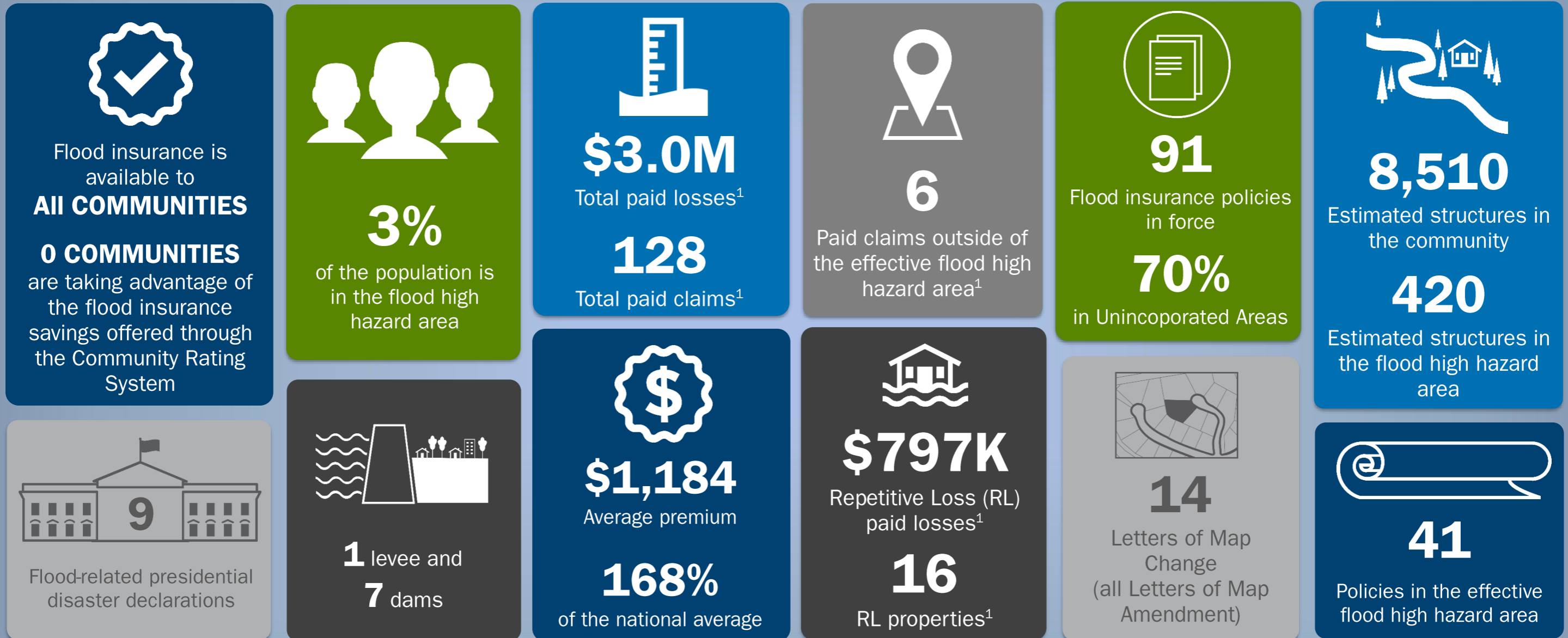


# Grant County, WV – Countywide

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 only.



<sup>1</sup> Since 1978

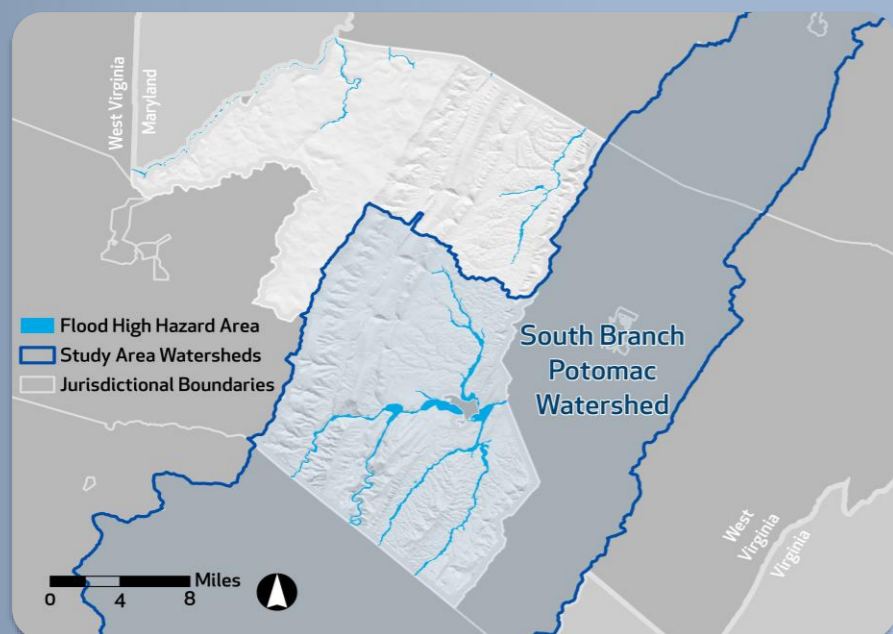
Note: For the National Flood Insurance Program data provided above, the county totals include figures from Bayard Town, Petersburg City, and county unincorporated areas.

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline



# Grant County, WV (Unincorporated Areas)

**KNOW YOUR RISK** (The information presented below are estimates only.)



**08/1/1987**

Initial FIRM<sup>1</sup> date

**09/2/2009**

Effective FIRM date



**\$967K**

Total paid losses<sup>2</sup>

**36**

Total paid claims<sup>2</sup>



**64**

Flood insurance policies in force

**35**

Policies in the effective flood high hazard area



**7,080**

Estimated structures in the community

**380**

Estimated structures in the flood high hazard area



**11**

Letters of Map Change (all Letters of Map Amendment)



**9**

Flood-related countywide presidential disaster declarations



**3**

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



**\$518K**

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

**6**

RL properties<sup>2</sup>



**15%**

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



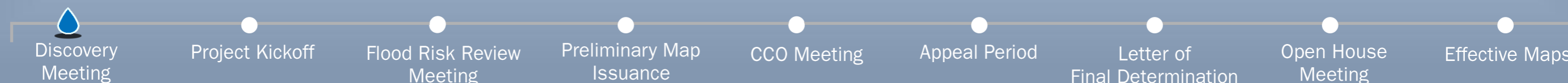
**4%**

of the population is in the flood high hazard area

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline

YOU ARE HERE ~YEAR 1

~YEAR 5





Your Hazard Mitigation Plan expired on **May 2, 2017**, and you are now working to update it. Some projects you identified in your June 2018 draft plan to reduce flood risk include the following:

- Conduct periodic public education campaigns using a variety of approaches on topics such as all hazard risk awareness, procedures after receiving notifications of hazards, prevention of hazards and personal preparedness.
- Continue to participate in acquisition/demolition, elevation, mitigation reconstruction, and relocation projects for flood-prone properties.
- Develop and distribute detailed evacuation plans with maps.
- Discourage development in areas around dams or encourage development of sound structures
- Enforce building codes referencing Flood Insurance Rate Maps.

Find ideas to mitigate flood risk here:

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



**Established rural community maintaining existing character**



**04/04/1991**

Date of Last CAV<sup>3</sup>

**N/A**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**NOT PARTICIPATING**  
in the Community Rating System



Countywide Public Assistance received

**\$24K**

Category A: Debris Removal

**\$116K**

Category B: Protective Measures

**\$13K**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**1**

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**

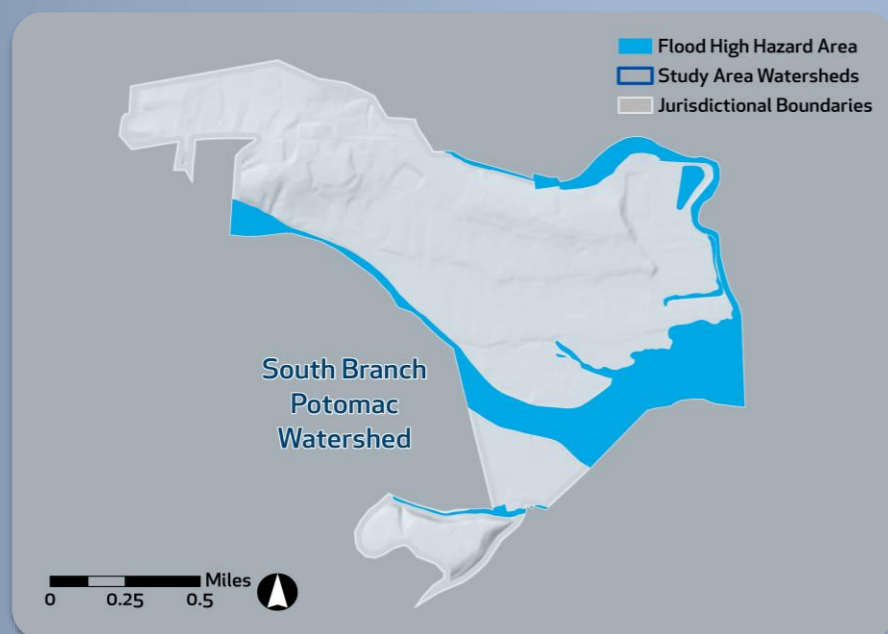
<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# City of Petersburg/Grant County, WV

**KNOW YOUR RISK** (The information presented below are estimates only.)



**5/3/1990**  
Initial FIRM<sup>1</sup> date

**9/2/2009**  
Effective FIRM date

**\$2.0M**  
Total paid losses<sup>2</sup>

**92**  
Total paid claims<sup>2</sup>

**27**  
Flood insurance policies in force

**6**  
Policies in the effective flood high hazard area

**1,270**  
Estimated structures in the community

**30**  
Estimated structures in the flood high hazard area

**3**  
Letters of Map Change (all Letters of Map Amendment)

**9**  
Flood-related countywide presidential disaster declarations

**3**  
Paid claims outside of the effective flood high hazard area<sup>2</sup>

**\$279K**  
Repetitive Loss (RL) paid losses<sup>2</sup>

**10**  
RL properties<sup>2</sup>

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

**2%**  
of the population is in the flood high hazard area

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline





Your Hazard Mitigation Plan expired on **May 2, 2017**, and you are now working to update it. Some projects you identified in your June 2018 draft plan to reduce floodrisk include the following:

- Continue to participate in acquisition/demolition, elevation, mitigation reconstruction, and relocation projects for flood-prone properties.
- Address surface water issues within the City of Petersburg.

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

  
**Established rural community maintaining existing character**

  
**04/4/1991**  
Date of Last CAV<sup>3</sup>  
**N/A**  
Date of Last CAC<sup>3</sup>

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

  
Countywide Public Assistance received  
**\$24K**  
Category A: Debris Removal  
**\$116K**  
Category B: Protective Measures  
**\$13K**  
Categories C-G: Permanent Work

  
Hazard Mitigation Assistance Projects County-wide  
**1**  
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**

<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# Greenbrier 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 only.



<sup>1</sup> Since 1978

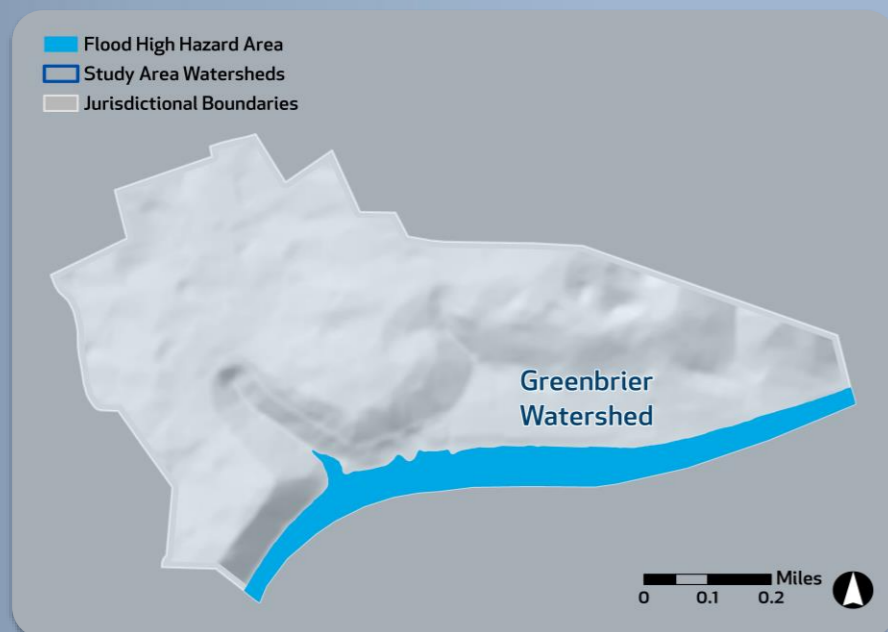
Note: For the National Flood Insurance Program data provided above, the county totals include figures from Falling Spring Town, Lewisburg City, Quinwood Town, Rainelle Town, Ronceverte City, Rupert Town, White Sulphur Springs City, and county unincorporated areas.

