Flood Risk Dashboard



Hardy County, and Incorporated Areas

FEMA's Risk Mapping, Assessment, and Planning (Risk MAP) Program helps strengthen communities by identifying actions they can take now to reduce their hazard risk, enhance local planning, improve outreach through risk communications, and increase local resilience to natural hazards. Below is an overview of some key items identified during the Changes Since Last FIRM¹ impact assessment.

The information presented below are estimates as of July 2021. ¹Flood Insurance Rate Map. ² Since 1978



Flood insurance is available to
3 COMMUNITIES

Flood insurance savings can be obtained by joining FEMA's Community Rating System (CRS)





4%

Of the population is in the draft flood high hazard area



2 levees and 7 dams



\$3.6M

Total paid losses²

99 Total paid claims²



\$1,090Average premium

1%

Higher than the national average



29

Paid claims outside of the effective flood high hazard area



\$535K

Repetitive Loss (RL) paid losses

16

RL properties

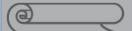


117

Flood insurance policies in force

55% In Hardy County

Unincorporated Areas



55

Policies in the effective flood high hazard area



12,468

Estimated structures in the community

364

Estimated structures in the draft high hazard area

Estimated structures newly mapped in Estimated structures newly mapped out

+145

-179

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

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Flood Risk Review Meeting

Preliminary Map Issuance Community Coordination & Outreach Meeting Appeal Period

Letter of Final Determination

Effective Maps

Flood Risk Dashboard



Unincorporated Areas/Hardy County, WV

KNOW YOUR RISK (The Information presented below are estimates as of September 2021. ¹Flood Insurance Rate Map. ² Since 1978.)





6/19/1985

9/2/2009 Effective FIRM¹ date

Total paid losses² Initial FIRM1 date Total paid claims²



66

Flood insurance policies in force

Policies in the effective flood high hazard area



11,030

Estimated structures in the community

Estimated structures in the draft flood high hazard area

Estimated structures newly mapped in **Estimated** structures newly

+145

mapped out



5%

Of the population is in the draft flood high hazard area



19%

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



Paid claims outside of the effective flood high hazard area²



S475K

Repetitive Loss (RL) paid losses²

RL properties²

Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

Discovery Flood Risk Review Meeting Meeting

Preliminary Map

Community Coordination and Outreach Meeting

Appeal Period

Letter of **Final Determination** Effective Maps

Flood Risk Dashboard



Town of Wardensville/Hardy County, WV

KNOW YOUR RISK (The Information presented below are estimates as of September 2021. ¹ Flood Insurance Rate Map. ² Since 1978.)





8/1/1987 Initial FIRM1 date

9/2/2009

Effective FIRM1 date





Total paid claims²

Repetitive Loss (RL) paid losses²

RL properties²



Flood insurance policies in force

Policies in the effective flood high hazard area



Flood-related countywide presidential disaster declarations



Estimated structures in the community

Estimated structures in the draft flood high hazard area

Estimated structures newly mapped In

Estimated structures newly mapped out

+0

Of the population is in the draft flood high

hazard area



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

Paid claims outside of the effective flood high hazard area²

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

Meeting

Discovery Flood Risk Review Meeting