

**BUILDING DOLLAR EXPOSURE & TYPE (Region 8)**

**Building Inventory of Flood-Risk Structures:** This report identifies high-valued buildings and other building characteristics exposed in the 1%-annual-chance (100-year) floodplain. Flood Risk Assessment datasets are developed by pinpointing all primary insurable structures in the high-risk effective and advisory floodplains. Essential facilities (schools, fire, police, E-911, nursing homes, hospitals, nursing homes) are inventoried to the 0.2-pecent (500-year) annual chance flood event. Community assets (government buildings, churches, historical structures, utilities, etc.) are also inventoried. Building characteristics inventoried and verified are **Occupancy Class**, Foundation Type, First Floor Height, Number of Stories, Area, and **Replacement Cost.** Default values are populated from the WV Property Tax Assessment Database and if necessary modified with user-defined values. Building pictures can be linked to the structure-level risk assessment using the unique building identifier (Parcel ID + Address Number).

**Building Replacement Value:** The repair costs to rebuild residential or non-residential structures from flood damage are significant insurance rating and mitigation construction factors. In addition, the structure’s replacement value and other building characteristics (occupancy class, foundation type, first floor height, number of stories, and structure area) are inputs to model flood damage estimates. Appraisal values from the West Virginia property tax assessment records are the primary data source for buildings exposed in the 1%-annual-chance (100-yr) floodplain. These building replacement values in the statewide tax assessment database are updated every year by the WV Property Tax Division. If necessary, modified or user-defined values are entered in the enhanced building inventory database to override default appraisal records values when no appraisal values exist or are identified in an adjacent parcel; or if multiple buildings on a single parcel must be apportioned. Other data sources for building dollar replacement costs include neighborhood appraisal values, BRIM Insurance, and RS Means.

**Occupancy Classes:** The building type categories for residential and non-residential structures follow FEMA's Hazus occupancy classification. The primary source for the occupancy type is the 186 land use categories from tax assessment data. These land use codes are converted to the 33 Hazus building specific occupancy classes, and further generalized to residential and non-residential building classes. On the Risk MAP View of the WV Flood Tool, the building occupancy types based on *structure use* are classified as **Residential** (R - single dwelling, farmhouse, mobile home, multi-family, apartments, nursing homes, group quarters); **Commercial** (C - businesses or industrial), and **Other** Non-Residential (schools, government buildings, churches, non-inhabitable agricultural structures, etc.).

Different residential/non-residential categories may apply to different FEMA programs. Typically, the main difference is that for **structure use** applications the **Other Residential (> 4 units)** occupancy class (e.g., apartments, group housing) is categorized as RESIDENTIAL but for **structure type** applications is classified as NON-RESIDENTIAL. The **structure use** occupancy classification is based on habitable on non-habitable occupancy whereas the **structure type** classification is based on design and materials. Refer to the [Occupancy Class Types](https://data.wvgis.wvu.edu/pub/RA/_resources/FRA/Occupancy_Class_Types_Reference.xlsx) table for a more detailed breakdown of the residential/non-residential categories by specific occupancy classes.

**FEMA Programs that utilize “Structure Use” Residential/Non-Residential Classification:** WV Flood Tool’s Risk MAP View (**R**esidential, **C**ommercial, and **O**ther Non-Residential), NFIP Specific Rating Guidelines; Open Hazus FAST Flood Assessment Structure Tool (Building Damage, Debris Total, and Restoration Time); Population Displacement Model. Note that Other Residential (> 4 units) is included in the RESIDENTIAL classification.

**FEMA Programs that utilize “Structure Type” Residential/Non-Residential Classification:** FEMA’s Community Rating System (CRS 214) Program Data Table; Substantial Damage Estimator (SDE) Tool; Nonstructural Mitigation Measures. Note that Other Residential (> 4 units) is included in the NON-RESIDENTIAL classification.

**Manufactured Homes:** Every manufactured mobile home in the floodplain is counted as a primary structure. If singlewide and doublewide mobile homes are assessed as personal property with no listed appraisal values, then replacement manufactured costs are derived from other sources. For example, manufactured replacement home costs may be compiled from the Other Building and Yard Improvements tax assessment table. However, if no tax appraisal values are present, then a countywide average value of singlewide or doublewide home values may be applied.

**Owner Occupancy:** Owner Occupancy is determined from the tax class data value records. Class II properties are owner-occupied residential property used exclusively for residential purposes and all farmland used for agricultural purposes by its owner or bona fide tenant.

**Building Year and FIRM Status:** Collected from the tax assessment records, the building year is compared to the effective date of the initial Flood Insurance Rate Map to determine the Pre-FIRM or Post-FIRM status of each inventoried building. If the site of a post-FIRM structure was not mapped as a Special Flood Hazard Area at the time of construction, then repairs or alterations are regulated as though it is a pre-FIRM structure.