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline



# Town of Falling Spring/ Greenbrier County, WV


## KNOW YOUR RISK (The information presented below are estimates only.)



  
**9/24/1984**  
 Initial FIRM<sup>1</sup> date  
**10/16/2012**  
 Effective FIRM date

  
**\$12K**  
 Total paid losses<sup>2</sup>  
**1**  
 Total paid claim<sup>2</sup>


  
**2**  
 Flood insurance policies in force  
**2**  
 Policies in the effective flood high hazard area

  
**150**  
 Estimated structures in the community  
**3**  
 Estimated structures in the flood high hazard area


  
**0**  
 Letters of Map Change

  
**17**  
 Flood-related countywide presidential disaster declarations

  
**0**  
 Paid claims outside of the effective flood high hazard area<sup>2</sup>

  
**0**  
 Repetitive Loss (RL) paid losses<sup>2</sup>  
**0**  
 RL properties<sup>2</sup>

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

  
**1%**  
 of the population is in the flood high hazard area

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline





Your Hazard Mitigation Plan has been approved through **February 21, 2022**, and now is the time to review it. A project you identified to reduce risk is:

- Distribute an informational brochure including information on the burning ban and the leading causes of wildfires, as well as steps the general public can take to avoid starting wildfires.

Your community did not identify mitigation actions related to flooding in the plan. Consider developing actions that help reduce flood risk in your community.

Find ideas to mitigate flood risk here:

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

  
**Established rural community maintaining existing character**



**N/A**

Date of Last CAV<sup>3</sup>

**7/5/2016**

Date of Last CAC<sup>3</sup>



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



Countywide Public Assistance received

**\$5.7M**

Category A: Debris Removal

**\$1.2M**

Category B: Protective Measures

**\$3.1M**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**20**

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**

<sup>1</sup> Flood Insurance Rate Map (FIRM)

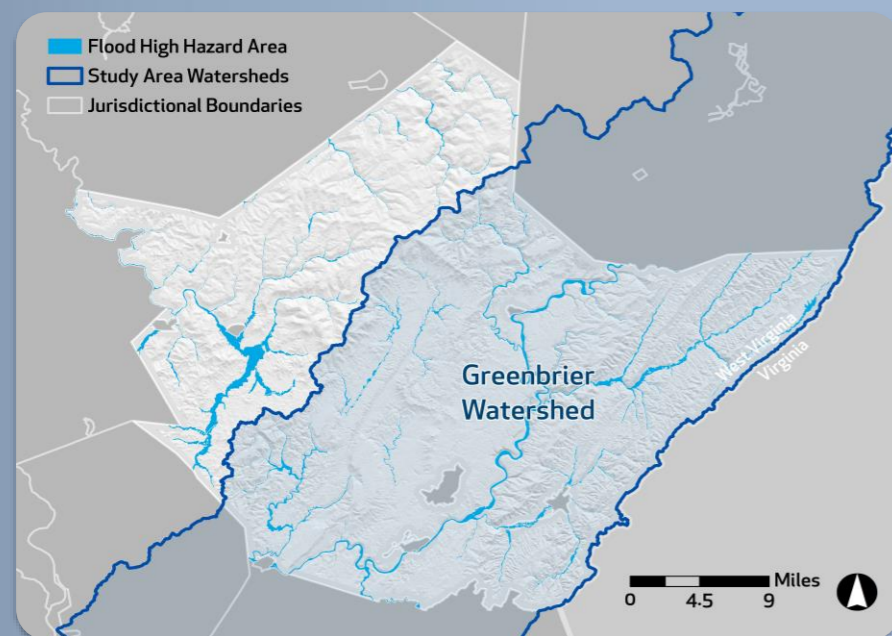
<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978



# Greenbrier County, WV (Unincorporated Areas)

## KNOW YOUR RISK (The information presented below are estimates only.)



**1/15/1988**  
Initial FIRM<sup>1</sup> date

**10/16/2012**  
Effective FIRM date

**\$10.2M**  
Total paid losses<sup>2</sup>

**403**  
Total paid claims<sup>2</sup>

**308**  
Flood insurance policies in force

**152**  
Policies in the effective flood high hazard area

**17,570**  
Estimated structures in the community

**1,060**  
Estimated structures in the flood high hazard area

**41**  
Letters of Map Change  
(38 Letters of Map Amendment)

**17**  
Flood-related countywide presidential disaster declarations

**42**  
Paid claims outside of the effective flood high hazard area<sup>2</sup>

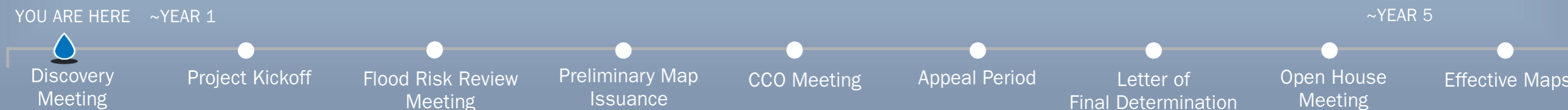
**\$902K**  
Repetitive Loss (RL) paid losses<sup>2</sup>

**15**  
RL properties<sup>2</sup>

**20%**  
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 Possible Risk MAP Timeline





Your Hazard Mitigation Plan has been approved through **February 21, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Maintain a database of all at risk structures in floodways and floodplains and distribute information to homeowners and businesses on the importance of purchasing flood insurance and flood proof techniques.
- Determine feasibility of floodwalls or other structures to protect water and wastewater treatment facilities from flooding.
- Continue to apply for HMPG funds for acquisitions, elevations, or relocations of identified at-risk, repetitive loss, non-repetitive loss, or substantially damaged properties in Greenbrier County.
- Map and publicize locations around the county that have the highest incidences of extreme storms.
- Implement a water study and analyze the data to better help citizens during periods of drought.
- Install additional river or stream gauges in high risk areas to gather critical flood data and provide rapid notification to residents, possibly by the installation of sirens or other alert methods.

Find ideas to mitigate flood risk here:

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



**Established rural community encouraging targeted development**



**3/15/2015**

Date of Last CAV<sup>3</sup>

**3/26/2018**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**NOT PARTICIPATING**  
in the Community Rating System



Countywide Public Assistance received

**\$5.7M**

Category A: Debris Removal

**\$1.2M**

Category B: Protective Measures

**\$3.1M**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**20**

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**

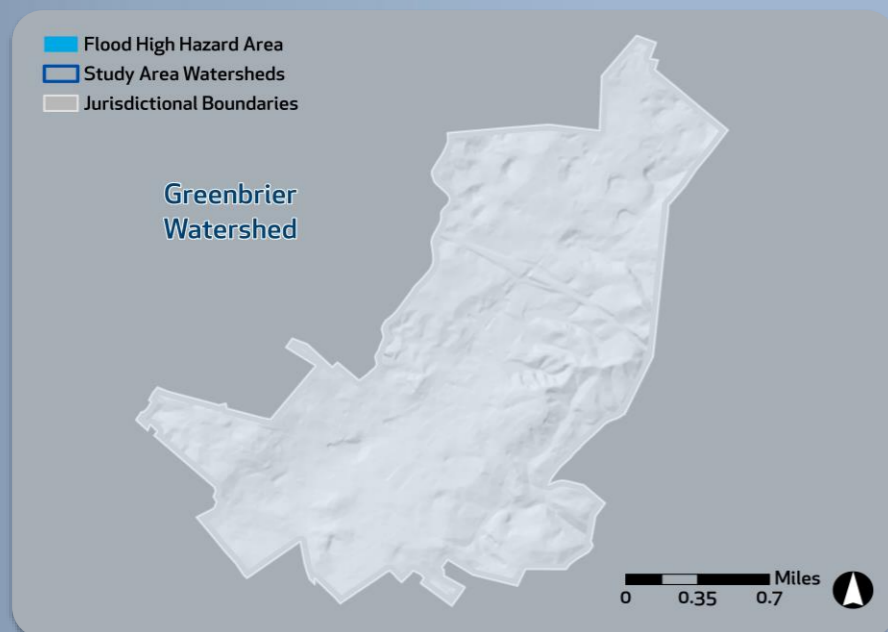
<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# City of Lewisburg/Greenbrier County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



**10/16/2012**  
Initial FIRM<sup>1</sup> date

**10/16/2012**  
Effective FIRM date

**\$12K**  
Total paid losses<sup>2</sup>

**1**  
Total paid claim<sup>2</sup>

**8**  
Flood insurance policies in force

**0**  
Policies in the effective flood high hazard area

**1,940**  
Estimated structures in the community

**0**  
Estimated structures in the flood high hazard area

**0**  
Letters of Map Change

**17**  
Flood-related countywide presidential disaster declarations

**0**  
Paid claims outside of the effective flood high hazard area<sup>2</sup>

**0**  
Repetitive Loss (RL) paid losses<sup>2</sup>

**0**  
RL properties<sup>2</sup>

**31%**  
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 Possible Risk MAP Timeline





Your Hazard Mitigation Plan has been approved through **February 21, 2022**, and now is the time to review it. A project you identified to reduce risk is:

- Identify and maintain backup water supplies to make water available to citizens

Your community did not identify mitigation actions related to flooding in the plan. Consider developing actions that help reduce flood risk in your community.

Find ideas to mitigate flood risk here:

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

  
**Developed small town community maintaining & enhancing existing character**



**N/A**  
Date of Last CAV<sup>3</sup>  
**7/5/2016**  
Date of Last CAC<sup>3</sup>



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



Countywide Public Assistance received

**\$5.7M**

Category A: Debris Removal

**\$1.2M**

Category B: Protective Measures

**\$3.1M**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**20**

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**

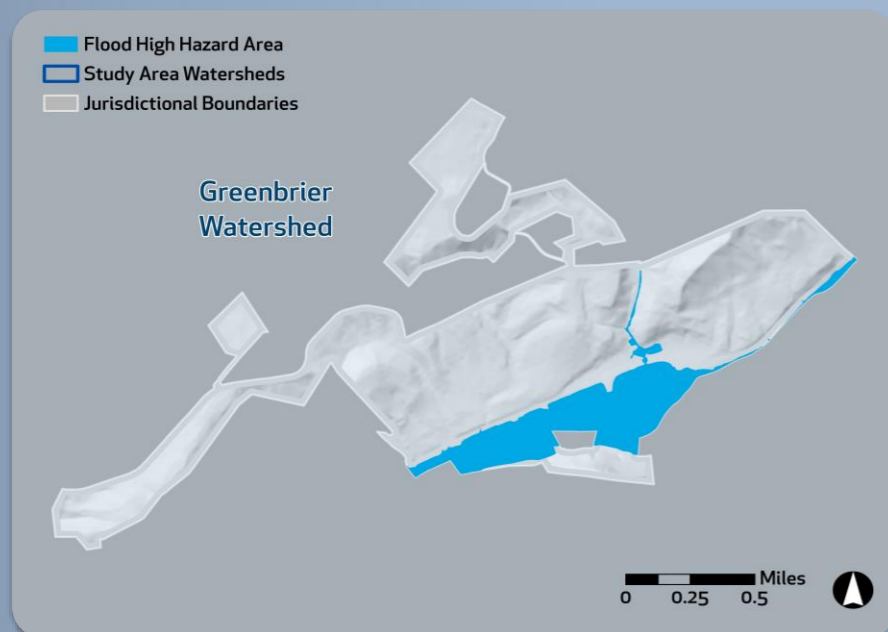
<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# City of Ronceverte/Greenbrier County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



**5/17/1990**  
Initial FIRM<sup>1</sup> date

**10/16/2012**  
Effective FIRM date

**\$6.3M**  
Total paid losses<sup>2</sup>

**122**  
Total paid claims<sup>2</sup>

**39**  
Flood insurance policies in force

**28**  
Policies in the effective flood high hazard area

**710**  
Estimated structures in the community

**90**  
Estimated structures in the flood high hazard area

**1**  
Letter of Map Change (Letter of Map Amendment)

**17**  
Flood-related countywide presidential disaster declarations

**8**  
Paid claims outside of the effective flood high hazard area<sup>2</sup>

**\$1.2M**  
Repetitive Loss (RL) paid losses<sup>2</sup>

**5**  
RL properties<sup>2</sup>

**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 Possible Risk MAP Timeline





Your Hazard Mitigation Plan has been approved through **February 21, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Take steps to address flooding due to storm water.
- Coordinate with the Army Corps of Engineers Flood Wall Project to implement it for Ronceverte.
- Purchase and install generators at critical facilities.

