

Mercer County, WV – Countywide

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, enhancing local planning, improving outreach through risk communications, and increasing local resilience to natural hazards.

The information presented below are estimates as of June 2019.



¹ Since 1978

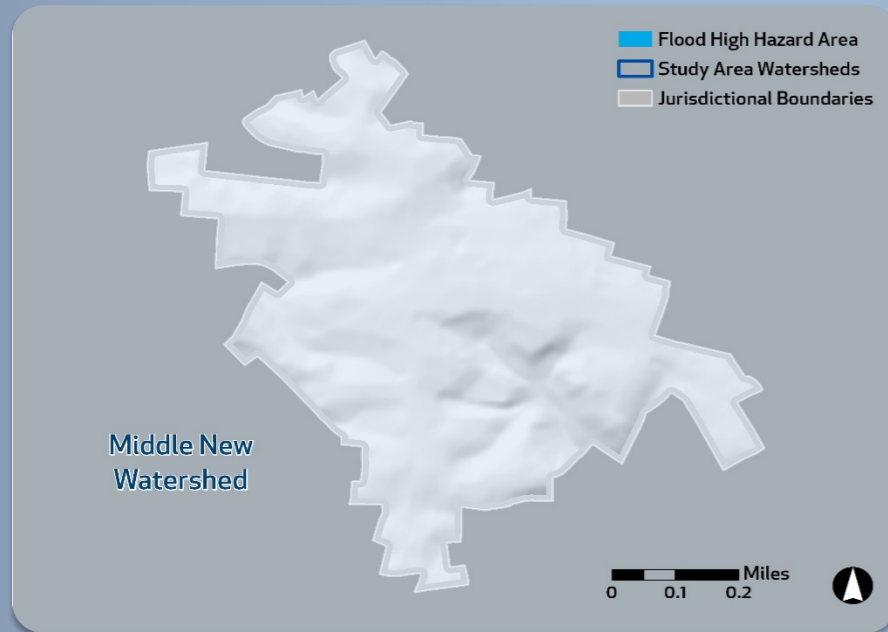
Note: For the National Flood Insurance Program data provided above, the county totals include figures from Athens Town, Bluefield City, Bramwell Town, Matoaka Town, Oakvale Town, Princeton City, and county unincorporated areas.

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Athens/Mercer County, WV

KNOW YOUR RISK (The information presented below are estimates as of June 2019.)



3/2/2005
Initial FIRM¹ date

3/2/2005
Effective FIRM date

\$0
Total paid losses²

0
Total paid claims²

0
Flood insurance policies in force

0
Policies in the effective flood high hazard area

390
Estimated structures in the community

0
Estimated structures in the flood high hazard area

0
Letters of Map Change

16
Flood-related countywide presidential disaster declarations

0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

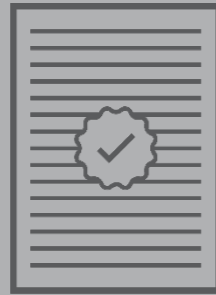
36%
of households spend 30% or more of their income on housing

0%
of the population is in the flood high hazard area

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Athens/Mercer County, WV



Your Hazard Mitigation Plan has been approved through **January 31, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Seek additional funding for increased emergency response equipment.
- Facilitate public awareness through the distribution of educational literature at public locations (post office, city hall, local schools).

Find ideas to mitigate flood risk here:

<https://www.fema.gov/media-library/assets/documents/30627>



Established rural community encouraging targeted development



N/A

Date of Last CAV³
2/6/2018

Date of Last CAC³



PARTICIPATING
in the National Flood Insurance Program

NOT PARTICIPATING
in the Community Rating System



Countywide Public Assistance received

\$31K

Category A: Debris Removal

\$98K

Category B: Protective Measures

\$469K

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects Countywide

11

Hazard Mitigation Grant Program

0

Pre-Disaster Mitigation

0

Flood Mitigation Assistance

NEXT STEPS:

1. Communities should review their Floodplain Management Ordinance and Building Code to ensure alignment with flood risks discussed and identified during Discovery.
2. Stay in contact with FEMA for community mapping and Public Assistance needs.
3. **Long-term Horizon: Possible Flood Risk Review Meeting**

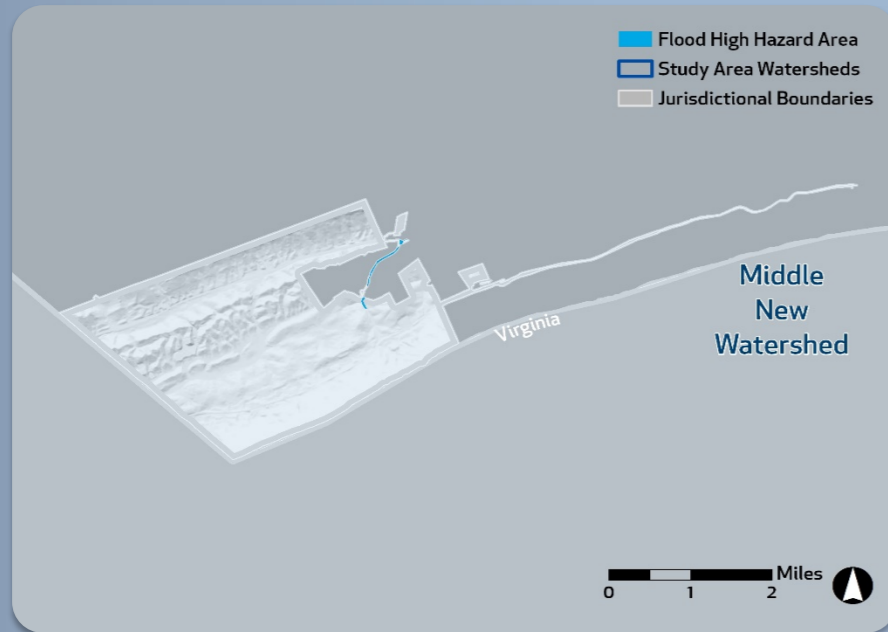
¹ Flood Insurance Rate Map (FIRM)

² Since 1978

³ Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

City of Bluefield/Mercer County, WV

KNOW YOUR RISK (The information presented below are estimates as of June 2019.)



