



FEMA Region 3

Community Coordination and Outreach Meeting

Jefferson County, West Virginia - December 11, 2024



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Agenda

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



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Introductions

Please Introduce Yourself

- Name.
- Position.
- Organization.

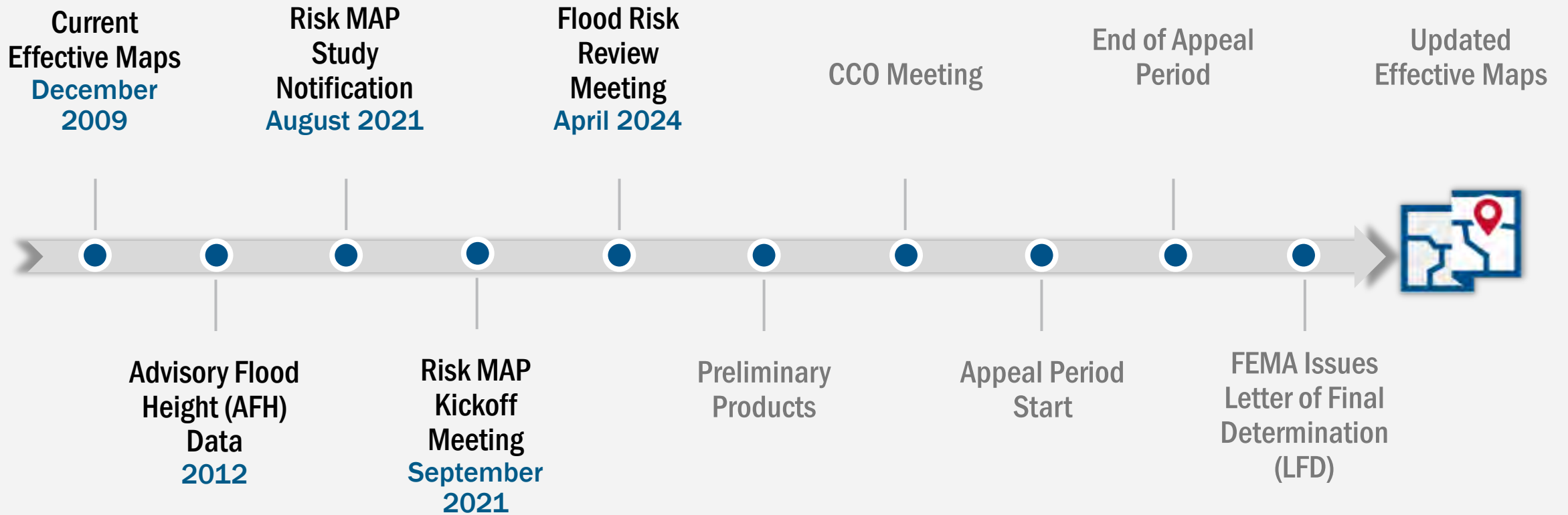


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An aerial photograph of a coastal town, likely Nantucket, Massachusetts. The town is nestled between a dense forest of green trees and a harbor filled with numerous sailboats. The harbor is a deep blue, and the sailboats are mostly white with dark masts. The town itself is a mix of white and grey buildings, some with red roofs, and a prominent white church steeple is visible on the right side. The overall scene is peaceful and scenic.

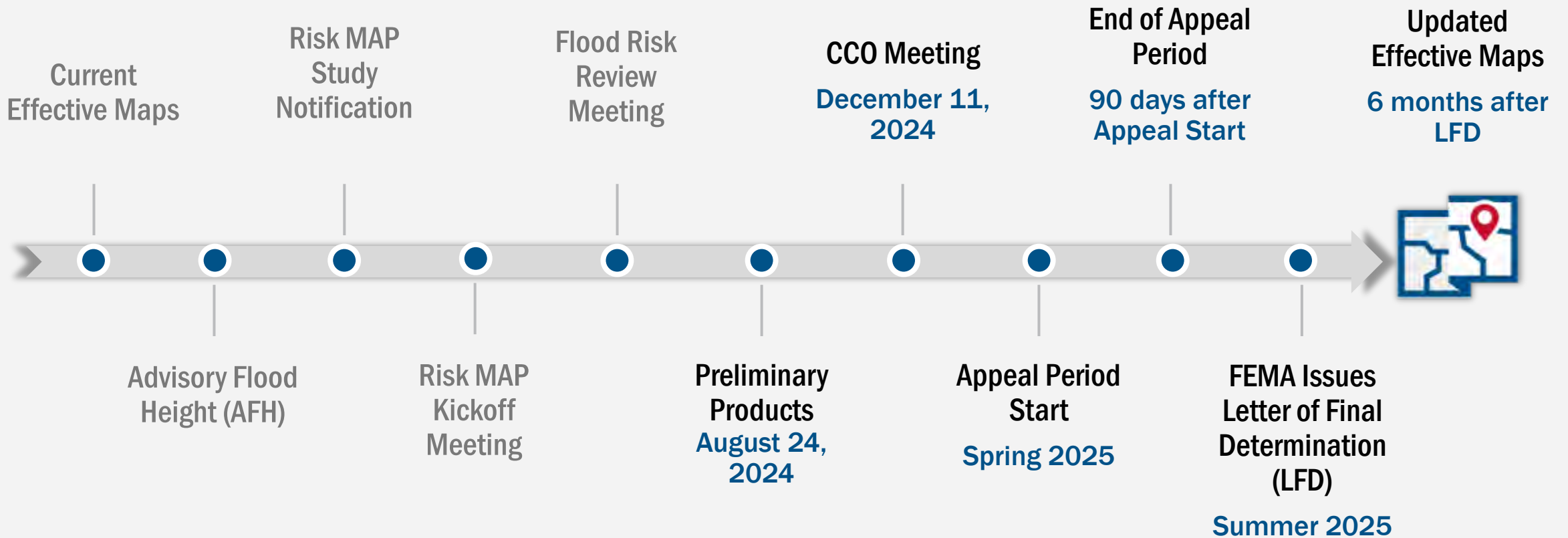
Where We Are – Preliminary Maps

Timeline – Looking Back



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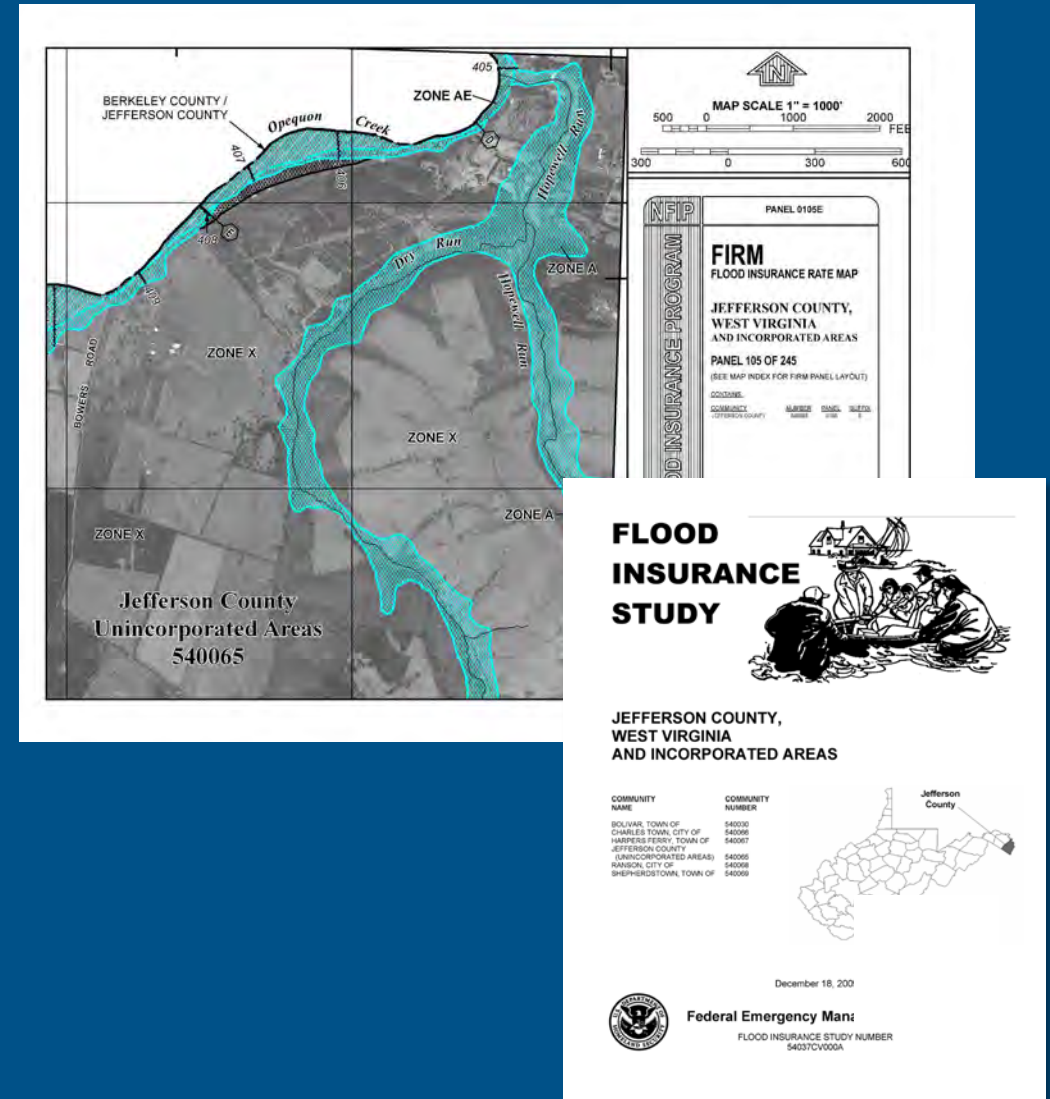
Timeline – Looking Ahead



