



FEMA Region 3

Community Coordination and Outreach Meeting

Morgan County, West Virginia, January 15, 2026



FEMA

Agenda

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



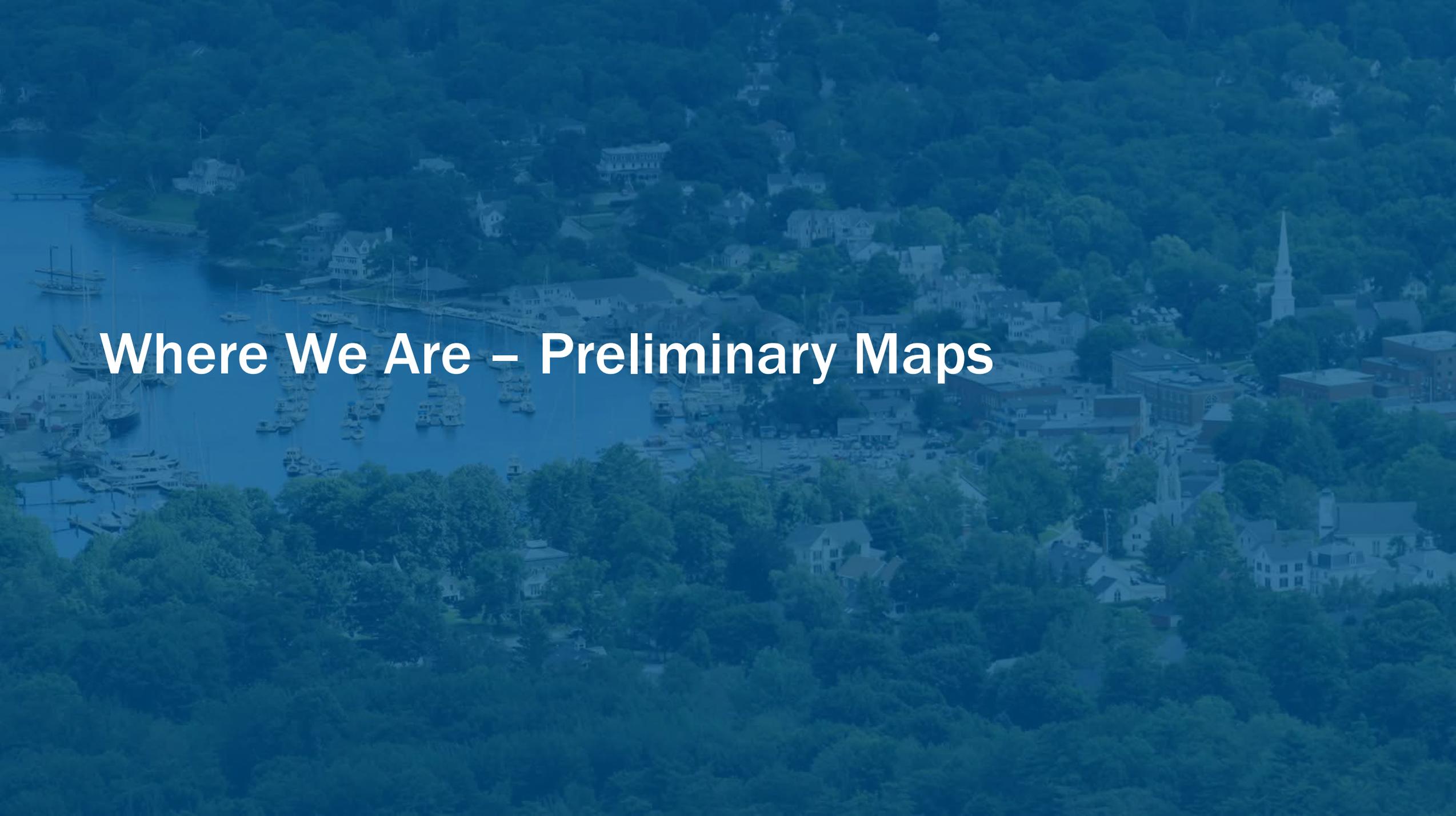
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Please Introduce Yourself

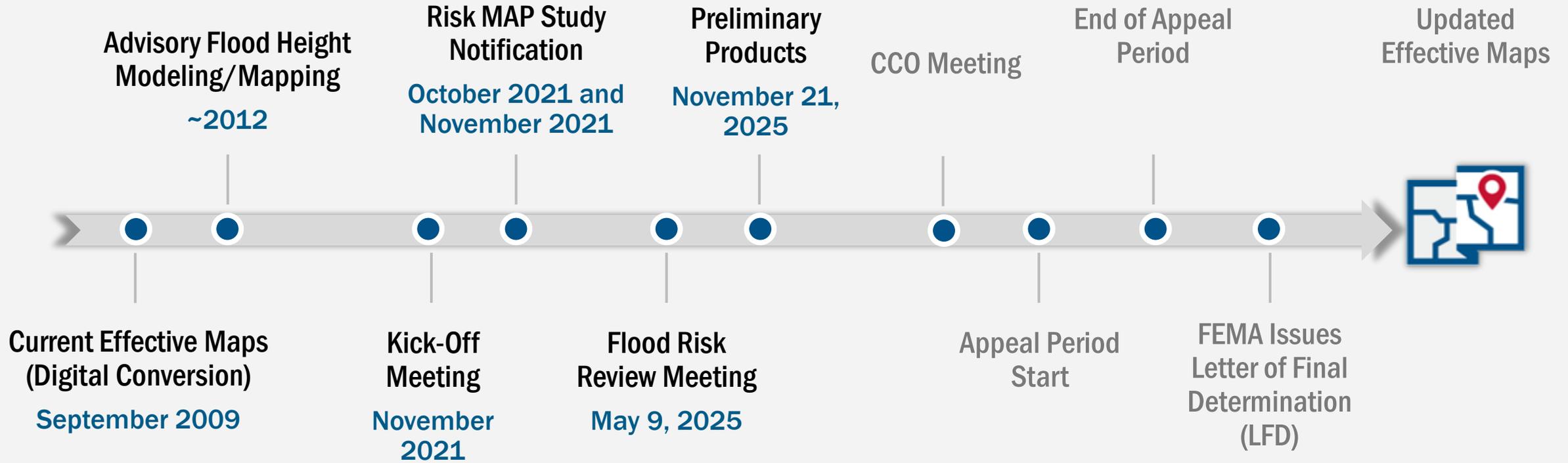
- Name.
- Position.
- Organization.



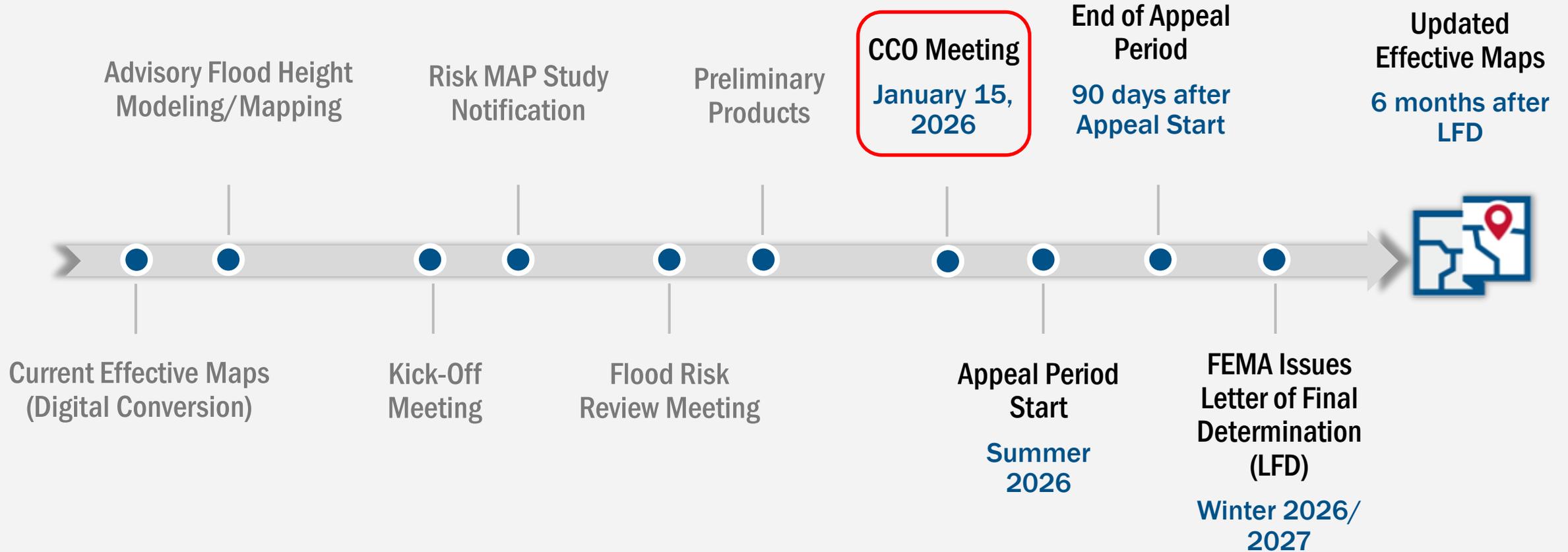
An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and yachts. The town is built on a hillside, with a prominent church steeple visible on the right. The entire image is overlaid with a semi-transparent blue gradient.