3/2/2005
Initial FIRM¹ date

3/2/2005
Effective FIRM date

\$130K
Total paid losses²

19
Total paid claims²

2
Flood insurance policies in force

0
Policies in the effective flood high hazard area

4,850
Estimated structures in the community

2
Estimated structures in the flood high hazard area

0
Letters of Map Change

16
Flood-related countywide presidential disaster declarations

19
Paid claims outside of the effective flood high hazard area²

\$55K
Repetitive Loss (RL) paid losses²

4
RL properties²

29%
of households spend 30% or more of their income on housing

0%
of the population is in the flood high hazard area

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



City of Bluefield/Mercer County, WV



Your Hazard Mitigation Plan has been approved through **January 31, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Apply for funding through Small Cities Block Grant and other programs to fund hydrologic analysis.
- Seek funding assistance to refurbish/upgrade inadequate drainage structures.
- Utilize citywide topographic data (five-foot contours) to acquire comprehensive hydrologic and hydraulic mapping.
- Assess every culvert yearly and make repairs.
- Removal of culvert debris to decrease drainage blockages.
- Facilitate public awareness through the distribution of educational literature at public locations (post office, city hall, local schools).

Find ideas to mitigate flood risk here:

<https://www.fema.gov/media-library/assets/documents/30627>



Established small town community maintaining existing character



N/A
Date of Last CAV³
2/6/2018
Date of Last CAC³



PARTICIPATING
in the National Flood Insurance Program
NOT PARTICIPATING
in the Community Rating System



Countywide Public Assistance received

\$31K

Category A: Debris Removal

\$98K

Category B: Protective Measures

\$469K

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects Countywide

11

Hazard Mitigation Grant Program

0

Pre-Disaster Mitigation

0

Flood Mitigation Assistance

NEXT STEPS:

1. Communities should review their Floodplain Management Ordinance and Building Code to ensure alignment with flood risks discussed and identified during Discovery.
2. Stay in contact with FEMA for community mapping and Public Assistance needs.
3. **Long-term Horizon: Possible Flood Risk Review Meeting**

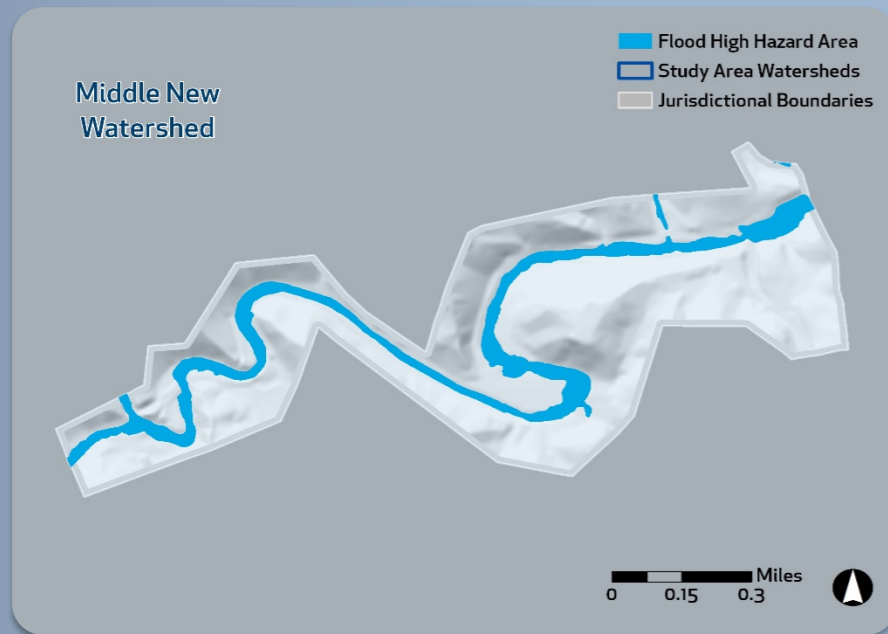
¹ Flood Insurance Rate Map (FIRM)

² Since 1978

³ Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

Town of Bramwell/Mercer County, WV

KNOW YOUR RISK (The information presented below are estimates as of June 2019.)



12/1/1983
Initial FIRM¹ date

3/2/2005
Effective FIRM date

\$40K
Total paid losses²

7
Total paid claims²

4
Flood insurance policies in force

3
Policies in the effective flood high hazard area

260
Estimated structures in the community

30
Estimated structures in the flood high hazard area

0
Letters of Map Change

16
Flood-related countywide presidential disaster declarations

3
Paid claims outside of the effective flood high hazard area²

\$22K
Repetitive Loss (RL) paid losses²

2
RL properties²

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

5%
of the population is in the flood high hazard area

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Bramwell/Mercer County, WV



Your Hazard Mitigation Plan has been approved through **January 31, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Participate in Hazard Mitigation Grant Program(s).
- Seek funding to improve and upgrade local reservoir spillways to comply with Federal safety standards.
- Conduct feasibility studies to explore the possibilities of constructing a flood containment wall to protect areas of the community that are in the floodplain.

Find ideas to mitigate flood risk here:

<https://www.fema.gov/media-library/assets/documents/30627>



**Established rural
community
maintaining
existing
character**



4/24/1991

Date of Last CAV³

2/8/2018

Date of Last CAC³



PARTICIPATING
in the National Flood
Insurance Program

NOT PARTICIPATING
in the Community
Rating System



Countywide Public
Assistance received

\$31K

Category A: Debris
Removal

\$98K

Category B: Protective
Measures

\$469K

Categories C-G: Permanent
Work



Hazard Mitigation
Assistance Projects
Countywide

11

Hazard Mitigation Grant
Program

0

Pre-Disaster
Mitigation

0

Flood Mitigation Assistance

NEXT STEPS:

1. Communities should review their Floodplain Management Ordinance and Building Code to ensure alignment with flood risks discussed and identified during Discovery.
2. Stay in contact with FEMA for community mapping and Public Assistance needs.
3. **Long-term Horizon: Possible Flood Risk Review Meeting**

¹ Flood Insurance Rate Map (FIRM)

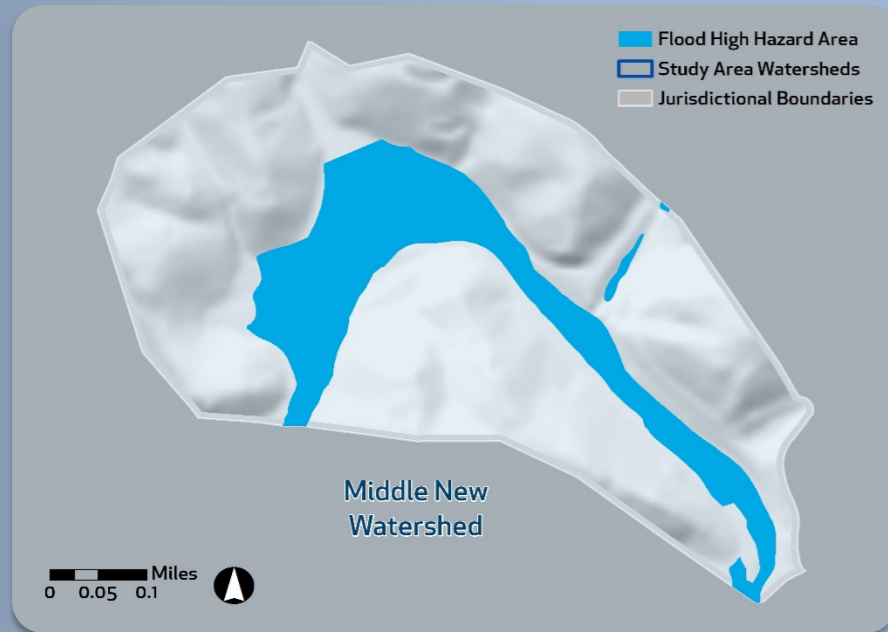
² Since 1978

³ Community Assistance Visit (CAV) / Community Assistance Contact (CAC)



Town of Matoaka/Mercer County, WV

KNOW YOUR RISK (The information presented below are estimates as of June 2019.)



