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, 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 November 2019.**

* The updated flood high hazard area refers to the preliminary 1%-annual-chance floodplain inside the study area, and the effective 1%-annual-chance floodplain outside the study area.



Flood insurance is available to **ALL COMMUNITIES**

NO COMMUNITIES

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





2%
Of the population is within a revised FIRM¹ panel



0 levees and4 dams



\$7.8M

Total paid losses²

426

Total paid claims²



\$883

Average premium

26%

Higher than the national average



50

Paid claims outside of the effective flood high hazard area²



\$1.1M

Repetitive Loss (RL) paid losses²

22

RL properties²



164

Flood insurance policies in force

92%

In [Community(s) with Largest Concentration]



126

Policies in the effective flood high hazard area



9,665

Estimated structures in the community

535

Estimated structures in the updated flood high hazard area*

Estimated structures newly mapped in

+0

~YEAR 5

Estimated structures newly mapped out

-48

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

Flood Disaster USGS Report of 2016 on 2016 Floods

~YEAR 1

Flood Risk Review Meeting

Pre

Preliminary Map Issuance CCO Coordination & Outreach Meeting

YOU ARE HERE

Appeal Period

Letter of Final Determination

Effective Maps

TAKE ACTION: Next Steps



Your Hazard Mitigation Plan has been approved through **January 2022**, and now may be the time to update and review. Some projects you identified to reduce flood risk were:

- Acquire repetitive loss structures.
- Investigate "waterway channelization" as a proactive flood control policy.

Find ideas to mitigate flood risk here: https://www.fema.gov/media-library/assets/documents/30627

Immediate Next Steps:

1. Attend the CCO³ Meeting

CCO Meeting is on Tuesday, December 10th at 2:00pm

Alderson City Hall 311 S Monroe Street, Alderson, WV 24910

2. Review your preliminary FIRM/FIS¹

The preliminary FIRMs were issued on November 22, 2019

What's on the Horizon:

- 1. 90-day regulatory **Appeal Period** following the CCO Meeting
- 2. Letter of Final Determination issued following Appeal Period

3. Adopt local floodplain management ordinance

Flood Insurance Rate Map / Flood Insurance Study (FIRM/FIS) ³Community Coordination and Outreach (CCO) Meeting

² Since 1978



Monroe County, WV – Countywide

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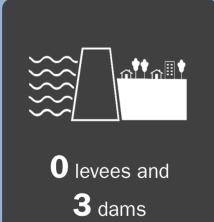
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5% Of the population is within a revised FIRM1 panel





\$4M Total paid losses²

209

Total paid claims²



\$1,447 Average premium

106% Higher than the national

average



hazard area²



116 Flood insurance

policies in force Paid claims outside of the effective flood high **61**%



e

Policies in the effective flood high hazard area



12,035

Estimated structures in the community

700

Estimated structures in the updated flood high hazard area*

Estimated structures newly mapped in

+18

~YEAR 5

Estimated structures newly mapped out

-20

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

Flood Disaster USGS Report of 2016 On 2016 Floods

~YEAR 1

Flood Risk Review Meeting

Preliminary Map Issuance

CCO Coordination & **Outreach Meeting**

YOU ARE HERE

Appeal Period

Letter of Final Determination Effective Maps

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3Community Coordination and Outreach (CCO) Meeting