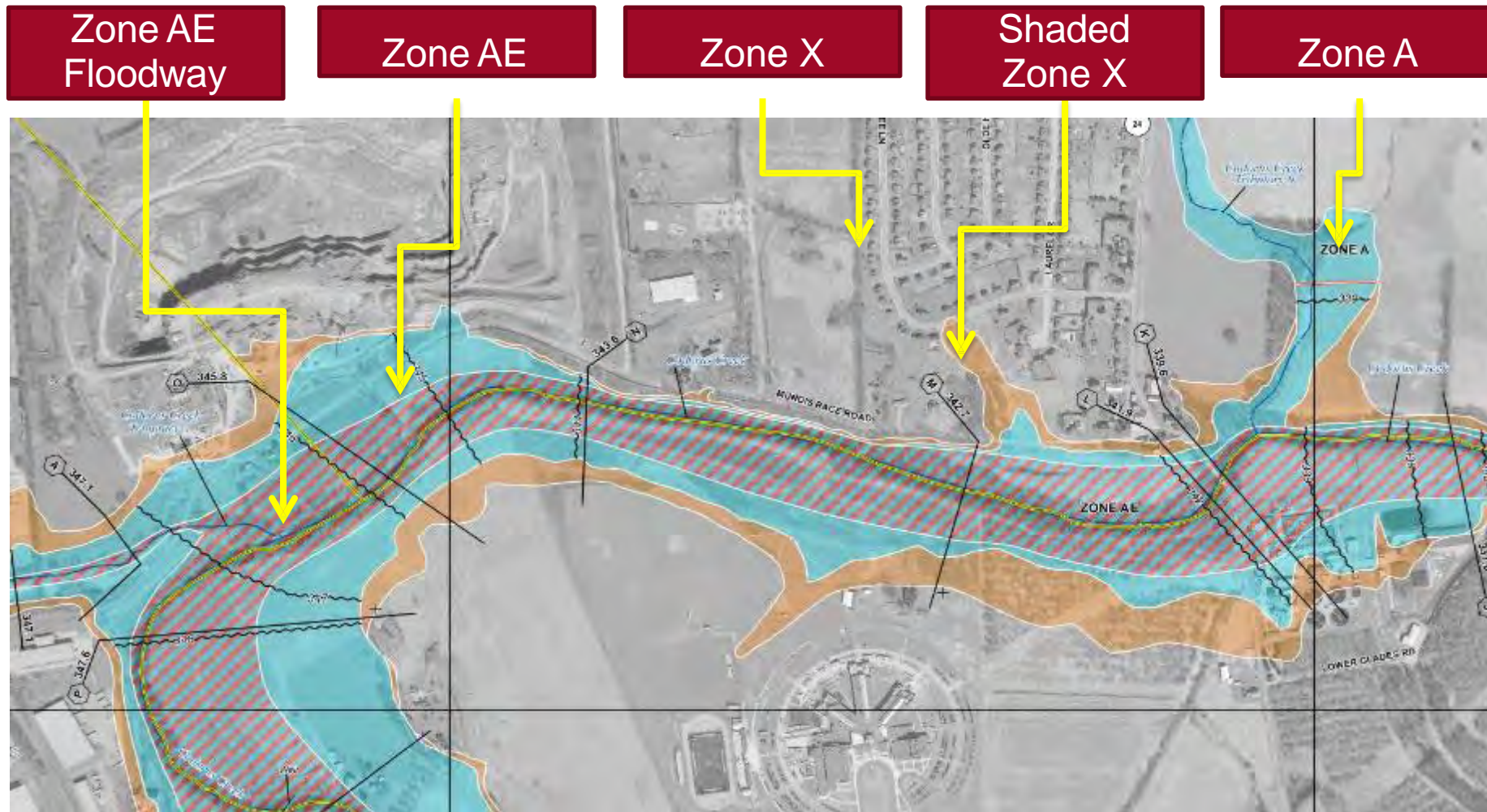
Flood Insurance Rate Maps and Studies

Key Terms:

- Flood Insurance Rate Map (FIRM)
- Flood Insurance Study (FIS) Report
- Special Flood Hazard Area (SFHA)
- Flood Zone
- Base Flood Elevation (BFE)
- Regulatory Floodway
- Cross Section

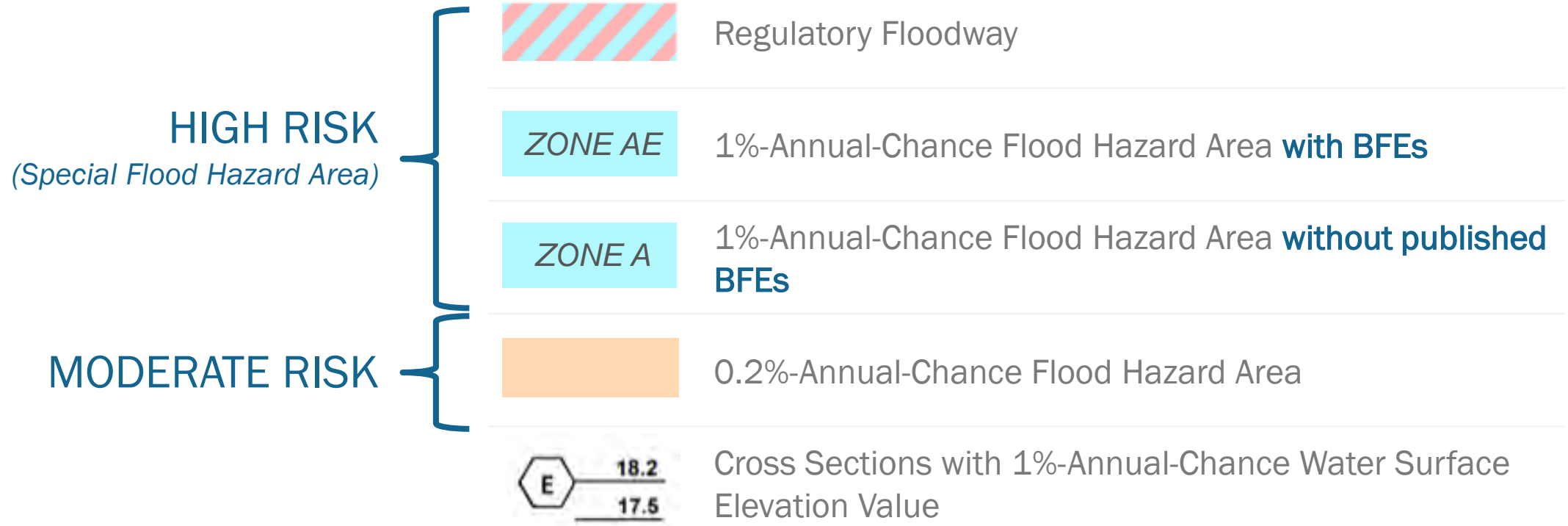


Typical FIRM Panel and Flood Zones

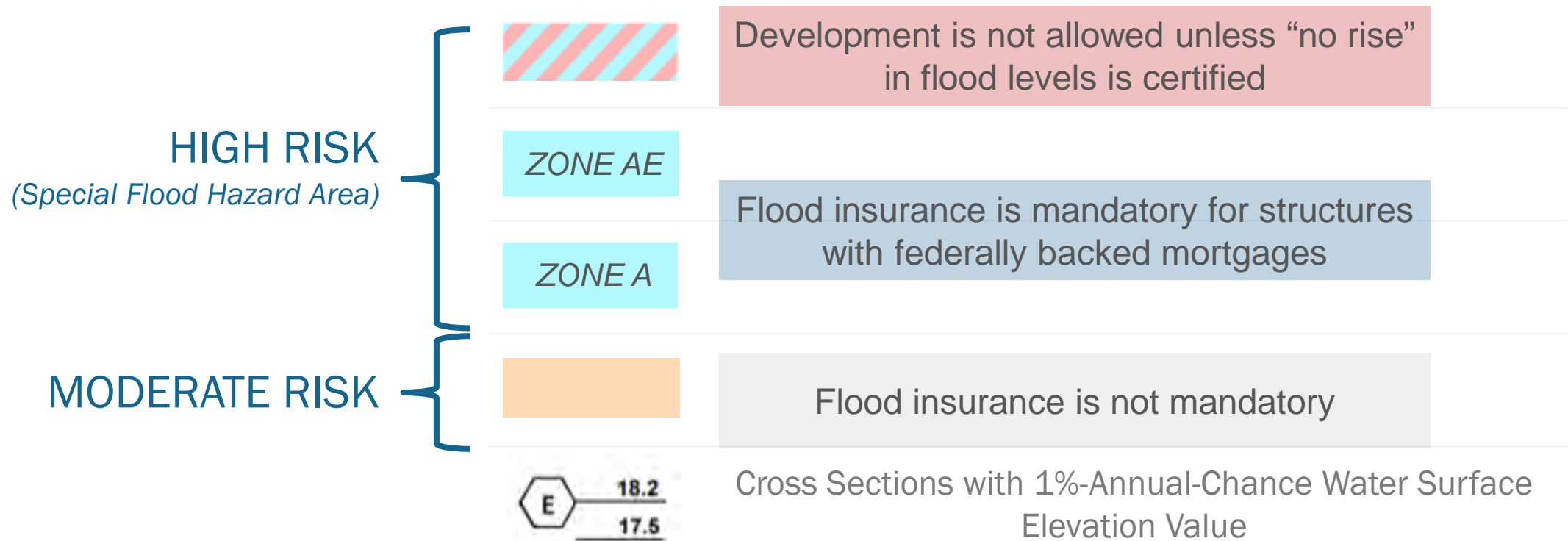


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Floodplain Map Overview

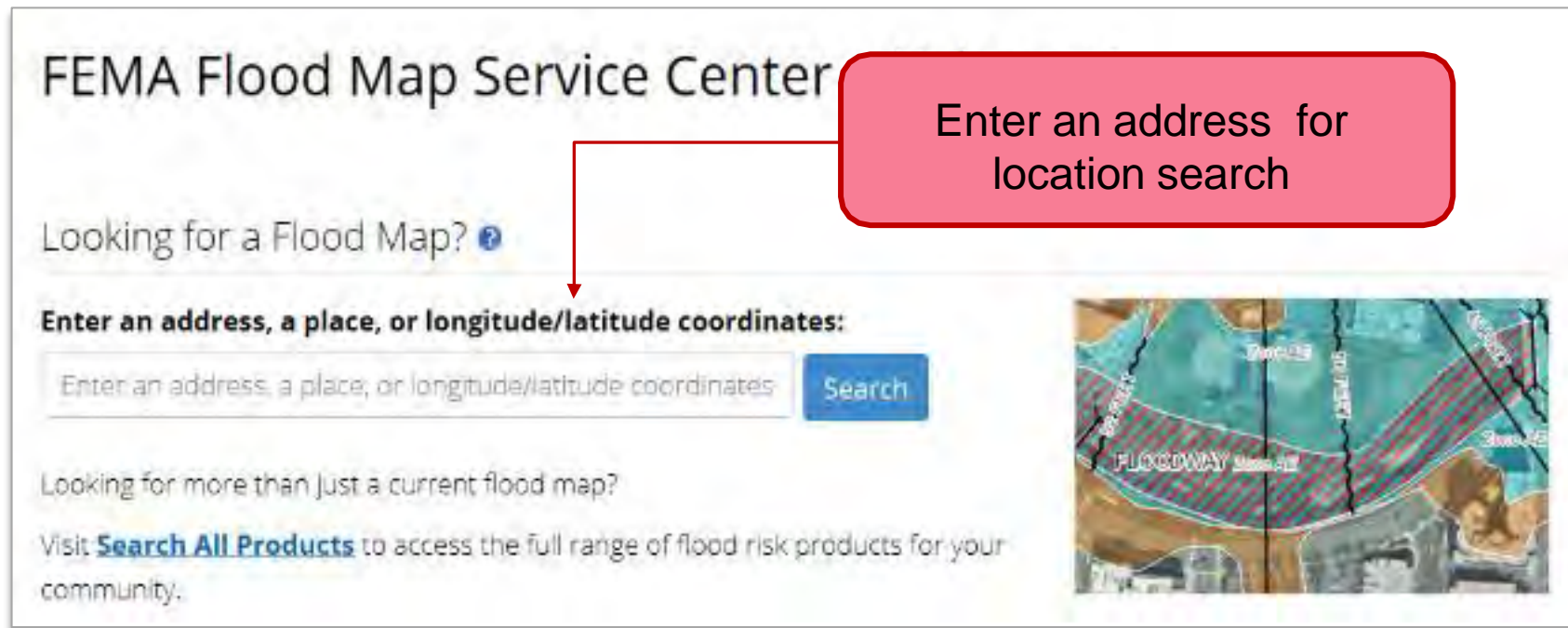


Floodplain Map Overview



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>.