12/15/1983
Initial FIRM¹ date

3/2/2005
Effective FIRM date

\$205K
Total paid losses²

25
Total paid claims²

1
Flood insurance policy in force

1
Policy in the effective flood high hazard area

130
Estimated structures in the community

70
Estimated structures in the flood high hazard area

0
Letters of Map Change

16
Flood-related countywide presidential disaster declarations

2
Paid claims outside of the effective flood high hazard area²

\$158K
Repetitive Loss (RL) paid losses²

4
RL properties²

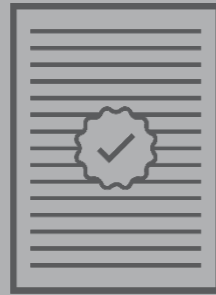
28%
of households spend 30% or more of their income on housing

34%
of the population is in the flood high hazard area

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Matoaka/Mercer County, WV



Your Hazard Mitigation Plan has been approved through **January 31, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Facilitate public awareness through the distribution of educational literature at public locations (post office, city hall, local schools).
- Increase floodplain regulation enforcement.
- Participate in Hazard Mitigation Grant Program(s) and in Pre-Disaster Mitigation Program.

Find ideas to mitigate flood risk here:

<https://www.fema.gov/media-library/assets/documents/30627>



Established rural community maintaining existing character



4/13/1993

Date of Last CAV³

2/6/2018

Date of Last CAC³



PARTICIPATING
in the National Flood Insurance Program

NOT PARTICIPATING
in the Community Rating System



Countywide Public Assistance received

\$31K

Category A: Debris Removal

\$98K

Category B: Protective Measures

\$469K

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects Countywide

11

Hazard Mitigation Grant Program

0

Pre-Disaster Mitigation

0

Flood Mitigation Assistance

NEXT STEPS:

1. Communities should review their Floodplain Management Ordinance and Building Code to ensure alignment with flood risks discussed and identified during Discovery.
2. Stay in contact with FEMA for community mapping and Public Assistance needs.
3. **Long-term Horizon: Possible Flood Risk Review Meeting**

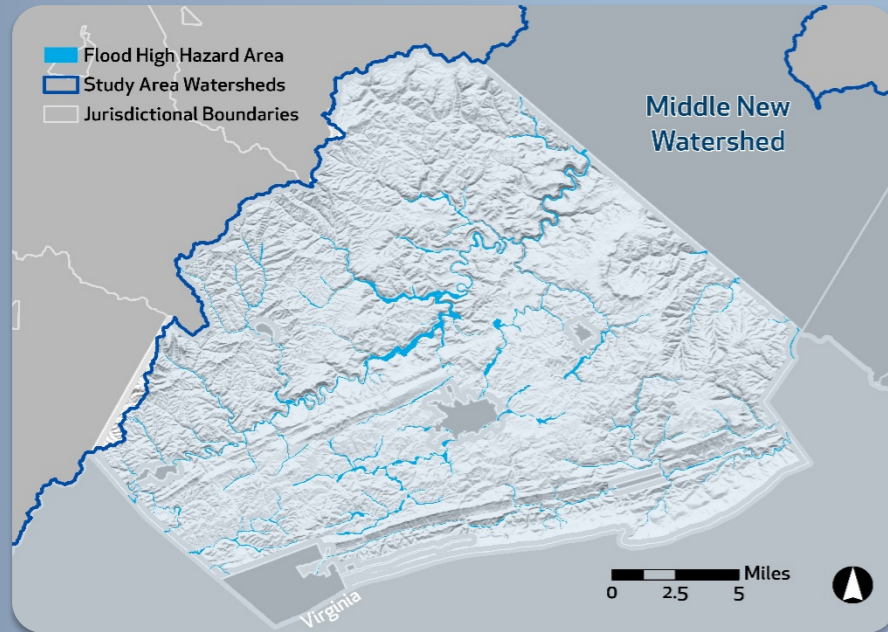
¹ Flood Insurance Rate Map (FIRM)

² Since 1978

³ Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

Mercer County, WV (Unincorporated Areas)

KNOW YOUR RISK (The information presented below are estimates as of June 2019.)



2/1/1985
Initial FIRM¹ date

3/2/2005
Effective FIRM date

\$2.2M
Total paid losses²

243
Total paid claims²

199
Flood insurance policies in force

150
Policies in the effective flood high hazard area

26,420
Estimated structures in the community

2,370
Estimated structures in the flood high hazard area

72
Letters of Map Change

16
Flood-related countywide presidential disaster declarations

84
Paid claims outside of the effective flood high hazard area²

\$968K
Repetitive Loss (RL) paid losses²

42
RL properties²

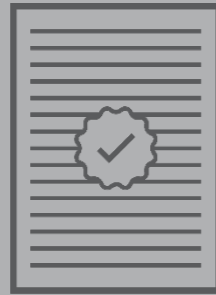
24%
of households spend 30% or more of their income on housing

5%
of the population is in the flood high hazard area

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Mercer County, WV (Unincorporated Areas)



Your Hazard Mitigation Plan has been approved through **January 31, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Participate in Hazard Mitigation Grant Program(s).
- Participate in Pre-Disaster Mitigation Program.
- Regular removal of stream debris blockages.
- Explore possibilities of cooperation with Turnpike Commission and West Virginia Division of Highways for installation of retention ponds along major transportation routes.
- Seek additional funding to increase permit officer positions.
- Create Emergency Preparedness and Shelter Location Brochures and provide them to the public.
- Disseminate hazard safety information during the Mountain Festival, County Fair, or October Fest.
- Improve wv511.org by updating information more quickly. Highway closure information is improved by social media such as Facebook, Twitter, and internet connectivity to all smartphones.