Where We Are – Preliminary Maps

Timeline – Looking Back



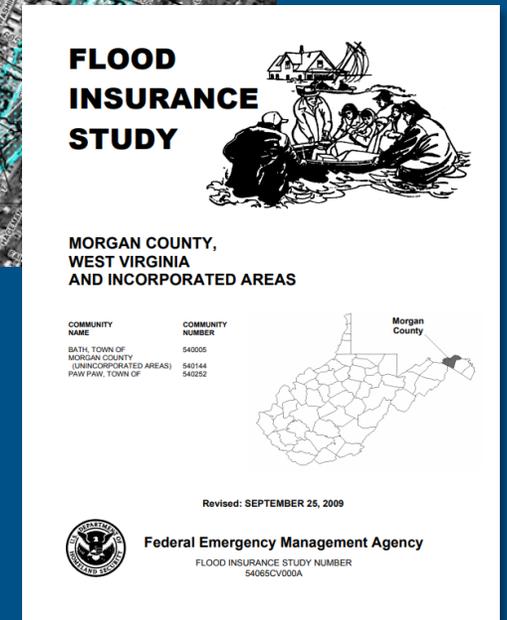
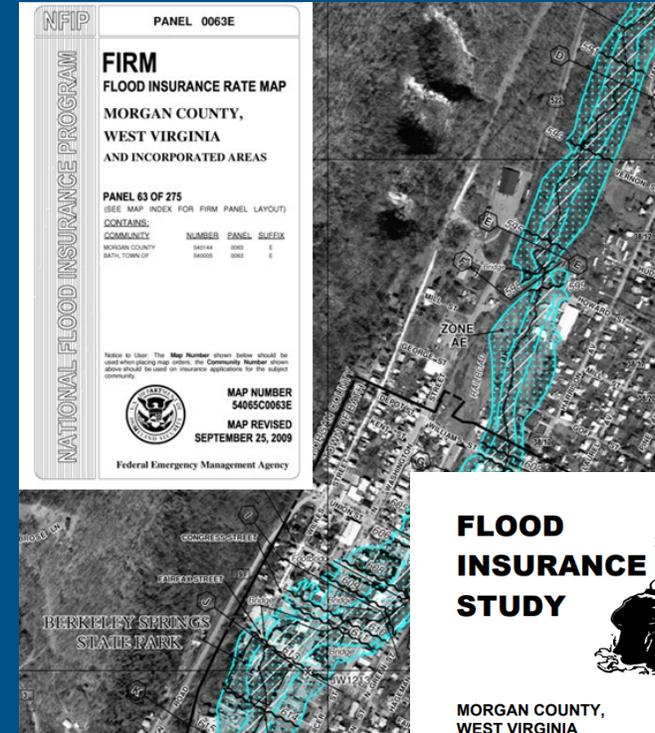
Timeline – Looking Ahead