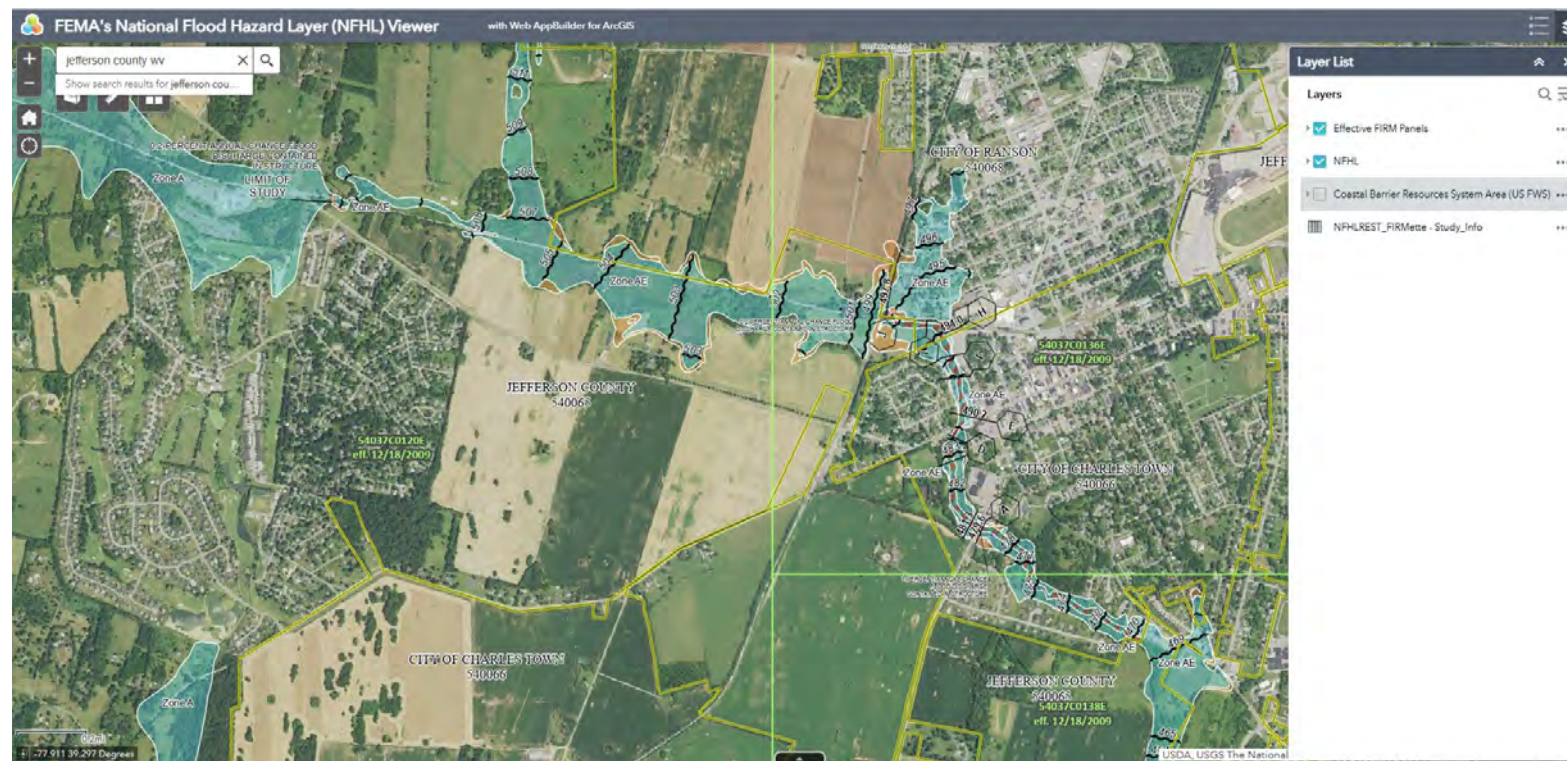
The screenshot shows the FEMA Flood Map Service Center homepage. At the top, the title "FEMA Flood Map Service Center" is displayed. Below it, a link "Looking for a Flood Map?" with a question mark icon is present. A red callout box with the text "Enter an address for location search" points to the search input field. The input field is labeled "Enter an address, a place, or longitude/latitude coordinates:" and contains the placeholder text "Enter an address, a place, or longitude/latitude coordinates". To the right of the input field is a blue "Search" button. Below the search section, there is a link "Looking for more than just a current flood map?" and a paragraph "Visit [Search All Products](#) to access the full range of flood risk products for your community." On the right side of the page, there is a small map showing a floodway area with a red hatched pattern and the label "FLOODWAY".



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National Flood Hazard Layer

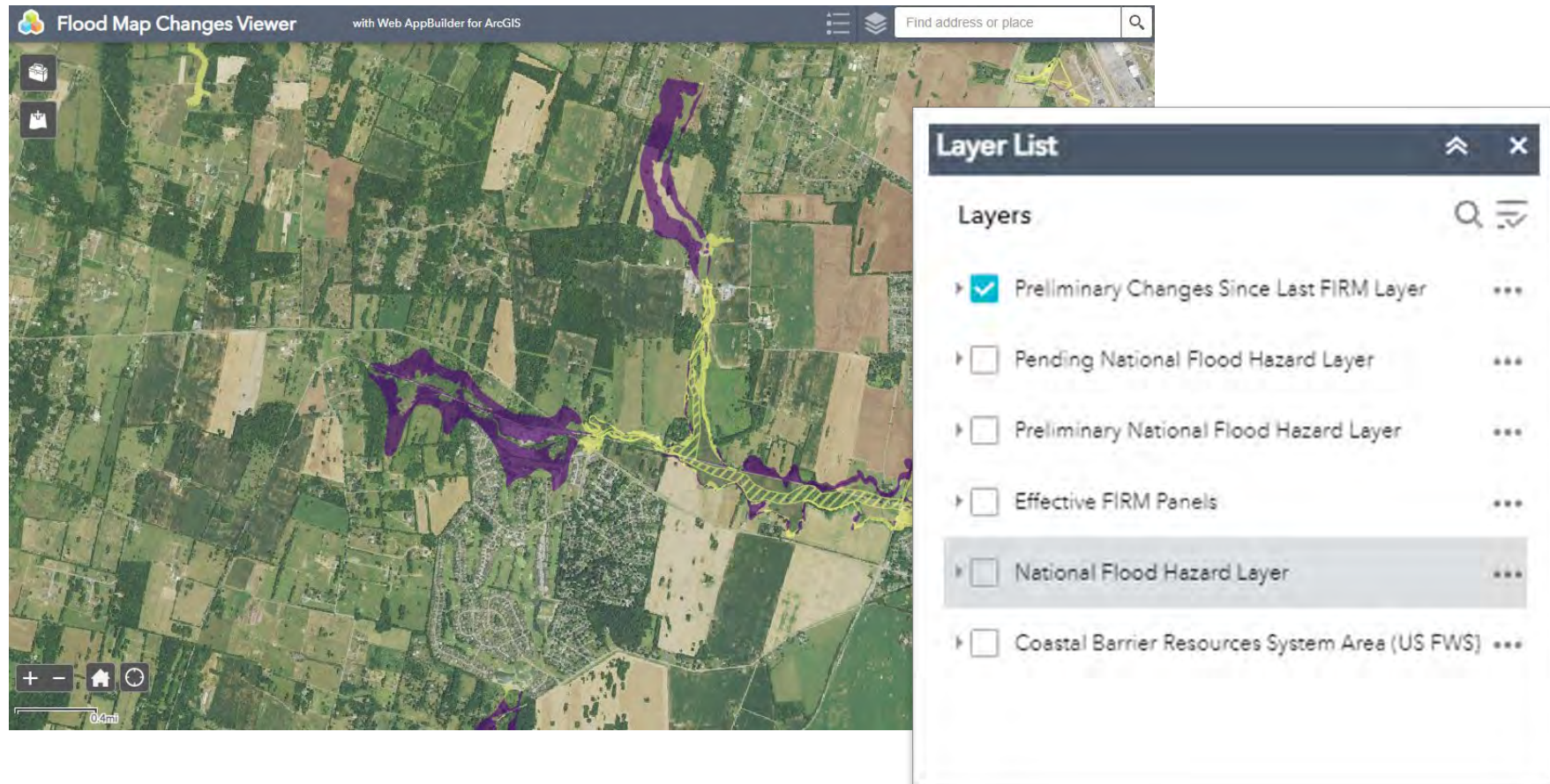
- The NFHL shows the effective FEMA flood map data, including Letters of Map Revision (LOMRs). Visit <https://www.fema.gov/national-flood-hazard-layer-nfhl> for multiple options to view and download NFHL data.



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How Did the Floodplain Map Change?