Find ideas to mitigate flood risk here:

<https://www.fema.gov/media-library/assets/documents/30627>



Established rural community preserving environmentally sensitive land



2/7/2018

Date of Last CAV³

4/22/2015

Date of Last CAC³



PARTICIPATING
in the National Flood Insurance Program

NOT PARTICIPATING
in the Community Rating System



Countywide Public Assistance received

\$31K

Category A: Debris Removal

\$98K

Category B: Protective Measures

\$469K

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects Countywide

11

Hazard Mitigation Grant Program

0

Pre-Disaster Mitigation

0

Flood Mitigation Assistance

NEXT STEPS:

1. Communities should review their Floodplain Management Ordinance and Building Code to ensure alignment with flood risks discussed and identified during Discovery.
2. Stay in contact with FEMA for community mapping and Public Assistance needs.
3. **Long-term Horizon: Possible Flood Risk Review Meeting**

¹ Flood Insurance Rate Map (FIRM)

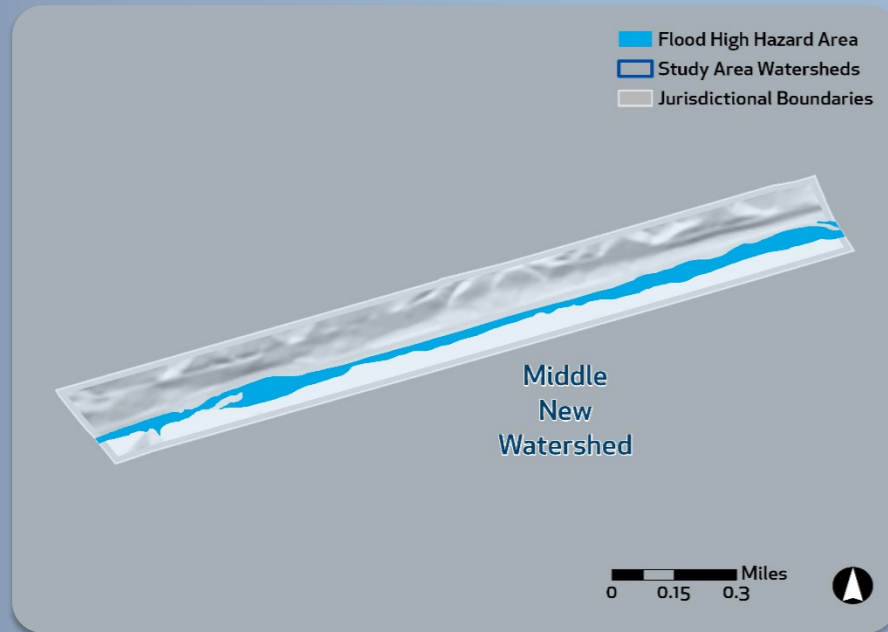
² Since 1978

³ Community Assistance Visit (CAV) / Community Assistance Contact (CAC)



Town of Oakvale/Mercer County, WV

KNOW YOUR RISK (The information presented below are estimates as of June 2019.)



12/15/1983
Initial FIRM¹ date

3/2/2005
Effective FIRM date

\$73K
Total paid losses²

10
Total paid claims²

2
Flood insurance policies in force

1
Policy in the effective flood high hazard area

70
Estimated structures in the community

20
Estimated structures in the flood high hazard area

0
Letters of Map Change

16
Flood-related countywide presidential disaster declarations

3
Paid claims outside of the effective flood high hazard area²

\$39K
Repetitive Loss (RL) paid losses²

2
RL properties²

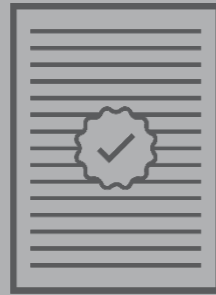
40%
of households spend 30% or more of their income on housing

21%
of the population is in the flood high hazard area

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Oakvale/Mercer County, WV




Your Hazard Mitigation Plan has been approved through **January 31, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Continue utilization of CASE workers to remove debris from stream bed and banks in order to reduce debris blockages.
- Seek assistance from local machinery/mining corporations for donation of equipment and/or labor for channelization.
- Facilitate public awareness through the distribution of educational literature at public locations (post office, city hall, local schools).
- Participate in Hazard Mitigation Grant Program(s) and Pre-Disaster Mitigation Program.

Find ideas to mitigate flood risk here:

<https://www.fema.gov/media-library/assets/documents/30627>


Established rural community maintaining existing character


4/23/1991
Date of Last CAV³
2/6/2018
Date of Last CAC³


PARTICIPATING
in the National Flood Insurance Program
NOT PARTICIPATING
in the Community Rating System


Countywide Public Assistance received
\$31K
Category A: Debris Removal

\$98K
Category B: Protective Measures
\$469K
Categories C-G: Permanent Work


Hazard Mitigation Assistance Projects Countywide
11
Hazard Mitigation Grant Program
0
Pre-Disaster Mitigation
0
Flood Mitigation Assistance

NEXT STEPS:

1. Communities should review their Floodplain Management Ordinance and Building Code to ensure alignment with flood risks discussed and identified during Discovery.
2. Stay in contact with FEMA for community mapping and Public Assistance needs.
3. **Long-term Horizon: Possible Flood Risk Review Meeting**

¹ Flood Insurance Rate Map (FIRM)

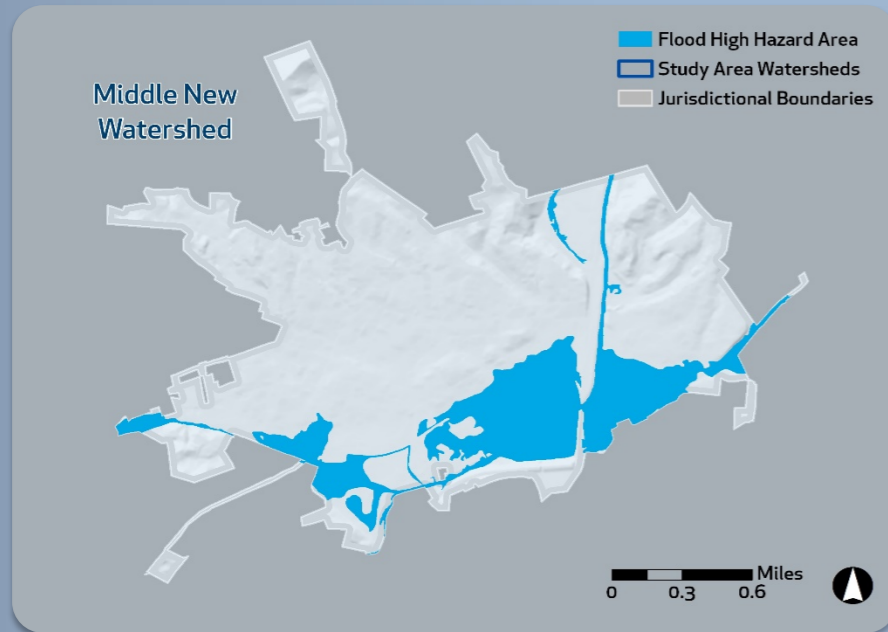
² Since 1978

³ Community Assistance Visit (CAV) / Community Assistance Contact (CAC)



City of Princeton/Mercer County, WV

KNOW YOUR RISK (The information presented below are estimates as of June 2019.)