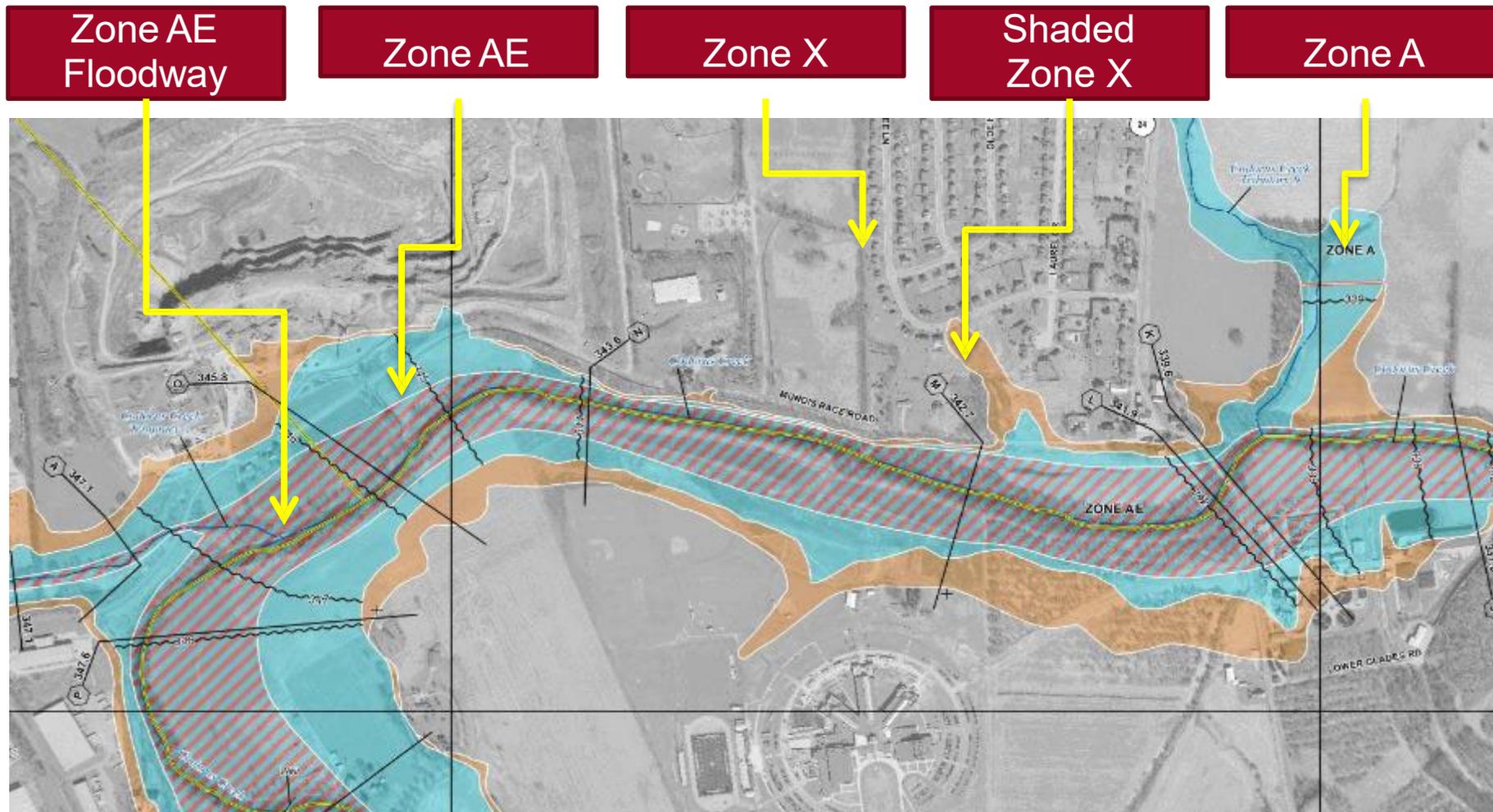
Flood Insurance Rate Maps and Studies

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

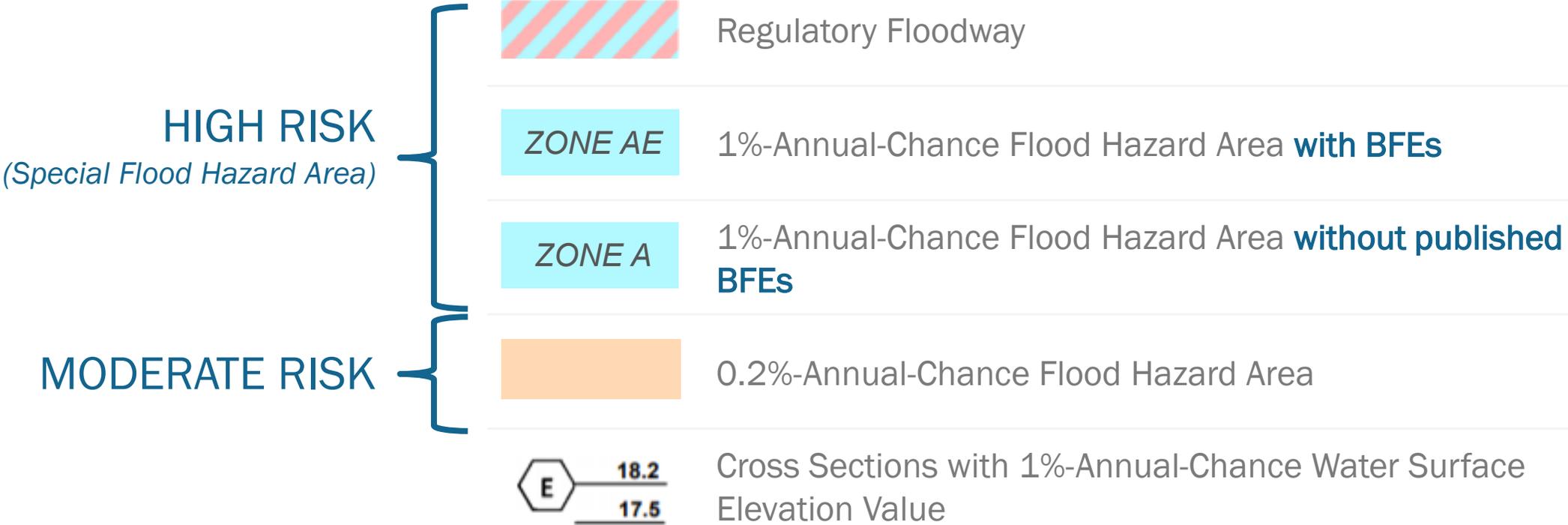


Typical FIRM Panel and Flood Zones

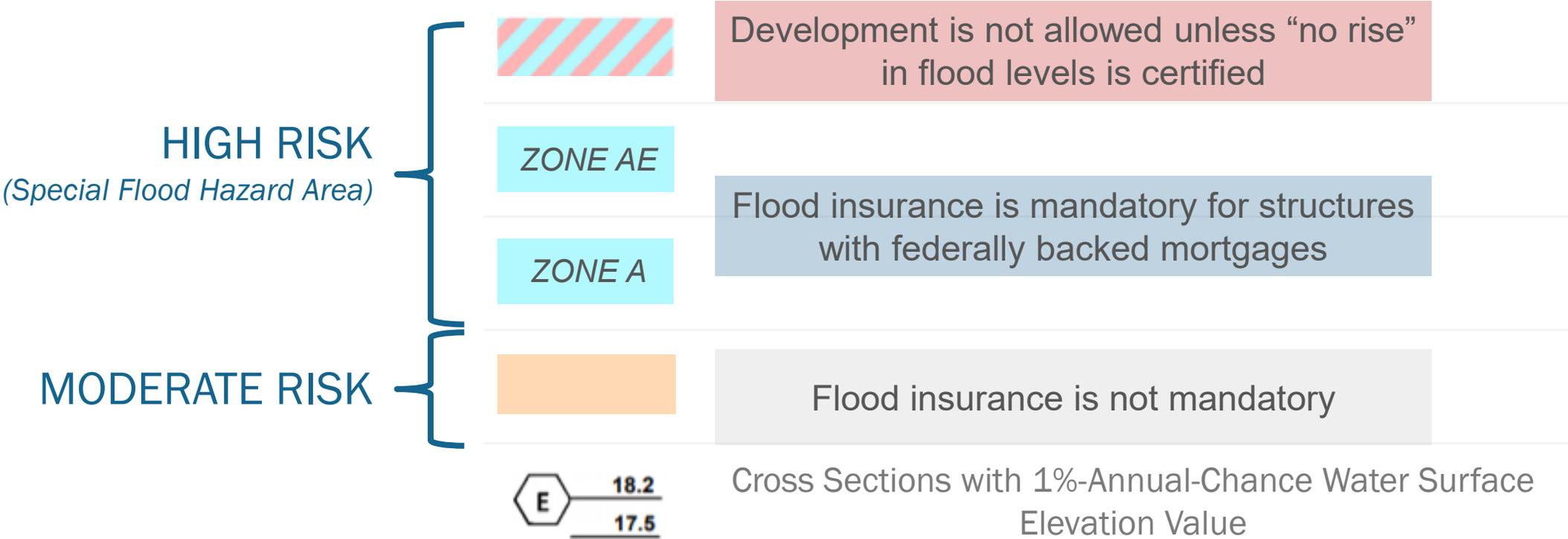


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Floodplain Map Overview



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 image shows a screenshot of the FEMA Map Service Center website. The main heading is "FEMA Flood Map Service Center". Below it, there is a search bar with the text "Looking for a Flood Map?" and a search button. A red callout box points to the search bar with the text "Enter an address for location search". Below the search bar, there is a link "Search All Products" which is highlighted with a red callout box and labeled "Menu Search". To the right, there is a preview of search results for "MORGAN COUNTY UNINCORPORATED AREAS". The results include a list of product categories: Effective Products (66), Preliminary Products (31), Pending Product (0), Historic Products (15), and Flood Risk Products (5). Each category has a question mark icon next to it. There is also an "Expand All" button.

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 MORGAN COUNTY UNINCORPORATED AREAS

Click [subscribe](#) to receive email notifications when products are updated.

Click to [download a listing](#) of all products. ⓘ

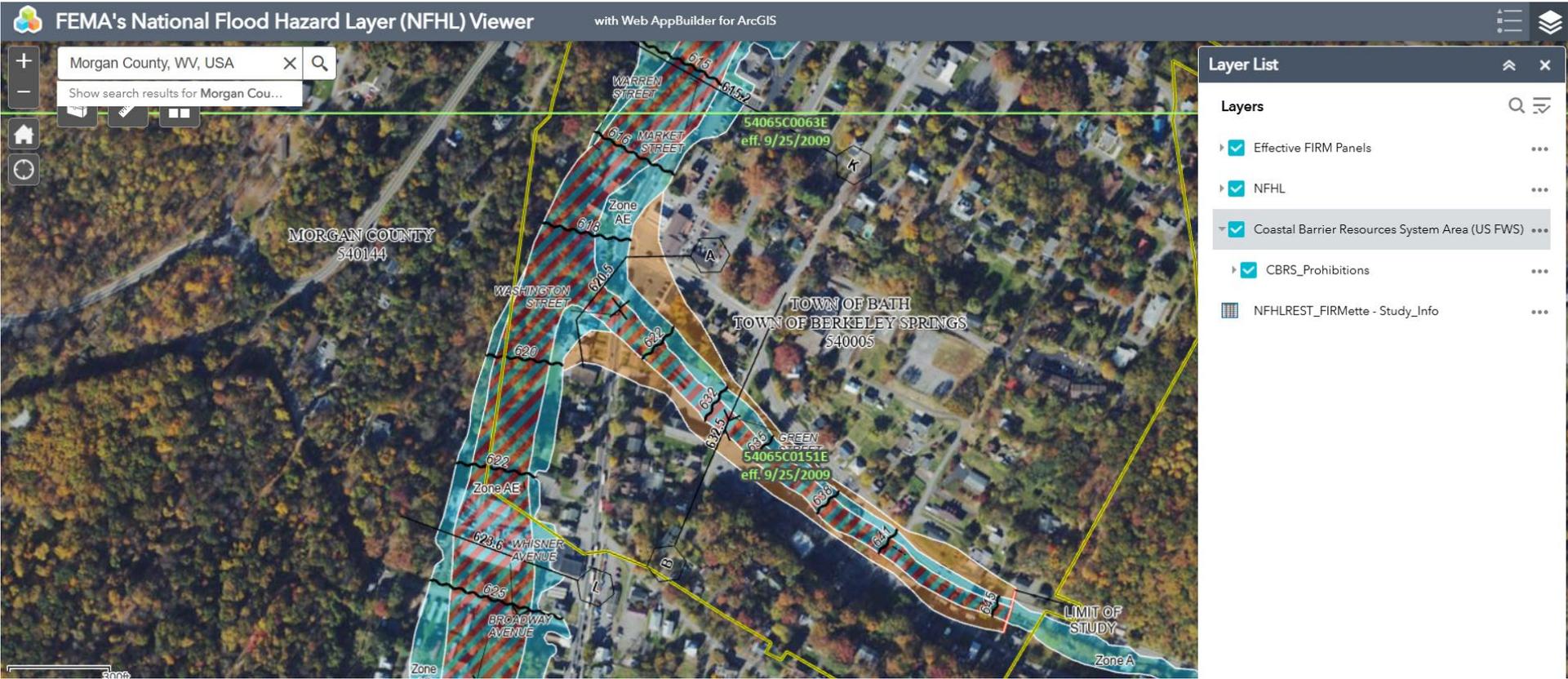
If you are a person with a disability, are blind, or have low vision, and need assistance, please contact a [map specialist](#).

[Expand All](#) ⓘ

- Effective Products (66) ⓘ
- Preliminary Products (31) ⓘ
- Pending Product (0) ⓘ
- Historic Products (15) ⓘ
- Flood Risk Products (5) ⓘ

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/fmcv>) shows the preliminary Changes Since Last FIRM (CSFL) layer and more.
- Zoom in and use the Layer List to see how your map changed.

The screenshot displays the FEMA Flood Map Changes Viewer interface. The main map area shows an aerial view of Morgan County, WV, USA, with flood hazard overlays in purple and yellow. The interface includes a search bar at the top right with the text "Morgan County, WV, USA" and a search icon. Below the search bar is a dropdown menu with the text "Show search results for Morgan Cou...". On the left side of the map, there are two icons for map navigation. At the bottom left, there are zoom in (+) and zoom out (-) buttons, a home button, and a refresh button. A scale bar indicates 0.2 miles. The bottom left corner shows the coordinates "-78.250 39.634 Degrees". The bottom right corner shows the text "USDA/USGS The National Map: Orthoimagery. Data ref...". On the right side, a "Layer List" panel is open, showing a list of layers with checkboxes and expand/collapse icons. The layers are:

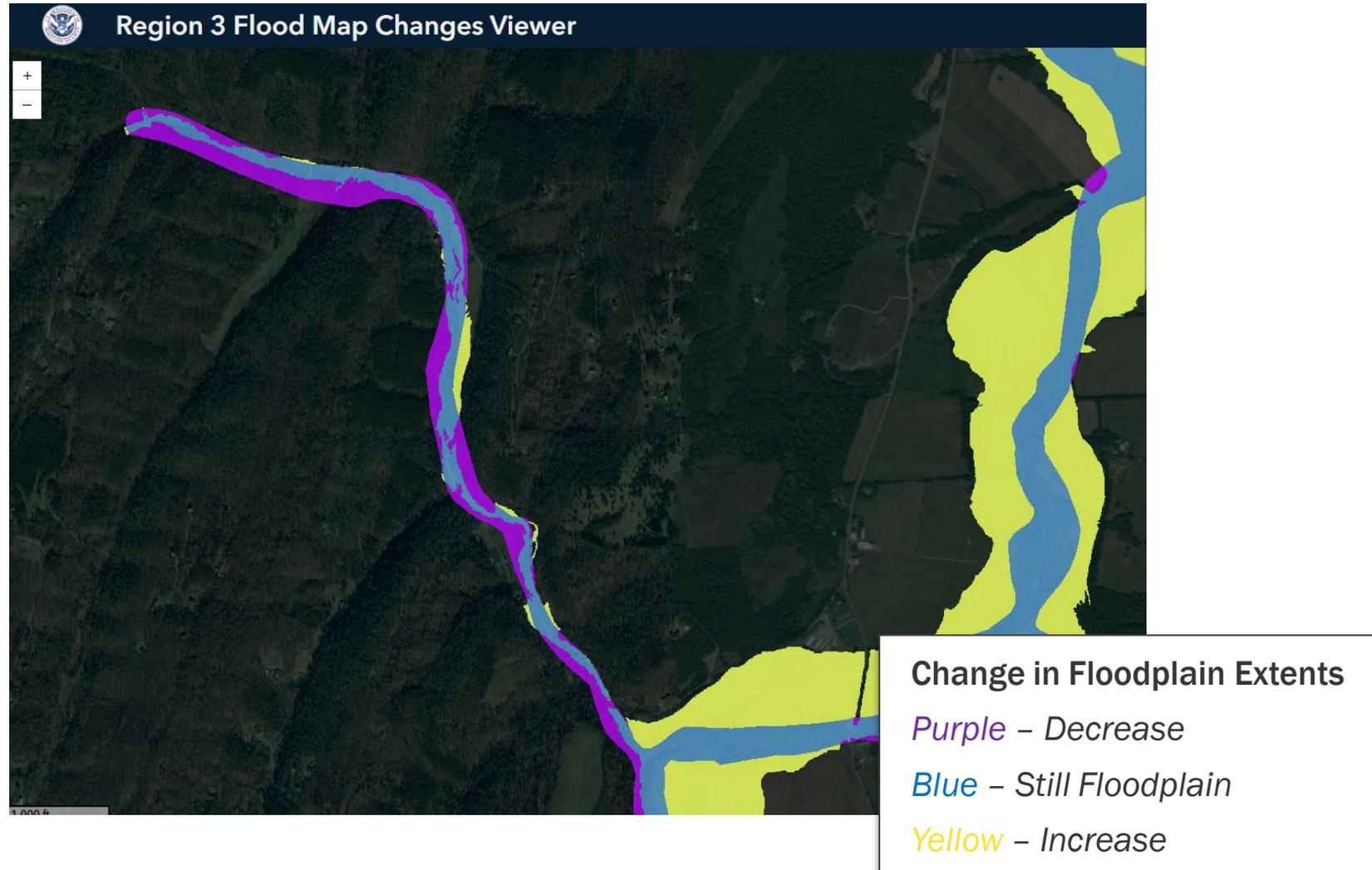
- Preliminary Changes Since Last FIRM Layer ...
- Pending National Flood Hazard Layer ...
- Preliminary National Flood Hazard Layer ...
- Effective FIRM Panels ...
- National Flood Hazard Layer ...
- Coastal Barrier Resources System Area (US FWS) ...