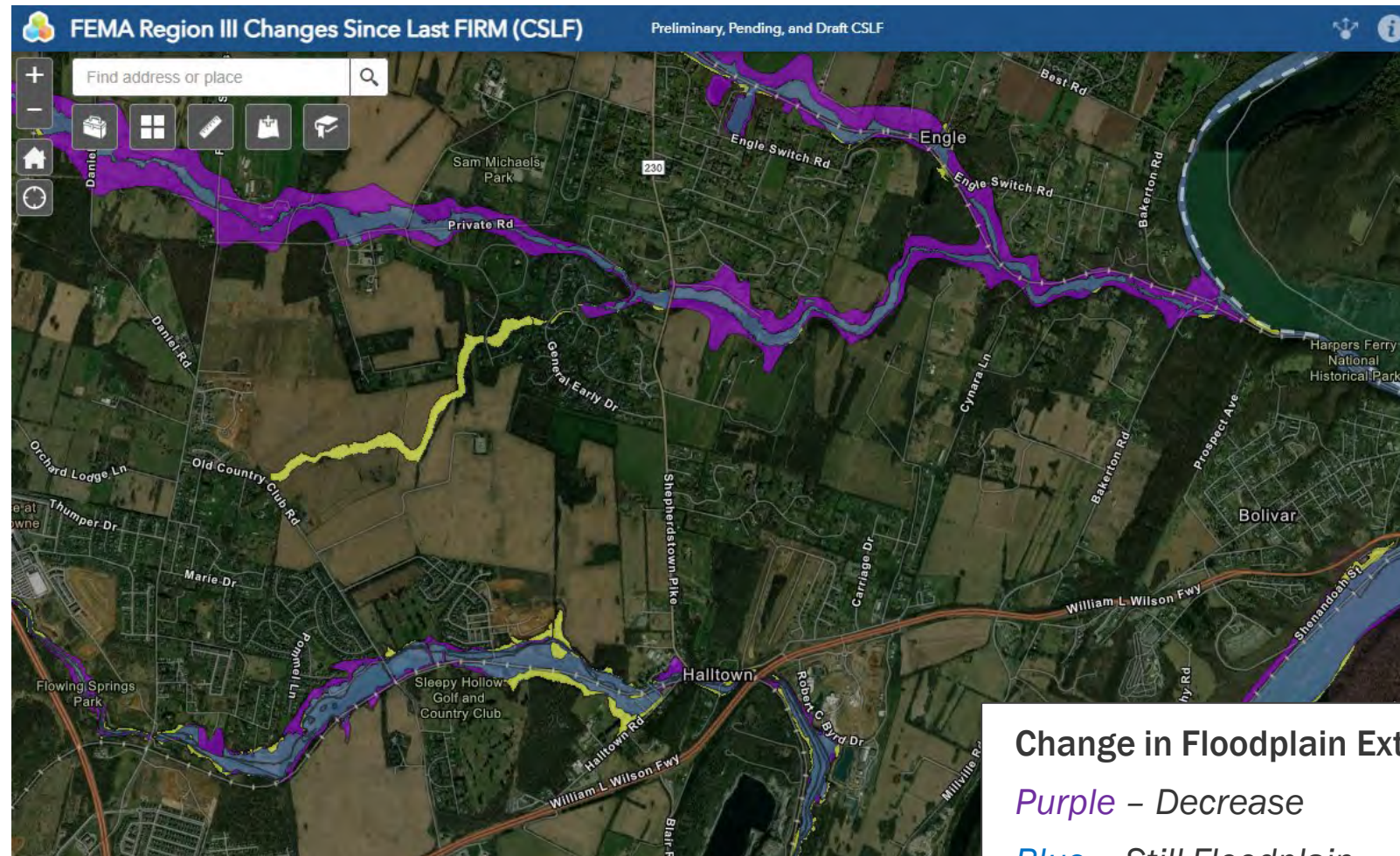
- The FEMA Flood Map Changes Viewer (<https://msc.fema.gov/fmcsv>) shows the preliminary Changes Since Last FIRM (CSFL) layer and more.
- Zoom in and use the Layer List to see how your map changed.



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How Did the Floodplain Map Change?

- The FEMA Region 3 CSLF Viewer (<https://arcg.is/0Gazb5>) only shows the CSLF.



Change in Floodplain Extents

Purple – Decrease

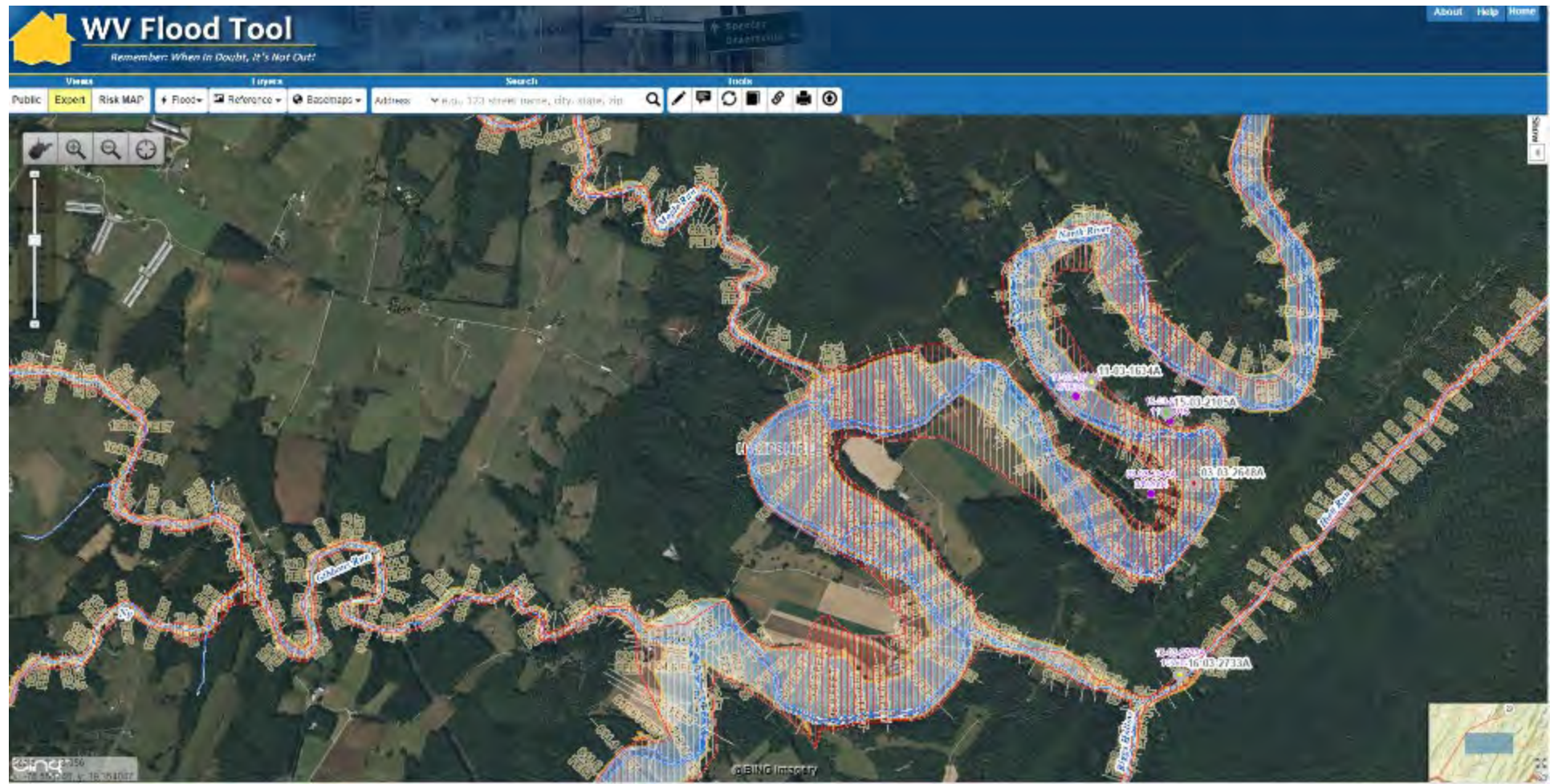
Blue – Still Floodplain

Yellow – Increase



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West Virginia Flood Risk Tool



[WV Flood Tool \(mapwv.gov\)](http://mapwv.gov)



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Impacts

Study Recap: Jefferson County

Hydrologic and Hydraulic Modeling and Mapping, including:


- Updated GIS-based regulatory products, including:
 - Updated maps / database / report formats based on new FEMA guidelines and specifications
- Use of high-resolution topographic data – 2012 LiDAR Based Digital Elevation Model
- Updated Hydrologic and Hydraulic Analysis and Mapping:
 - Updated Detailed ‘**ZONE AE**’ Studies (47.4 miles), including Floodways and Field Survey
 - Model-backed Approximate ‘**ZONE A**’ Studies (104.1 miles)
 - Scope refinement for Town Run 2D analysis in Shepherdstown
- Production of associated non-regulatory flood risk datasets
- Evaluation of Letters of Map Change (LOMCs)

LOMCs and SOMAs

Preliminary Summary of Maps Actions (SOMA)

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

Page 1 of 2 Date: April 21, 2023 Case No.: 23-03-0506A LOMA

 **Federal Emergency Management Agency**
Washington, D.C. 20472

**LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)**

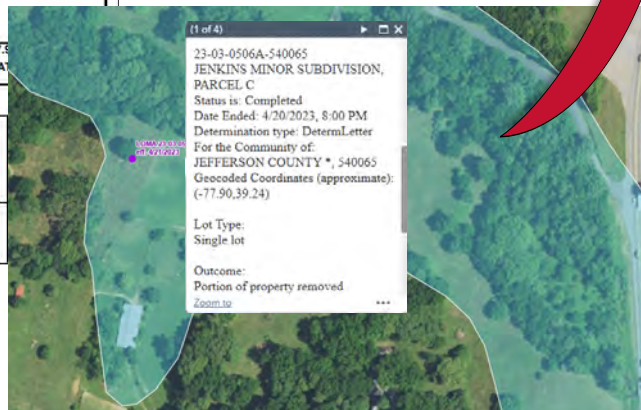
COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	JEFFERSON COUNTY, WEST VIRGINIA (Unincorporated Areas)	Lot C, Jenkins Minor Subd ^d recorded as Instrument No. 201900000999, in the Office of the County Clerk, Jefferson County, West Virginia The portion of property is more particularly described by the following metes and bounds:
	COMMUNITY NO.: 540065	
	AFFECTED MAP PANEL	
NUMBER: 54037C0225E		
DATE: 12/18/2009		
FLOODING SOURCE: BULLSKIN RUN		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 39.236553, -77.503924 SOURCE OF LAT & LONG: LOMA LOGIC

DETERMINATION

LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)
C	—	Jenkind Minor	Wheatland Road	Portion of Property	X (unshaded)	—	—

2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	22-03-0423A	02/23/2022	PARCELS A & B -- 1816 POTOMAC STREET	54037C0135E	54037C0135F
LOMA	22-03-0585A	03/28/2022	SHEPHERDSTOWN DISTRICT -- 4995 ENGLE MOLER	54037C0045E	54037C0045F
LOMA	23-03-0506A	04/21/2023	JENKINS MINOR SUBDIVISION, PARCEL C	54037C0225E	54037C0225F
LOMA	24-03-0580A	05/06/2024	RESOLVED PV) 853 RIVER ROAD	54037C0045E	54037C0045F