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



**Established small town community maintaining & enhancing existing character**



**4/23/1991**

Date of Last CAV<sup>3</sup>

**5/12/2017**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**NOT PARTICIPATING**  
in the Community Rating System



Countywide Public Assistance received

**\$5.7M**

Category A: Debris Removal

**\$1.2M**

Category B: Protective Measures

**\$3.1M**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**20**

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**

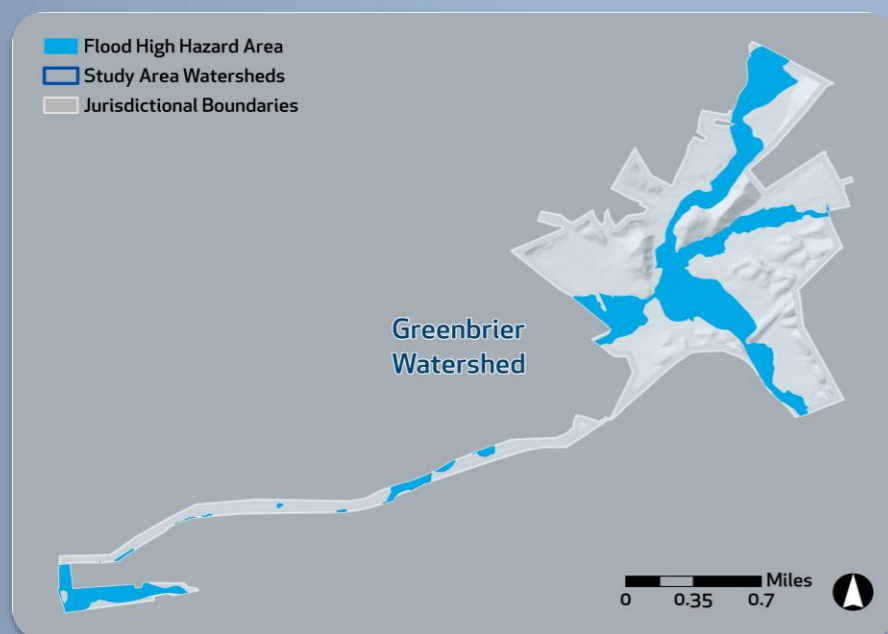
<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# City of White Sulphur Springs/Greenbrier County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



**8/1/1978**  
Initial FIRM<sup>1</sup> date

**10/16/2012**  
Effective FIRM date

**\$3.0M**  
Total paid losses<sup>2</sup>

**71**  
Total paid claims<sup>2</sup>

**144**  
Flood insurance policies in force

**90**  
Policies in the effective flood high hazard area

**1,210**  
Estimated structures in the community

**370**  
Estimated structures in the flood high hazard area

**13**  
Letters of Map Change (all Letters of Map Amendment)

**17**  
Flood-related countywide presidential disaster declarations

**8**  
Paid claims outside of the effective flood high hazard area<sup>2</sup>

**\$71K**  
Repetitive Loss (RL) paid losses<sup>2</sup>

**1**  
RL property<sup>2</sup>

**37%**  
of households spend 30% or more of their income on housing

**26%**  
of the population is in the flood high hazard area

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





Your Hazard Mitigation Plan has been approved through **February 21, 2022**, and now is the time to review it. A project you identified to reduce flood risk is:

- Purchase and install generators at critical facilities.

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



**Developed small town community maintaining & enhancing existing character**



**12/8/1987**

Date of Last CAV<sup>3</sup>

**3/26/2018**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**NOT PARTICIPATING**  
in the Community Rating System



Countywide Public Assistance received

**\$5.7M**

Category A: Debris Removal

**\$1.2M**

Category B: Protective Measures

**\$3.1M**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**20**

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**

<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978



# Hampshire 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.

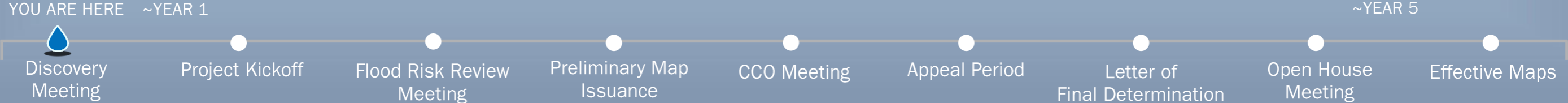
The information presented below are estimates only.



<sup>1</sup> Since 1978

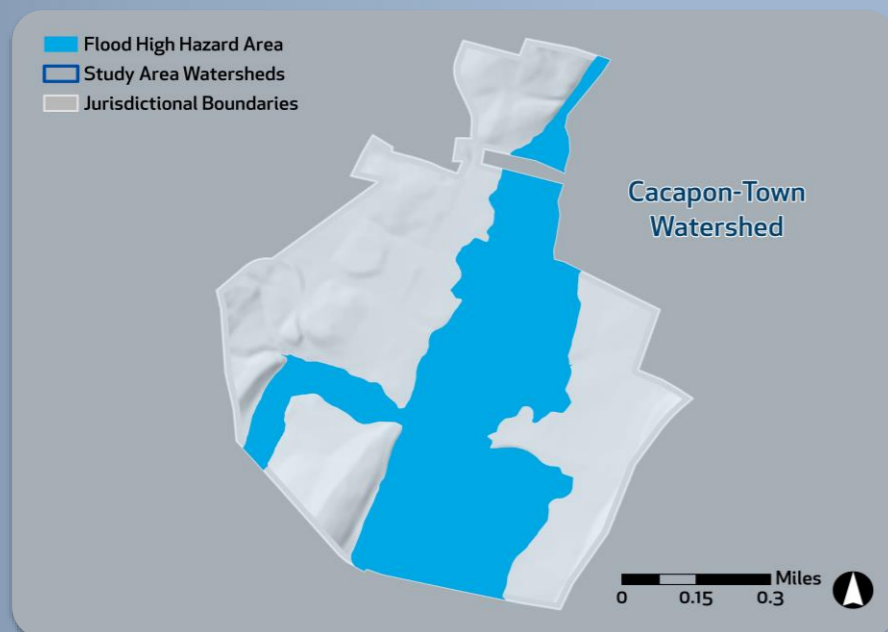
Note: For the National Flood Insurance Program data provided above, the county totals include figures from Capon Bridge Town, Romney City, and county unincorporated areas.

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline



# Town of Capon Bridge/Hampshire County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



**4/1/1988**

Initial FIRM<sup>1</sup> date

**11/7/2002**

Effective FIRM date



**\$271K**

Total paid losses<sup>2</sup>

**14**

Total paid claims<sup>2</sup>



**4**

Flood insurance policies in force

**4**

Policies in the effective flood high hazard area



**180**

Estimated structures in the community

**30**

Estimated structures in the flood high hazard area



**7**

Letters of Map Change  
(all Letters of Map Amendment)



Flood-related countywide presidential disaster declarations



**6**

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



**\$159K**

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

**3**

RL properties<sup>2</sup>



**43%**

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



**14%**

of the population is in the flood high hazard area

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline

YOU ARE HERE ~YEAR 1

~YEAR 5





Your Hazard Mitigation Plan expired on **May 2, 2017**, and you are now working to update it. Some projects you identified in your June 2018 draft plan to reduce flood risk include the following:

- Conduct periodic public education campaigns using a variety of approaches on topics such as all hazard risk awareness, procedures after receiving notifications of hazards, prevention of hazards and personal preparedness.
- Continue to participate in acquisition/demolition, elevation, mitigation reconstruction, and relocation projects for flood-prone properties.

Find ideas to mitigate flood risk here:

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

  
**Established rural community maintaining existing character**



**N/A**  
Date of Last CAV<sup>3</sup>

**N/A**  
Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**NOT PARTICIPATING**  
in the Community Rating System



Countywide Public Assistance received

**0**

Category A: Debris Removal

**\$81K**

Category B: Protective Measures

**\$8K**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**7**

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**

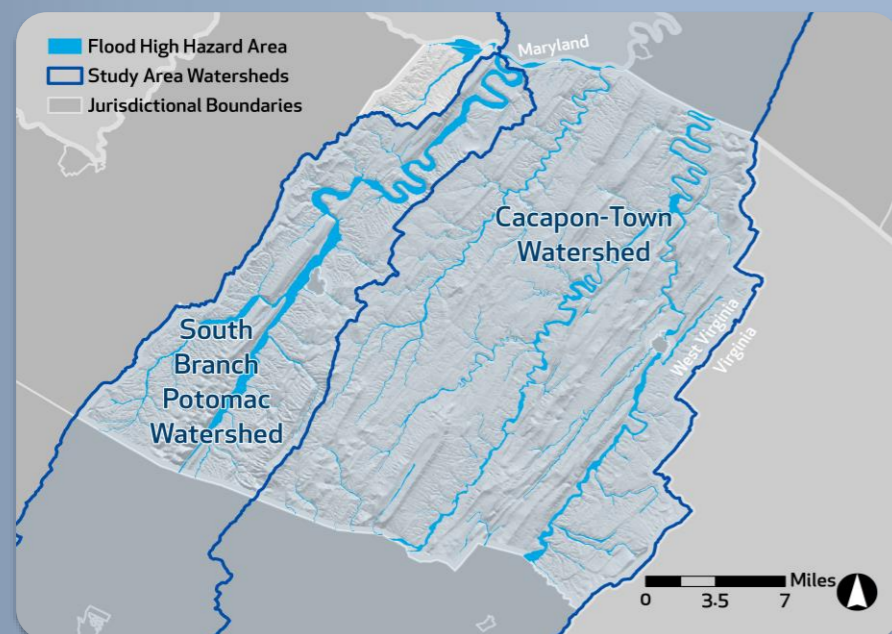
<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# Hampshire County, WV (Unincorporated Areas)

**KNOW YOUR RISK** (The information presented below are estimates only.)



**8/1/1987**

Initial FIRM<sup>1</sup> date

**11/7/2002**

Effective FIRM date



**\$4.9M**

Total paid losses<sup>2</sup>

**275**

Total paid claims<sup>2</sup>



**175**

Flood insurance policies in force

**127**

Policies in the effective flood high hazard area



**13,690**

Estimated structures in the community

**960**

Estimated structures in the flood high hazard area



**35**

Letters of Map Change (all Letters of Map Amendment)



Flood-related countywide presidential disaster declarations



**10**

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



**\$1.3M**

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

**30**

RL properties<sup>2</sup>



**25%**

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



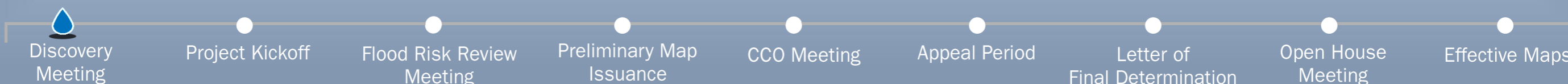
**5%**

of the population is in the flood high hazard area

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline

YOU ARE HERE ~YEAR 1

~YEAR 5





Your Hazard Mitigation Plan expired on **May 2, 2017**, and you are now working to update it. Some projects you identified in your June 2018 draft plan to reduce flood risk include the following:

- Conduct periodic public education campaigns using a variety of approaches on topics such as all hazard risk awareness, procedures after receiving notifications of hazards, prevention of hazards and personal preparedness.
- Begin compiling the information necessary to apply for participation in the Community Rating System (CRS).
- Continue to participate in acquisition/demolition, elevation, mitigation reconstruction, and relocation projects for flood-prone properties.
- Identify backup evacuation routes for residents that become stranded during flooding events and ensure they get to shelters safely before the event.
- Continue to enforce ordinances that new structures do not interfere with flood mitigation measures.