**Community Engagement and Verification:**

Building-Level Verification: Verify the highly valued buildings using the [building-level table](https://data.wvgis.wvu.edu/pub/RA/State/BL/BLRA/R8_BLRA_Full_List/) and [Risk MAP View](https://www.mapwv.gov/flood/map/?wkid=102100&x=-8782594&y=4740691&l=3&v=2) of the WV Flood Tool. For buildings inventoried in the 1% floodplains, review the most expensive residential and non-residential buildings located in the high-risk flood zones sorted on building appraisal value from largest to smallest value. Identify building-level mitigation and outreach strategies.

* Confirm highly valued residential and non-residential buildings for correctness. Confirm recently vacated or demolished structures for correctness. Use the Construction Grade with the building replacement value to identify superior quality structures versus dilapidated/vacated structures. Submit map links of missing noteworthy structures in the high-risk floodplains, especially those of significant importance to the community.
* Filter by Occupancy Class and Regulatory Floodway to refine analysis of building types exposed to higher flood velocities associated with the main channel of the river or stream.

Community-Level Verification: Review community-level flood risk assessment statistics of the building stock to identify mitigation and outreach strategies.

* Percentage of residential versus non-residential homes which impact flood disaster response and flood proofing mitigation efforts.
* Percentage of Post-FIRM buildings and compliance with floodplain development standards.
* Review the more vulnerable building stock such as lighter-weight manufactured homes and rental homes where renters may not carry rental insurance.

**Building Counts / Building Dollar ($) Exposure / Building Occupancy Type / Building Year.** Tables BE-1 through BE-5 present the building counts, building dollar exposure totals, median building values, residential/non-residential occupancy classes, owner-occupancy, building year, and Post-FIRM percentage. These building characteristics are for structures inventoried in the high-risk effective and advisory flood zones for a 1%-annual-chance (100-year) event.

Summary Community Building Counts

* **Mineral County** (ranked 23rd in the State) has the highest countywide building counts in the region. The incorporated city of **Keyser** (ranked 10th for incorporated areas) followed by the city of **Moorefield** (ranked 84th) has the *most buildings* in high-risk floodplains.

Summary Community Building Values

* **Mineral County** (ranked 12th in the State) and the incorporated city of **Keyser** (ranked 18th for incorporated areas) have the *highest building dollar values* exposed to a 1%-annual-chance flood.

Median Building Replacement Value

* **Pendleton** ($60K) and **Mineral** ($51K) **counties** rank 5th and 11th, respectively, in the State for *countywide median building replacement value* and much higher than the statewide median building replacement value of $37,000.
* **Pendleton** ($75K) and **Mineral** ($55K) **counties** rank 5th and 14th, respectively, in the State for countywide median single-family dwelling (RES 1 Occupancy Class) replacement value and above the statewide median single family dwelling value of $44,000.

Building Occupancy Class Type

* Most of the primary buildings are *residential*: **Hampshire County** (91%), **Pendleton County** (88%), **Hardy County** (85%), **Mineral County** (84%), and **Grant County** (77%). Of the residential buildings, most of the building stock is *owner-occupied*: Pendleton County (81%), Grant County (80%), Hardy County (78%), Hampshire County (69%), and Mineral County (63%).
* The total building value for **Hampshire** and **Pendleton counties** is 77% and 64% *residential*, respectively, for the countywide building stock value exposed in the 1% floodplain, while for **Mineral**, **Grant**, and **Hardy** **counties** the *non-residential* properties are 73%, 66%, and 57%, respectively, of the countywide building stock dollar value exposure.
* The town of **Moorefield** (ranked 11th in the State) has the highest percentage (53%) of *manufactured homes* for *single family dwelling* building stock (Hazus specific occupancy categories: RES1-single family dwelling and RES2-mobile home).

Building Year and FIRM Status

* **Grant County** ranks 3rd in the State for the highest percentage of *Post-FIRM structures* or new development.
* The town of **Keyser** is the oldest community in the region with *building year median value* of 1912 followed by **Capon Bridge** and **Piedmont** (1920).

**Table BE-1.** Community rankings of **Total Building Counts** and **Total Building Replacement Values**. Statewide there are [268 flood-prone communities](https://data.wvgis.wvu.edu/pub/RA/_Resources/Status/WV_Floodprone_Communities.pdf), consisting of 213 incorporated areas and 55 unincorporated areas/counties. For Region 8, all 15 incorporated communities participate in the NFIP except for Carpendale and Elk Garden.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **BUILDING COUNT RANKING** | | |  | **BUILDING $ VALUE RANKING** | | |
| **Community** | **Region** | **State** |  | **Community** | **Region** | **State** |
| **INCORPORATED** | | |  | **INCORPORATED** | | |
| Keyser | 1 | 10 |  | Keyser | 1 | 18 |
| Moorefield | 2 | 84 |  | Moorefield | 2 | 45 |
| Piedmont | 3 | 114 |  | Petersburg | 3 | 48 |
| Capon Bridge | 4 | 132 |  | Piedmont | 4 | 114 |
| Petersburg & Bayard | 5 | 166 |  | Capon Bridge | 5 | 126 |
| **UNINCORPORATED** | | |  | **UNINCORPORATED** | | |
| Hampshire | 1 | 18 |  | Mineral | 1 | 8 |
| Mineral | 2 | 29 |  | Hampshire | 2 | 23 |
| Pendleton | 3 | 30 |  | Pendleton | 3 | 29 |
| Hardy | 4 | 38 |  | Hardy | 4 | 37 |
| Grant | 5 | 52 |  | Grant | 5 | 50 |
| **COUNTY** | | |  | **COUNTY** | | |
| Mineral | 1 | 23 |  | Mineral | 1 | 12 |
| Hampshire | 2 | 26 |  | Hampshire | 2 | 35 |
| Pendleton | 3 | 40 |  | Pendleton | 3 | 37 |
| Hardy | 4 | 46 |  | Hardy | 4 | 39 |
| Grant | 5 | 55 |  | Grant | 5 | 53 |