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Significant Impacts Overview

Comparing the *PRELIMINARY* and *EFFECTIVE* flood data:

- Compared to the 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.
- More structures will be mapped out of the SFHA than mapped in. Basic estimate: -350 / +120**

COMMUNITY IDENTIFICATION		Estimated structures in the Community	Estimated structures in the preliminary flood high hazard area	Estimated structures newly mapped in	Estimated structures newly mapped out
Community Name	Community Type				
Jefferson County*	Unincorporated	20,397	317	55	220
Bolivar	Incorporated	616	4	4	0
Charles Town	Incorporated	3,670	21	4	8
Harpers Ferry	Incorporated	276	31	30	0
Ranson	Incorporated	2,918	50	1	28
Shepherdstown	Incorporated	735	76	29	20
JEFFERSON	County	28,612	499	123	276



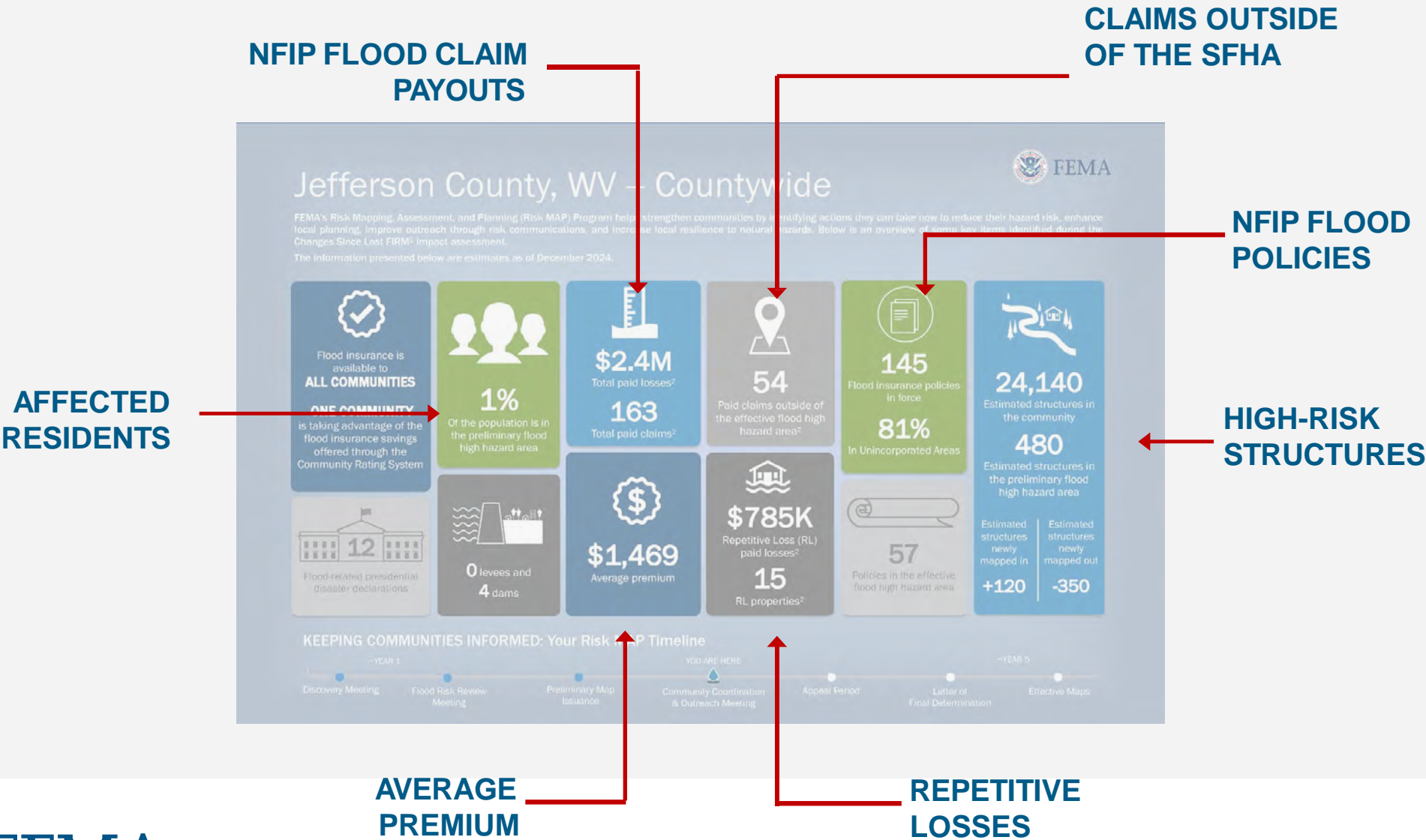
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**WV Flood Tool – Enhanced Estimate
of SFHA Building Changes**

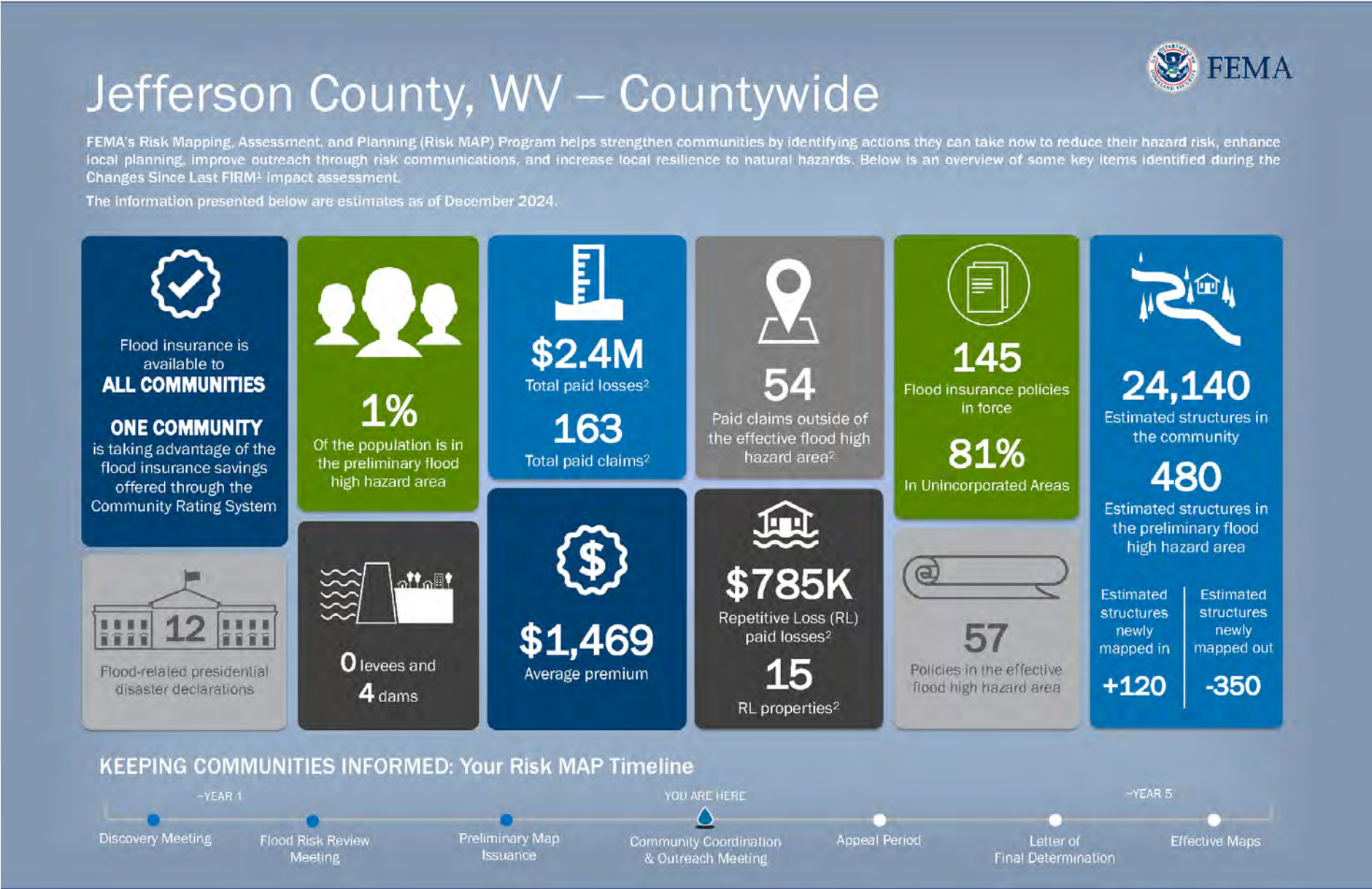
Federal Emergency Management Agency

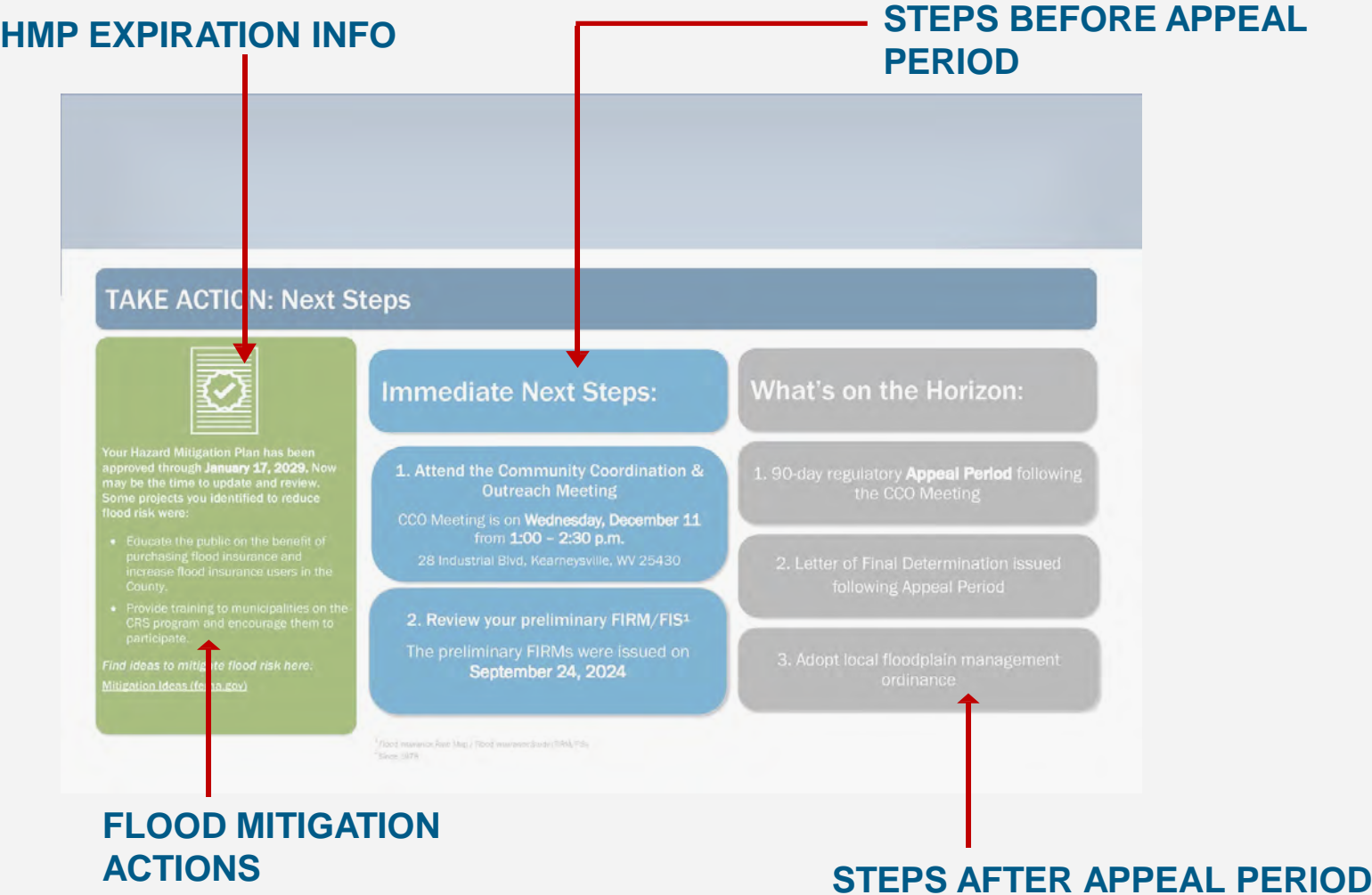
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Flood Risk Dashboard