2/1/1984
Initial FIRM¹ date

3/2/2005
Effective FIRM date

\$1.2M
Total paid losses²

36
Total paid claims²

68
Flood insurance policies in force

54
Policies in the effective flood high hazard area

3,080
Estimated structures in the community

270
Estimated structures in the flood high hazard area

38
Letters of Map Change

16
Flood-related countywide presidential disaster declarations

7
Paid claims outside of the effective flood high hazard area²

\$157K
Repetitive Loss (RL) paid losses²

4
RL properties²

28%
of households spend 30% or more of their income on housing

9%
of the population is in the flood high hazard area

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



City of Princeton/Mercer County, WV



Your Hazard Mitigation Plan has been approved through **January 31, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Perform pre-engineering and cost-estimation on proposed recommendations to improve the stormwater systems on Stafford Drive and Rogers Street.
- Develop accurate and detailed mapping of the stormwater system. This action will provide a tool to better control the storm water system.
- Participate financially in a U.S. Army Corps of Engineers study for flood protection in Mercer County. The study recommends a floodwall in Princeton as well as a high water warning system. This project is still in the development stage.
- Work with a number of West Virginia municipalities to develop legal criteria for implementation of the Storm Water Management Act. Implementation is in the beginning stages.

Find ideas to mitigate flood risk here:

<https://www.fema.gov/media-library/assets/documents/30627>



Established small town community encouraging growth



5/13/1992

Date of Last CAV³

2/6/2018

Date of Last CAC³



PARTICIPATING

in the National Flood Insurance Program

NOT PARTICIPATING

in the Community Rating System



Countywide Public Assistance received

\$31K

Category A: Debris Removal

\$98K

Category B: Protective Measures

\$469K

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects Countywide

11

Hazard Mitigation Grant Program

0

Pre-Disaster Mitigation

0

Flood Mitigation Assistance

NEXT STEPS:

1. Communities should review their Floodplain Management Ordinance and Building Code to ensure alignment with flood risks discussed and identified during Discovery.
2. Stay in contact with FEMA for community mapping and Public Assistance needs.
3. **Long-term Horizon: Possible Flood Risk Review Meeting**

¹ Flood Insurance Rate Map (FIRM)

² Since 1978

³ Community Assistance Visit (CAV) / Community Assistance Contact (CAC)



FEMA

Monroe County, WV – Countywide

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, enhancing local planning, improving outreach through risk communications, and increasing local resilience to natural hazards.

The information presented below are estimates as of June 2019.



Flood insurance is available to **All Communities**

0 Communities are taking advantage of the flood insurance savings offered through the Community Rating System




4% of the population is in the flood high hazard area



\$4.0M Total paid losses¹

209 Total paid claims¹



13 Paid claims outside of the effective flood high hazard area¹



128 Flood insurance policies in force

65% in the Town of Alderson




13,180 Estimated structures in the community

700 Estimated structures in the flood high hazard area



9 Flood-related presidential disaster declarations



0 levees and **1** dam



\$1,299 Average premium

86% higher than the national average




\$144K Repetitive Loss (RL) paid losses¹

5 RL properties¹



32 Letters of Map Change



88 Policies in the effective flood high hazard area

¹Since 1978

Note: For the National Flood Insurance Program data provided above, the county totals include figures from Alderson Town, Peterstown Town, Union Town, and county unincorporated areas.

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

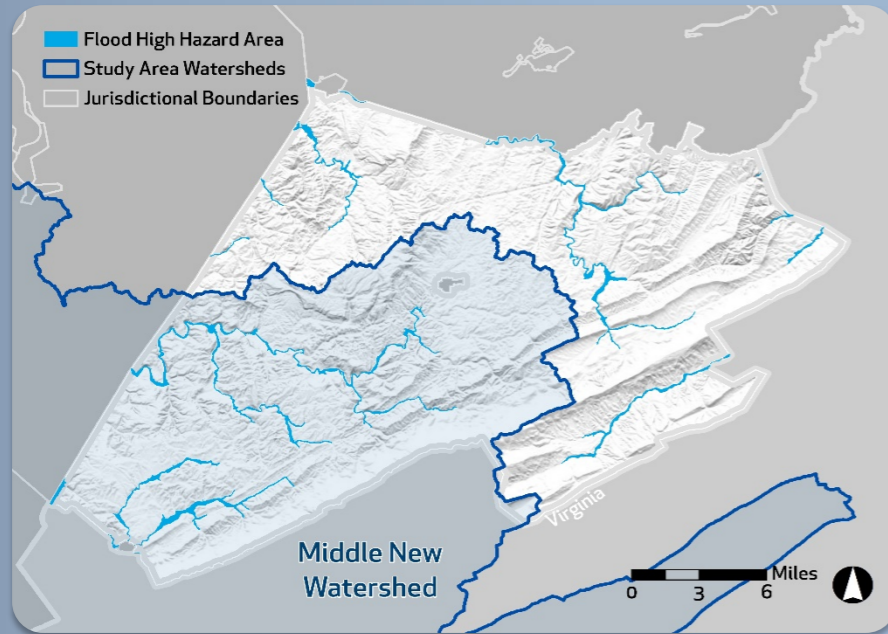
YOU ARE HERE ~YEAR 1

~YEAR 5



Monroe County, WV (Unincorporated Areas)

KNOW YOUR RISK (The information presented below are estimates as of June 2019.)



