



FEMA

Community Coordination & Outreach Meeting Notes Jefferson County and Incorporated Areas, West Virginia

December 11, 2024

1:00 p.m.

Welcome and Introductions

- Introductions were made for the presenters of the meeting:
 - Betsy Ranson, FMI Planner, FEMA Region 3
 - Kevin Sneed, West Virginia State NFIP Office
 - Jason Sevanick Durant, Mapping Partner (ARC)
 - Kurt Donaldson, GISP, CFM, GIS Senior Program Manager, WV GIS Technical Center (WVGISTC)
- Agenda Overview
 - Welcome & Introductions
 - Where We Are – Preliminary Maps
 - Impacts
 - Floodplain Management
 - Public Outreach
 - What Should You Do
 - Questions and Discussion
- The meeting was attended by 10 local representatives and 5 State and Federal partners. Please refer to the [attendee list](#) at the end of this document.

Presentation

Where We Are - Preliminary Maps

- Timeline for Jefferson County and Incorporated Areas
 - Current Effective Maps – December 2009
 - Advisory Flood Height (AFH) – 2012
 - Risk Map Study Notification – August 2021
 - Risk MAP Kick-off Meeting – September 2021
 - Flood Risk Review (FRR) Meeting – April 2024
 - Preliminary Maps – September 24, 2024
 - Community Coordination & Outreach Meeting – December 11, 2024
 - Appeal Period – Spring 2025 to 90-days after appeal start
 - FEMA issues LFD – Summer 2025
 - Final Maps Become Effective – 6 months after LFD

- Format of the Preliminary Flood Insurance Rate Maps (FIRMs) and associated report/database is updated – where 1% flood elevations are published with modeled cross-sections and additional cross-sections, hydrologic calculations, and additional data layers are accessible in the geodatabase.
- Preliminary products and current effective flood maps and Flood Risk Products (FRP) are available on FEMA’s Mapping Service Center (MSC) at www.msc.fema.gov. MSC provides FIRM backup data and information as well as historic mapping products. The new FRPs will be populated when the maps become effective.
- Digital flood hazard data can be viewed and downloaded from the National Flood Hazard Layer (NFHL) – effective and preliminary products as well as the **FEMA R3 “Changes Since Last FIRM” (CSLF) Viewer**: <https://arcg.is/OGazb5> for visual depiction for areas of change (note: online maps have various scale dependencies and displayed information will change as zoomed in). Digital flood hazard data may also be viewed on the West Virginia Flood Tool at <https://www.mapwv.gov/flood/map>.

Impacts

- A recap of the preliminary study was discussed. The new study includes 47 miles of updated detailed (Zone AE) analysis, 104 miles of model-backed approximate (Zone A) analysis, and new topographic data for modeling and mapping.
- Previously issued Letters of Map Change (LOMCs) are evaluated in relation to the revised Special Flood Hazard Area (SFHA). Categorization for the previous determinations (e.g., to be revalidated or to be superseded) are presented on the Preliminary Summary of Map Actions (SOMAs) which is sent with the Preliminary FIRMs. A copy of the Final SOMA will be sent in conjunction with the subsequent Letter of Final Determination, and all applicable LOMCs that qualify for revalidation will be listed on a single Revalidation Letter that is sent to the community (and posted on the FEMA Map Service Center) shortly before the new effective date.
- A significant impacts overview was provided, comparing the preliminary and effective flood data:
 - Compared to the NFHL, widening and narrowing of the 1%-annual-chance-floodplain was observed.
 - Extended study reaches result in new properties within the SFHA.
 - Most streams experienced increases and decreases in regulatory base flood elevations.
 - More structures will be mapped out of the SFHA than mapped in (-350/+120).
 - WVGISTC provided an enhanced estimate of SFHA Building Changes (-276/+123).

Note: *The WVGISTC analysis uses different analysis than the County Dashboards. The Dashboards use national data sets that estimate a higher number of buildings than the locally shared data used by WVGISTC.*

- The Countywide Dashboard for **Jefferson County** was reviewed and includes information about the flood risk to people and structures as well as flood insurance policy and claim information. Information shared included:
 - There are more buildings expected to be mapped out of the SFHA than mapped in. About 120 structures are expected to be newly mapped into the regulatory floodplain, and 350 are expected to be mapped out.
- A brief history of flooding in Jefferson County was discussed, showing that the County has experienced approximately 55 flood events from 1996 – 2019, and 16 flood-related presidential disaster declarations since 1953. The average NFIP claim for Jefferson County is \$15, 500.