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TAKE ACTION: Next Steps



Your Hazard Mitigation Plan has been approved through **January 17, 2029**. Now may be the time to update and review. Some projects you identified to reduce flood risk were:

- Educate the public on the benefit of purchasing flood insurance and increase flood insurance users in the County.
- Provide training to municipalities on the CRS program and encourage them to participate.

Find ideas to mitigate flood risk here:
[Mitigation Ideas \(fema.gov\)](https://www.fema.gov/mitigation-ideas)

Immediate Next Steps:

1. Attend the Community Coordination & Outreach Meeting

CCO Meeting is on **Wednesday, December 11**
from **1:00 – 2:30 p.m.**

28 Industrial Blvd, Kearneysville, WV 25430

2. Review your preliminary FIRM/FIS¹

The preliminary FIRMs were issued on
September 24, 2024

What's on the Horizon:

1. 90-day regulatory **Appeal Period** following the CCO Meeting

2. Letter of Final Determination issued following Appeal Period

3. Adopt local floodplain management ordinance

¹ Flood Insurance Rate Map / Flood Insurance Study (FIRM/FIS)

² Since 1978

History of Flooding

- Fifty-five flood events reported by National Weather Service from 1996 to 2019¹.
- Sixteen flood-related presidential disaster declarations since 1953².
- What was the most recent major flood event in your community? 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



Costs of Flooding

The costs of flooding can be very high.

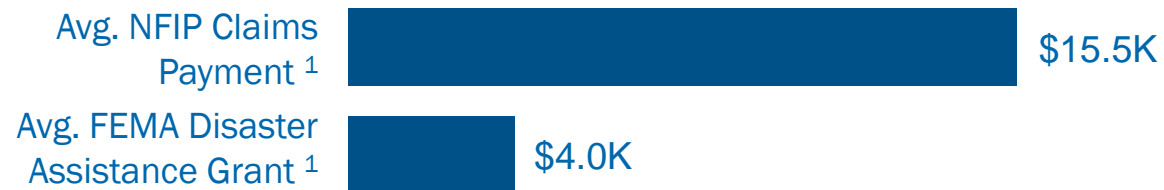
- Community costs include response and recovery.
- Resident and business costs include lost belongings and building repairs.

Limited funds may be available through federal disaster assistance.

- Only available in the event of a presidential disaster declaration.

Now is a good time to reduce future costs.

- Look at your community's flood risks and flood insurance coverage



¹ <https://www.fema.gov/fact-sheet/everyone-needs-flood-insurance>



Floodplain Management

Flood Risk Doesn't Stop at a Line

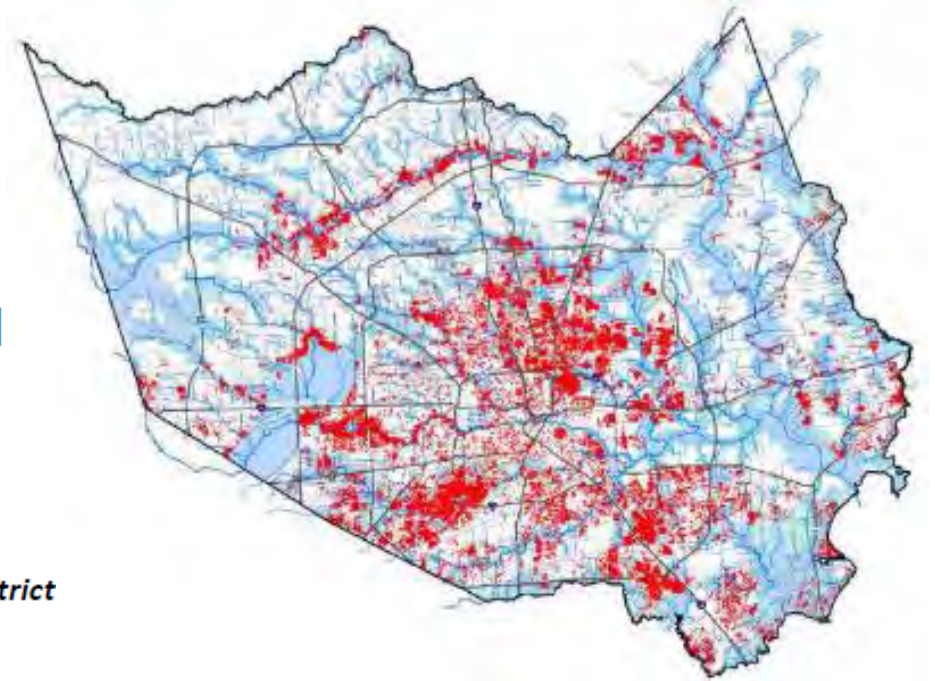
- 40% of all flood insurance claims come from outside high-risk areas.
- Your community can regulate to standards higher than the NFIP minimum standards. Consider strengthening regulations using:
 - 0.2%-annual-chance flood zone
 - “Freeboard” – require additional feet above a BFE
 - Buffer around SFHA
 - Flood depth grids

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



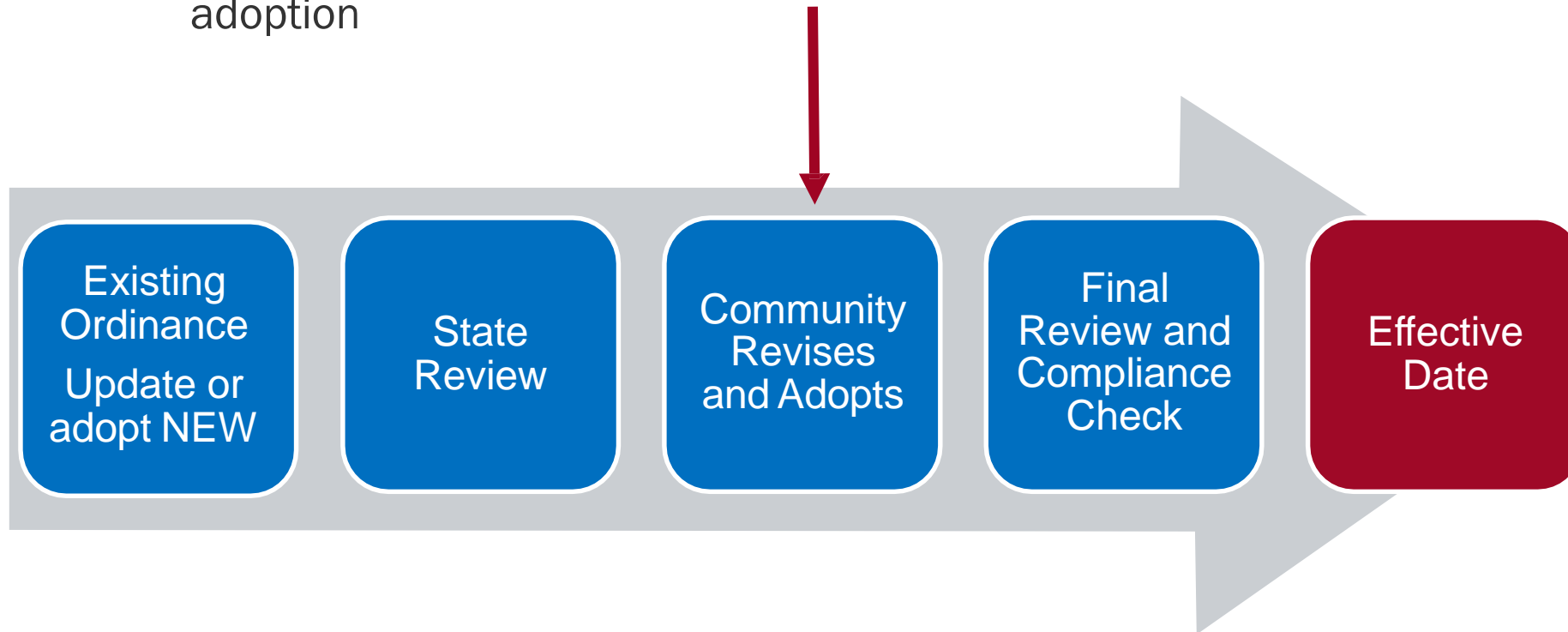
Ordinance Update and Adoption

- 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 effective date of the new maps a community will be suspended from the NFIP.



