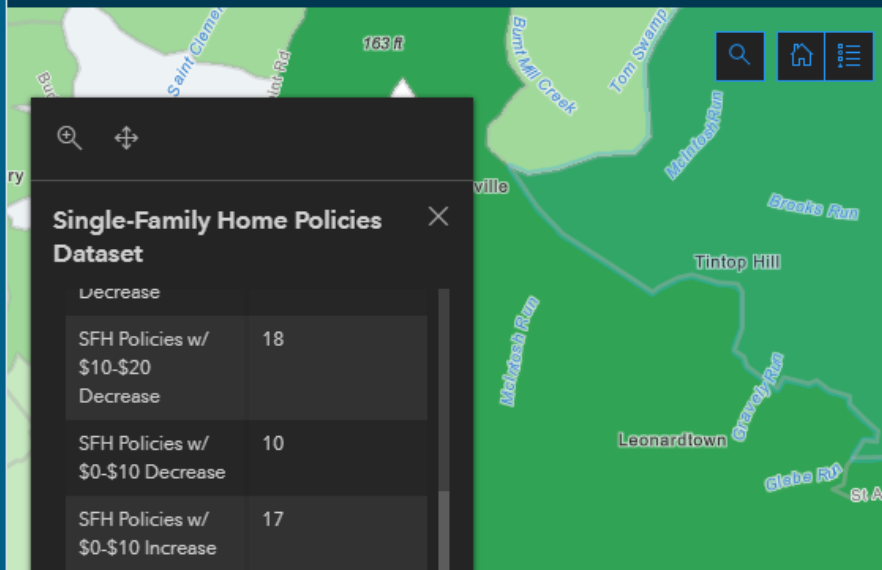
#### Dataset

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:

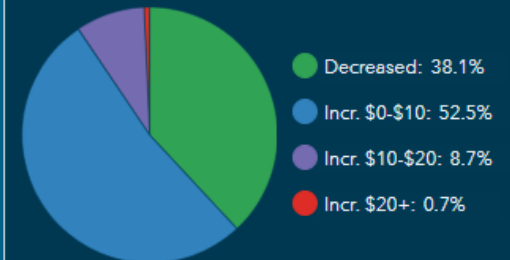
1. Decreased monthly premiums
2. Increase of \$0-\$10 per month
3. Increase of \$10-\$20 per month
4. Increase of \$20+ per month

### 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

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.

"Legend" button on each map to see how the colors correspond to the percentage of policies changed.

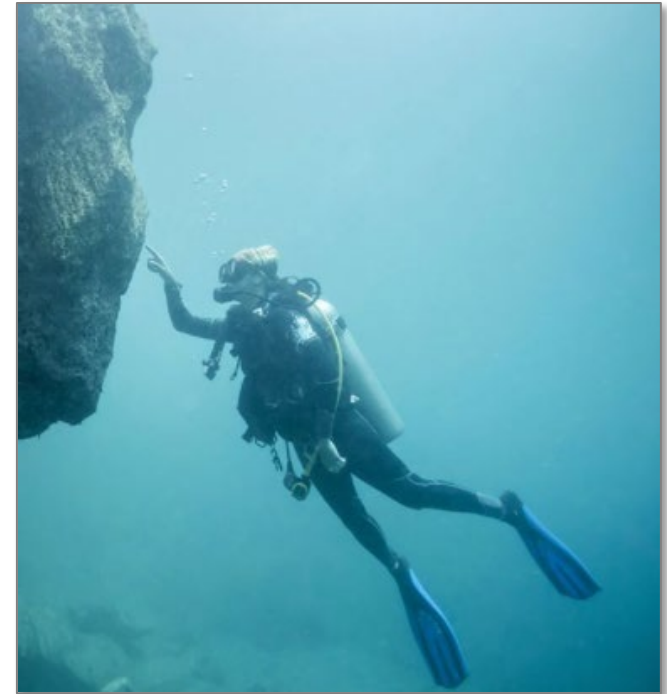
SFH Policies w/

Policies Incr. \$0-\$10:	55	36.9%
Policies Incr. \$10-\$20:	3	2.0%

# Risk Rating 2.0

## For a deeper dive into Risk Rating 2.0:

- ▶ [Introduction to Risk Rating 2.0](#)  
(MAFSM Conference Nov 2021 – 22 min)  
**Rich Sobota** – R3 Senior Insurance Specialist
- ▶ [FEMA Risk Rating 2.0 – Recorded Webinar](#)  
(Aug 2021 – 60 min)  
**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](#)