Find ideas to mitigate flood risk here:

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



**Established rural  
community  
preserving natural  
& agricultural  
resources**



**9/26/2011**

Date of Last CAV<sup>3</sup>

**1/11/2018**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood  
Insurance Program

**PARTICIPATING /  
CLASS 8**  
in the Community  
Rating System



Countywide Public  
Assistance received

**0**

Category A: Debris  
Removal

**\$81K**

Category B: Protective  
Measures

**\$8K**

Categories C-G: Permanent  
Work



Hazard Mitigation  
Assistance Projects  
County-wide

**7**

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**

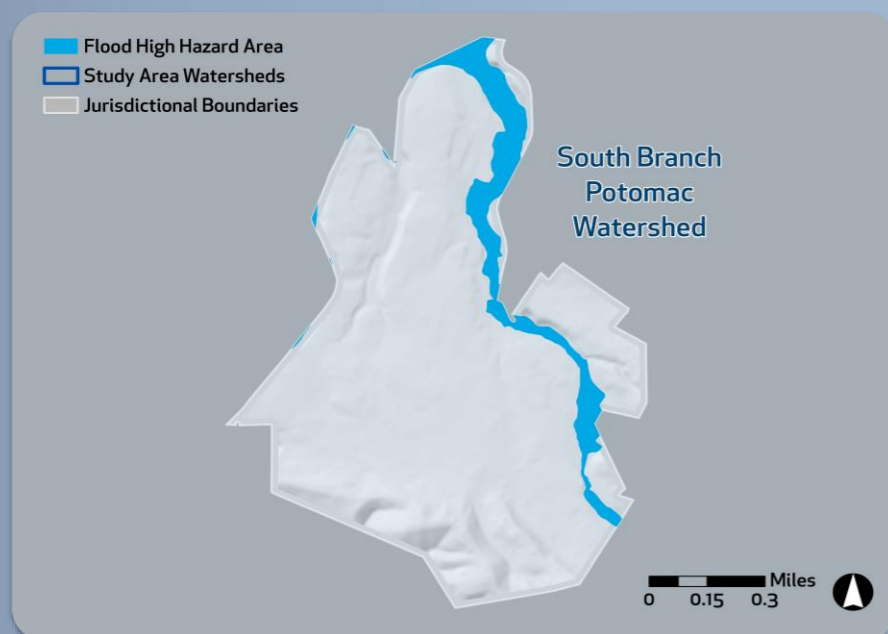
<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# City of Romney/Hampshire County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



  
**6/15/1988**  
 Initial FIRM<sup>1</sup> date

**11/7/2002**  
 Effective FIRM date

  
**\$101K**  
 Total paid losses<sup>2</sup>


**5**  
 Total paid claims<sup>2</sup>


  
**3**  
 Flood insurance policies in force

**2**  
 Policies in the effective flood high hazard area


  
**800**  
 Estimated structures in the community

**10**  
 Estimated structures in the flood high hazard area

  
**1**  
 Letter of Map Change (Letter of Map Amendment)


  
**9**  
 Flood-related countywide presidential disaster declarations

  
**0**  
 Paid claims outside of the effective flood high hazard area<sup>2</sup>

  
**0**  
 Repetitive Loss (RL) paid losses<sup>2</sup>

**0**  
 RL properties<sup>2</sup>

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

  
**1%**  
 of the population is in the flood high hazard area

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





Your Hazard Mitigation Plan expired on **May 2, 2017**, and you are now working to update it. Some projects you identified in your June 2018 draft plan to reduce flood risk include the following:

- Conduct periodic public education campaigns using a variety of approaches on topics such as all hazard risk awareness, procedures after receiving notifications of hazards, prevention of hazards and personal preparedness.
- Continue to participate in acquisition/demolition, elevation, mitigation reconstruction, and relocation projects for flood-prone properties.

Find ideas to mitigate flood risk here:

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



**Established rural community preserving natural & agricultural resources**



**4/27/1993**

Date of Last CAV<sup>3</sup>

**1/12/2018**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**NOT PARTICIPATING**  
in the Community Rating System



Countywide Public Assistance received

**0**

Category A: Debris Removal

**\$81K**

Category B: Protective Measures

**\$8K**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**7**

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**

<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# Hardy 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 only.



<sup>1</sup> Since 1978

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

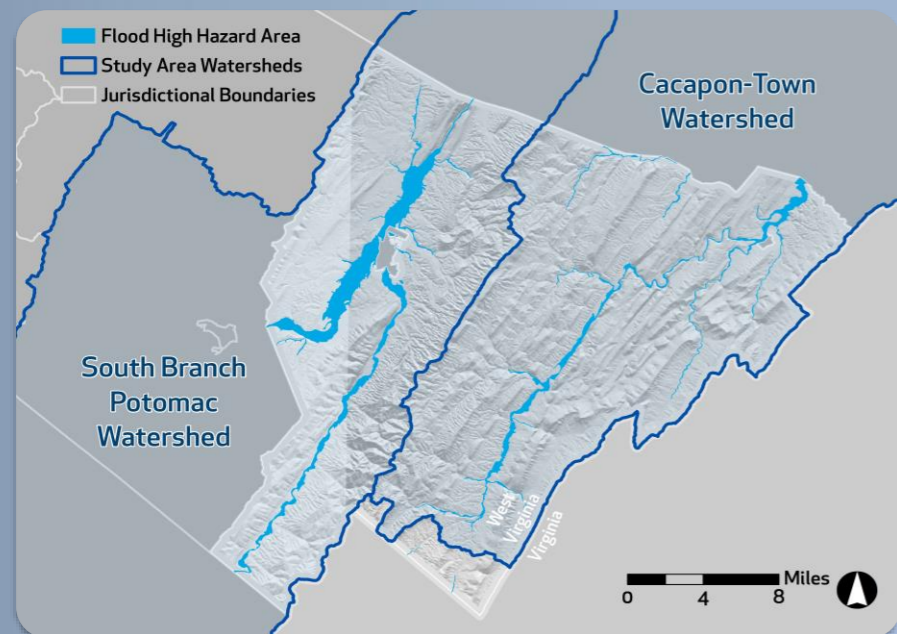
## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline





# Hardy County, WV (Unincorporated Areas)

**KNOW YOUR RISK** (The information presented below are estimates only.)



**6/19/1985**  
Initial FIRM<sup>1</sup> date

**9/02/2009**  
Effective FIRM date

**\$479K**  
Total paid losses<sup>2</sup>

**37**  
Total paid claims<sup>2</sup>

**65**  
Flood insurance policies in force

**39**  
Policies in the effective flood high hazard area

**8,190**  
Estimated structures in the community

**580**  
Estimated structures in the flood high hazard area

**16**  
Letters of Map Change (all Letters of Map Amendment)

**11**  
Flood-related countywide presidential disaster declarations

**1**  
Paid claim outside of the effective flood high hazard area<sup>2</sup>

**\$50K**  
Repetitive Loss (RL) paid losses<sup>2</sup>

**2**  
RL properties<sup>2</sup>

**20%**  
of households spend 30% or more of their income on housing

**8%**  
of the population is in the flood high hazard area

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline





Your Hazard Mitigation Plan expired on **May 2, 2017**, and you are now working to update it. Some projects you identified in your June 2018 draft plan to reduce flood risk include the following:

- Conduct periodic public education campaigns using a variety of approaches on topics such as all hazard risk awareness, procedures after receiving notifications of hazards, prevention of hazards and personal preparedness.
- Incorporate the updated river gauges monitoring information onto all county websites for view by the public.
- Continue to participate in acquisition/demolition, elevation, mitigation reconstruction, and relocation projects for flood-prone properties.
- Conduct a survey of structures already located around dam structures that could be affected by a failure and limit new development in hazardous areas.
- Evaluate flood risk potential of local rivers, streams, and basis related to ice dams and quick thawing.
- Conduct a countywide water resource study.
- Protect critical infrastructure and facilities.

Find ideas to mitigate flood risk here:

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



**Established rural community preserving natural & agricultural resources**



**9/20/2017**

Date of Last CAV<sup>3</sup>

**N/A**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**NOT PARTICIPATING**  
in the Community Rating System



Countywide Public Assistance received

**0**

Category A: Debris Removal

**\$84K**

Category B: Protective Measures

**\$53K**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**2**

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**

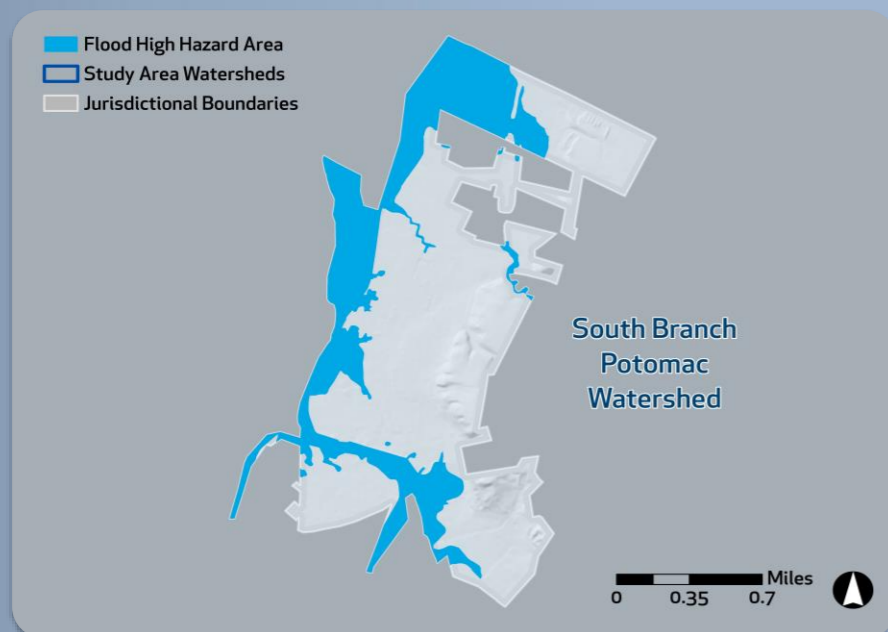
<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# Town of Moorefield/Hardy County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



  
**12/15/1990**  
 Initial FIRM<sup>1</sup> date


**9/2/2009**  
 Effective FIRM date

  
**\$3.1M**  
 Total paid losses<sup>2</sup>


**129**  
 Total paid claims<sup>2</sup>


  
**59**  
 Flood insurance policies in force


**13**  
 Policies in the effective flood high hazard area

  
**1,210**  
 Estimated structures in the community

**90**  
 Estimated structures in the flood high hazard area

  
**4**  
 Letters of Map Change (all Letters of Map Amendment)


  
**11**  
 Flood-related countywide presidential disaster declarations

  
**6**  
 Paid claims outside of the effective flood high hazard area<sup>2</sup>

  
**\$64K**  
 Repetitive Loss (RL) paid losses<sup>2</sup>

**2**  
 RL properties<sup>2</sup>

  
**32%**  
 of households spend 30% or more of their income on housing

  
**7%**  
 of the population is in the flood high hazard area

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline





Your Hazard Mitigation Plan expired on **May 2, 2017**, and you are now working to update it. Some projects you identified in your June 2018 draft plan to reduce flood risk include the following:

- Continue to participate in acquisition/demolition, elevation, mitigation reconstruction, and relocation projects for flood-prone properties.
- Partner with the Town of Wardensville to develop a plan that addresses winter storms and snow removal.
- Install pumps on Allegheny Street to control ponding area problem and provide additional small pumps for ponding areas should the need arise.
- The Town of Moorefield and Hardy County Commission should coordinate with the West Virginia Division of Highways to control additional flooding issues that may result from the construction of Corridor H.
- The Town of Moorefield must enforce requirements concerning construction of new dwellings in reference to its flood protection plan and the National Flood Insurance Program.

