

Open House Toolkit

Washington County, New York

This toolkit includes messages and sample communication materials. You can use them to promote the Flood Risk and Insurance Open House in Washington County. This meeting will discuss upcoming changes to the flood maps. You do not have to use these materials, but FEMA hopes they will help in your outreach efforts.

Community Open House Toolkit

This toolkit includes the following items:

- Flood Risk Open House meeting objectives.
- Social media graphic.
- News release.
- Public service announcement.
- Website story.
- Sample ad.
- Social media content.
- Talking points about the Open House.
- Frequently asked questions.



FEMA

Flood Risk Open House Meeting Objectives

- Community members will connect with FEMA, the New York Department of Environmental Conservation (NYSDEC), and county representatives, one-on-one.
- Community members will learn:
 - The purpose, benefit and timeline of the mapping project.
 - What the flood hazard zones on the new maps are, and what they mean.
 - Local flood risks, and the resources that are available from the state, FEMA and other partners to help reduce them.
 - How map changes will affect the requirements for insurance and building.
 - The importance of flood insurance and how to obtain a policy.
 - The appeal and comment process.
 - The benefits of mitigation, as well as the costs of not acting.
 - What the county and state are doing to mitigate flood risk.
 - Where to go for updates and more information.

Social Media Graphic



**LEARN ABOUT
NEW FLOOD MAPS**

Communities in Washington
County, New York

**DO YOU HAVE QUESTIONS ABOUT
FLOOD RISK AND INSURANCE?**

Get them answered live by a FEMA representative.

**Thursday,
April 18, 2024**

any time between **12:00 p.m.** and
3:00 p.m.

Washington County Municipal
Building B
383 Broadway, Fort Edward, NY
12828

Bring your flood insurance declaration page if you have it.

 **FEMA**  **Department of
Environmental
Conservation**

News Release

FEMA Issues Revised Flood Insurance Rate Maps for Washington County, New York

There will be three Open Houses on Flood Risk and Insurance on April 16, 17 and 18, 2024.

WASHINGTON CO, NY — County, state and federal officials are working to reduce the effects of severe weather and natural disasters. On December 15, 2023, FEMA released preliminary Flood Insurance Rate Maps (FIRMs) for Washington County for public comments. The new maps give updated information about communities' flood risk. They are used to identify areas that may require flood insurance coverage. The current effective paper maps for Washington County were developed between the 1970s and 2000s. Some areas show major flood hazard changes when the new preliminary maps are compared to the current effective maps.

FEMA, the New York State Department of Environmental Conservation and Washington County officials invite residents to learn if the new maps affect them and what they can do take to protect themselves. The Flood Risk and Insurance Open Houses will be held:

Tuesday, April 16, 2024
5 to 8 p.m.
at the:
Bancroft Public Library
181 S. Main St., Salem, NY 12865

Wednesday, April 17, 2024
3 to 6 p.m.
at:
Whitehall Town Hall
57 Skenesborough Drive, Whitehall, NY 12887

Thursday, April 18, 2024
12 to 3 p.m.
at the:
Washington County Municipal Building B
383 Broadway, Fort Edward, NY 12828

The Open Houses will not have a formal presentation. Residents can attend any Open House for any length of time. At the meetings, residents can talk one-on-one with FEMA representatives. They can learn more about their flood risk and to get information on potential changes to flood insurance rates and requirements. If you already have flood insurance, please bring a copy of your declaration page. Residents can also see preliminary versions of the Flood Insurance Study report and the FIRMs [here](#). They can see the updated preliminary maps compared to the old paper maps using the [Old Paper Effective vs. New Digital Preliminary Data viewer](#).

The past FIRMs for Washington County were paper maps that were made between 1970s and 2000s. Because they will be available online, the new maps provide an additional level of transparency. They also help community

members decide how to protect themselves from future flood events. The maps and FIS report are the basis for each community's floodplain management regulations.

Due to these map changes, some properties in Washington County may no longer be in the high-risk flood zone. This zone is known as the Special Flood Hazard Area. If the building will be outside the high-risk flood zone on the new FIRM, flood insurance is no longer federally required. Flood insurance is still recommended, for both homeowners and renters.