Source: Region 8 Community-Level [Building Exposure](https://data.wvgis.wvu.edu/pub/RA/State/CL/Building_Exposure/)Table

* Highest number of primary structures in the 1% floodplain:
  + Keyser (incorporated)
  + Hampshire County Unincorporated (unincorporated area)
  + Mineral County (countywide)
* Highest building dollar exposure in the 1% floodplain:
  + Keyser (incorporated)
  + Mineral County Unincorporated (unincorporated)
  + Mineral County (countywide)

**Table BE-2.** Building Dollar Exposure: Residential versus Non-Residential

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Community** | **RESIDENTIAL** | | | | **COMMERCIAL  NON-RESIDENTIAL** | | **OTHER NON-RESIDENTIAL** | | **TOTAL BUILDING VALUE** | | |
| **Community Name** | **#** | **% Count** | **Value ($)** | **% Value** | **#** | **Value ($)** | **#** | **Value ($)** | **#** | **Value ($)** | **Rank1** |
| Bayard | 17 | 77.3% | $496K | 79.8% | 5 | $126K | 0 | $0K | 22 | $622K | 8 |
| Grant County\* | 218 | 80.4% | $11,987K | 65.9% | 46 | $4,345K | 7 | $1,867K | 271 | $18,200K | 5 |
| Petersburg | 7 | 31.8% | $308K | 1.6% | 13 | $1,017K | 2 | $17,506K | 22 | $18,831K | 3 |
| **GRANT** | **242** | **76.8%** | **$12,790K** | **34.0%** | **64** | **$5,488K** | **9** | **$19,374K** | **315** | **$37,652K** | **5** |
| Capon Bridge | 22 | 59.5% | $1,979K | 49.3% | 13 | $1,781K | 2 | $254K | 37 | $4,015K | 5 |
| Hampshire County\* | 1015 | 92.8% | $56,449K | 80.1% | 57 | $7,505K | 22 | $6,537K | 1094 | $70,492K | 2 |
| Romney | 1 | 14.3% | $57K | 3.3% | 4 | $759K | 2 | $899K | 7 | $1,715K | 7 |
| **HAMPSHIRE** | **1038** | **91.2%** | **$58,485K** | **76.7%** | **74** | **$10,046K** | **26** | **$7,690K** | **1138** | **$76,221K** | **2** |
| Hardy County\* | 474 | 87.6% | $22,166K | 54.5% | 57 | $16,836K | 10 | $1,639K | 541 | $40,640K | 4 |
| Moorefield | 52 | 64.2% | $4,898K | 21.5% | 24 | $12,861K | 5 | $5,073K | 81 | $22,831K | 2 |
| Wardensville | 2 | 100.0% | $184K | 100.0% | 0 | $0K | 0 | $0K | 2 | $184K | 10 |
| **HARDY** | **528** | **84.6%** | **$27,247K** | **42.8%** | **81** | **$29,696K** | **15** | **$6,712K** | **624** | **$63,656K** | **4** |
| Keyser | 415 | 81.2% | $22,093K | 38.1% | 79 | $5,931K | 17 | $30,025K | 511 | $58,048K | 1 |
| Mineral County\* | 651 | 87.9% | $37,722K | 22.6% | 66 | $122,245K | 24 | $6,706K | 741 | $166,673K | 1 |
| Piedmont | 28 | 54.9% | $2,215K | 44.7% | 20 | $1,880K | 3 | $865K | 51 | $4,960K | 4 |
| Ridgeley | 9 | 100.0% | $437K | 100.0% | 0 | $0K | 0 | $0K | 9 | $437K | 9 |
| **MINERAL** | **1103** | **84.1%** | **$62,466K** | **27.1%** | **165** | **$130,056K** | **44** | **$37,596K** | **1312** | **$230,118K** | **1** |
| Franklin | 4 | 28.6% | $323K | 9.8% | 8 | $2,063K | 2 | $925K | 14 | $3,311K | 6 |
| Pendleton County\* | 658 | 89.3% | $43,950K | 66.5% | 46 | $9,487K | 33 | $12,631K | 737 | $66,068K | 3 |
| **PENDLETON** | **662** | **88.1%** | **$44,273K** | **63.8%** | **54** | **$11,550K** | **35** | **$13,556K** | **751** | **$69,379K** | **3** |
| **SUMMARY** | **3,573** | **85.0%** | **$205,262K** | **48.9%** | **438** | **$186,837K** | **129** | **$84,927K** | **4,140** | **$477,026K** |  |