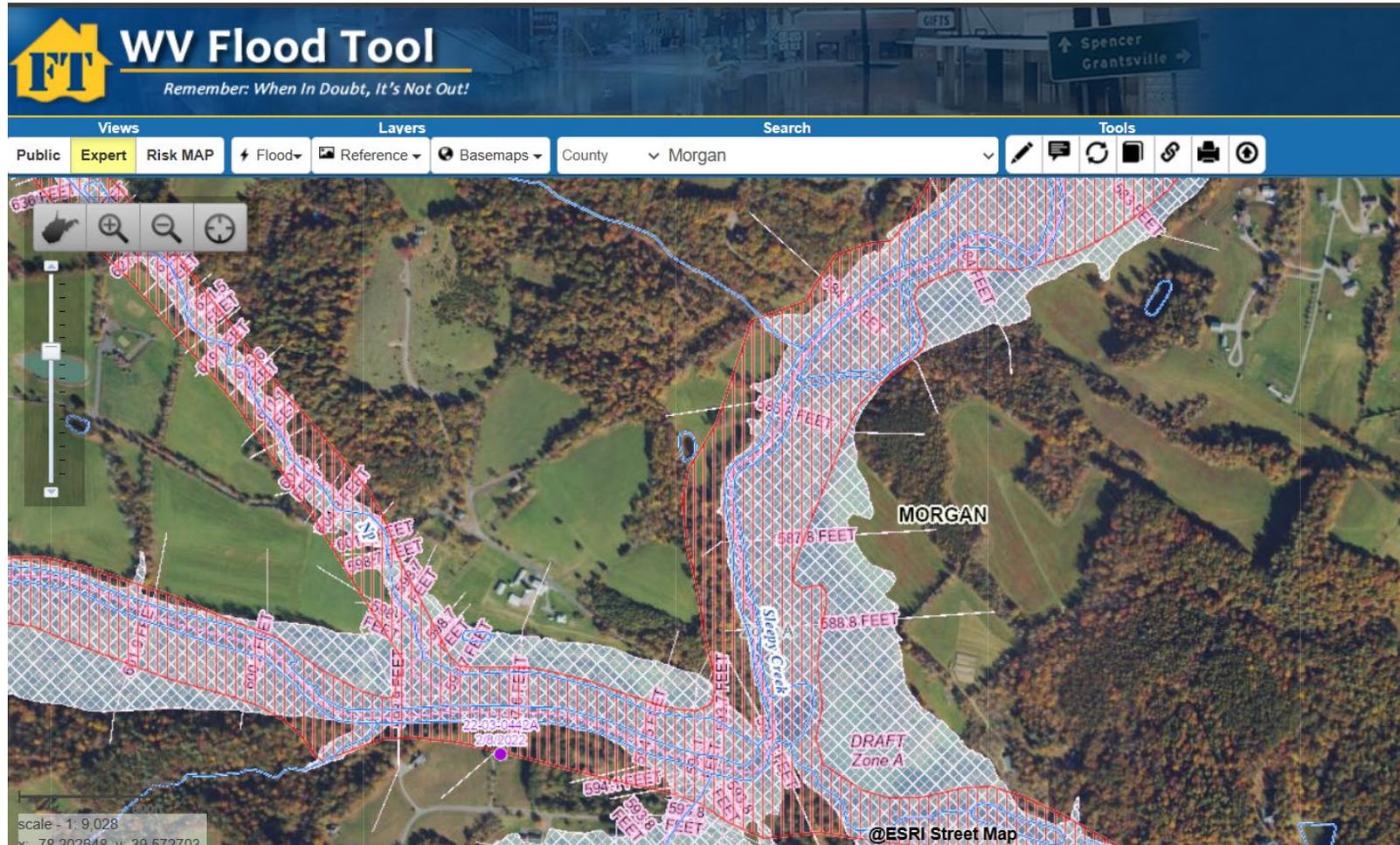
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How Did the Floodplain Map Change?

- The FEMA Region 3 CSLF Viewer (<https://arcg.is/Onja191>) only shows the CSLF.



West Virginia Flood Risk Tool



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



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Impacts

Study Recap: Morgan County, WV

Hydrologic and Hydraulic Modeling and Mapping, including:

- Updated Detailed Studies (Zone AE) – 22 miles
 - Cross sections use information from survey and field reconnaissance
 - Include channel bathymetry
 - Structures are modeled (e.g. culverts, bridges)
- Model-Backed Approximate ‘Zone A’ Studies – 165 miles
 - New/Extended study extents (where warranted) to 1 sq. mile drainage areas
- Use of high-resolution topographic data – 2012 LiDAR-based DEM
- Incorporation of LOMRs and evaluation of LOMAs for revalidation or superseding
- Development of non-regulatory flood risk products (grids forthcoming during the post-preliminary phase)



Significant Impacts Overview

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

- Compared to the effective FIRMs, widening and narrowing of draft 1%-annual-chance floodplain (SFHA) extents were observed throughout the county.
 - SFHA increases: Sleepy Creek
 - SFHA decreases: Cacapon Creek, Warm Spring Run
- Extended study reaches (with drainage areas of 1 square miles and greater, and not on current effective FIRMs) result in new properties within the SFHA.

There are more buildings expected to be mapped out the SFHA than mapped in: -225/+48

WV Flood Tool – SFHA Future Map Conditions*

Community	No Change SFHA	Mapped In SFHA	Mapped Out SFHA	Total Structures
<i>Bath, Town of</i>	65	2	48	115
<i>Paw Paw, Town of</i>	10	1	20	31
<i>Morgan County, Unincorporated Areas</i>	289	45	157	491
<i>Total</i>	364	48	225	637



LOMCs and SOMAs

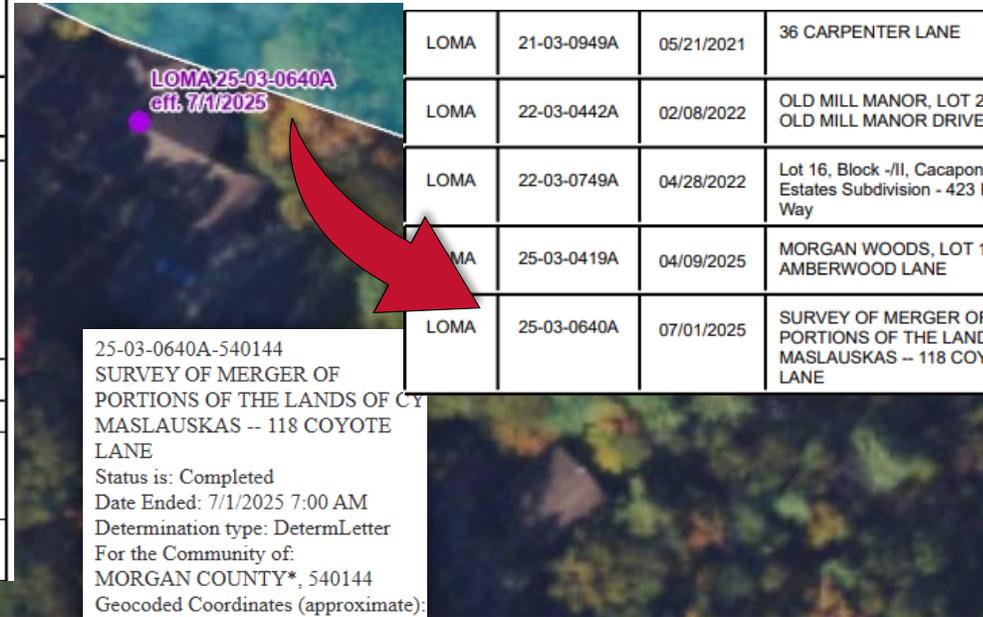
Preliminary Summary of Maps Actions (SOMA)

- 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: July 01, 2025	Case No.: 25-03-0640A	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	MORGAN COUNTY, WEST VIRGINIA (Unincorporated Areas)		A portion of the Survey of Merger of Portions of the Lands of Cy Maslauskas, as described in the Deed recorded as Instrument No. 876044, in Book 280, Pages 287, 288, and 289, in the Office of the County Clerk, Morgan County, West Virginia					
AFFECTED MAP PANEL	NUMBER: 54065C0145E DATE: 9/25/2009							
FLOODING SOURCE: ROCK GAP RUN; SLEEPY CREEK		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 39.518361, -78.270848 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83						
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)	LOWEST LOT ELEVATION (NAVD 88)
--	--	--	118 Coyote Lane	Structure	X (unshaded)	--	755.3 feet	--

