# Nicholas 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 FIRM<sup>1</sup> 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** 

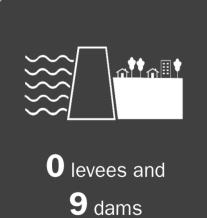
#### **NO COMMUNITIES**

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





5% Of the population is within a revised FIRM1 panel





\$8.8M Total paid losses<sup>2</sup>

174 Total paid claims<sup>2</sup>



\$1,683 Average premium

140%

Higher than the national average



Paid claims outside of the effective flood high hazard area<sup>2</sup>



\$1.7M

Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>



102

Flood insurance policies in force

**54**%

In [Community(s) with Largest Concentration]



**73** 

Policies in the effective flood high hazard area



15,120

Estimated structures in the community

Estimated structures in the updated flood high hazard area\*

Estimated structures newly mapped in

+11

~YEAR 5

**Estimated** structures newly mapped out

-52

#### KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

YOU ARE HERE ~YEAR 1

Flood Disaster of 2016

**USGS** Report on 2016 Floods Flood Risk Review Meeting

Preliminary Map Issuance

CCO Coordination & **Outreach Meeting** 

Appeal Period

Letter of Final Determination Effective Maps

### **TAKE ACTION: Next Steps**



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

- Undertake buyout and/or elevation projects for repetitive loss properties.
- Work with municipalities to update floodplain ordinances adopted prior to 1987.

Find ideas to mitigate flood risk here: <a href="https://www.fema.gov/media-library/assets/documents/30627">https://www.fema.gov/media-library/assets/documents/30627</a>

### Immediate Next Steps:

1. Attend the CCO<sup>3</sup> Meeting

CCO Meeting is on Tuesday, December 10th at 9:00am

St. Luke's United Methodist Church 18001 West Webster Road, Craigsville, WV 26205

2. Review your preliminary FIRM/FIS<sup>1</sup>

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)

<sup>&</sup>lt;sup>3</sup>Community Coordination and Outreach (CCO) Meeting

<sup>&</sup>lt;sup>2</sup> Since 1978

# Webster 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 FIRM<sup>1</sup> impact assessment. The information presented below are estimates as of November 2019.

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Flood insurance is available to **ALL COMMUNITIES** 

#### **NO COMMUNITIES**

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12% Of the population is within a revised FIRM1 panel



O levees and 4 dams



\$2.3M

Total paid losses<sup>2</sup>

**153** 

Total paid claims<sup>2</sup>



\$1,214

Average premium

**73**%

Higher than the national average



Paid claims outside of the effective flood high hazard area<sup>2</sup>



\$483K

Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>



**123** 

Flood insurance policies in force

66%

In [Community(s) with Largest Concentration]



Policies in the effective flood high hazard area



6,540

Estimated structures in the community

1,220

Estimated structures in the updated flood high hazard area\*

Estimated structures newly mapped in

+14

~YEAR 5

**Estimated** structures newly mapped out

-3

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

YOU ARE HERE ~YEAR 1

Appeal Period

Letter of Final Determination Effective Maps

Flood Disaster of 2016

USGS Report on 2016 Floods

Flood Risk Review Meeting

Preliminary Map Issuance

CCO Coordination & **Outreach Meeting** 

### **TAKE ACTION: Next Steps**



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

- Identify flood-prone and repetitive loss property owners who wish to participate in elevation, retrofitting, and/or acquisition projects.
- Keep waterways clear to prevent backing up and possibly flooding.

Find ideas to mitigate flood risk here: <a href="https://www.fema.gov/media-library/assets/documents/30627">https://www.fema.gov/media-library/assets/documents/30627</a>

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