Some properties may be included in a high-risk flood zone for the first time. This may mean that those property owners must buy flood insurance. Flooding is the number one natural disaster in the United States. Community members should know their current flood risk and use the available tools and programs to make their property and community safer.

To request a reasonable accommodation (sign language, real-time captioning or other), please email Michael.Foley3@fema.dhs.gov or FEMA-CivilRightsOffice@fema.dhs.gov, or call (833) 285-7448, FEMA's Civil Rights Resource Line.

To learn more or to access the flood maps, visit FEMA's Flood Map Service Center at msc.fema.gov. Visit floodsmart.gov to learn about flood insurance. You may also contact a map specialist at the FEMA Mapping and Insurance eXchange (FMIX) at (877) 336-2627 or FEMA-FMIX@fema.dhs.gov.

For Open House questions, reach out to our outreach lead, Jenny Gutierrez, at jennifer.gutierrez@associates.fema.dhs.gov.

Sample Public Service Announcement

30 Seconds

Do you know your flood risk? If you live or work in Washington County, you are invited to join one of FEMA's upcoming Open Houses on Flood Risk and Insurance. Here, you can learn more about your flood risk and recently revised flood maps. FEMA representatives will be there to answer questions about flood risk, flood insurance and ways to prepare for and protect against flooding. All are welcome to join.

The first Open House will on Tuesday, April 16, 2024, from 5 to 8 p.m. at the Bancroft Public Library, 181 S. Main St., Salem, NY 12865.

The second Open House will on Wednesday, April 17, 2024, from 3 to 6 p.m. at the Whitehall Town Hall, 57 Skenesborough Drive, Whitehall, NY 12887.

The third Open House will on Thursday, April 18, 2024, from 12 to 3p.m. at the Washington County Municipal Building B, 383 Broadway, Fort Edward, NY 12828.

15 Seconds

Do you know your flood risk? Get answers to your questions at one of FEMA's in-person Open House meetings on Flood Risk and Insurance in Washington County. The meetings will be on Tuesday, April 16, 2024, from 5 to 8 p.m. at the Bancroft Public Library; Wednesday, April 17, 2024, from 3 to 6 p.m. at the Whitehall Town Hall; and Thursday, April 18, 2024, from 12 to 3 p.m., at the Washington County Municipal Building B.

Sample Website Story

Do you know your flood risk? FEMA is hosting three Open Houses on Flood Risk and Insurance. If you live in Washington County, this is a chance to learn more about your updated flood maps. These are also known as Flood Insurance Rate Maps. FEMA representatives will be there to answer questions about flood risk, flood insurance, and how to prepare for and protect yourself from flooding.

The Open Houses are on Tuesday, April 16, 2024, from 5 to 8 p.m. at the Bancroft Public Library; Wednesday, April 17, 2024, from 3 to 6 p.m. at the Whitehall Town Hall; and Thursday, April 18, 2024, from 12 to 3 p.m., at the Washington County Municipal Building B. All are welcome to join.

To request a reasonable accommodation (sign language, real-time captioning, or other), please email Michael.Foley3@fema.dhs.gov or FEMA-CivilRightsOffice@fema.dhs.gov, or call (833) 285-7448, FEMA's Civil Rights Resource Line.

Flooding is the number one natural disaster in the United States. Community members need to know their risk and use the tools and programs they have, including flood insurance.

To learn more or to access the flood maps, visit <https://msc.fema.gov/portal/home>. You may also contact a map specialist at the FEMA Mapping and Insurance eXchange (FMIX) at 1-877336-2627 or FEMA-FMIX@fema.dhs.gov.

Sample Advertisement

DO YOU KNOW YOUR FLOOD RISK?

Learn more at FEMA's Open House on Flood Risk and Insurance

FEMA is hosting three Open Houses to talk to residents of Washington County about the revised flood maps. Learn about your risk of flooding and potential flood insurance changes. All are welcome to join.