\* Unincorporated  
1 Group Rank on Community Type: County, Unincorporated, Incorporated

Region 8 Tabular Community-Level Report: <https://data.wvgis.wvu.edu/pub/RA/State/CL/> (Building Exposure)

**Table BE-3.** Building Dollar Exposure Breakdown by Single Family

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Community** | | **SINGLE FAMILY HOME** | | **MANUFACTURED  (MOBILE) HOME** | | | **SINGLE FAMILY TOTAL** | | |
| **Community Name** | **County** | **Count** | **Value ($)** | **Count** | **% Count** | **Value ($)** | **Count** | **Value ($)** | **Group Rank1** |
| Bayard | GRANT | 9 | $284K | 7 | 43.8% | $178K | 16 | $462K | 5 |
| Grant County\* | GRANT | 172 | $10,645K | 43 | 20.0% | $1,105K | 215 | $11,750K | 5 |
| Petersburg | GRANT | 6 | $278K | 1 | 14.3% | $30K | 7 | $308K | 8 |
|  | **GRANT** | **187** | **$11,206K** | **51** | **21.4%** | **$1,313K** | **238** | **$12,520K** | **5** |
| Capon Bridge | HAMPSHIRE | 16 | $1,374K | 2 | 11.1% | $76K | 18 | $1,449K | 3 |
| Hampshire County\* | HAMPSHIRE | 740 | $47,167K | 263 | 26.2% | $6,523K | 1003 | $53,690K | 1 |
| Romney | HAMPSHIRE | 1 | $57K | 0 | 0.0% | $0K | 1 | $57K | 10 |
|  | **HAMPSHIRE** | **757** | **$48,597K** | **265** | **25.9%** | **$6,599K** | **1022** | **$55,196K** | **1** |
| Hardy County\* | HARDY | 324 | $19,666K | 148 | 31.4% | $2,438K | 472 | $22,104K | 4 |
| Moorefield | HARDY | 23 | $1,413K | 26 | 53.1% | $386K | 49 | $1,799K | 2 |
| Wardensville | HARDY | 2 | $184K | 0 | 0.0% | $0K | 2 | $184K | 9 |
|  | **HARDY** | **349** | **$21,263K** | **174** | **33.3%** | **$2,824K** | **523** | **$24,087K** | **4** |
| Keyser | MINERAL | 327 | $17,813K | 25 | 7.1% | $407K | 352 | $18,220K | 1 |
| Mineral County\* | MINERAL | 465 | $31,840K | 168 | 26.5% | $3,255K | 633 | $35,095K | 3 |
| Piedmont | MINERAL | 15 | $466K | 4 | 21.1% | $64K | 19 | $529K | 4 |
| Ridgeley | MINERAL | 8 | $393K | 0 | 0.0% | $0K | 8 | $393K | 6 |
|  | **MINERAL** | **815** | **$50,512K** | **197** | **19.5%** | **$3,725K** | **1012** | **$54,237K** | **2** |
| Franklin | PENDLETON | 4 | $323K | 0 | 0.0% | $0K | 4 | $323K | 7 |
| Pendleton County\* | PENDLETON | 470 | $39,199K | 166 | 26.1% | $3,311K | 636 | $42,510K | 2 |
|  | **PENDLETON** | **474** | **$39,522K** | **166** | **25.9%** | **$3,311K** | **640** | **$42,833K** | **3** |
| **SUMMARY** |  | **2,582** | **$171,101K** | **853** | **25%** | **$17,772K** | **3,435** | **$188,873K** |  |

\* Unincorporated  
1 Group Rank on Community Type: County, Unincorporated, Incorporated

Region 8 Tabular Community-Level Report: <https://data.wvgis.wvu.edu/pub/RA/State/CL/> (Building Exposure)

