

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, enhance local planning, improve outreach through risk communications, and increase local resilience to natural hazards. Below is an overview of some key items identified during the Changes Since Last FIRM¹ impact assessment.

The information presented below are estimates as of April 2023.



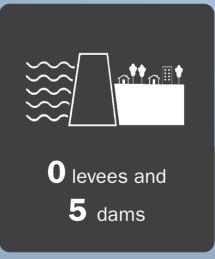
Flood insurance is available to the entire county.

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





4% Of the population is in the draft flood high hazard area





\$5.3M

Total paid losses²

335

Total paid claims²



\$992

Average premium

51%

Higher than the national average



Paid claims outside of the effective flood high hazard area²



\$2.4M

Repetitive Loss (RL) paid losses²

> 58 RL properties²

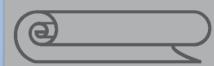


133

Flood insurance policies in force

98%

In Hampshire County **Unincorporated Areas**



Policies in the effective flood high hazard area



16,650

Estimated structures in the community

950

Estimated structures in the draft flood high hazard area

Fstimated structures newly mapped in

+120

~YEAR 5

Fstimated structures newly mapped out

-590

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

~YEAR 1 YOU ARE HERE

Flood Risk Review

Preliminary Map Issuance

Community Coordination & Outreach Meeting

Appeal Period

Letter of Final Determination

TAKE ACTION: Next Steps



Your Hazard Mitigation Plan has been approved through **October 8, 2023.** Now may be the time to update and review. Some projects you identified to reduce flood risk were:

- Continue to enforce ordinances that new structures do not interfere with flood mitigation measures.
- Continue to buy out repetitive and non-repetitive loss properties vulnerable to flooding as funding is available.

Find ideas to mitigate flood risk here: https://www.fema.gov/sites/default/files/2020-06/fema-mitigation-ideas 02-13-2013.pdf

Immediate Next Steps:

Attend the Flood Risk Review Meeting
 FRR Meeting is on May 4th from 1:00 to 3:00 p.m.
 South High Street Romney, West Virginia 26757

2. Review your preliminary FIRM/FIS¹

The preliminary FIRMs are scheduled to be issued in the Spring 2024

What's on the Horizon:

- 1. Community Coordination and Outreach Meeting
- 2. 90-day regulatory Appeal Period following the Community Coordination and Outreach Meeting
- 3. Letter of Final Determination issued following Appeal Period

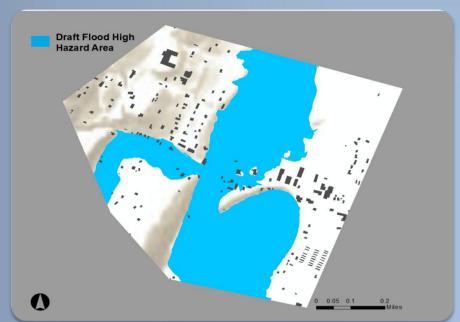
Flood Insurance Rate Map / Flood Insurance Study (FIRM/FIS)

² Since 1978



Town of Capon Bridge/Hampshire County, WV

KNOW YOUR RISK (The information presented below are estimates as of April 2023. ¹Flood Insurance Rate Map. ² Since 1978.)





4/1/1988 Initial FIRM¹ date

11/7/2002 Effective FIRM date





Flood insurance policies in force

Policies in the effective flood high hazard area



200

Estimated structures in the community

Estimated structures in the draft flood high hazard area

Estimated structures newly mapped in

structures newly mapped out

+1

~YEAR 5

Estimated



16%

Of the population is in the draft flood high hazard area



23%

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



Paid claims outside of the effective flood high hazard area²



RL properties²



presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

~YEAR 1 YOU ARE HERE



Discovery Flood Risk Review Meeting Meeting

Preliminary Map Issuance

Community Coordination and Outreach Meeting

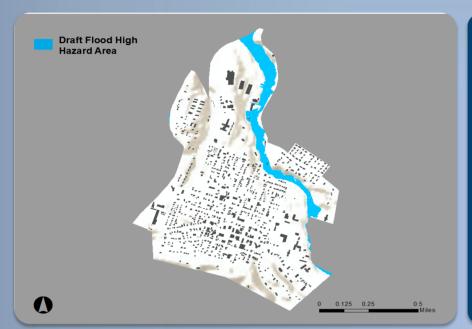
Appeal Period

Letter of Final Determination



Town of Romney/Hampshire County, WV

KNOW YOUR RISK (The information presented below are estimates as of April 2023. ¹Flood Insurance Rate Map. ²Since 1978.)





6/15/1988
Initial FIRM¹ date

11/7/2002 Effective FIRM date





1

Flood insurance policies in force

0

Policies in the effective flood high hazard area



830

Estimated structures in the community

<5

Estimated structures in the draft flood high hazard area

Estimated structures newly mapped in

Estimated structures newly mapped out

+0

~YEAR 5

-5



>1%

Of the population is in the draft flood high hazard area

Discovery

Meeting



34%

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



0

Paid claims outside of the effective flood high hazard area²



\$0

Repetitive Loss (RL) paid losses²

0

RL properties²

Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

~YEAR 1 YOU ARE HERE



Flood Risk Review Meeting Preliminary Map Issuance

Community Coordination and Outreach Meeting

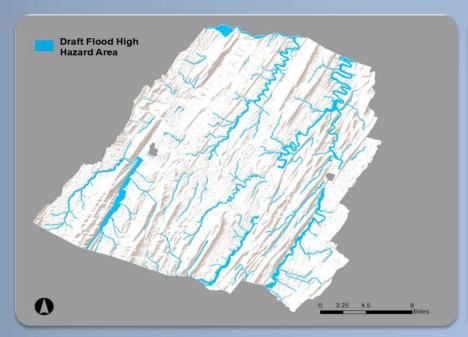
Appeal Period

Letter of Final Determination



Unincorporated Areas/Hampshire County, VA

KNOW YOUR RISK (The information presented below are estimates as of April 2023. ¹ Flood Insurance Rate Map. ² Since 1978.)





8/1/1987 Initial FIRM¹ date

11/7/2002 Effective FIRM date



\$5M

Total paid losses²

319

Total paid claims²



130

Flood insurance policies in force

91

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



15,620

Estimated structures in the community

930

Estimated structures in the draft flood high hazard area

Estimated structures newly mapped in

Estimated structures newly

+115

~YEAR 5

mapped out

-570



5.8%

Of the population is in the draft flood high hazard area



21%

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



20

Paid claims outside of the effective flood high hazard area²



Repetitive Loss (RL) paid losses²

RL properties²

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

~YEAR 1

YOU ARE HERE



Flood Risk Review Meeting

Preliminary Map Issuance

Community Coordination and Outreach Meeting

Appeal Period

Letter of