

Floodplain Management Educates Virgin Islanders on Flood Risk

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ST. CROIX, U.S. Virgin Islands -- Since hurricanes Irma and Maria devastated the U.S. Virgin Islands in 2017, FEMA has focused much of its efforts on assisting with a number of projects to reduce risks and hazards against future incidents and disasters.

FEMA's Hazard Mitigation Floodplain Management team has been hard at work helping educate and encourage Virgin Islanders not to move into flood zones.

Melissa Griffith, a FEMA USVI Floodplain Management Specialist, works with the territory's Department of Planning and Natural Resources (DPNR) Floodplain Administrator to assist residents with floodplain management and flood insurance.

Floodplain management is a community-based effort to prevent or reduce the risk of flooding, resulting in a more resilient community. Floodplain management functions include zoning, building codes awareness, and enforcement. While FEMA has minimum floodplain management standards for communities participating in the National Flood Insurance Program (NFIP), adopting flood insurance helps reduce the socio-economic impact of floods. Furthermore, higher standards of floodplain management regulations will lead to safer, stronger, and more resilient communities.

"The floodplain administrator for the territory is DPNR. DPNR helps homeowners to identify their flood risk and assist them in developing flood risk reduction strategies that they can implement around their property. They are trying to help residents understand what actions they can take today to lower their flood risk tomorrow," said Griffith. "We are trying to encourage property owners to get flood insurance before a disaster occurs along with educating them on how it is more beneficial than waiting for federal assistance. Most homeowner's insurance does not cover flood damage and it takes a flood insurance policy 30 days to go into effect. With a flood policy from the NFIP, you're covered — up to \$250,000 for your home and \$100,000 for contents."



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Page 1 of 3

According to Griffith, a major hurdle accomplished in the last five years is the update of the territory's floodplain regulations. The territory's floodplain regulations, not updated since 2007, were updated in February 2021. In addition, DPNR also created a Floodplain Management USVI Quick Guide for community members in the territory. The USVI Quick Guide will help property owners, design professionals, and real estate and insurance professionals to understand why and how the U.S. Virgin Islands manages development in floodplains to protect people and property.

"Right now, we are conducting floodplain management trainings and educational outreach to territorial partners and the community at large so that residents can improve their knowledge about their exposure to future flood risk." Griffith stated.

To learn more about floodplain management, visit fema.gov/floodplain-management. To learn more about NFIP, visit fema.gov/flood-insurance.

FEMA will continue to work with its territorial partners to reduce risks and hazards to Virgin Islanders posed by hurricanes and other disasters. Hazard mitigation planning for the whole community will strengthen a legacy of resilience for Virgin Islanders.





FEMA hosts a Base Flood Elevation course in May 2022 instructed by Strategic Alliance for Risk Reduction's Rebecca Croft at the University of the Virgin Islands Albert A. Sheen campus on St. Croix. The training was held for the Virgin Islands Territorial Emergency Management Agency, Virgin Islands Waste Management Authority, Virgin Islands Department of Planning and Natural Resources and other guests. FEMA/Melissa Griffith



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Page 3 of 3