**Table BE-4.** Building Year, Building Value, Building Value Single Family Dwelling (RES 1 occupancy class)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Community Name** | **County** | **Average Building Year** | **Median Building Year** | **Average Building Value** | **Median Building Value** | **Average Building Value RES 1** | **Median Building Value RES 1** |
| Bayard | GRANT | 1940.4 | 1948 | $28K | $22K | $29K | $24K |
| Grant County\* | GRANT | 1967.3 | 1983 | $67K | $46K | $55K | $44K |
| Petersburg | GRANT | 1984.1 | 1988 | $856K | $54K | $44K | $30K |
|  | **GRANT** | **1966.7** | **1982** | **$120K** | **$44K** | **$60K** | **$48K** |
| Capon Bridge | HAMPSHIRE | 1923.1 | 1920 | $109K | $71K | $90K | $66K |
| Hampshire County\* | HAMPSHIRE | 1956.4 | 1966 | $62K | $43K | $56K | $42K |
| Romney | HAMPSHIRE | 1970 | 1970 | $245K | $122K | $57K | $57K |
|  | **HAMPSHIRE** | **1955.3** | **1964** | **$64K** | **$44K** | **$64K** | **$52K** |
| Hardy County\* | HARDY | 1960.7 | 1976 | $75K | $39K | $47K | $35K |
| Moorefield | HARDY | 1961.3 | 1973 | $230K | $41K | $94K | $22K |
| Wardensville | HARDY | 1897 | 1897 | $92K | $92K | $92K | $92K |
|  | **HARDY** | **1960.6** | **1975** | **$95K** | **$39K** | **$61K** | **$50K** |
| Keyser | MINERAL | 1921.9 | 1912 | $114K | $53K | $53K | $51K |
| Mineral County\* | MINERAL | 1957.5 | 1963 | $225K | $51K | $58K | $48K |
| Piedmont | MINERAL | 1925.7 | 1920 | $97K | $31K | $79K | $30K |
| Ridgeley | MINERAL | 1916.9 | 1930 | $49K | $49K | $49K | $49K |
|  | **MINERAL** | **1940.9** | **1940** | **$175K** | **$51K** | **$62K** | **$55K** |
| Franklin | PENDLETON | 1972.2 | 1973.5 | $237K | $169K | $81K | $81K |
| Pendleton County\* | PENDLETON | 1957.4 | 1970 | $90K | $59K | $67K | $58K |
|  | **PENDLETON** | **1957.7** | **1970** | **$92K** | **$60K** | **$83K** | **$75K** |
| **State Statistics** |  | **1959.1** | **1960** | **$91K** | **$37K** | **$57K** | **$44K** |

\* Unincorporated

Region 8 Tabular Community-Level Report: <https://data.wvgis.wvu.edu/pub/RA/State/CL/> (FIRM)

**Table BE-5.** Initial FIRM Effective Date, Pre-FIRM/Post-FIRM percentages

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **CID** | **Community Name** | **County** | **Initial FIRM Effective Date** | **Total Building Count** | **% Pre-FIRM** | **% Post-FIRM** | **% Unknown** |
| 540240 | Bayard | GRANT | 8/10/1979 | 22 | 82% | 14% | 0% |
| 540038 | Grant County\* | GRANT | 8/1/1987 | 271 | 51% | 41% | 7% |
| 540039 | Petersburg | GRANT | 5/3/1990 | 22 | 59% | 36% | 5% |
|  |  | **GRANT** |  | **315** | **54%** | **39%** | **7%** |
| 540046 | Capon Bridge | HAMPSHIRE | 4/1/1988 | 37 | 81% | 19% | 0% |
| 540226 | Hampshire County\* | HAMPSHIRE | 8/1/1987 | 1094 | 64% | 24% | 12% |
| 540276 | Romney | HAMPSHIRE | 6/15/1988 | 7 | 57% | 29% | 14% |
|  |  | **HAMPSHIRE** |  | **1138** | **64%** | **24%** | **11%** |
| 540051 | Hardy County\* | HARDY | 6/19/1985 | 541 | 56% | 20% | 13% |
| 540052 | Moorefield | HARDY | 12/15/1990 | 81 | 57% | 31% | 12% |
| 540245 | Wardensville | HARDY | 8/1/1987 | 2 | 100% | 0% | 0% |
|  |  | **HARDY** |  | **624** | **56%** | **22%** | **13%** |
| 540130 | Keyser | MINERAL | 9/27/1991 | 511 | 93% | 1% | 5% |
| 540129 | Mineral County\* | MINERAL | 9/27/1991 | 742 | 68% | 12% | 18% |
| 540131 | Piedmont | MINERAL | 9/27/1991 | 51 | 86% | 4% | 10% |
| 540155 | Ridgeley | MINERAL | 9/27/1991 | 9 | 100% | 0% | 0% |
|  |  | **MINERAL** |  | **1313** | **79%** | **7%** | **13%** |
| 540154 | Franklin | PENDLETON | 9/1/1987 | 14 | 57% | 29% | 14% |
| 540153 | Pendleton County\* | PENDLETON | 7/1/1987 | 737 | 61% | 19% | 14% |
|  |  | **PENDLETON** |  | **751** | **61%** | **19%** | **14%** |

\* Unincorporated

Region 8 Tabular Community-Level Report: <https://data.wvgis.wvu.edu/pub/RA/State/CL/> (FIRM)

**Verification - Tabular Report:** Building Dollar Exposure for structures located in the high-risk 1%-annual-chance (100-yr) floodplain can be viewed and verified for each community by linking to the risk assessment [tabular report](https://data.wvgis.wvu.edu/pub/RA/State/BL/BLRA/R8_BLRA_Full_List/) (Excel spreadsheet). To verify the geographic location of each high-valued building, the Excel table provides map view links. Refine the search by filtering residential and non-residential records.