1/14/1983
Initial FIRM¹ date

6/17/2002
Effective FIRM date



\$528K
Total paid losses²

24
Total paid claims²



39
Flood insurance
policies in force

23
Policies in the effective
flood high hazard area

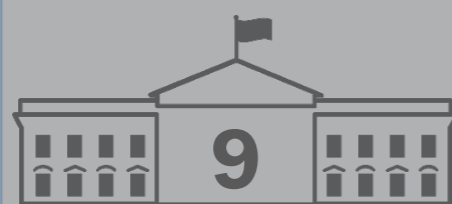


12,390
Estimated structures in
the community

590
Estimated structures
in the flood high
hazard area



30
Letters of Map
Change



9
Flood-related countywide
presidential disaster
declarations



4
Paid claims outside of
the effective flood high
hazard area²



\$0
Repetitive Loss (RL)
paid losses²

0
RL properties²



15%
of households spend
30% or more of their
income on housing



3%
of the population is in the
flood high hazard area

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

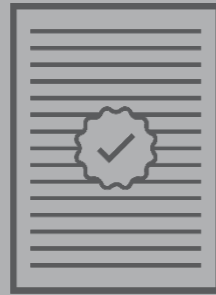
YOU ARE HERE

~YEAR 1

~YEAR 5



Monroe County, WV (Unincorporated Areas)



Your Hazard Mitigation Plan has been approved through **January 31, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Actively seek funding for and encourage the acquisition, elevation, relocation, and mitigation reconstruction of properties susceptible to hazards including, but not limited to, flooding.
- Expand water and sewer infrastructure.
- Undertake Stream Maintenance near the intersection of Rich Creek and Brush Creek and along 2nd and Rock Camp Creeks. Also, near Green Valley Road, and along Indian Creek near Red Sulphur Springs.
- Work with current floodplain property owners to acquire the repetitive loss structures.
- Promote awareness of FEMA regulations among the public and elected officials.
- Investigate waterway channelization as a proactive flood control policy (Stream Maintenance).
- Secure affected roadsides and stream banks against resulting snowslips and landslides or land subsidence using Gabion baskets or other materials as appropriate, especially along Route 219.

Find ideas to mitigate flood risk here:

<https://www.fema.gov/media-library/assets/documents/30627>



Established rural community preserving natural & agricultural resources



4/28/2009

Date of Last CAV³

2/27/2018

Date of Last CAC³



PARTICIPATING
in the National Flood Insurance Program

NOT PARTICIPATING
in the Community Rating System



Countywide Public Assistance received

\$80K

Category A: Debris Removal

\$165K

Category B: Protective Measures

\$2.4M

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects Countywide

3

Hazard Mitigation Grant Program

0

Pre-Disaster Mitigation

0

Flood Mitigation Assistance

NEXT STEPS:

1. Communities should review their Floodplain Management Ordinance and Building Code to ensure alignment with flood risks discussed and identified during Discovery.
2. Stay in contact with FEMA for community mapping and Public Assistance needs.
3. **Long-term Horizon: Possible Flood Risk Review Meeting**

¹ Flood Insurance Rate Map (FIRM)

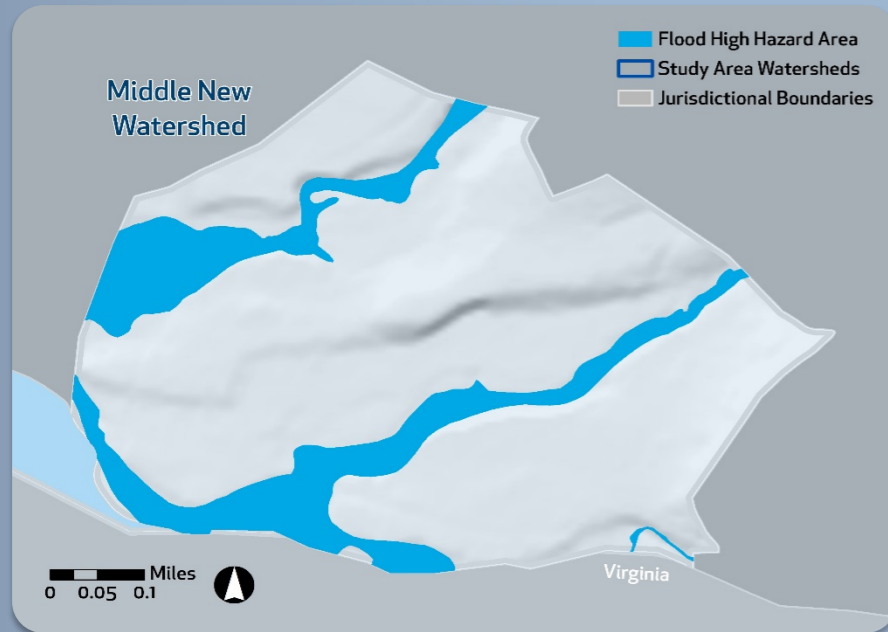
² Since 1978

³ Community Assistance Visit (CAV) / Community Assistance Contact (CAC)



Town of Peterstown/Monroe County, WV

KNOW YOUR RISK (The information presented below are estimates as of June 2019.)



8/1/1979
Initial FIRM¹ date

6/17/2002
Effective FIRM date

\$28K
Total paid losses²

2
Total paid claims²

6
Flood insurance policies in force

4
Policies in the effective flood high hazard area

330
Estimated structures in the community

40
Estimated structures in the flood high hazard area

2
Letters of Map Change

9
Flood-related countywide presidential disaster declarations

0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

23%
of households spend 30% or more of their income on housing

11%
of the population is in the flood high hazard area

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Peterstown/Monroe County, WV



Your Hazard Mitigation Plan has been approved through **January 31, 2022**, and now is the time to review it. One project you identified to reduce flood risk is:

- Undertake stream maintenance along Rich Creek and Brush Creek.

Find ideas to mitigate flood risk here:

<https://www.fema.gov/media-library/assets/documents/30627>



Established rural community maintaining existing character



3/31/1982

Date of Last CAV³

4/22/2015

Date of Last CAC³



PARTICIPATING
in the National Flood Insurance Program

NOT PARTICIPATING
in the Community Rating System



Countywide Public Assistance received

\$80K

Category A: Debris Removal

\$165K

Category B: Protective Measures

\$2.4M

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects Countywide

3

Hazard Mitigation Grant Program

0

Pre-Disaster Mitigation

0

Flood Mitigation Assistance

NEXT STEPS:

1. Communities should review their Floodplain Management Ordinance and Building Code to ensure alignment with flood risks discussed and identified during Discovery.
2. Stay in contact with FEMA for community mapping and Public Assistance needs.
3. **Long-term Horizon: Possible Flood Risk Review Meeting**