Find ideas to mitigate flood risk here:

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



**Established rural community preserving natural & agricultural resources**



**3/10/2010**

Date of Last CAV<sup>3</sup>

**9/20/2017**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**NOT PARTICIPATING**  
in the Community Rating System



Countywide Public Assistance received

**0**

Category A: Debris Removal

**\$84K**

Category B: Protective Measures

**\$53K**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**2**

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**

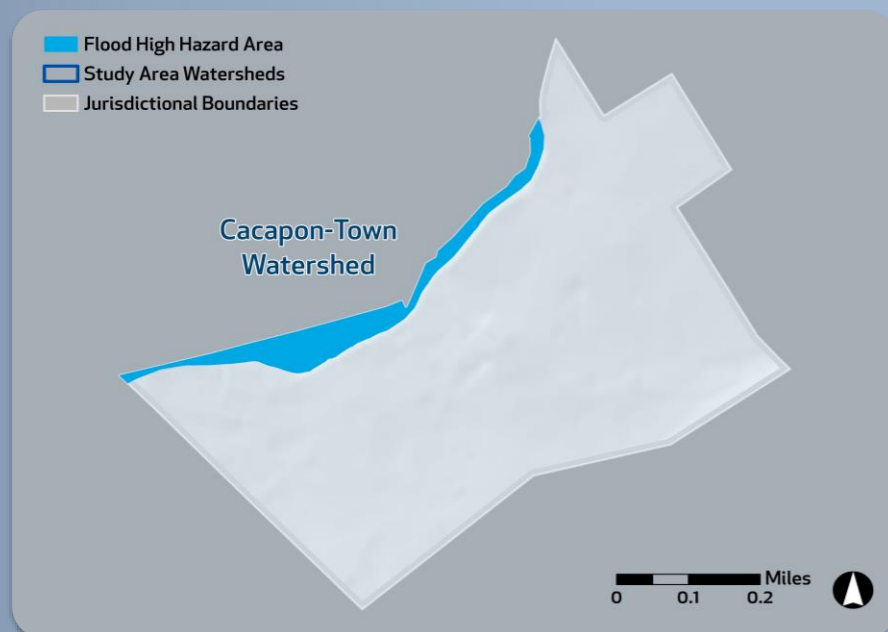
<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# Town of Wardensville/Hardy County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



**8/1/1987**  
Initial FIRM<sup>1</sup> date

**9/2/2009**  
Effective FIRM date

**0**  
Total paid losses<sup>2</sup>

**0**  
Total paid claims<sup>2</sup>

**0**  
Flood insurance policies in force

**0**  
Policies in the effective flood high hazard area

**180**  
Estimated structures in the community

**2**  
Estimated structures in the flood high hazard area

**1**  
Letter of Map Change (Letter of Map Amendment)

**11**  
Flood-related countywide presidential disaster declarations

**0**  
Paid claims outside of the effective flood high hazard area<sup>2</sup>

**0**  
Repetitive Loss (RL) paid losses<sup>2</sup>

**0**  
RL properties<sup>2</sup>

**24%**  
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 Possible Risk MAP Timeline





Your Hazard Mitigation Plan expired on **May 2, 2017**, and you are now working to update it. Some projects you identified in your June 2018 draft plan to reduce flood risk include the following:

- Partner with the Town of Moorefield to develop a plan that addresses winter storms and snow removal.
- Continue to participate in acquisition/demolition, elevation, mitigation reconstruction, and relocation projects for flood-prone properties.
- Replace culverts to correct flooding problems in repetitive loss area.
- Identify and implement necessary changes to the sewer lagoon embankment and wastewater treatment plant.
- Evaluate flood risk potential for the Town of Wardensville related to possible upstream dam failures that contribute to the Cacapon River and Trout Run streams that course through the town.
- Conduct an environmental design study that aims to correct flooding problems to ensure access to roads is not cut off.

Find ideas to mitigate flood risk here:

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



**Established rural community preserving natural & agricultural resources**



**N/A**

Date of Last CAV<sup>3</sup>

**09/20/2017**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**NOT PARTICIPATING**  
in the Community Rating System



Countywide Public Assistance received

**0**

Category A: Debris Removal

**\$84K**

Category B: Protective Measures

**\$53K**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**2**

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**

<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# 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 only.



<sup>1</sup> Since 1978

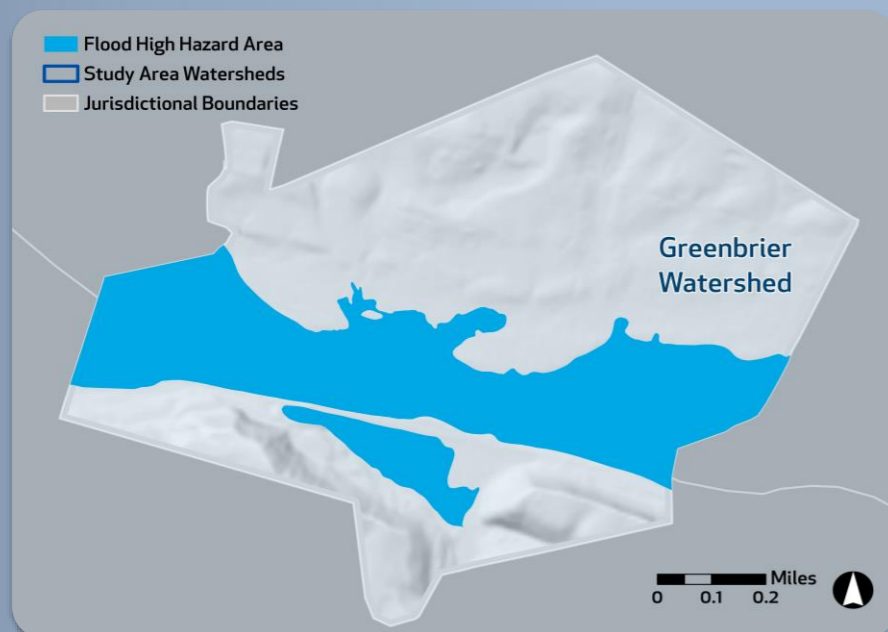
Note: For the National Flood Insurance Program data provided above, the county totals include figures from Alderson Town, Union Town, Peterstown Town, and county unincorporated areas.

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline



# Town of Alderson/Monroe County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



**9/27/1991**

Initial FIRM<sup>1</sup> date

**6/17/2002**

Effective FIRM date



**\$3.4M**

Total paid losses<sup>2</sup>

**183**

Total paid claims<sup>2</sup>



**88**

Flood insurance policies in force

**65**

Policies in the effective flood high hazard area



**540**

Estimated structures in the community

**180**

Estimated structures in the flood high hazard area



**2**

Letters of Map Change  
(all Letters of Map Amendment)



Flood-related countywide presidential disaster declarations



**9**

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



**\$144K**

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

**5**

RL properties<sup>2</sup>



**38%**

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



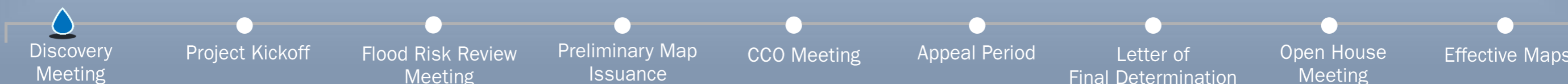
**22%**

of the population is in the flood high hazard area

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline

YOU ARE HERE ~YEAR 1

~YEAR 5







Your Hazard Mitigation Plan has been approved through **February 21, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Investigate and implement strategies to reduce flood damage and loss in the Town of Alderson, including but not limited to acquisitions, elevations and relocations of flood prone properties.
- Study the feasibility of installing backflow prevention devices on outlets of storm drains that drain into the river.

Find ideas to mitigate flood risk here:

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



**Growing rural community encouraging targeted development**



**N/A**

Date of Last CAV<sup>3</sup>

**2/27/2018**

Date of Last CAC<sup>3</sup>



**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 County-wide

**2**

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**

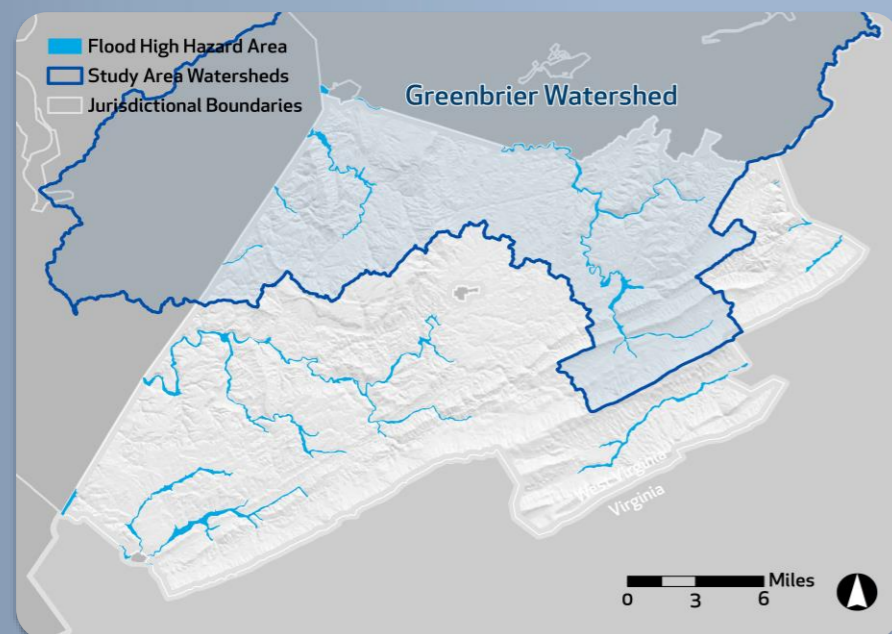
<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# Monroe County, WV (Unincorporated Areas)

## KNOW YOUR RISK (The information presented below are estimates only.)



**1/14/1983**

Initial FIRM<sup>1</sup> date

**6/17/2002**

Effective FIRM date



**\$497K**

Total paid losses<sup>2</sup>

**23**

Total paid claims<sup>2</sup>



**40**

Flood insurance policies in force

**25**

Policies in the effective flood high hazard area



**11,000**

Estimated structures in the community

**520**

Estimated structures in the flood high hazard area



**15**

Letters of Map Change (all Letters of Map Amendment)



Flood-related countywide presidential disaster declarations



**4**

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



**0**

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

**0**

RL properties<sup>2</sup>



**19%**

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 Possible Risk MAP Timeline

YOU ARE HERE ~YEAR 1

~YEAR 5





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 CAV<sup>3</sup>

**2/27/2018**

Date of Last CAC<sup>3</sup>



**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 County-wide

**2**

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**

<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# Morgan 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 only.



<sup>1</sup> Since 1978

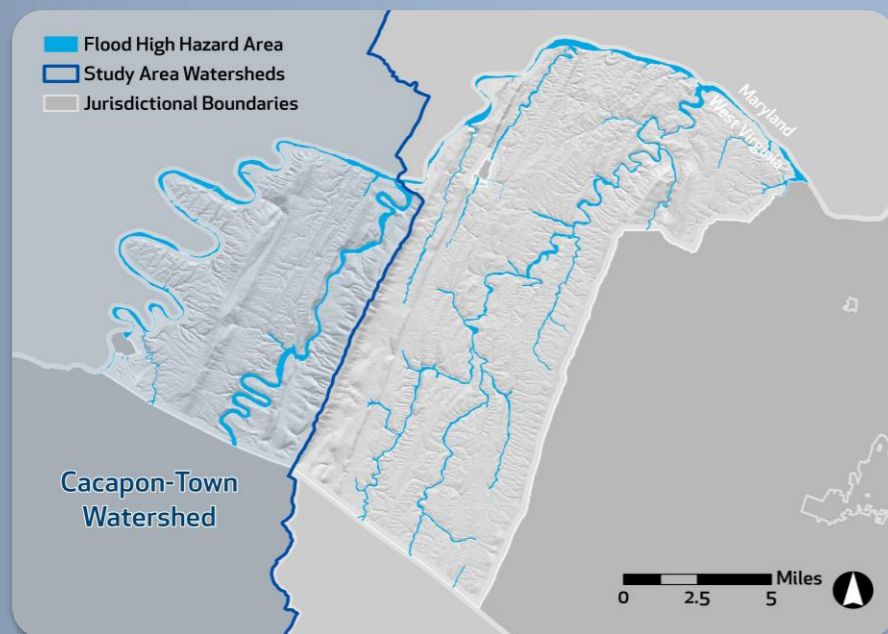
Note: For the National Flood Insurance Program data provided above, the county totals include figures from Bath Town, Paw Paw Town, and county unincorporated areas.