Establish a Timeline (After LFD)

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



Planning Recommendations

- Set a date for adoption. Notify the state of scheduled date.
- Signed, adopted ordinances should be submitted to the 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 cannot guarantee last minute reviews by the effective date.
- **Don't wait until the deadline!**

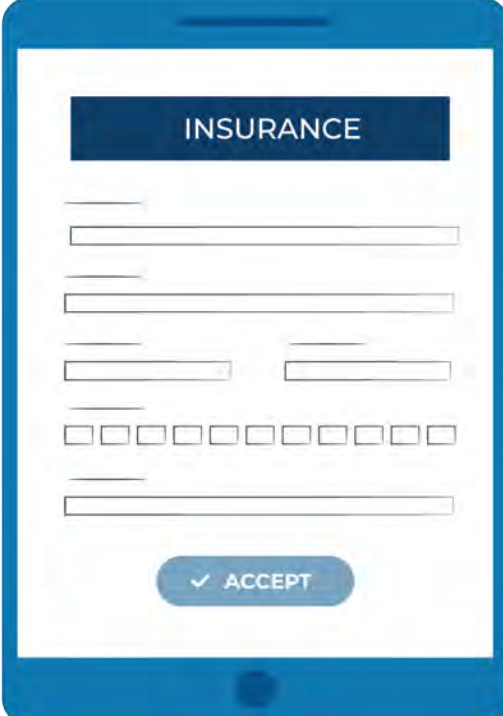
Permitting Considerations

- Communities must regulate at least to current effective data.
 - Unless formally adopted by the community, use of preliminary data is not required.
- 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.



Insurance Considerations

- Preliminary maps do not impact mandatory insurance purchase requirements.
- Mandatory insurance purchase requirements may change when maps become effective.
- There is time between to reach out to impacted property owners.
- For more information, visit <https://www.floodsmart.gov/>.



The image shows a blue smartphone with a white screen. At the top of the screen is a dark blue header with the word "INSURANCE" in white. Below the header is a form with several input fields. The first two are single-line text boxes. The third is a two-line text box. Below these are two single-line text boxes side-by-side. Then there is a row of ten small square checkboxes. At the bottom of the form is a blue button with a white checkmark and the word "ACCEPT" in white.

Hazard Mitigation Plan Considerations

- Preliminary maps should be cited (as most current data) in your HMP if you are updating your plan right now.
- If your plan is already approved and adopted, you should review the flood risk in your Hazard Profile for any needed changes.
- Consider adding mitigation actions to address newly identified flood risk



An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and a dense forest surrounding the built-up area. The image is overlaid with a semi-transparent blue filter. The text "Public Outreach" is prominently displayed in white on the left side.

Public Outreach

Public Open House

- Community-led Open Houses can help spread the word about how your community's flood maps are changing. This way, residents and businesses can be prepared for any changes in their risk level, insurance requirements, or permitting requirements.
- FEMA Region 3 can send you materials to help you organize and facilitate an Open House, including:
 - Planning checklist.
 - Mailer.
 - Social Media Post.
 - Press Release.
 - Flyer.
 - Presentation, and more.



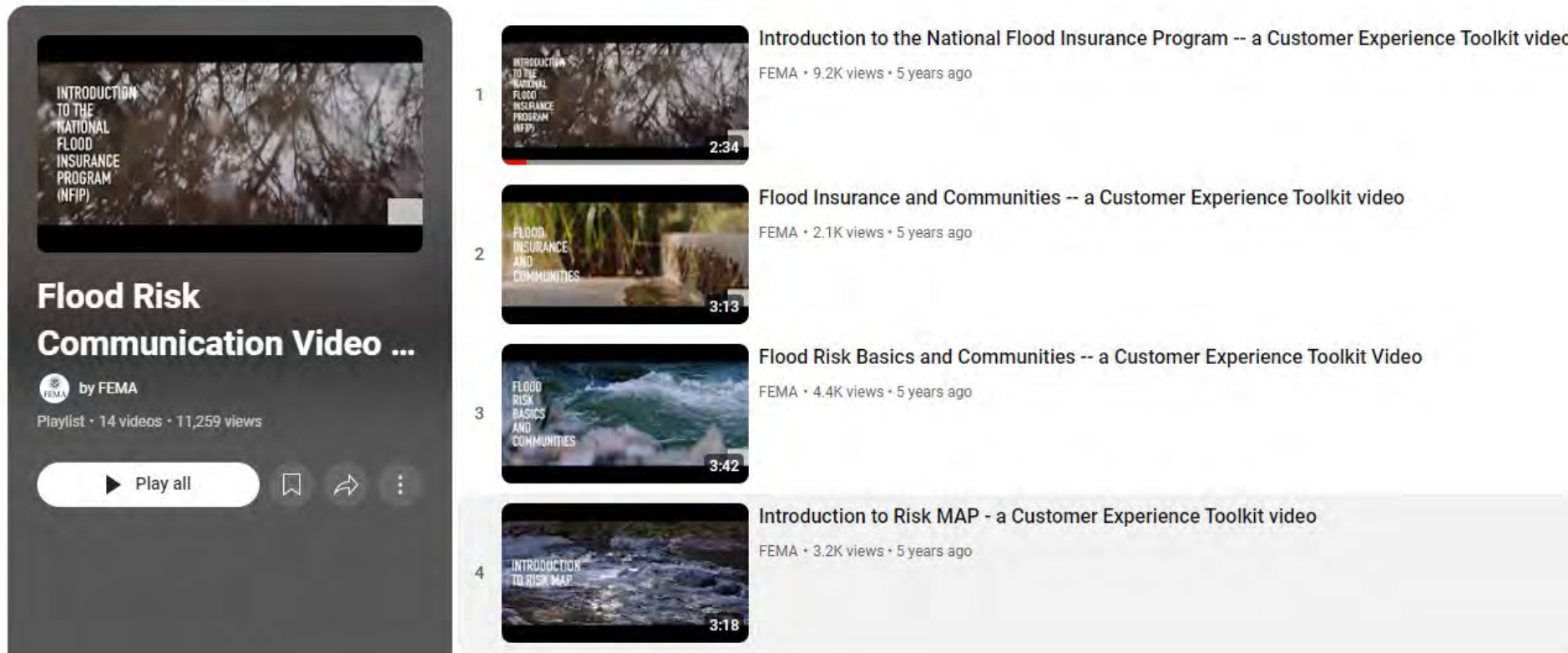
Outreach Messaging for Residents

- Advise property owners to contact their insurance agents for more information.
- Help residents understand their flood risk. Highlight the value of flood insurance.
- Highlight low-cost projects to reduce flood risk (see [Protect Your Home from Flooding](#)).
- Visit: www.floodsmart.gov and www.fema.gov/national-flood-insurance-program for more information.
- Call the FEMA Flood Mapping and Insurance Exchange: 1-877-336-2627.



Outreach Videos

- The Flood Risk Communication Video Series on the FEMA YouTube Channel can help residents and business owners understand the flood map update process

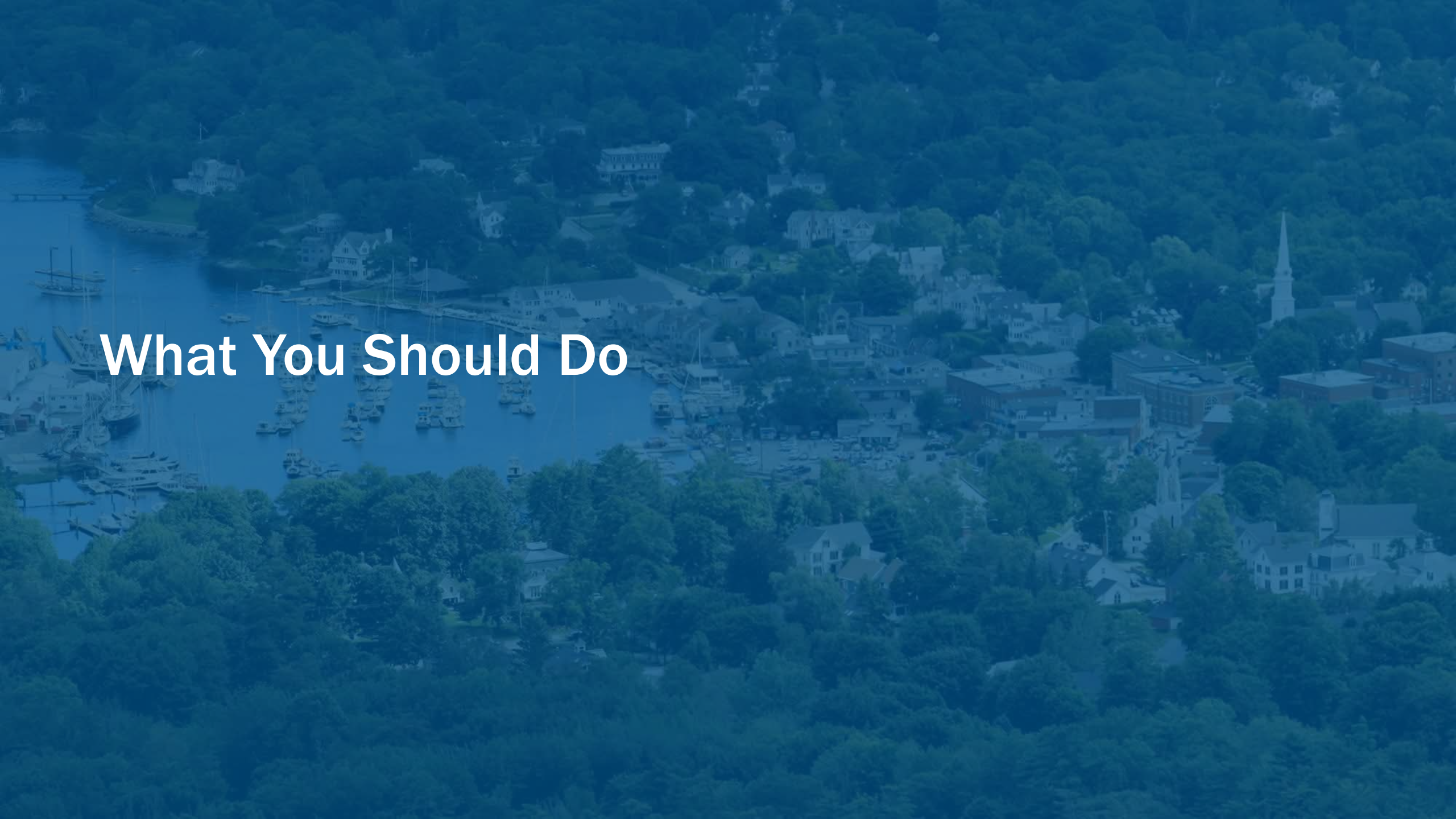


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Local Officials Toolkit

- 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).