2A. LOMCs on Revised Panels

LOMA	21-03-0949A	05/21/2021	36 CARPENTER LANE	54065C0063E	54065C0063F
LOMA	22-03-0442A	02/08/2022	OLD MILL MANOR, LOT 2-A -- 254 OLD MILL MANOR DRIVE	54065C0155E	54065C0155F
LOMA	22-03-0749A	04/28/2022	Lot 16, Block -/II, Cacapon River Estates Subdivision - 423 Fern Valley Way	54065C0135E	54065C0135F
LOMA	25-03-0419A	04/09/2025	MORGAN WOODS, LOT 15 -- 704 AMBERWOOD LANE	54065C0140E	54065C0140F
LOMA	25-03-0640A	07/01/2025	SURVEY OF MERGER OF PORTIONS OF THE LANDS OF CY MASLAUSKAS -- 118 COYOTE LANE	54065C0145E	54065C0145F



25-03-0640A-540144
 SURVEY OF MERGER OF PORTIONS OF THE LANDS OF CY MASLAUSKAS -- 118 COYOTE LANE
 Status is: Completed
 Date Ended: 7/1/2025 7:00 AM
 Determination type: DetermLetter
 For the Community of:
 MORGAN COUNTY*, 540144
 Geocoded Coordinates (approximate):
 (-78.27,39.52)

Lot Type:
 Single structure

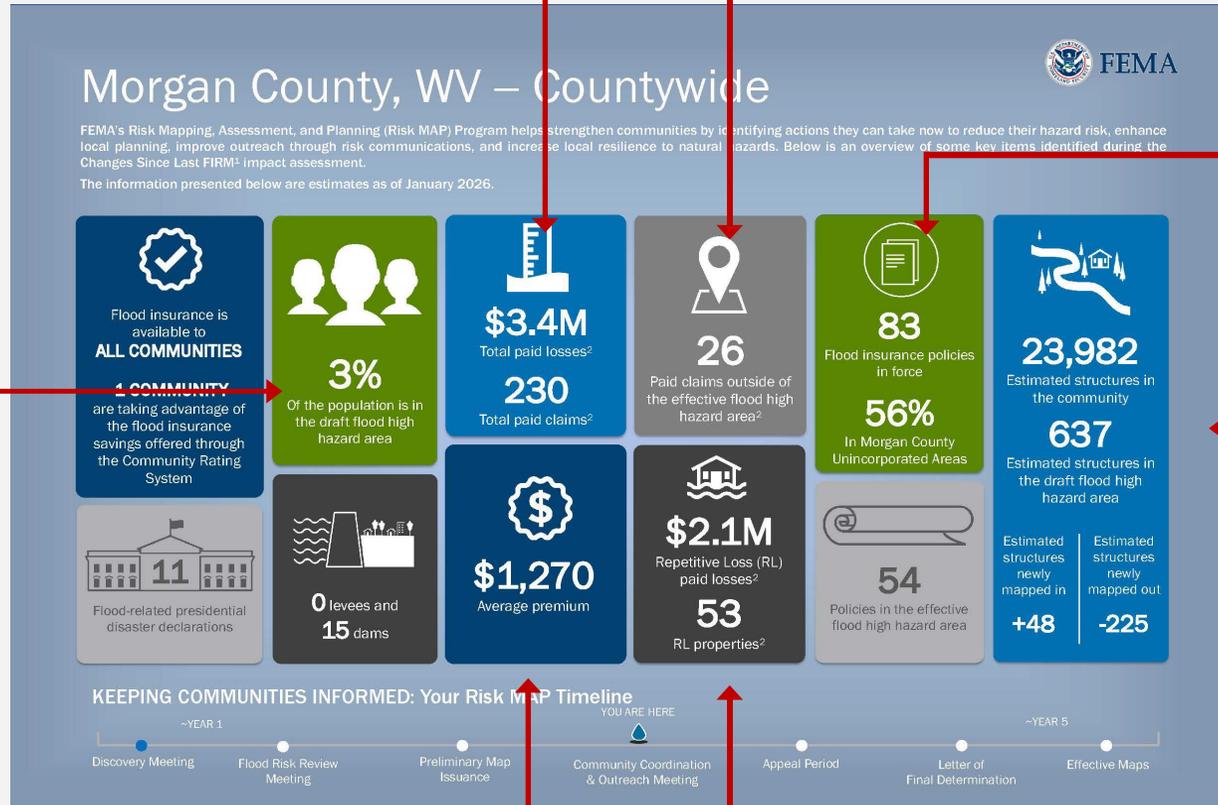
[Zoom to](#) ...



Flood Risk Dashboard

NFIP FLOOD CLAIM PAYOUTS

CLAIMS OUTSIDE OF THE SFHA



AFFECTED RESIDENTS

NFIP FLOOD POLICIES

HIGH-RISK STRUCTURES

AVERAGE PREMIUM

REPETITIVE LOSSES



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TAKE ACTION: Next Steps



Your Hazard Mitigation Plan has been approved through **January 31, 2027**. Now may be the time to update and review. Some projects you identified to reduce flood risk were:

- Use property acquisition to remove existing properties from flood hazard areas and limit new development.
- Support the county's efforts in the CRS program by providing training to municipalities.

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

Immediate Next Steps:

1. Attend the CCO Meeting

CCO Meeting is on **Thursday, January 15, 2026**
from **11:00 a.m. - 12:30 p.m.**
Virtual Teams Meeting

2. Review/comment on Preliminary FIRMs

Review and comment on Preliminary data ahead of appeal period anticipated for **Summer 2026**.

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)

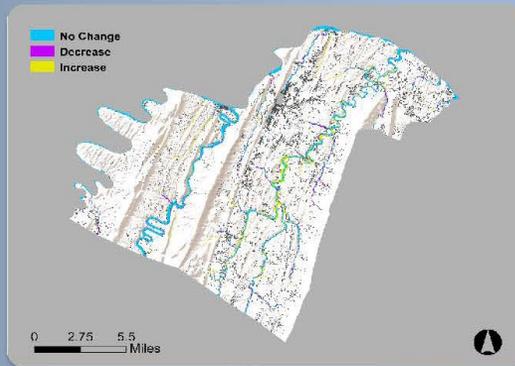
² Since 1978

Flood Risk Dashboard



Unincorporated Areas / Morgan County, WV

KNOW YOUR RISK (The information presented below are estimates as of January 2026. ¹Flood Insurance Rate Map. ²Since 1978.)



07/01/1987
Initial FIRM¹ date

09/25/2009
Effective FIRM date

\$2.9M
Total paid losses²

199
Total paid claims²

74
Flood insurance policies in force

47
Policies in the effective flood high hazard area

7 CRS

23,054
Estimated structures in the community

491
Estimated structures in the draft flood high hazard area

Estimated structures newly mapped in: **+45**

Estimated structures newly mapped out: **-157**

2%
Of the population is in the draft flood high hazard area

18%
Of households spend 30% or more of their income on housing

22
Paid claims outside of the effective flood high hazard area²

\$1.8M
Repetitive Loss (RL) paid losses²

48
RL properties²

11
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Flood Risk Dashboard



Town of Bath / Morgan County, WV

KNOW YOUR RISK (The information presented below are estimates as of January 2026. ¹Flood Insurance Rate Map. ²Since 1978.)



01/02/1980
Initial FIRM¹ date

09/25/2009
Effective FIRM date

\$400K
Total paid losses²

25
Total paid claims²

5
Flood insurance policies in force

3
Policies in the effective flood high hazard area

480
Estimated structures in the community

115
Estimated structures in the draft flood high hazard area

Estimated structures newly mapped in: **+2**

Estimated structures newly mapped out: **-48**

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

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

4
Paid claims outside of the effective flood high hazard area²

\$280K
Repetitive Loss (RL) paid losses²

5
RL properties²

11
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Flood Risk Dashboard



Town of Paw Paw / Morgan County, WV

KNOW YOUR RISK (The information presented below are estimates as of January 2026. ¹Flood Insurance Rate Map. ²Since 1978.)



11/15/1974
Initial FIRM¹ date

09/25/2009
Effective FIRM date

\$80K
Total paid losses²

6
Total paid claims²

4
Flood insurance policies in force

4
Policies in the effective flood high hazard area

8 CRS

480
Estimated structures in the community

31
Estimated structures in the draft flood high hazard area

Estimated structures newly mapped in: **+1**

Estimated structures newly mapped out: **-20**

12%
Of the population is in the draft flood high hazard area

16%
Of households spend 30% or more of their income on housing

0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

11
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



History of Flooding

- 11 flood-related presidential disaster declarations since 1953¹.
- What was the most recent major flood event in your community? What were some of its impacts?



¹ 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>

An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and yachts. The town is built on a hillside, with a prominent white church steeple visible on the right. The surrounding area is densely forested with green trees. The entire image is overlaid with a semi-transparent blue filter.