**Table BE-6.** Highly valued, non-residential buildings in 1% floodplain for **Mineral County**. Source of Building Replacement Values: Assessment Records, Neighborhood Values, BRIM Insurance, RS Means, or any other available sources. Which high-valued-structures are vulnerable to riverine flooding?

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Community Name | WV Flood Tool Link | Owner Name or Building ID | Hazard Occupancy Code | **General Occupancy** | **Building Appraisal** |
| Mineral County\* | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8776402.749205623&y=4803088.001773762&l=13&v=2) | USA | IND2 | Commercial | $ 40,000,000 |
| Keyser | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8792928.548846833&y=4783343.419342185&l=13&v=2) | 29-07-0012-0080-00R1\_1123 | EDU1 | Other | $ 13,500,000 |
| Keyser | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8793027.639001006&y=4782930.004748998&l=13&v=2) | BOARD OF EDUCATION | EDU1 | Other | $ 7,994,200 |
| Mineral County\* | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8794535.527404943&y=4780478.667972763&l=13&v=2) | POTOMAC VALLEY HOSPITAL OF W VA | COM6 | Commercial | $ 7,038,600 |
| Mineral County\* | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8795513.631324058&y=4779332.565672272&l=13&v=2) | WAL-MART REAL ESTATE BUSINESS TRUST | COM1 | Commercial | $ 5,708,900 |
| Keyser | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8792871.058452416&y=4783116.222295489&l=13&v=2) | 29-07-0012-0080-00R1\_981 | EDU1 | Other | $ 4,100,000 |
| Mineral County\* | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8777285.358033516&y=4802426.528965085&l=13&v=2) | ALLIANT TECHSYSTEMS INC ATTN:TAX DEPT-M/S 11163A | IND2 | Commercial | $ 2,226,200 |
| Mineral County\* | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8793534.410296177&y=4782768.093302073&l=13&v=2) | BANK BRANCH BANKING & TRUST CO | COM5 | Commercial | $ 1,536,300 |
| Keyser | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8791266.98388586&y=4784878.543726963&l=13&v=2) | MINERAL COUNTY OF | GOV1 | Other | $ 1,062,870 |
| Piedmont | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8799925.45785096&y=4791023.048289277&l=13&v=2) | MEADWESTVACO MARYLAND INC | IND2 | Commercial | $ 964,100 |
| Mineral County\* | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8795107.235923188&y=4779429.586578224&l=13&v=2) | CHURCH KEYSER ASSEMBLY OF GOD | REL1 | Other | $ 963,400 |
| Mineral County\* | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8793446.846273398&y=4782393.729714487&l=13&v=2) | MINERAL COUNTY COURT | GOV1 | Other | $ 929,600 |
| Keyser | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8791581.79340207&y=4784875.330374396&l=13&v=2) | CHURCH FIRST METHODIST | REL1 | Other | $ 877,010 |
| Mineral County\* | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8784681.260582939&y=4770226.789739461&l=13&v=2) | W VA DEPT OF HIGHWAYS A CORP | GOV1 | Other | $ 634,500 |
| Mineral County\* | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8767023.061640512&y=4795492.94099701&l=13&v=2) | CHURCH BEREAN IND BAPTIST JERRY SHANHOLTZ ETAL TRUSTEES | REL1 | Other | $ 619,760 |
| Mineral County\* | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8784759.097174648&y=4770218.442992331&l=13&v=2) | WEST VIRGINIA RNE LLC | COM1 | Commercial | $ 603,700 |
| Mineral County\* | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8783675.296734858&y=4769938.251583621&l=13&v=2) | FIRE CO BURLINGTON | GOV2 | Other | $ 571,520 |
| Keyser | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8791463.499522544&y=4784893.504791809&l=13&v=2) | KESSEL LAND CO LLC | COM5 | Commercial | $ 553,500 |
| Mineral County\* | [FT](https://mapwv.gov/flood/map/?wkid=102100&x=-8784623.287507199&y=4770243.136810015&l=13&v=2) | W VA DEPT OF HIGHWAYS A CORP | GOV1 | Other | $ 532,400 |