FEMA's Open Houses on Flood Risk and Insurance:

Tuesday, April 16, 2024

5 to 8 p.m.

at the:

Bancroft Public Library

181 S. Main St., Salem, NY 12865

Wednesday, April 17, 2024

3 to 6 p.m.

at:

Whitehall Town Hall

57 Skenesborough Drive, Whitehall, NY 12887

Thursday, April 18, 2024

12 to 3 p.m.

at the:

Washington County Municipal Building B

383 Broadway, Fort Edward, NY 12828

FEMA representatives will be there to answer your questions. If you already have flood insurance, please bring your declaration page.

To learn more about your flood risk, visit <https://msc.fema.gov/portal/home>. If you cannot join, you can also contact a map specialist at the FEMA Mapping and Insurance eXchange (FMIX) at (877) 336-2627 or [FEMA-FMIX@fema.dhs.gov](mailto:FMIX@fema.dhs.gov).

Social Media Posts for Facebook and X

Post as Soon as Possible

New flood maps for #WashingtonCountyNY communities are coming! Get your flood risk and flood insurance questions answered live by @FEMARegion2. Join the Open House, 5-8 p.m. on April 16 in Salem, 3-6 p.m. on April 17 in Whitehall, and 12-3 p.m. on April 18 in Fort Edward #KnowYourFloodRisk

Post on April 9

Washington County residents: Ask FEMA your flood risk questions! @FEMARegion2 is holding an Open House. Arrive any time from 5: to 8: p.m., on Tuesday, April 16, 2024, at the Bancroft Public Library, 181 S. Main St., Salem, NY 12865. #KnowYourFloodRisk

Post on April 10

Washington County residents: Ask FEMA your flood risk questions! @FEMARegion2 is holding an Open House. Arrive any time from 3 to 6 p.m., on Wednesday, April 17, 2024, at the Whitehall Town Hall, 57 Skenesborough Drive, Whitehall, NY 12887. #KnowYourFloodRisk

Post on April 11

Washington County residents: Ask FEMA your flood risk questions! @FEMARegion2 is holding an Open House. Arrive any time from 12 to 3 p.m., on Thursday, April 18, 2024, at the Washington County Municipal Building B, 383 Broadway, Fort Edward, NY 12828. #KnowYourFloodRisk

Post on April 16 - Morning

Tonight, join @FEMARegion2 for a #WashingtonCountyNY community Open House on Flood Risk and Insurance any time between 5 and 8 p.m. to talk about new flood maps, flood risk and insurance questions. The meeting will be at the Bancroft Public Library. #KnowYourFloodRisk

Post on April 17 - Morning

Today, join @FEMARegion2 for a #WashingtonCountyNY community Open House on Flood Risk and Insurance any time between 3 and 6 p.m. to talk about new flood maps, flood risk and insurance questions. The meeting will be at the Whitehall Town Hall. #KnowYourFloodRisk

Post on April 18 - Morning

Today, join @FEMARegion2 for a #WashingtonCountyNY community Open House on Flood Risk and Insurance any time between 12 and 3 p.m. to talk about new flood maps, flood risk and insurance questions. The meeting will be held at the Washington County Municipal Building B. #KnowYourFloodRisk

Post After the Event

Thank you, #WashingtonCountyNY residents for joining the FEMA Open House on Flood Risk! Look up your #floodzone at <https://msc.fema.gov/portal/home> or call (877) 336-2627. Check out <http://www.floodsmart.gov> for more safety and insurance tips. #floodsmart

Talking Points

Overarching Messages

- Residents and community members deserve to be informed. Everyone must know their risk, know their role, and act to reduce their risk.
- Through flood studies and updated maps, communities are getting more precise information about the flood risks where they live and work.
- Share this information with your friends and neighbors. Know your flood risk and have a plan before a flood or storm event affects your community. Contact your local floodplain administrator and visit <https://msc.fema.gov/portal/home>, <https://www.fema.gov/flood-insurance> and <http://www.floodsmart.gov> to learn more about flood risk and how to prepare.

Mapping Information

FEMA's Flood Map Service Center website is a great source for information. The site includes all of FEMA's flood maps and data. It also has fact sheets about flood insurance; Risk Mapping, Assessment, and Planning; ways to mitigate flood risk; and related information.