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline



# Morgan County, WV (Unincorporated Areas)

**KNOW YOUR RISK** (The information presented below are estimates only.)



**7/1/1987**

Initial FIRM<sup>1</sup> date

**9/25/2009**

Effective FIRM date



**\$2.7M**

Total paid losses<sup>2</sup>

**175**

Total paid claims<sup>2</sup>



**129**

Flood insurance policies in force

**84**

Policies in the effective flood high hazard area



**7,740**

Estimated structures in the community

**250**

Estimated structures in the flood high hazard area



**34**

Letters of Map Change (all Letters of Map Amendment)



Flood-related countywide presidential disaster declarations



**16**

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



**\$1.4M**

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

**35**

RL properties<sup>2</sup>



**28%**

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



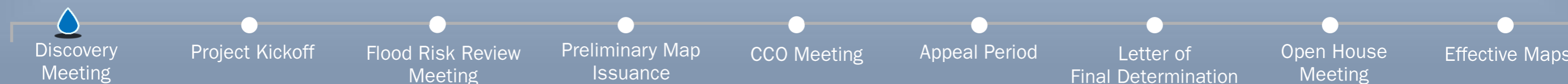
**2%**

of the population is in the flood high hazard area

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline

YOU ARE HERE ~YEAR 1

~YEAR 5





Your Hazard Mitigation Plan has been approved through **February 28, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Use floodplain ordinances, National Flood Insurance Program, Community Rating System (CRS) participation, public education, and property acquisition to remove existing developed properties from flood hazard areas and limit new development.
- Develop updated aerial photography to assist in analyzing disaster risks to property.
- Support efforts in the CRS program, and provide training to municipalities on the CRS program and encourage them to participate.
- Identify owners of repetitive and severe repetitive loss properties that may be willing to participate in future property acquisition and relocation projects.
- Provide training to municipalities on the CRS program and encourage them to participate.
- Conduct a survey of all historic sites that are located in hazard areas.
- Continue to seek out opportunities to apply for Hazard Mitigation Assistance funds.
- Protect roadways and remove buildings in potential landslide and land subsidence hazard areas.

Find ideas to mitigate flood risk here:

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



**Established rural community maintaining existing character**



**9/20/2017**

Date of Last CAV<sup>3</sup>

**N/A**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**PARTICIPATING / CLASS 9**  
in the Community Rating System



Countywide Public Assistance received

**0**

Category A: Debris Removal

**\$65K**

Category B: Protective Measures

**\$5K**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**2**

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**

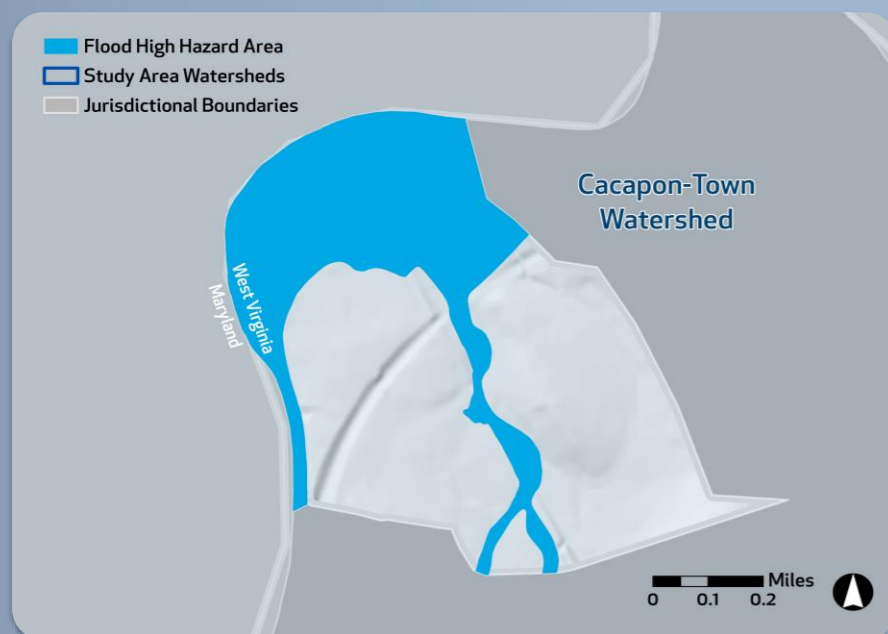
<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# Town of Paw Paw/Morgan County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



**11/2/1984**

Initial FIRM<sup>1</sup> date

**9/25/2009**

Effective FIRM date



**\$80K**

Total paid losses<sup>2</sup>

**6**

Total paid claims<sup>2</sup>



**8**

Flood insurance policies in force

**6**

Policies in the effective flood high hazard area



**220**

Estimated structures in the community

**40**

Estimated structures in the flood high hazard area



**3**

Letters of Map Change (all Letters of Map Amendment)



Flood-related countywide presidential disaster declarations



**0**

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



**0**

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

**0**

RL properties<sup>2</sup>



**17%**

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 Possible Risk MAP Timeline





Your Hazard Mitigation Plan has been approved through **February 28, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Apply for Transportation Alternative Program grant through Division of Highways to fund the addition and repair of sidewalks within town; include stormwater management practices to reduce flooding events on town/state roads.
- Review and maintain agreement with Morgan County Planning Commission to provide floodplain management.
- Post information about source water protection on town website and consider sending brochures to residents/businesses in Zone of Critical Concern, alerting public of need for conservation and protection. Include information regarding proper disposal of prescriptions and regular septic maintenance. Follow similar recommendations as outlined in 2016 Source Water Protection Plan.
- Seek funding for generators and other equipment to aid in the continuation of essential services in the event of utility interruption. Use floodplain ordinances, National Flood Insurance Program, Community Rating System participation, public.

Find ideas to mitigate flood risk here:

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



**Established rural community preserving natural & agricultural resources**



**N/A**

Date of Last CAV<sup>3</sup>

**9/20/2017**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**NOT PARTICIPATING**  
in the Community Rating System



Countywide Public Assistance received

**0**

Category A: Debris Removal

**\$65K**

Category B: Protective Measures

**\$5K**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**2**

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**

<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978



# Pendleton 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.

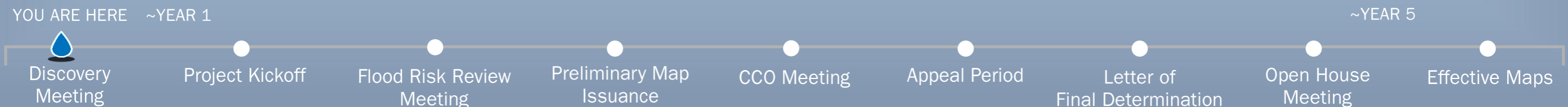
The information presented below are estimates only.



<sup>1</sup> Since 1978

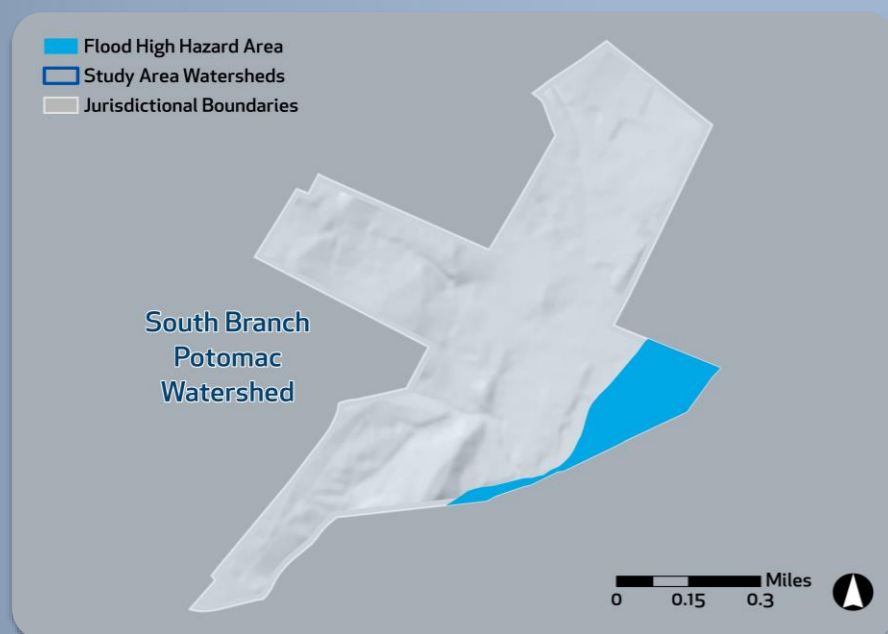
Note: For the National Flood Insurance Program data provided above, the county totals include figures from Franklin Town and county unincorporated areas.

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline



# Town of Franklin/Pendleton County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



**9/1/1987**  
Initial FIRM<sup>1</sup> date

**3/2/2010**  
Effective FIRM date

**\$44K**  
Total paid losses<sup>2</sup>

**5**  
Total paid claims<sup>2</sup>

**10**  
Flood insurance policies in force

**7**  
Policies in the effective flood high hazard area

**450**  
Estimated structures in the community

**20**  
Estimated structures in the flood high hazard area

**1**  
Letter of Map Change (Letter of Map Amendment)

**12**  
Flood-related countywide presidential disaster declarations

**0**  
Paid claims outside of the effective flood high hazard area<sup>2</sup>

**0**  
Repetitive Loss (RL) paid losses<sup>2</sup>

**0**  
RL properties<sup>2</sup>

**26%**  
of households spend 30% or more of their income on housing

**<1%**  
of the population is in the flood high hazard area

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





Your Hazard Mitigation Plan expired on **May 2, 2017**, and you are now working to update it. Some projects you identified in your June 2018 draft plan to reduce floodrisk include the following:

- Identify options for improvement or upgrade of storm drainage system.
- Continue to participate in acquisition/demolition, elevation, mitigation reconstruction, and relocation projects for flood-prone properties.
- Install a generator at the water pump station so that water can reach sections of town that lose water when there are power outages.


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

  
**Established rural community preserving natural & agricultural resources**

  
**N/A**  
Date of Last CAV<sup>3</sup>  
**N/A**  
Date of Last CAC<sup>3</sup>

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

  
Countywide Public Assistance received  
**\$2K**  
Category A: Debris Removal  
**\$37K**  
Category B: Protective Measures  
**\$10K**  
Categories C-G: Permanent Work

  
Hazard Mitigation Assistance Projects County-wide  
**0**  
Hazard Mitigation Grant Program  
**0**  
Pre-Disaster Mitigation  
**0**  
Flood Mitigation Assistance

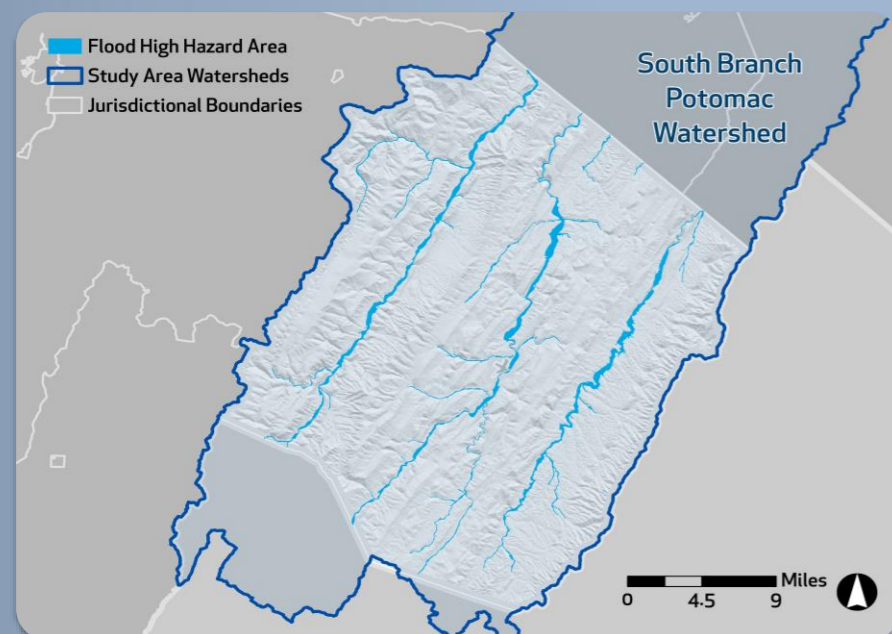
**NEXT STEPS:**

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**

<sup>1</sup> Flood Insurance Rate Map (FIRM)      <sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)  
<sup>2</sup> Since 1978

# Pendleton County, WV (Unincorporated Areas)

**KNOW YOUR RISK** (The information presented below are estimates only.)



**7/1/1987**  
Initial FIRM<sup>1</sup> date

**3/2/2010**  
Effective FIRM date

**\$360K**  
Total paid losses<sup>2</sup>

**55**  
Total paid claims<sup>2</sup>

**89**  
Flood insurance policies in force

**49**  
Policies in the effective flood high hazard area

**8,240**  
Estimated structures in the community

**1,010**  
Estimated structures in the flood high hazard area

**16**  
Letters of Map Change (all Letters of Map Amendment)

**12**  
Flood-related countywide presidential disaster declarations

**13**  
Paid claims outside of the effective flood high hazard area<sup>2</sup>

**\$42K**  
Repetitive Loss (RL) paid losses<sup>2</sup>

**6**  
RL properties<sup>2</sup>

**19%**  
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 Possible Risk MAP Timeline





Your Hazard Mitigation Plan expired on **May 2, 2017**, and you are now working to update it. Some projects you identified in your June 2018 draft plan to reduce flood risk include the following:

- Conduct periodic public education campaigns using a variety of approaches on topics such as all hazard risk awareness, procedures after receiving notifications of hazards, prevention of hazards and personal preparedness.
- Remove debris throughout wooded areas of the county.
- Continue to participate in acquisition/demolition, elevation, mitigation reconstruction, and relocation projects for flood-prone properties.
- Conduct a survey of structures already located around dam structures that could be affected by a failure and limit new development in hazardous areas.
- Purchase and place needed river gauges throughout the county.