Floodplain Management

- Communities can regulate to higher standards (such as regulating to the 0.2% annual chance flood or a buffer of the SFHA). Higher standards can contribute to greater resiliency as well as incremental premium discounts for communities that participate in the Community Rating System.
- The local communities must adopt compliant floodplain ordinances and have them approved prior to the effective date of the new maps. Communities can be suspended from the National Flood Insurance Program (NFIP) if the compliant floodplain ordinances have not been adopted prior to the effective maps being issued. Communities should not only factor in time for local procedural requirements, but also time for state review before being forwarded to FEMA. Communities are recommended to initiate ordinance review/update prior to the Letter of Final Determination (LFD), particularly in the context of higher standards, but must wait for the LFD to formally adopt.

Public Outreach

- Outreach and resources for property owners:
 - Community outreach following the release of preliminary products is an important phase of a Risk MAP project, and can be accomplished through a variety of outreach activities at the community's discretion, including an in-person or virtual Public Open House meeting, community newsletters, social media posts, mailings, door hangers, etc.
 - FEMA provides a variety of resources to assist locally directed outreach efforts, including the following resources:
 - [Protect Your Home from Flooding](#) brochure
 - www.floodsmart.gov and www.fema.gov/national-flood-insurance-program
 - [FEMA Flood Risk Communication Video Series](#)
 - [FEMA Flood Risk Communication Toolkit for Community Officials](#)

What Should You Do

- Community Action Items
 - Review Preliminary Maps and the Summary of Map Actions (SOMA).
 - Comment on Preliminary information.
 - Appeal Preliminary Maps if desired.
 - Reach out to community members.
 - Wait for the Letter of Final Determination (LFD) before adopting a floodplain management ordinance.
- FEMA will initiate a statutory 90-day appeal period, including a proposed notice in the Federal Register, 2 legal classified ads in a local newspaper of record, and a supplemental press release to other media outlets that communities identify.
- The Appeal Period is anticipated for Spring 2025
- FEMA will send a detailed letter to community officials (chief executive and floodplain administrator) shortly before the legal classified notices in the local newspaper.
- Appeals must be submitted by community officials during the 90-day appeal period (on behalf of the community and/or private property owners) and must include scientific or technical data that demonstrates a revision to the preliminary information would be warranted.

Points of Contact

FEMA Region 3	
Vinod Mahat Project Officer (202) 664-9597 Vinod.mahat@fema.dhs.gov	Elizabeth Ranson Mitigation Planning Specialist (215) 347-0686 Elizabeth.ranson@fema.dhs.gov
Bill Bradfield, CFM Flood Insurance Outreach Specialist (202) 880-5906 william.b.bradfield@fema.dhs.gov	
State NFIP Office	
Kevin Sneed (304) 957-2571 kevin.l.sneed@wv.gov	Julia Sears (304) 414-7654 Julia.r.sears@wv.gov
WVGISTC	
Kurt Donaldson, GISP, CFM Floodplain Program Planner (304) 293-9467 Kurt.donaldson@mail.wvu.edu	
Mapping Partner	
David Cooper Study Manager (703) 964-1189 david.r.cooper@wsp.com	

- Map Specialists are available at the FEMA Mapping and Insurance eXchange (FMIX) to assist with any questions about flood maps and a wide range of related technical subjects and can be reached at 1-877- FEMA MAP or FEMAMapSpecialist@riskmapcdfs.com.

Questions/Comments

Questions and answers from the group discussion throughout the presentation are as follows:

Question: For various numbers / statistics on the community dashboards (such as the number of current NFIP policies or number of insurance claims), is there a way for communities to look up the latest information on an ongoing basis?

Answer: Communities should contact the WV State NFIP Office for assistance in tallying any latest NFIP statistics, since some of the information is not published and is only accessible for registered users within FEMA's system of records.

Question: What is the intent for sharing the community dashboard statistics, since there is not an enforcement role by communities for other types of insurance?