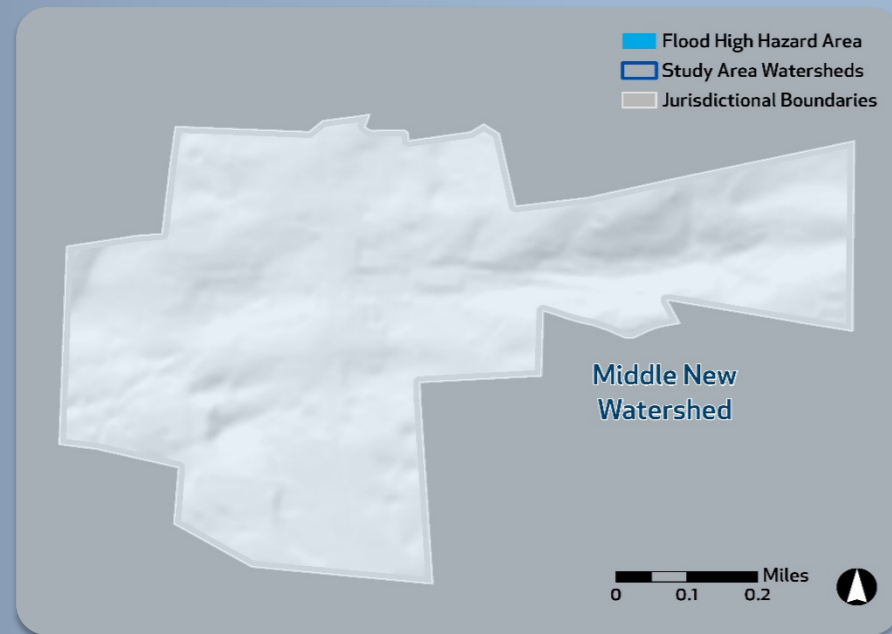
¹ Flood Insurance Rate Map (FIRM)

² Since 1978

³ Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

Town of Union/Monroe County, WV

KNOW YOUR RISK (The information presented below are estimates as of June 2019.)





6/17/2002
Initial FIRM¹ date

6/17/2002
Effective FIRM date




\$0
Total paid losses²

0
Total paid claims²



0
Flood insurance policies in force

0
Policies in the effective flood high hazard area



360
Estimated structures in the community

0
Estimated structures in the flood high hazard area



0
Letters of Map Change



9
Flood-related countywide presidential disaster declarations



0
Paid claims outside of the effective flood high hazard area²




\$0
Repetitive Loss (RL) paid losses²

0
RL properties²



27%
of households spend 30% or more of their income on housing

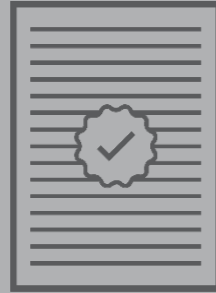


0%
of the population is in the flood high hazard area

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Union/Monroe County, WV



Your Hazard Mitigation Plan has been approved through **January 31, 2022**, and now is the time to review it. One project you identified to reduce flood risk is:

- Provide emergency preparedness and shelter location brochures to the public.

Find ideas to mitigate flood risk here:

<https://www.fema.gov/media-library/assets/documents/30627>



**Fully-developed
small town
community
maintaining
existing character**



N/A

Date of Last CAV³

N/A

Date of Last CAC³



PARTICIPATING
in the National Flood
Insurance Program

NOT PARTICIPATING
in the Community
Rating System



Countywide Public
Assistance received

\$80K

Category A: Debris
Removal

\$165K

Category B: Protective
Measures

\$2.4M

Categories C-G: Permanent
Work



Hazard Mitigation
Assistance Projects
Countywide

3

Hazard Mitigation Grant
Program

0

Pre-Disaster
Mitigation

0

Flood Mitigation Assistance

NEXT STEPS:

1. Communities should review their Floodplain Management Ordinance and Building Code to ensure alignment with flood risks discussed and identified during Discovery.
2. Stay in contact with FEMA for community mapping and Public Assistance needs.
3. **Long-term Horizon: Possible Flood Risk Review Meeting**

¹ Flood Insurance Rate Map (FIRM)

² Since 1978

³ Community Assistance Visit (CAV) / Community Assistance Contact (CAC)



FEMA

Summers County, WV – Countywide

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, enhancing local planning, improving outreach through risk communications, and increasing local resilience to natural hazards.

The information presented below are estimates as of June 2019.



Flood insurance is available to **All Communities**

0 Communities are taking advantage of the flood insurance savings offered through the Community Rating System




3% of the population is in the flood high hazard area




\$7.9M Total paid losses¹

426 Total paid claims¹



50 Paid claims outside of the effective flood high hazard area¹



178 Flood insurance policies in force

92% in Unincorporated Areas




11,600 Estimated structures in the community

930 Estimated structures in the flood high hazard area



14 Flood-related presidential disaster declarations



0 levees and **5** dams



\$799 Average premium

14% higher than the national average



\$1.1M Repetitive Loss (RL) paid losses¹

22 RL properties¹



32 Letters of Map Change



128 Policies in the effective flood high hazard area

¹ Since 1978

Note: For the National Flood Insurance Program data provided above, the county totals include figures from Hinton City and county unincorporated areas.

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

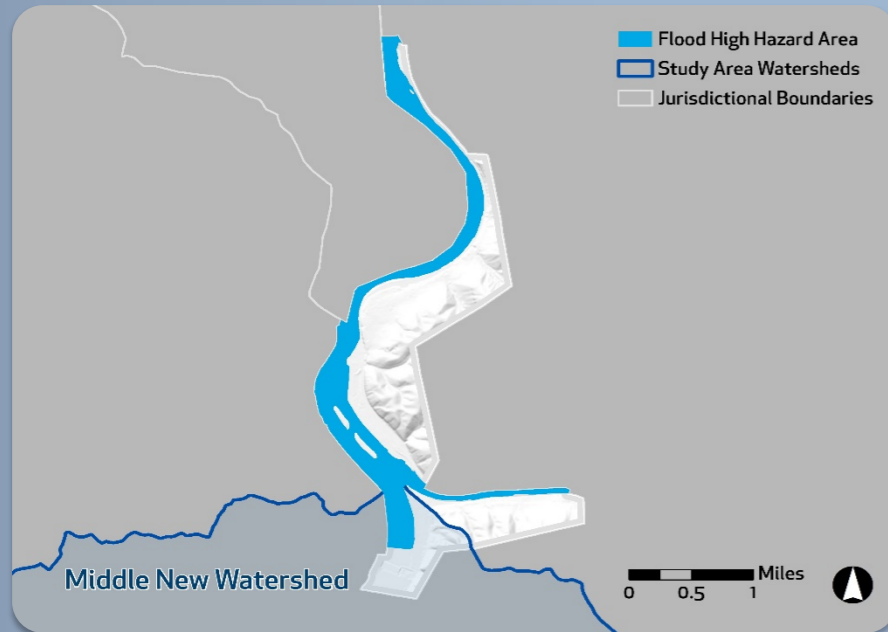
YOU ARE HERE ~YEAR 1

~YEAR 5



City of Hinton/Summers County, WV

KNOW YOUR RISK (The information presented below are estimates as of June 2019.)