- Map specialists at the FEMA Mapping and Insurance eXchange (FMIX) are also a great resource. They can be reached at (877) 336-2627 or FEMA-FMIX@fema.dhs.gov.
- The <https://msc.fema.gov/portal/home> website has a map viewer. It gives residents a way to view the maps that affect their specific location.
- Residents can see the updated preliminary maps compared to the old paper maps using the [Old Paper Effective vs. New Digital Preliminary Data viewer](#).
- If you feel your property is at risk of flooding, you can still buy flood insurance, no matter what FEMA flood zone it is in.

Flood Insurance

- Flood insurance requirements are based on current effective Flood Insurance Rate Maps (FIRMs).
- Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program. You can buy it through licensed insurance agents. To learn more about flood insurance, visit the NFIP website at <https://www.fema.gov/flood-insurance> and <http://www.floodsmart.gov>.
- The NFIP provides flood insurance in more than 22,000 communities across the nation. These communities have agreed to adopt and enforce strong floodplain management regulations.
- FEMA recommends that all residents and business owners buy flood insurance to help protect their financial investments.
- Knowing where and when map changes are occurring will help community members know their best insurance options. Preliminary FIRMs can be found at <https://msc.fema.gov/portal/home>.

Open House Frequently Asked Questions

What changes will we see on the new Flood Insurance Rate Map (FIRM)?

Some buildings may be included in the high-risk area for the first time. This area is known as a Special Flood Hazard Area (SFHA). However, some buildings may no longer be in the SFHA.

- If the building is currently mapped in an SFHA but will be outside the SFHA on the new FIRM, flood insurance is no longer federally required. Flood insurance is still recommended, for both homeowners and renters.
- Mortgage companies or lenders may still require you to buy flood insurance.

Can I view my home on the new preliminary FIRM before the Open House?

Yes. You can view an address on the preliminary map at <https://msc.fema.gov/fmcv>. You can also see the updated preliminary maps compared to the old paper maps using the [Old Paper Effective vs. New Digital Preliminary Data viewer](#). Call the FEMA Mapping and Insurance eXchange (FMIX) at 877-336-2627 to get specific details about your location.

Who should attend the Flood Risk Open House?

Everyone should attend a Flood Risk Open House, especially if:

- Your property is currently mapped within an SFHA.
- Your property is newly mapped within an SFHA.
- You currently have flood insurance.
- You are not sure or want to learn more.

If you are unsure of your flood risk, you can view the preliminary FIRM at <https://msc.fema.gov/fmcv>. You can also call the FMIX at 877-336-2627.

What happens at the Flood Risk Open House?

Property owners can meet one-on-one with FEMA representatives. They will discuss the preliminary FIRM updates. They can also ask and answer questions about flood insurance.

Do I have to stay at the Open House for the entire time?

No. You can drop in at any time between the hours listed. Plan to spend about an hour at the Open House to get the details you need. The Open House is set up so you can move between information stations. You may choose which stations or experts to visit.

What should a homeowner bring to the Flood Risk Open House?

Bring an address to learn more about that property's flood risk. A current flood insurance policy or elevation certificate may give you more specific details about your flood insurance options.

Do I have to buy flood insurance?

Flood insurance rates are determined in part by the FIRM that is in effect at the time.

- If the new preliminary FIRM shows your property in a high-risk flood area, and you have a mortgage through a government-backed lender:
 - You must buy flood insurance.
 - This is required once the preliminary FIRM goes into effect.
- There is time—updated maps are planned to go into effect in 2025.
- Wherever it rains, it can flood. Buying flood insurance is a good idea for property owners and renters, even in low-risk areas.

Can I buy insurance at the Open House?

No. Flood insurance is available through the National Flood Insurance Program (NFIP). The NFIP is a federally underwritten program. You can buy an NFIP policy through any state-licensed property and casualty insurance agent. A specialized agent provides insurance options; they can help you decide which is best for you. Find an agent at [FloodSmart.gov](https://www.floodsmart.gov).

Can I change the new maps?

You can formally appeal information that is on the new maps. The Open House is a great place to learn more about the appeal process. This includes how to file an appeal or comment. If you cannot attend the Open House, your local floodplain manager's office is a great place to find out more about comments or appeals. You can learn more about the process [here](#).