Answer: There are no required actions based on dashboards, which are only prepared and shared with community officials for general understanding (and any further use is at the community's discretion). For example, if there are repetitive loss properties in a jurisdiction which represent a significant portion of overall claims/payments, then a community want to explore mitigation strategies (e.g. buy-out through a pre-disaster mitigation grant). Or, for example, the difference between a large the number of buildings within the regulatory SFHA but a significantly lower number of NFIP policies for buildings within the regulatory SFHA could suggest that various property owners may not have a federally backed mortgage (and therefore may not be required to carry flood insurance). Based on that general condition, outreach messaging to constituents could be tailored to illustrate the difference between what a property owner could receive through a flood insurance claim versus a significantly lower amount when applying to FEMA's individual assistance program following a disaster declaration.

Question: Are the lower payouts through FEMA's individual assistance program an injustice to low-income populations who cannot afford flood insurance?

Answer: If payments to individuals with and without flood insurance were equivalent, then nobody would have a reason to insure themselves against risk and all payments would come from general taxes rather than an insurance pool of property owners with higher risk.

Also, based on federal / state / local investments in data and technology over multiple years, FEMA implemented a new NFIP pricing approach (in 2 phases between 2022 and 2023) to make insurance rates more equitable. Rather than a limited set of conditions as implemented since the 1970s (e.g. "in" or "out" of the SFHA), the new NFIP Pricing Approach (aka Risk Rating 2.0) considers many property-specific characteristics, such as building replacement value. You can read more about Risk Rating 2.0 at <https://www.fema.gov/flood-insurance/risk-rating>.

It was also just announced that, beginning in 2025, insurance premiums will be able to be paid through installments rather than a single payment for the full year.

Question: A community member recently reported to Jefferson County that they couldn't get flood insurance.

Answer: It is expected that a specific insurance provider was not offering flood coverage, but any community member in a participating NFIP community can get flood insurance and they are encouraged to shop with other agents / providers (and <https://www.floodsmart.gov/> can be a resource if finding an agent).

Question: Who is responsible for notifying community members of changes to the FEMA maps?

Answer: Local officials have the lead role in direct outreach to their constituents. The State NFIP Office and the WV GIS Technical Center (WVGISTC) can help in that effort. Community officials are strongly encouraged to conduct whatever outreach is appropriate given the flood risk and impacts that are specific to each community. Ultimately, mortgage lenders will review their portfolio and notify property owners (such as being newly added to the regulatory SFHA and being required to carry flood insurance as new FEMA maps become effective). Outreach efforts by local officials (whether timed around the start of the appeal period and/or during the ordinance adoption process following the Letter of Final Determination) will help community members to prepare for updated flood hazards and whatever impacts those flood hazards have on their properties.

Question: For Open Houses and other outreach efforts, is it better for municipalities to have their own, or better to have joint efforts?

Answer: That is entirely at the discretion of local communities. There are plenty of instances where communities have jointly prepared materials and hosted public meetings (for consistent messaging and eliminating duplication of effort). For example, invitations to specific constituencies would still be on municipal-specific letterhead, but the same invitation content to the same event(s) could be shared between one or more communities. The State NFIP Office (with support from WVGISTC) would be the recommended starting point for additional support beyond the resources/information from FEMA.

Attendee List

Community/Agency	First Name	Last Name	Title	Attended
Jefferson County	Mason	Carter	Floodplain Manager	Yes
Jefferson County	Dick	Myers	Deputy Director, OEM	Yes
Jefferson County	Stephen	Allen	Emergency Manager/Director, OEM	Yes
Jefferson County	Stephen	Rivera	OHSEM	Yes
Town of Bolivar	Barb	Staats	President, Planning Commission	Yes
City of Charles Town	James	Newman	City Planning & Zoning Administrator	Yes
City of Charles Town	Alissa	Meeks	Director, Community Development	Yes
Town of Harpers Ferry	Jesse Z.	Melton	Vice President, Planning Commission	Yes
Town of Shepherdstown	Andy	Beall	Planning & Zoning Officer	Yes
National Park Service	Andrew	Lee	Harpers Ferry National Historical Park Resource Management Specialist	Yes
FEMA	Betsy	Ranson	FMI Planner	Yes
WVEM	Kevin	Sneed	State NFIP Office	Yes
WVGISTC	Kurt	Donaldson	GIS Senior PM	Yes
WVGISTC	Eric	Hopkins	GIS Specialist	Yes
PTS (ARC)	Jason	Sevanick- Durant	Study Contractor	Yes
PTS (ARC)	Kara	Caricato- Michalke	Study Contractor	Yes