\* Unincorporated

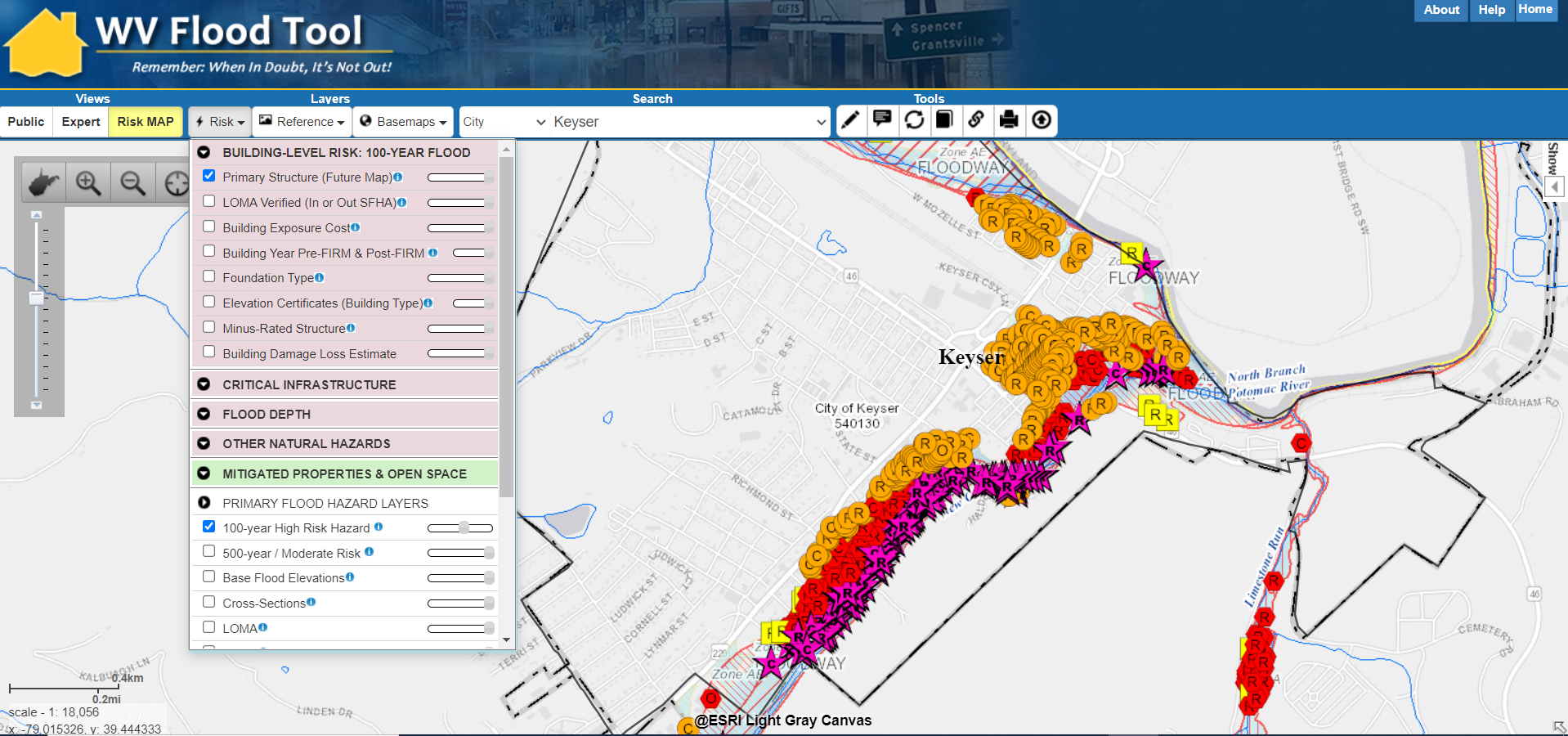
Region 8 Tabular Building-Level Report Link: <https://data.wvgis.wvu.edu/pub/RA/State/BL/BLRA/R8_BLRA_Full_List/>

The high-value structure of $40 million in the unincorporated area of Mineral County is in a government industrial site for which the flood source is the North Branch Potomac River. The other structure with the appraised value of $13.5 million is the Keyser Primary School. The flood source is New Creek.

In the building-level dollar exposure report, data fields include Community Identifiers, Building Identifier, Address, Owner Name, Flood Zone designation, FIRM Status, Building Characteristics (year, occupancy, grade, foundation type, first floor height, area), Building Appraisal, Building Value Source, Depth Grid, Depth in Structure, Building Damage Percent, Building Loss Dollar Value, and Flood Tool Link.

**Verification - WV Flood Tool Risk MAP:** The **WV Flood Tool Risk Map View** should be used to view and verify inventories high-value buildings and other risk layers, such as the example below of Keyser in Mineral County. Figure BE-7A shows the primary structures default view for Residential, Commercial, and Non-Residential properties.