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
- Red dots on the map show NFIP claims and Individual Assistance applications after a flood in WV in June 2018. The study is available at:
 - https://www.fema.gov/sites/default/files/documents/Region_III_WV_FloodReport.pdf

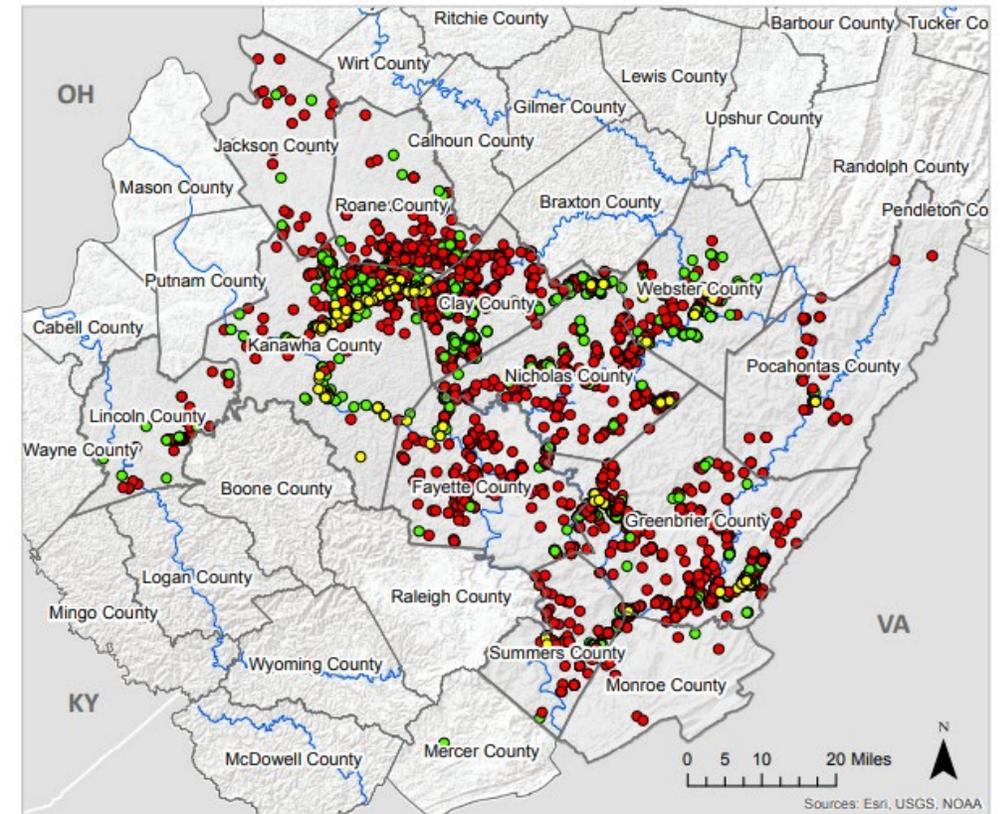


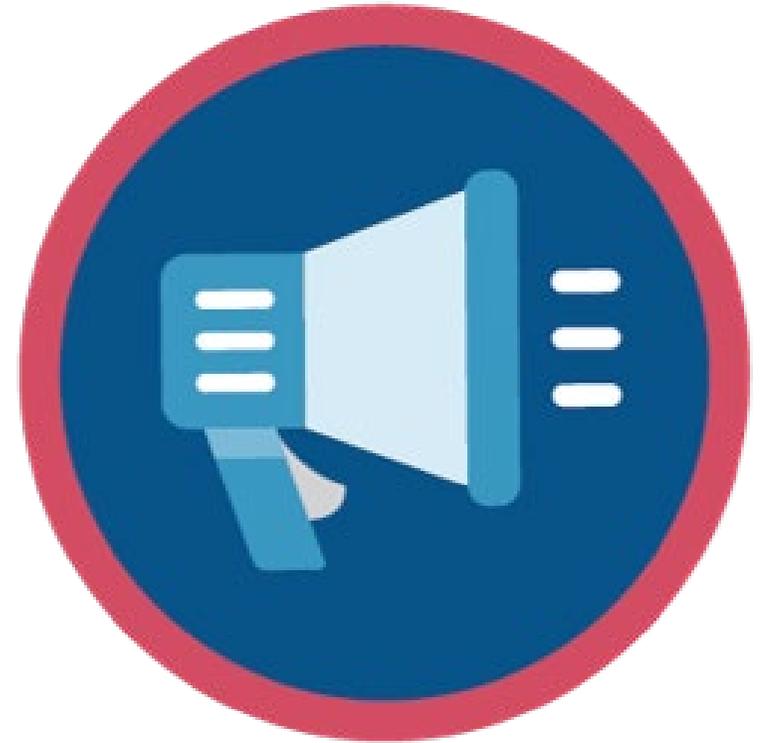
FIGURE 8: Location of NFIP Claims and Individual Assistance Applications. (green = inside 1% annual chance floodplain; yellow = inside 0.2% annual chance floodplain; red = outside mapped floodplain)



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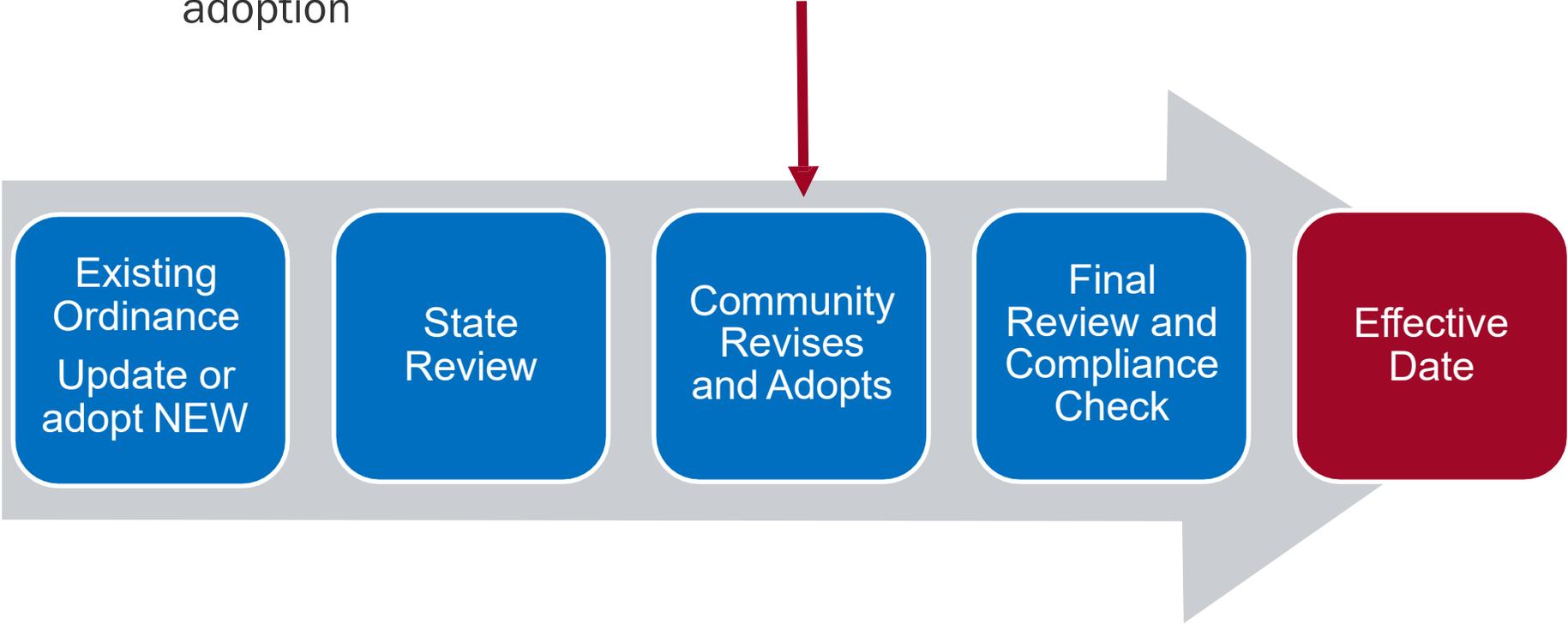
Ordinance Update and Adoption

- 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!**



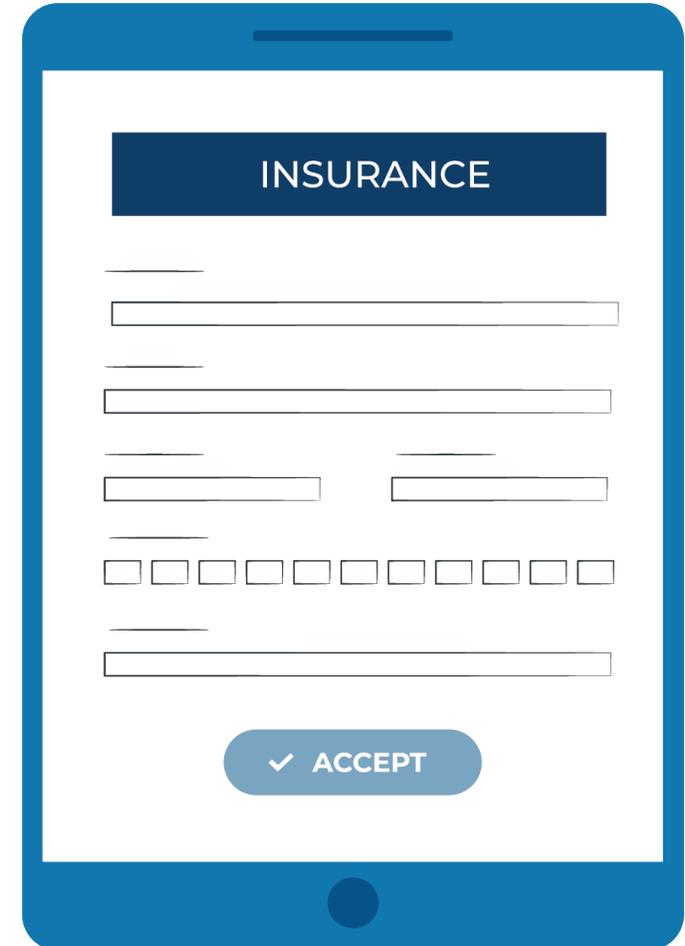
Permitting Considerations

- 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/>.



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 large marina filled with numerous sailboats and yachts. The town is built on a hillside, with a mix of residential houses and larger commercial buildings. A prominent church with a tall, white steeple is visible on the right side. The surrounding area is densely forested with green trees. The entire image is overlaid with a semi-transparent blue filter.