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# What You Should Do



**RiskMAP**  
Increasing Resilience Together

# 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.

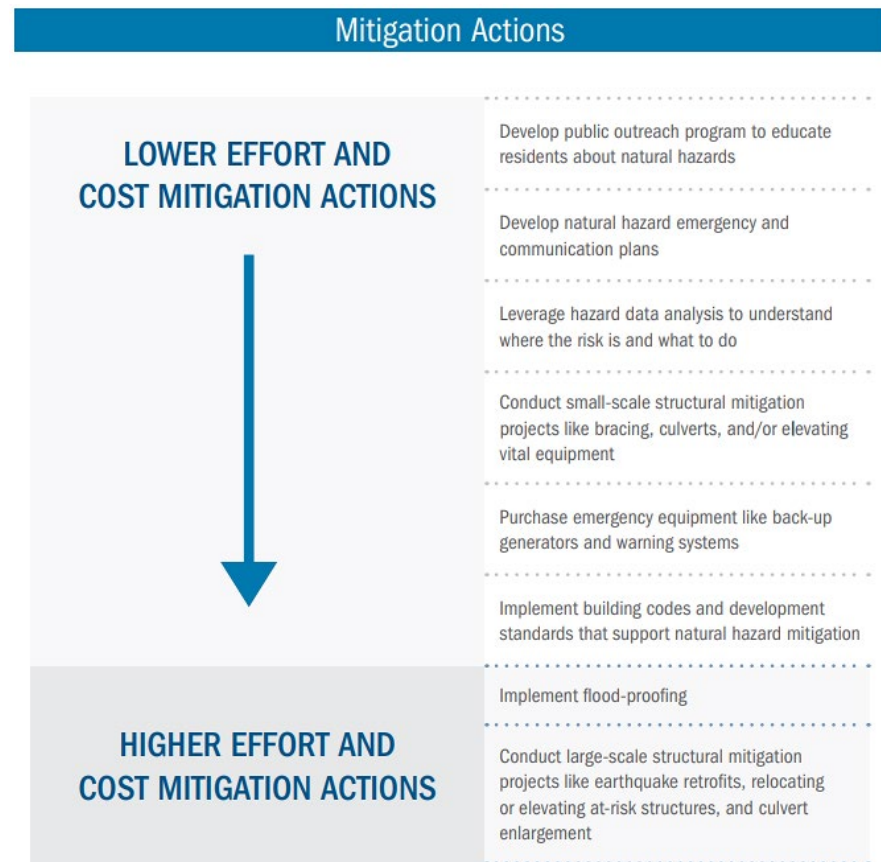


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# Your Role

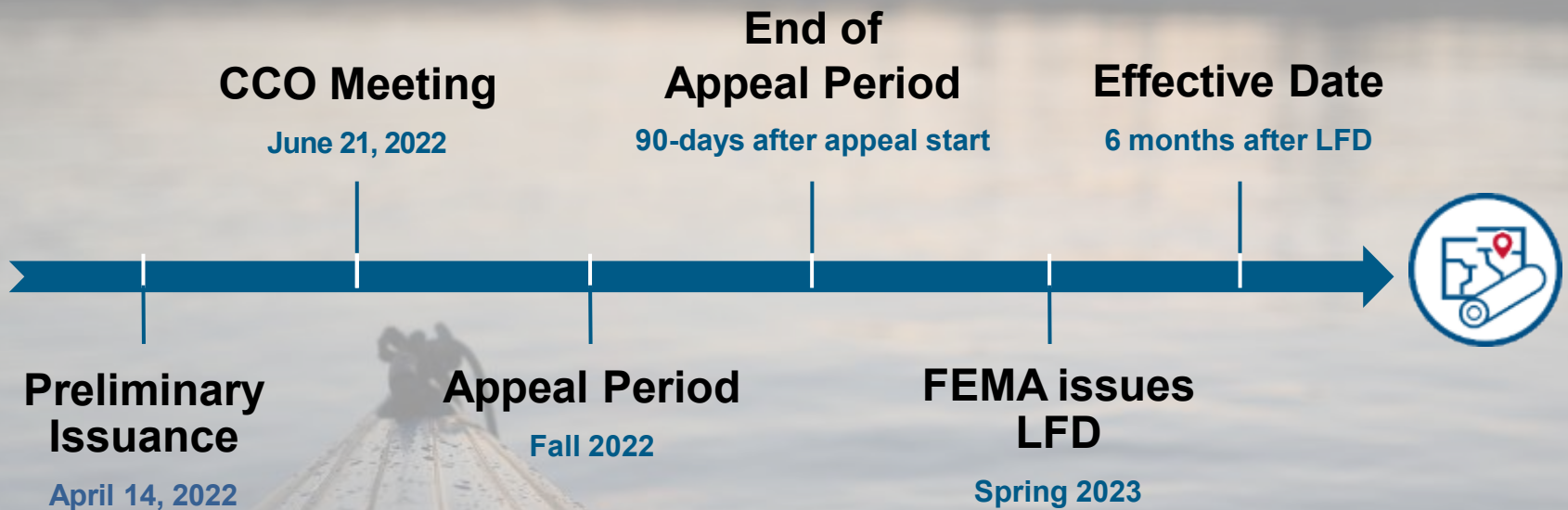
## KNOW YOUR RISK – INSURE YOUR RISK – REDUCE YOUR RISK

- 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 for Hardy County



**CCO:** Community Coordination and Outreach

**LFD:** Letter of Final Determination

# Project Contacts



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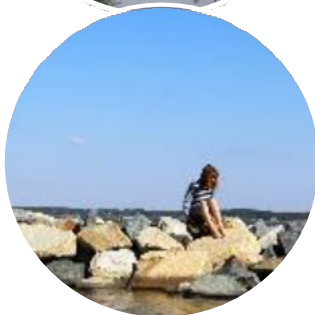
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# General Assistance

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)



**[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)**



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