Find ideas to mitigate flood risk here:

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



**Established rural  
community  
maintaining  
existing  
character**



**3/9/2001**

Date of Last CAV<sup>3</sup>

**N/A**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood  
Insurance Program

**NOT PARTICIPATING**  
in the Community  
Rating System



Countywide Public  
Assistance received

**\$2K**

Category A: Debris  
Removal

**\$37K**

Category B: Protective  
Measures

**\$10K**

Categories C-G: Permanent  
Work



Hazard Mitigation  
Assistance Projects  
County-wide

**0**

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**

<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# Pocahontas 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 only.



<sup>1</sup> Since 1978

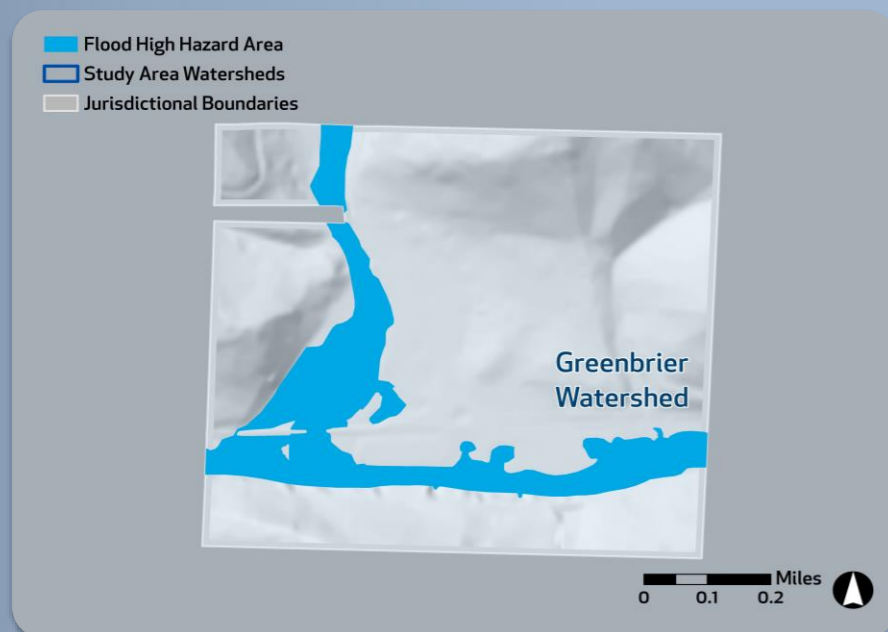
Note: For the National Flood Insurance Program data provided above, the county totals include figures from Cass Town, Durbin Town, Hillsboro Town, Marlinton Town, and county unincorporated areas.

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline



# Town of Durbin/Pocahontas County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



**8/24/1984**

Initial FIRM<sup>1</sup> date

**11/4/2010**

Effective FIRM date



**\$39K**

Total paid losses<sup>2</sup>

**4**

Total paid claims<sup>2</sup>



**3**

Flood insurance policies in force

**2**

Policies in the effective flood high hazard area



**160**

Estimated structures in the community

**4**

Estimated structures in the flood high hazard area



**0**

Letters of Map Change



**15**

Flood-related countywide presidential disaster declarations



**0**

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



**0**

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

**0**

RL properties<sup>2</sup>



**30%**

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



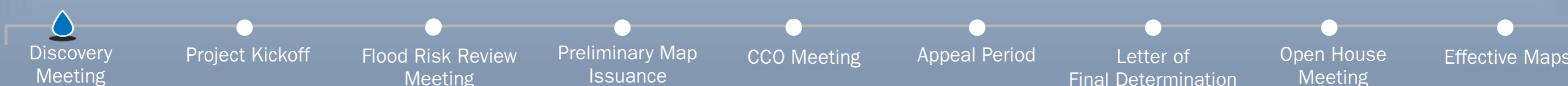
**5%**

of the population is in the flood high hazard area

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline

YOU ARE HERE ~YEAR 1

~YEAR 5





Your Hazard Mitigation Plan has been approved through **February 21, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Review and update the floodplain ordinance to ensure full compliance with the National Flood Insurance Program (NFIP) standards.
- Educate town council members and residents about the NFIP and its requirements. This project may include the facilitation of public forums to encourage questions regarding the NFIP.
- Coordinate with appropriate agencies to obtain updated NFIP policy-holder information within Durbin.
- Design and construct a sewage treatment plan out of the floodplain.
- Coordinate with FEMA to maintain an updated list of repetitive loss properties throughout Durbin.
- Either adopt the county Emergency Operations Plan or develop a town-specific operations plan that is fully consistent with the county plan.

Find ideas to mitigate flood risk here:

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



**Established rural community preserving natural & agricultural resources**



**9/6/1995**

Date of Last CAV<sup>3</sup>

**9/23/2010**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**NOT PARTICIPATING**  
in the Community Rating System



Countywide Public Assistance received

**0**

Category A: Debris Removal

**\$115K**

Category B: Protective Measures

**\$24K**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**2**

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**

<sup>1</sup> Flood Insurance Rate Map (FIRM)

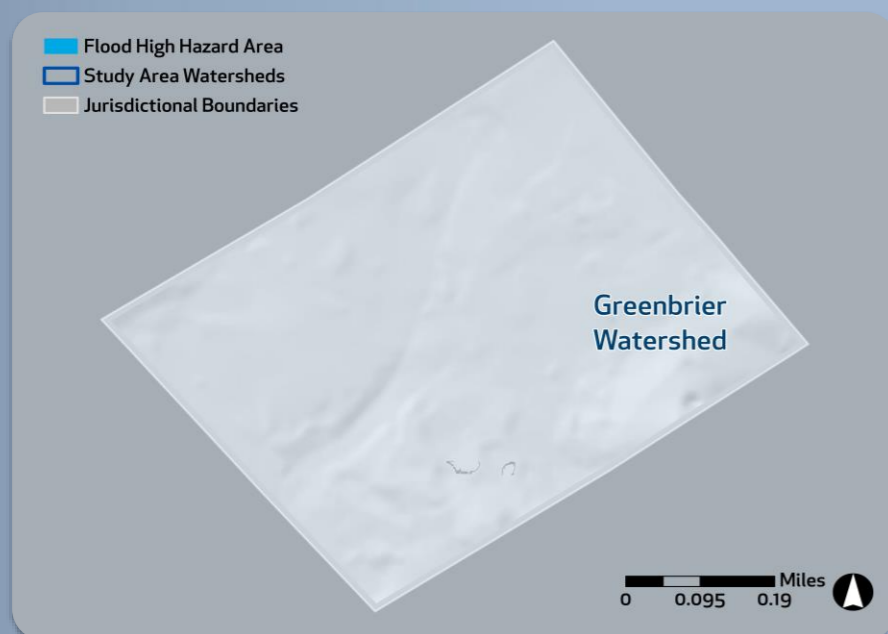
<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978




# Town of Hillsboro/Pocahontas County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



  
**10/17/1989**  
 Initial FIRM<sup>1</sup> date


**11/4/2010**  
 Effective FIRM date

  
**0**  
 Total paid losses<sup>2</sup>


**0**  
 Total paid claims<sup>2</sup>


  
**0**  
 Flood insurance policies in force


**Not Participating**  
 in the National Flood Insurance Program


  
**170**  
 Estimated structures in the community

**0**  
 Estimated structures in the flood high hazard area

  
**0**  
 Letters of Map Change


  
**15**  
 Flood-related countywide presidential disaster declarations

  
**0**  
 Paid claims outside of the effective flood high hazard area<sup>2</sup>

  
**0**  
 Repetitive Loss (RL) paid losses<sup>2</sup>

**0**  
 RL properties<sup>2</sup>

  
**32%**  
 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 Possible Risk MAP Timeline





Your Hazard Mitigation Plan has been approved through **February 21, 2022**, and now is the time to review it. A project you identified to reduce risk is:

- Promote any new construction and/or roof remodeling at the municipal level to be designed to withstand 90 mph winds.

Your community did not identify mitigation actions related to flooding in the plan. Consider developing actions that help reduce flood risk in your community.

Find ideas to mitigate flood risk here:

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

  
**Established rural community preserving natural & agricultural resources**

  
**N/A**  
Date of Last CAV<sup>3</sup>  
**N/A**  
Date of Last CAC<sup>3</sup>

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

  
Countywide Public Assistance received  
**0**  
Category A: Debris Removal  
**\$115K**  
Category B: Protective Measures  
**\$24K**  
Categories C-G: Permanent Work

  
Hazard Mitigation Assistance Projects County-wide  
**2**  
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**

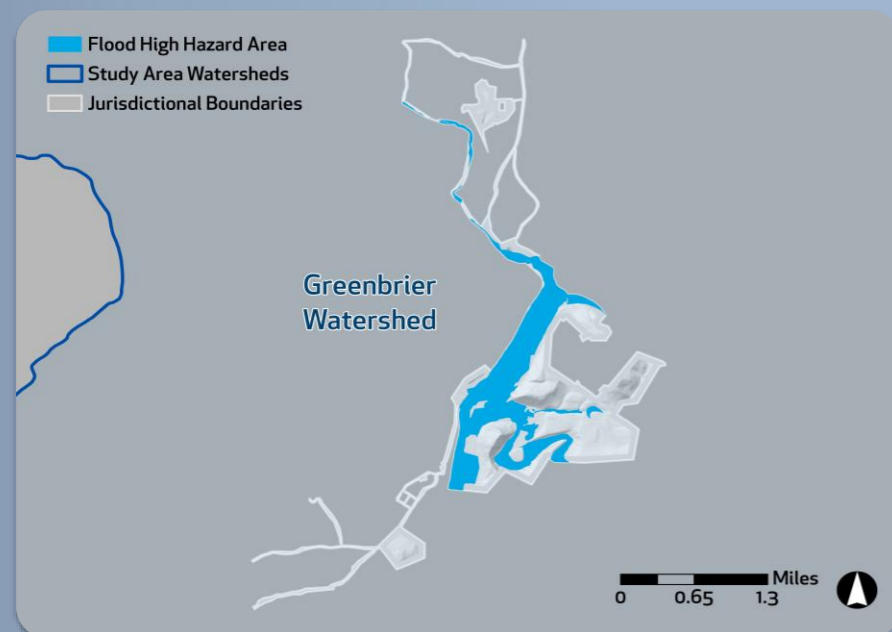
<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# Town of Marlinton/Pocahontas County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



  
**10/17/1989**  
 Initial FIRM<sup>1</sup> date


**11/4/2010**  
 Effective FIRM date

  
**\$13.4M**  
 Total paid losses<sup>2</sup>


**490**  
 Total paid claims<sup>2</sup>


  
**166**  
 Flood insurance policies in force


**141**  
 Policies in the effective flood high hazard area

  
**720**  
 Estimated structures in the community

**360**  
 Estimated structures in the flood high hazard area

  
**5**  
 Letters of Map Change (all Letters of Map Amendment)


  
**15**  
 Flood-related countywide presidential disaster declarations

  
**8**  
 Paid claims outside of the effective flood high hazard area<sup>2</sup>

  
**\$8.2M**  
 Repetitive Loss (RL) paid losses<sup>2</sup>

**74**  
 RL properties<sup>2</sup>

  
**38%**  
 of households spend 30% or more of their income on housing

  
**59%**  
 of the population is in the flood high hazard area

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline





Your Hazard Mitigation Plan has been approved through **February 21, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Educate town council members and residents about the NFIP and its requirements. This project may include the facilitation of public forums to encourage questions regarding the NFIP.
- Review and update the floodplain ordinance to ensure full compliance with NFIP standards.
- Coordinate with appropriate agencies to obtain updated NFIP policy-holder information within Marlinton.
- Coordinate with FEMA to maintain an updated list of repetitive loss properties in Marlinton.
- Either adopt the county Emergency Operations Plan or develop a town specific operations plan that is fully consistent with the county plan.