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



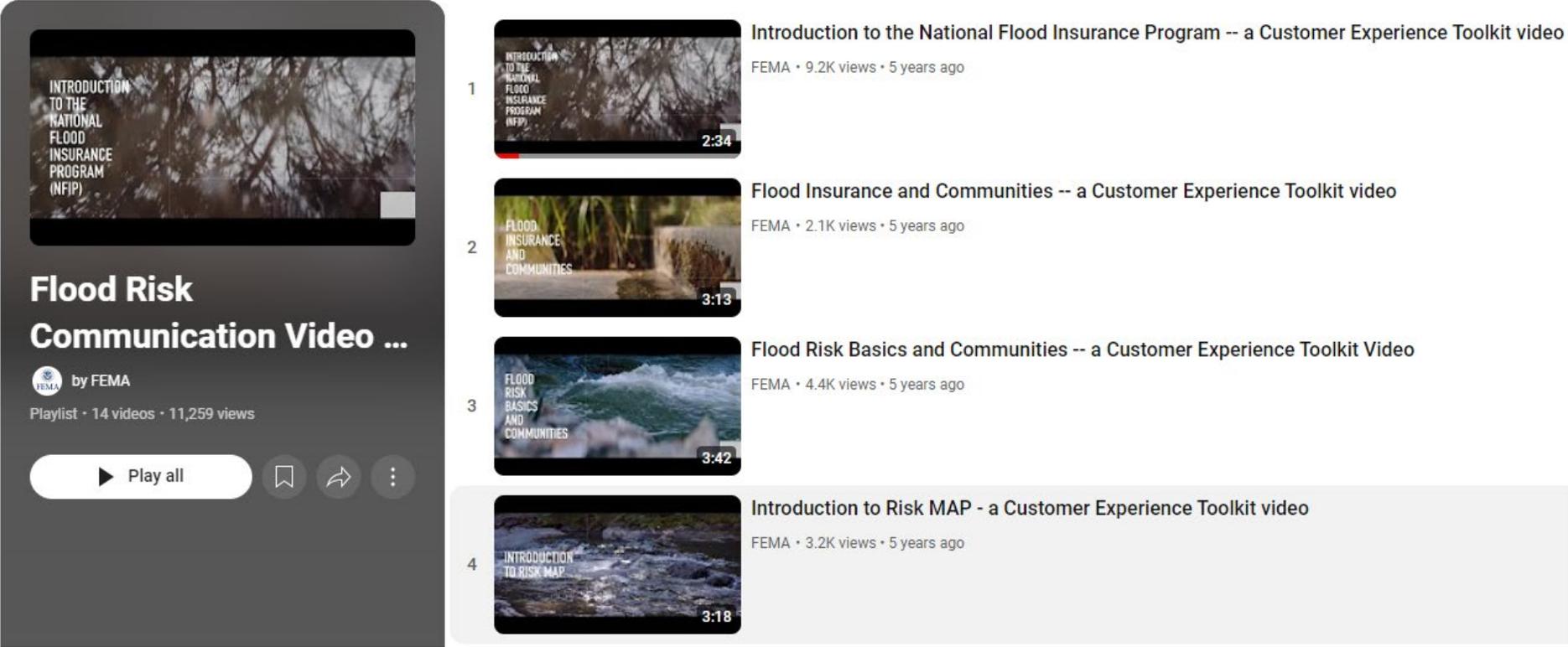
Outreach Messaging for Residents

- 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



Flood Risk Communication Video ...
by FEMA
Playlist • 14 videos • 11,259 views

▶ Play all

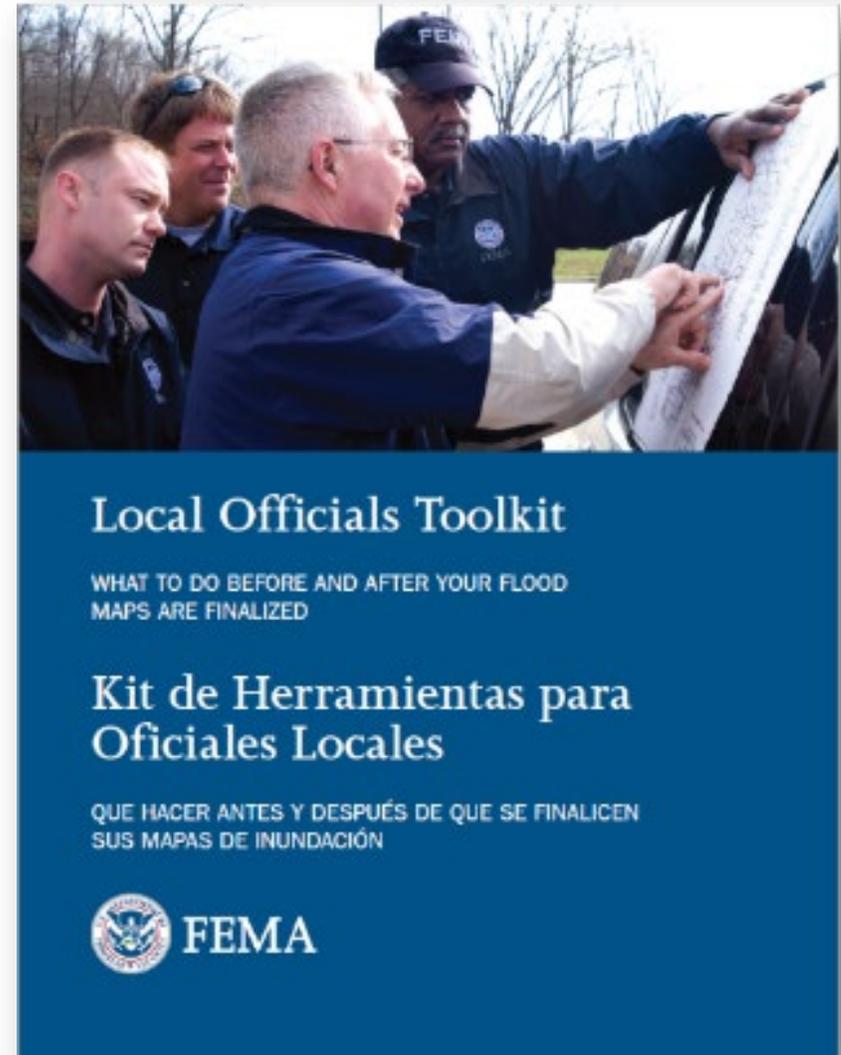
- 1 **Introduction to the National Flood Insurance Program -- a Customer Experience Toolkit video**
FEMA • 9.2K views • 5 years ago
2:34
- 2 **Flood Insurance and Communities -- a Customer Experience Toolkit video**
FEMA • 2.1K views • 5 years ago
3:13
- 3 **Flood Risk Basics and Communities -- a Customer Experience Toolkit Video**
FEMA • 4.4K views • 5 years ago
3:42
- 4 **Introduction to Risk MAP - a Customer Experience Toolkit video**
FEMA • 3.2K views • 5 years ago
3:18

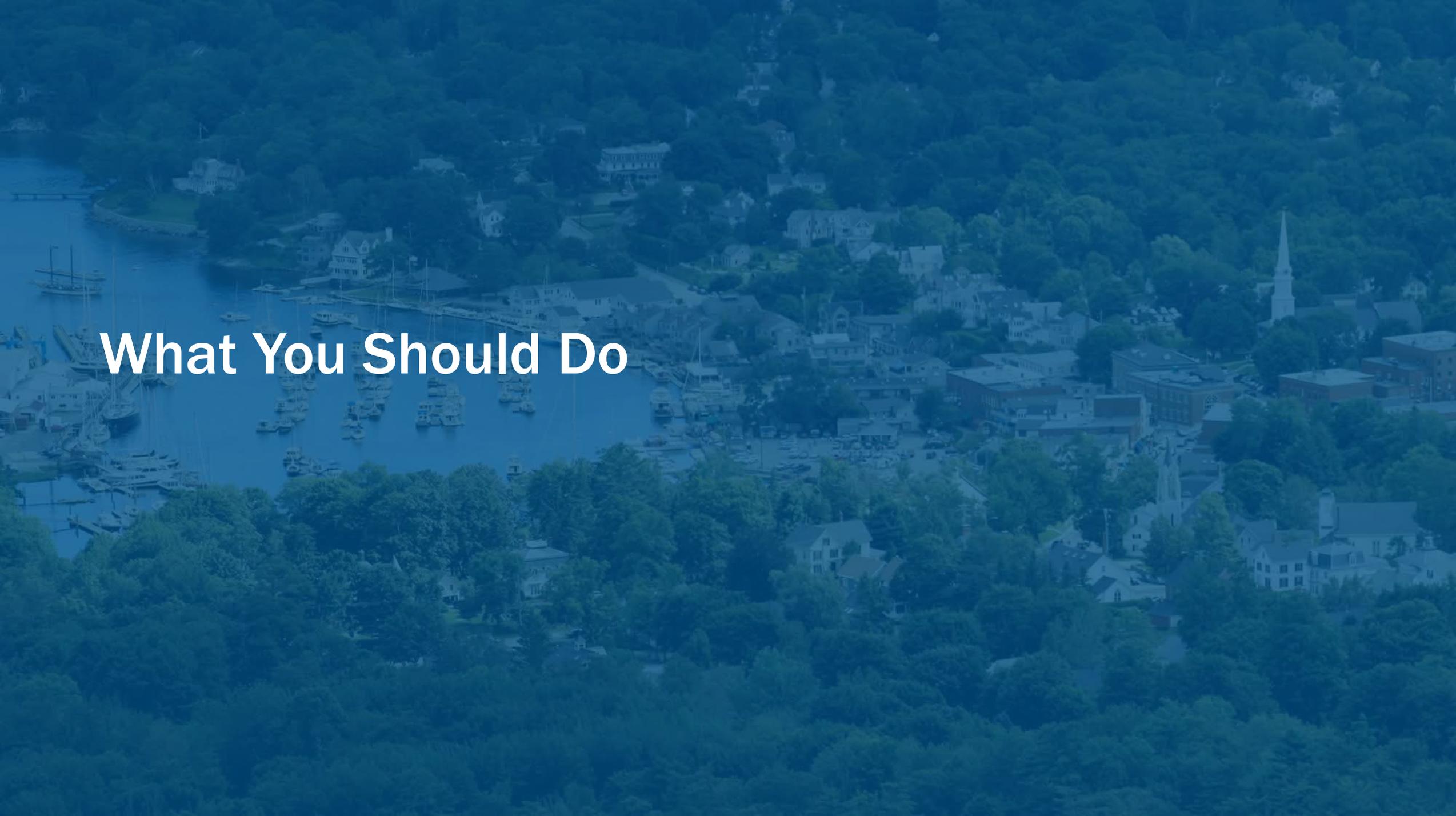


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Local Officials Toolkit

- 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](#)
- Templated letters, messaging, and more to help communicate your community's flood risk and flood insurance requirements.
- Bilingual (in English and Spanish).