8/1/1979
Initial FIRM¹ date

2/3/2010
Effective FIRM date

\$299K
Total paid losses²

17
Total paid claims²

14
Flood insurance policies in force

7
Policies in the effective flood high hazard area

1,340
Estimated structures in the community

100
Estimated structures in the flood high hazard area

2
Letters of Map Change

14
Flood-related countywide presidential disaster declarations

3
Paid claims outside of the effective flood high hazard area²

\$51K
Repetitive Loss (RL) paid losses²

1
RL property²

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

4%
of the population is in the flood high hazard area

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



City of Hinton/Summers County, WV



Your Hazard Mitigation Plan has been approved through **January 31, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Actively seek funding for and encourage the acquisition, elevation, relocation, and mitigation reconstruction of properties susceptible to hazards including, but not limited to, flooding.
- Improve storm drain and runoff control.
- Increase demolition of dilapidated structures and enforce lot maintenance.
- Increase community education, street fairs disaster kits, and community involvement.
- Improve proactive disaster preparation and planning.
- Take proactive measures to remove homes from hazard areas.
- Increase participation in Hazard Mitigation Grant Programs.

Find ideas to mitigate flood risk here:

<https://www.fema.gov/media-library/assets/documents/30627>



Established small town community maintaining & enhancing existing character



4/22/1991

Date of Last CAV³

6/30/2017

Date of Last CAC³



PARTICIPATING
in the National Flood Insurance Program

NOT PARTICIPATING
in the Community Rating System



Countywide Public Assistance received

\$142K

Category A: Debris Removal

\$67K

Category B: Protective Measures

\$348K

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects Countywide

5

Hazard Mitigation Grant Program

0

Pre-Disaster Mitigation

0

Flood Mitigation Assistance

NEXT STEPS:

1. Communities should review their Floodplain Management Ordinance and Building Code to ensure alignment with flood risks discussed and identified during Discovery.
2. Stay in contact with FEMA for community mapping and Public Assistance needs.
3. **Long-term Horizon: Possible Flood Risk Review Meeting**

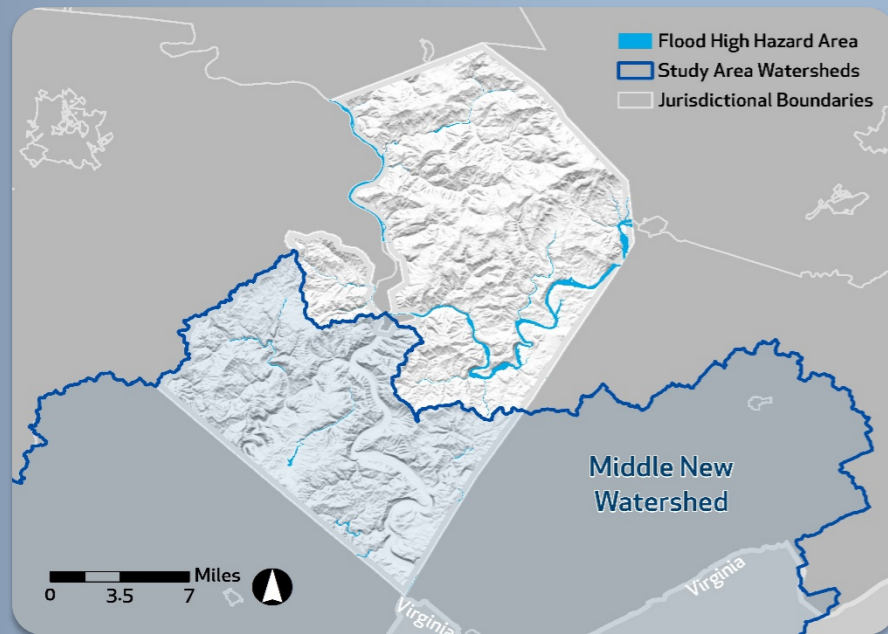
¹ Flood Insurance Rate Map (FIRM)

² Since 1978

³ Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

Summers County, WV (Unincorporated Areas)

KNOW YOUR RISK (The information presented below are estimates as of June 2019.)




11/5/1980
Initial FIRM¹ date

2/3/2010
Effective FIRM date




\$7.6M
Total paid losses²

409
Total paid claims²




164
Flood insurance policies in force

121
Policies in the effective flood high hazard area



10,260
Estimated structures in the community

830
Estimated structures in the flood high hazard area



30
Letters of Map Change



14
Flood-related countywide presidential disaster declarations



47
Paid claims outside of the effective flood high hazard area²




\$1.0M
Repetitive Loss (RL) paid losses²

21
RL properties²



22%
of households spend 30% or more of their income on housing

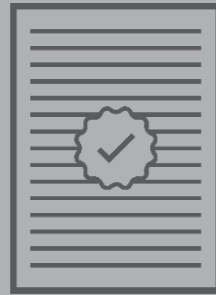


3%
of the population is in the flood high hazard area

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Summers County, WV (Unincorporated Areas)



Your Hazard Mitigation Plan has been approved through **January 31, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Actively seek funding for and encourage the acquisition, elevation, relocation, and mitigation reconstruction of properties susceptible to hazards including, but not limited to, flooding.
- Acquire emergency generators for all county departments and shelters.
- Repair and reopen old rail bridge at Lowell to provide access to foot traffic across the river in the event of a flood.
- Increase public education efforts including conducting public meetings to educate the public regarding natural hazards.
- Increase enforcement of floodplain ordinances. Implement stricter regulations for floodplain development.
- Increase participation in Hazard Mitigation Grant Programs.
- Capitalize on funding sources to acquire, elevate, or relocate properties in hazard areas.

Find ideas to mitigate flood risk here:

<https://www.fema.gov/media-library/assets/documents/30627>



Established rural community preserving natural & agricultural resources



3/1/2013

Date of Last CAV³

6/30/2017

Date of Last CAC³



PARTICIPATING
in the National Flood Insurance Program

NOT PARTICIPATING
in the Community Rating System



Countywide Public Assistance received

\$142K

Category A: Debris Removal

\$67K

Category B: Protective Measures

\$348K

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects Countywide

5

Hazard Mitigation Grant Program

0

Pre-Disaster Mitigation

0

Flood Mitigation Assistance

NEXT STEPS:

1. Communities should review their Floodplain Management Ordinance and Building Code to ensure alignment with flood risks discussed and identified during Discovery.
2. Stay in contact with FEMA for community mapping and Public Assistance needs.
3. **Long-term Horizon: Possible Flood Risk Review Meeting**

¹ Flood Insurance Rate Map (FIRM)

² Since 1978

³ Community Assistance Visit (CAV) / Community Assistance Contact (CAC)