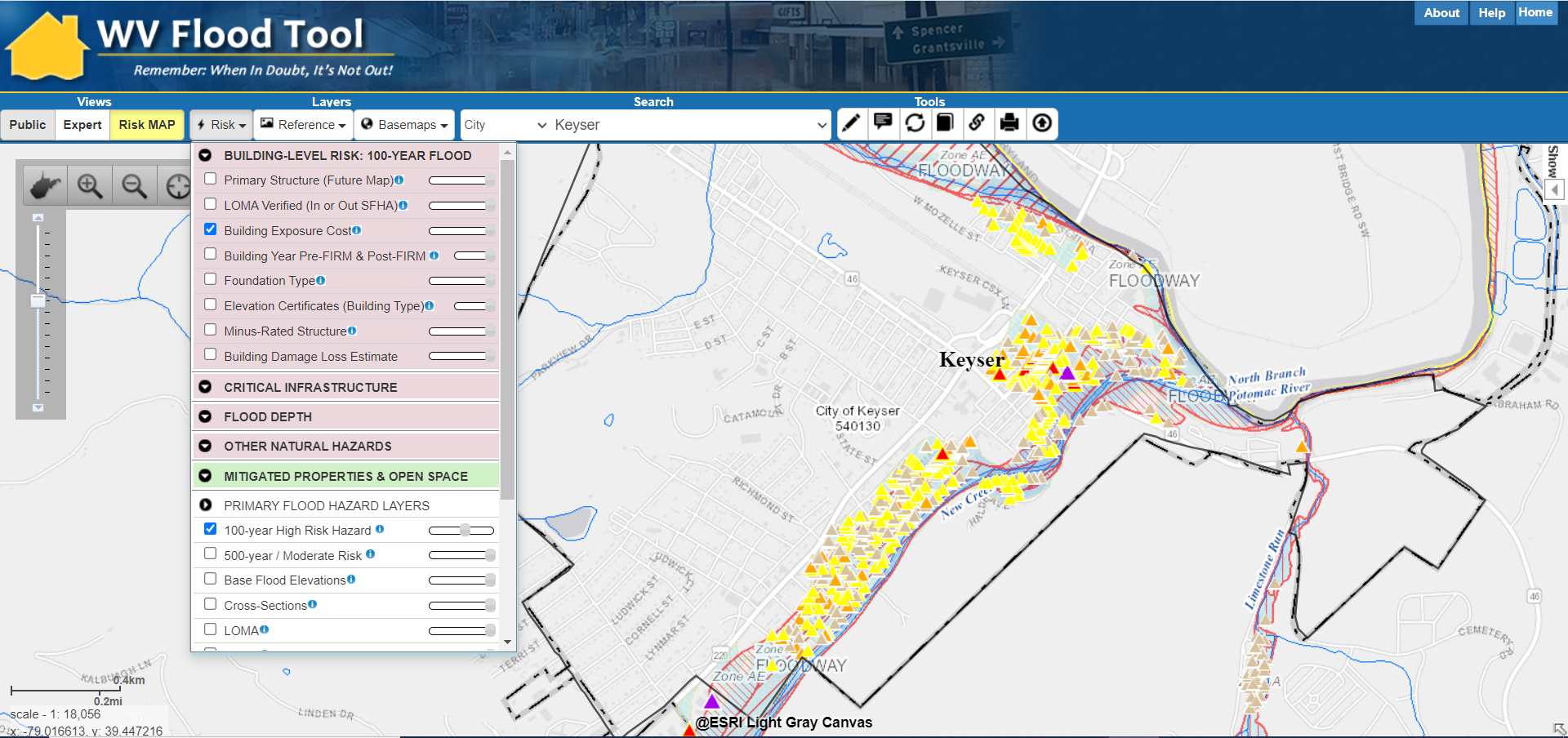
**Figure BE-7A.** Keyser’s *primary structures* viewable on the [Risk MAP View](https://www.mapwv.gov/flood/map/?wkid=102100&x=-8792592&y=4784560&l=8&v=2) of the WV Flood Tool. Symbol letters indicate general occupancy (**R**esidential, **C**ommercial, **O**ther Non-Residential).



WV Flood Tool Map Link: <https://www.mapwv.gov/flood/map/?wkid=102100&x=-8792592&y=4784560&l=8&v=2>



**Figure BE-7B.** Keyser’s *high-value building structures* viewable on the [Risk MAP View](https://www.mapwv.gov/flood/map/?wkid=102100&x=-8792592&y=4784560&l=8&v=2) of the WV Flood Tool. Symbol letters indicate building exposure cost.



WV Flood Tool Map Link: <https://www.mapwv.gov/flood/map/?wkid=102100&x=-8792592&y=4784560&l=8&v=2>

Legend for General Occupancy Class

**R – Residential** (homes, apartments, group quarters)  
**C – Commercial** (industrial)  
**O – Other Non-Residential** (schools, churches, govt.)

Legend for Building Exposure Cost

**RESOURCES:**

**Reference Tables:** [Occupancy Classes](https://data.wvgis.wvu.edu/pub/RA/_resources/FRA/Occupancy_Class_Types_Reference.xlsx) | [Foundation Types](https://data.wvgis.wvu.edu/pub/RA/_resources/FRA/Basement-Foundation_Types-FFH_Reference.xlsx)

**Flood Risk Methodology:** [WV Flood Risk Assessment](https://data.wvgis.wvu.edu/pub/RA/_resources/Model/WV_FRA_Methodology.pdf) **|** [FEMA’s Hazus Loss Estimation](https://www.hsdl.org/?abstract&did=480580)

\* \* \*

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