An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and yachts. The town is built on a hillside, with a prominent white church steeple visible on the right. The surrounding area is densely forested with green trees. The entire image is overlaid with a semi-transparent blue filter.

What You Should Do

Community Action Items



**Review
Preliminary
Map, FIS
and SOMA**



**Comment on
Preliminary
Information**



**Appeal
Preliminary
Map If
Desired**



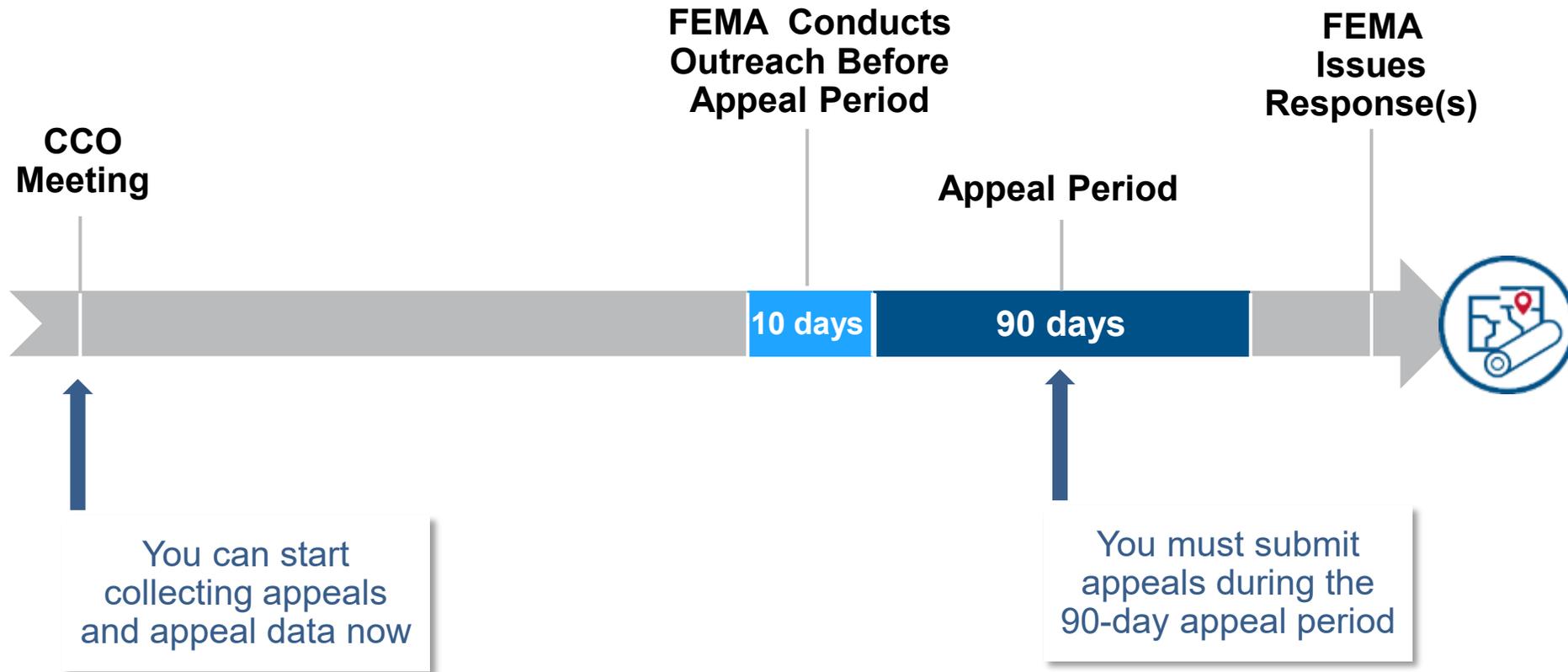
**Reach out to
Community
Members**



**Wait for
LFD to
Adopt**

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

Appeal Period Timeline



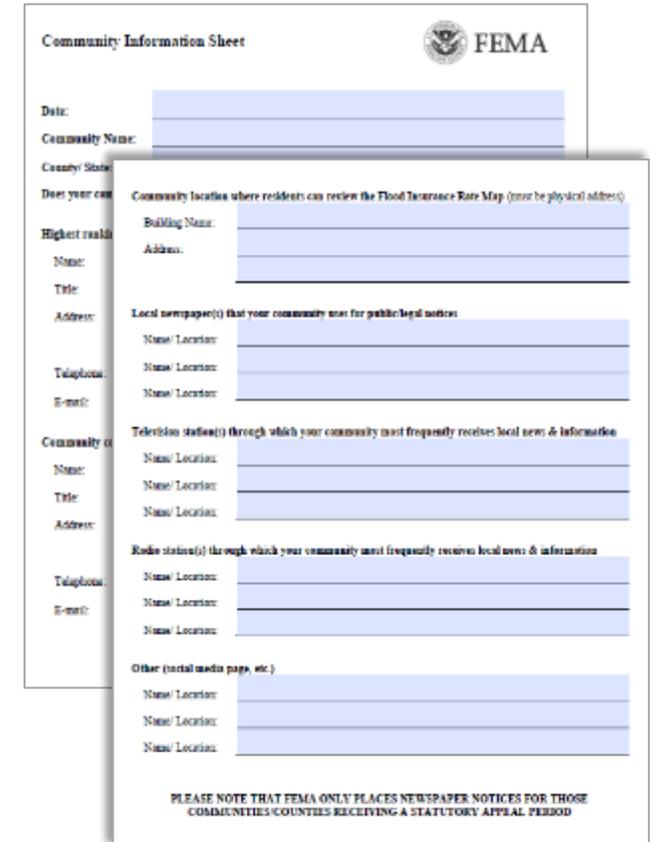
FEMA

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/20250828/public-invited-review-flood-maps-jefferson-county>



The image shows a 'Community Information Sheet' form from FEMA. The form is titled 'Community Information Sheet' and features the FEMA logo in the top right corner. It contains several sections for data entry, each with a label and a corresponding input field. The sections are: 'Date', 'Community Name', 'County/State', 'Does your community have a building where residents can review the Flood Insurance Rate Map (if not, be physical address)', 'Highest mailing address', 'Local newspaper(s) that your community uses for public/legal notices', 'Television station(s) through which your community most frequently receives local news & information', 'Radio station(s) through which your community most frequently receives local news & information', and 'Other (social media page, etc.)'. Each section has a 'Name/Location' label and an 'Address' label. 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'.

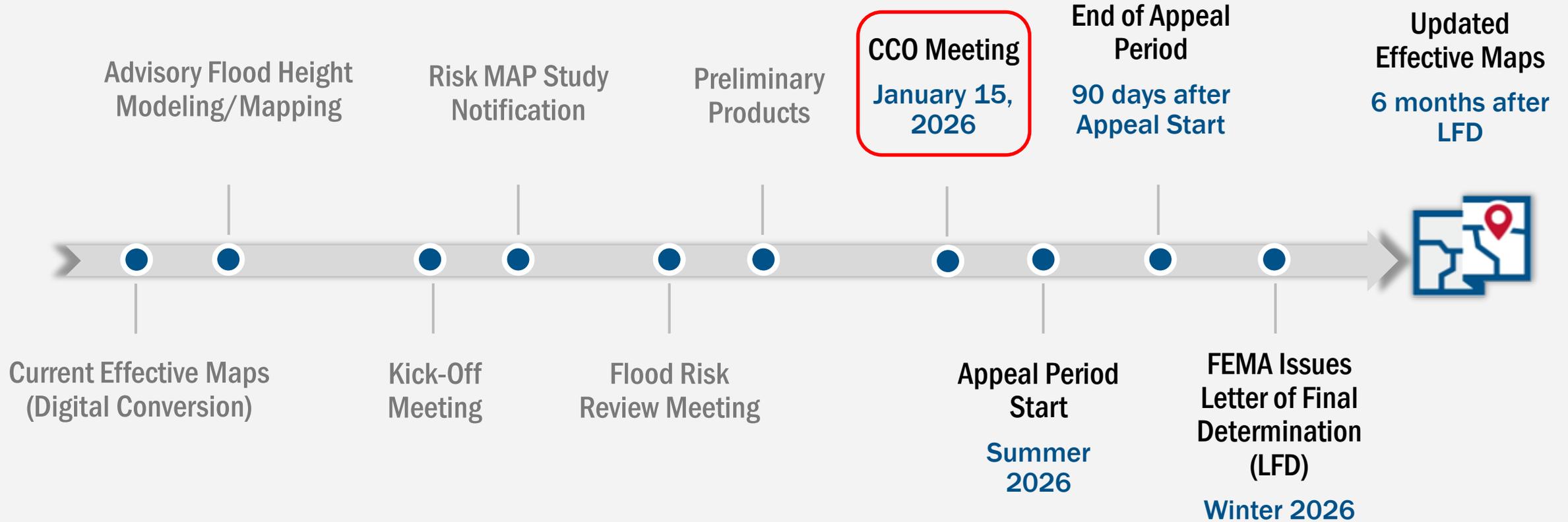
Hazard Mitigation: The Time Is Now!

- 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!



FEMA

Timeline – Looking Ahead



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FEMA

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@riskmapcdfs.com

Online Chat:

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



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