Find ideas to mitigate flood risk here:

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



**Established rural community preserving natural & agricultural resources**



**6/16/2014**

Date of Last CAV<sup>3</sup>

**8/16/2016**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**NOT PARTICIPATING**  
in the Community Rating System



Countywide Public Assistance received

**0**

Category A: Debris Removal

**\$115K**

Category B: Protective Measures

**\$24K**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**2**

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**

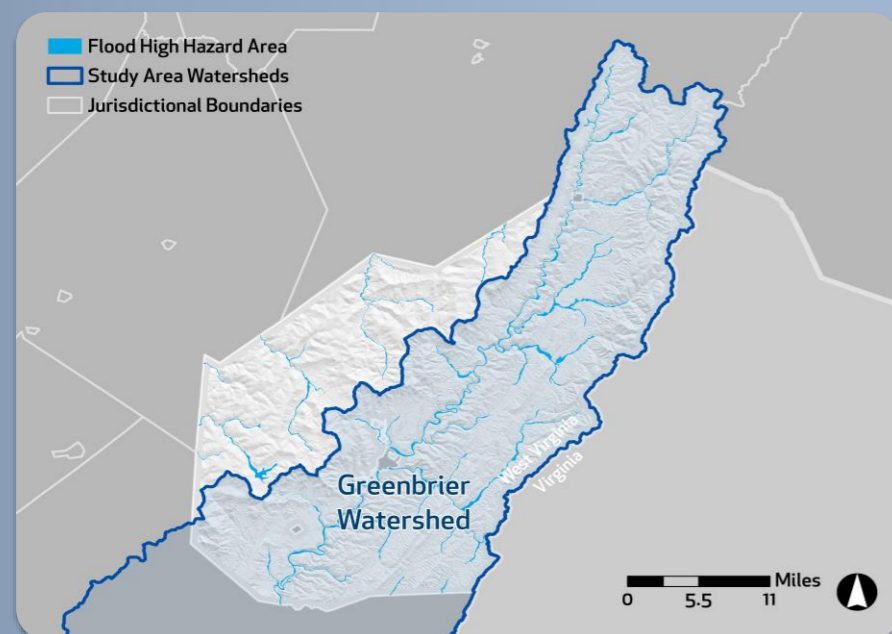
<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# Pocahontas County, WV (Unincorporated Areas)

**KNOW YOUR RISK** (The information presented below are estimates only.)



  
**10/17/1989**  
 Initial FIRM<sup>1</sup> date


**11/4/2010**  
 Effective FIRM date

  
**\$2.2M**  
 Total paid losses<sup>2</sup>

**140**  
 Total paid claims<sup>2</sup>


  
**150**  
 Flood insurance policies in force


**95**  
 Policies in the effective flood high hazard area

  
**6,680**  
 Estimated structures in the community

**370**  
 Estimated structures in the flood high hazard area

  
**9**  
 Letters of Map Change (all Letters of Map Amendment)


  
**15**  
 Flood-related countywide presidential disaster declarations

  
**7**  
 Paid claims outside of the effective flood high hazard area<sup>2</sup>

  
**\$253K**  
 Repetitive Loss (RL) paid losses<sup>2</sup>

**7**  
 RL properties<sup>2</sup>

  
**16%**  
 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 Possible Risk MAP Timeline





Your Hazard Mitigation Plan has been approved through **February 21, 2022**, and now is the time to review it. Some projects you identified to reduce flood risk include the following:

- Educate local government representatives about the National Flood Insurance Program and its requirements. Input repetitive loss properties into a GIS database for use in future mitigation activities.
- As funds become available, undertake buyout and/or elevation projects to lessen the number of repetitive loss properties. This project also includes non-RL properties. As part of this process, hold a series of public meetings with property owners to identify specific project areas and to gauge interest in project participation.
- Coordinate with West Virginia Division of Highways to repair or install culverts in an effort to alleviate backup onto roads during high volume rain incidents.
- Determine the suitable locations for and consider the installation of dry hydrants throughout the county.
- Undertake Source Water Protection Planning measures following state guidelines.

Find ideas to mitigate flood risk here:

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



**Established rural community maintaining existing character**



**N/A**

Date of Last CAV<sup>3</sup>

**8/16/2016**

Date of Last CAC<sup>3</sup>



**PARTICIPATING**  
in the National Flood Insurance Program

**NOT PARTICIPATING**  
in the Community Rating System



Countywide Public Assistance received

**0**

Category A: Debris Removal

**\$115K**

Category B: Protective Measures

**\$24K**

Categories C-G: Permanent Work



Hazard Mitigation Assistance Projects County-wide

**2**

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**

<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# 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 only.



<sup>1</sup> Since 1978

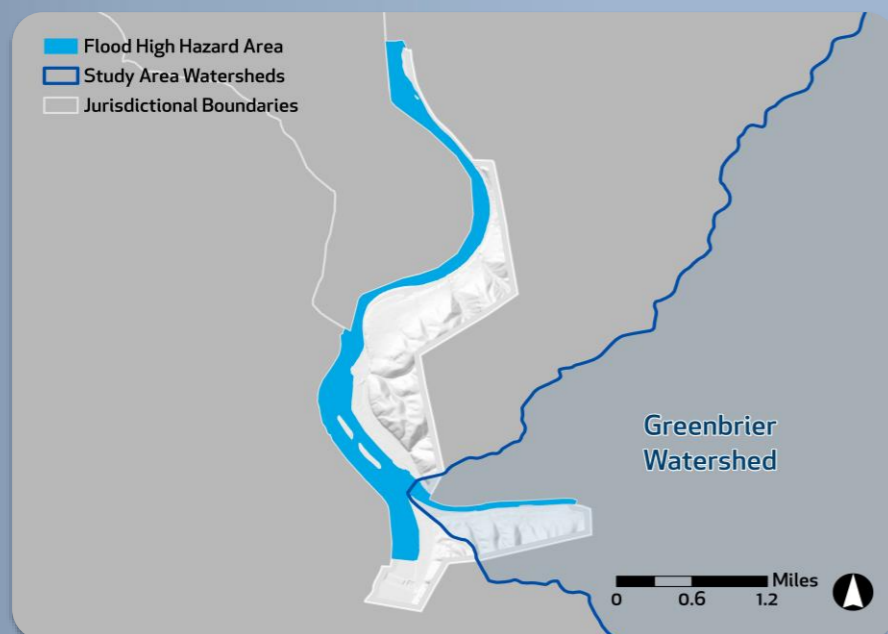
Note: For the National Flood Insurance Program data provided above, the county totals include figures from Hinton City and county unincorporated areas.

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline



# City of Hinton/Summers County, WV

## KNOW YOUR RISK (The information presented below are estimates only.)



**8/1/1979**  
Initial FIRM<sup>1</sup> date

**2/3/2010**  
Effective FIRM date

**\$299K**  
Total paid losses<sup>2</sup>

**17**  
Total paid claims<sup>2</sup>

**15**  
Flood insurance policies in force

**8**  
Policies in the effective flood high hazard area

**1,220**  
Estimated structures in the community

**70**  
Estimated structures in the flood high hazard area

**1**  
Letter of Map Change (Letter of Map Amendment)

**14**  
Flood-related countywide presidential disaster declarations

**3**  
Paid claims outside of the effective flood high hazard area<sup>2</sup>

**\$51K**  
Repetitive Loss (RL) paid losses<sup>2</sup>

**1**  
RL property<sup>2</sup>

**24%**  
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 Possible Risk MAP Timeline







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.
- Increase demolition of dilapidated structures and enforce lot maintenance. Improve storm drain and runoff control.
- 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 CAV<sup>3</sup>

**6/30/2017**

Date of Last CAC<sup>3</sup>



**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 County-wide

**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**

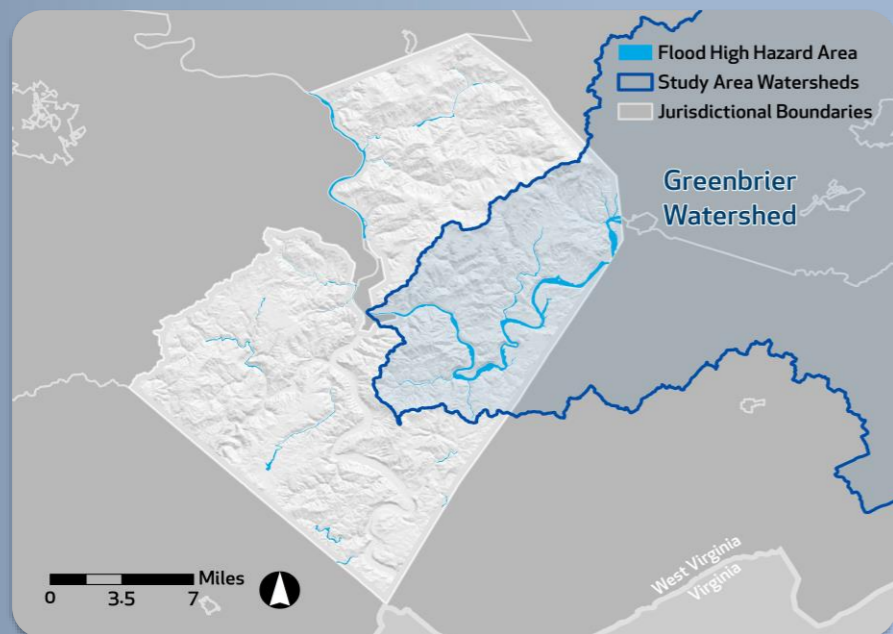
<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978

# Summers County, WV (Unincorporated Areas)

**KNOW YOUR RISK** (The information presented below are estimates only.)



**11/5/1980**

Initial FIRM<sup>1</sup> date

**2/3/2010**

Effective FIRM date



**\$7.5M**

Total paid losses<sup>2</sup>

**407**

Total paid claims<sup>2</sup>



**171**

Flood insurance policies in force

**122**

Policies in the effective flood high hazard area



**8,500**

Estimated structures in the community

**520**

Estimated structures in the flood high hazard area



**14**

Letters of Map Change (all Letters of Map Amendment)



**14**

Flood-related countywide presidential disaster declarations



**47**

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



**\$1.0M**

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

**21**

RL properties<sup>2</sup>



**22%**

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



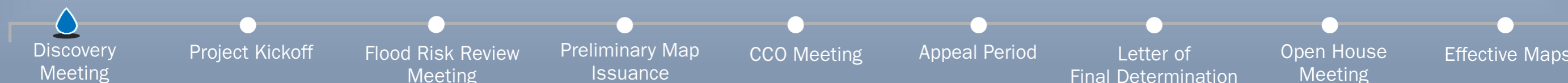
**3%**

of the population is in the flood high hazard area

## KEEPING COMMUNITIES INFORMED: Your Possible Risk MAP Timeline

YOU ARE HERE ~YEAR 1

~YEAR 5





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 CAV<sup>3</sup>

**6/30/2017**

Date of Last CAC<sup>3</sup>



**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 County-wide

**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**

<sup>1</sup> Flood Insurance Rate Map (FIRM)

<sup>3</sup> Community Assistance Visit (CAV) / Community Assistance Contact (CAC)

<sup>2</sup> Since 1978