What You Should Do

Community Action Items



**Review
Preliminary
Map, FIS
and SOMA**



**Comment on
Preliminary
Information**



**Appeal
Preliminary
Map If
Desired**



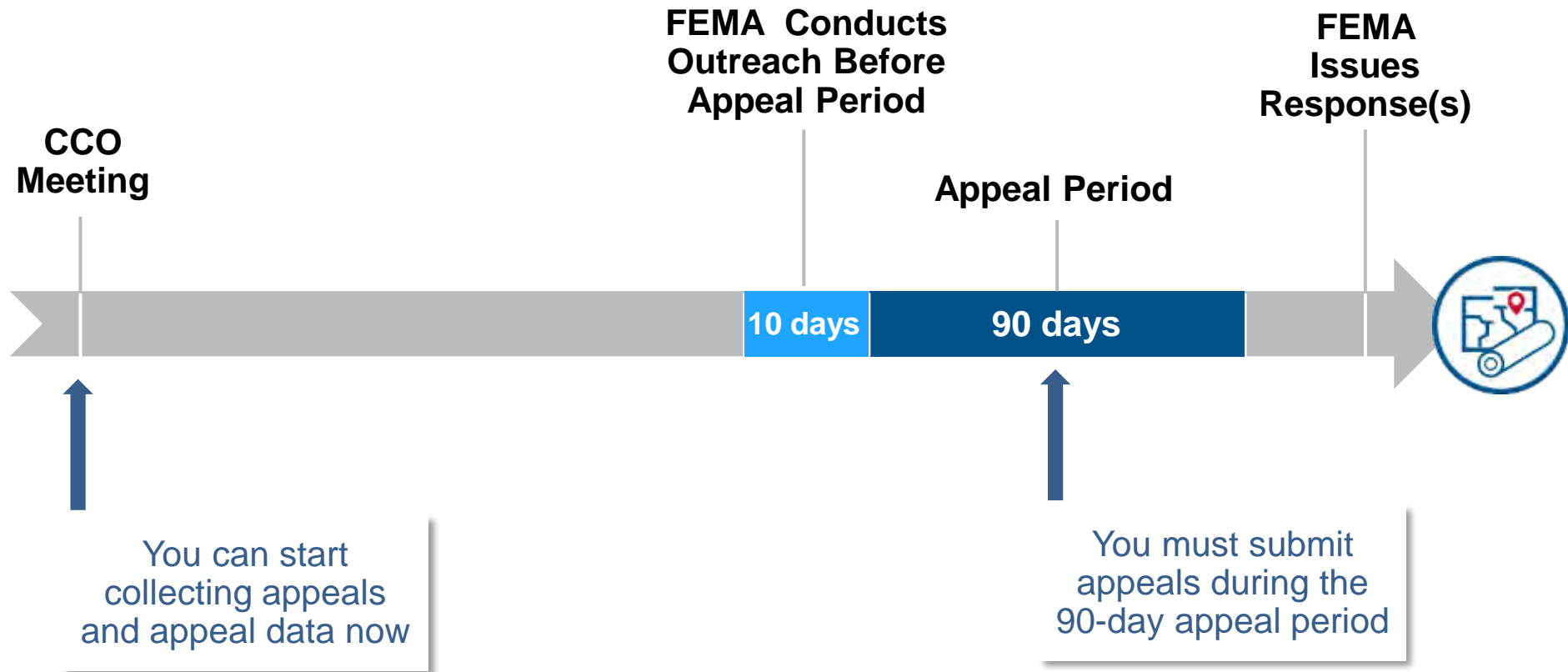
**Reach out to
Community
Members**



**Wait for
LFD to
Adopt**

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

Appeal Period Timeline



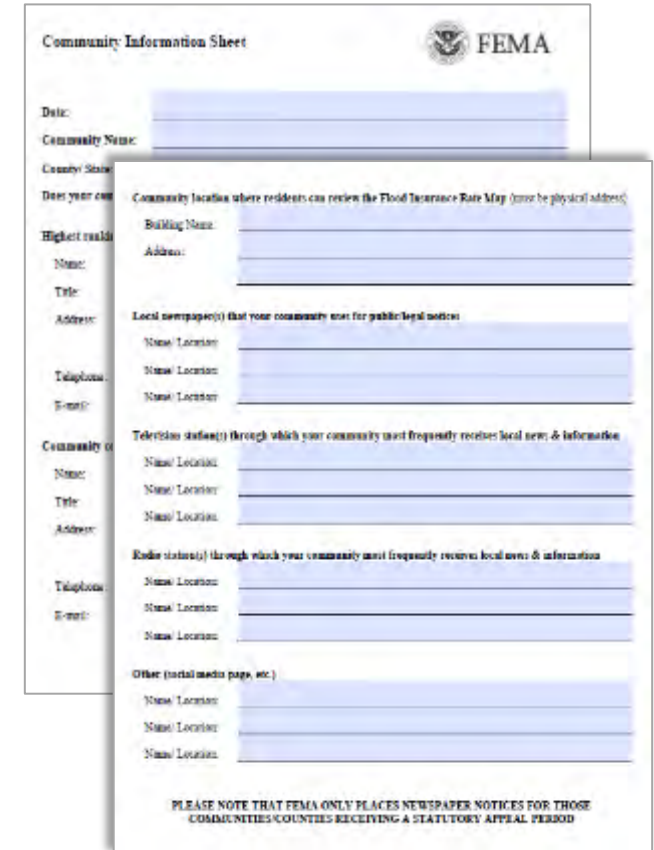
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Appeal Period Prerequisite

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). This 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>



The image shows a 'Community Information Sheet' form from FEMA. The form is titled 'Community Information Sheet' and features the FEMA logo. It contains several sections for data entry, all of which are currently blank. The sections include: 'Date:', 'Community Name:', 'County/State:', 'Does your community have a building where residents can review the Flood Insurance Rate Map (must be physical address)?', 'Building Name:', 'Address:', 'Highest building name:', 'Title:', 'Address:', 'Local newspaper(s) that your community uses for public/legal notices', 'Name/Location:', 'Telephone:', 'Email:', 'Television station(s) through which your community most frequently receives local news & information', 'Name/Location:', 'Title:', 'Address:', 'Radio station(s) through which your community most frequently receives local news & information', 'Name/Location:', 'Telephone:', 'Email:', 'Other (social media page, etc.)', 'Name/Location:', 'Name/Location:', 'Name/Location:'. At the bottom of the form, there is a note: 'PLEASE NOTE THAT FEMA ONLY PLACES NEWSPAPER NOTICES FOR THOSE COMMUNITIES/COUNTIES RECEIVING A STATUTORY APPEAL PERIOD'.



FEMA

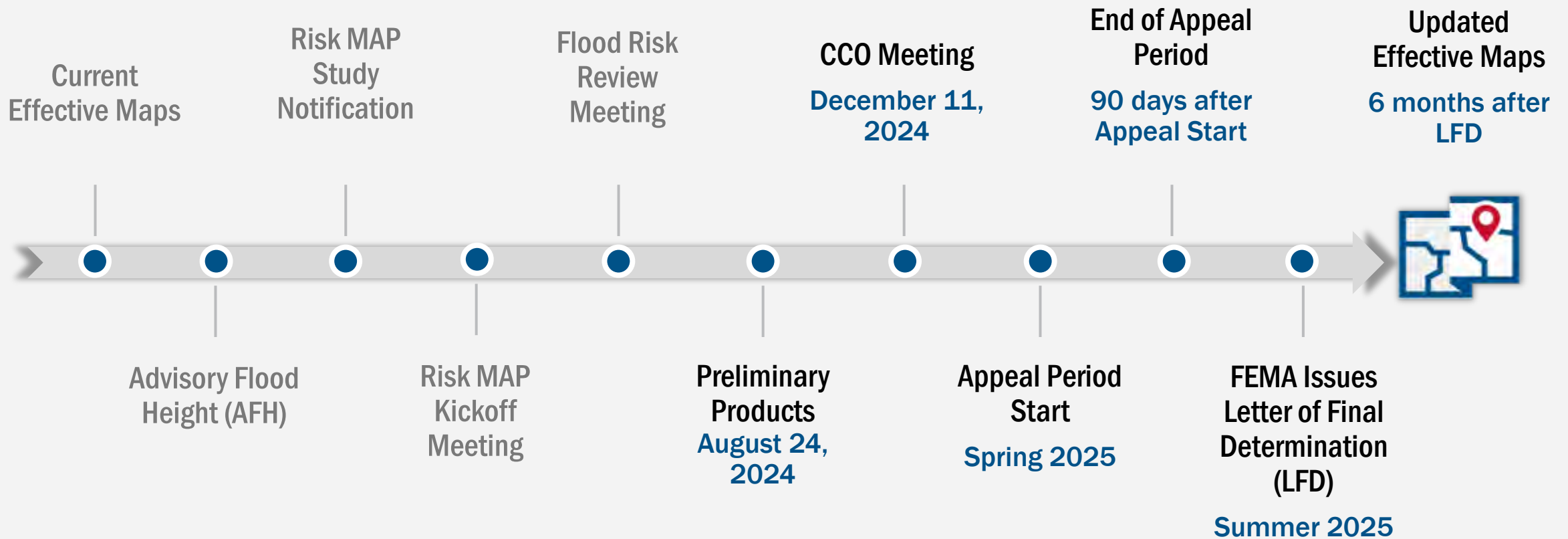
Hazard Mitigation: The Time Is Now!

- Ask yourself: Is your plan up to date?
- Don't wait for a disaster! Flooding is costly. Planning ahead can help avoid crises and costs.
- Pre-disaster funding is available annually!



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Timeline – Looking Ahead



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Project Contacts – West Virginia

State NFIP/CTP Office:

Ginger Barnett

State Hazard Mitigation Officer
(304) 414-7632
ginger.sc.barnett@wv.gov

Kevin Sneed

State NFIP Office
(304) 957-2571
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Julia Sears

State NFIP Office
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Betsy Ranson

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Bill Bradfield

Insurance Specialist
(202) 880-5906
william.b.bradfield@fema.dhs.gov



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General Assistance

- Map specialists are available at the **FEMA Mapping and Insurance eXchange (FMIX)** to assist customers. The **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



FEM  **FEMA**



FEMA



Unincorporated Areas / Jefferson County, WV

KNOW YOUR RISK (The information presented below are estimates as of December 2024. + Flood Insurance Rate Map. + Since 1978.)



KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Flood Risk Dashboard



Town of Bolivar / Jefferson County, WV

KNOW YOUR RISK (The information presented below are estimates as of December 2024. + Flood Insurance Rate Map. + Since 1978.)



KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Flood Risk Dashboard



City of Charles Town / Jefferson County, WV

KNOW YOUR RISK (The information presented below are estimates as of December 2024. + Flood Insurance Rate Map. - Since 1978.)



KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Flood Risk Dashboard



Town of Harpers Ferry / Jefferson County, WV

KNOW YOUR RISK (The information presented below are estimates as of December 2024. + Flood Insurance Rate Map. + Since 1978.)



KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Flood Risk Dashboard





Town of Shepherdstown / Jefferson County, WV

KNOW YOUR RISK (The information presented below are estimates as of December 2024. + Flood Insurance Rate Map. - Since 1978.)



KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

