



FEMA

Flood Risk Review Meeting Minutes Hardy County, West Virginia

September 15, 2021
9:00am
Webinar

Welcome, Introductions, and Opening Remarks

Presenters for the meeting included:

- Robert Pierson, PMP, *Project Officer, FEMA*
- Elizabeth Ranson, *NFIP Specialist, FEMA*
- Jason Sevanick Durant, GISP, CFM, *Project Manager, Wood*
- Matt Breen, P.E, CFM, *Study Engineer, Wood*
- Chuck Grishaber, *State NFIP Coordinator, WV Office of the Insurance Commissioner*
- Kevin Sneed, *State CTP Manager, WV Emergency Management*

There was a total of 20 attendees, 12 of whom were Federal, state, and community representatives.

Contacts

FEMA Region 3

Robert Pierson
Project Officer

Robert.Pierson@fema.dhs.gov

(215) 931-5650

Elizabeth Ranson
NFIP Specialist

Elizabeth.Ranson@fema.dhs.gov

(215) 347-0686

State NFIP

Chuck Grishaber
State NFIP Coordinator

Charles.C.Grishaber@wv.gov

(304) 414-8462

State CTP

Kevin Sneed
State CTP Manager

Kevin.L.Sneed@wv.gov

(304) 957-2571

Mapping Partner

Jason Sevanick Durant, CFM, GISP
Study Manager

Jason.Sevanick@woodplc.com

(301) 254-2160

Matt Breen, P.E, CFM
Study Engineer

Matt.Breen@woodplc.com

(703) 725-5194

The recording of the meeting (with timestamps for different topics) is available at the following unlisted youtube link: <https://youtu.be/ijclmN2UtWc>



Presentation

Where We Are – Draft Maps

- This study has been ongoing since 2018, when a Discovery meeting was held for the South Potomac Watershed, which includes Hardy County and the Town of Moorefield.
- The Flood Risk Review (FRR) meeting gives local officials the opportunity to review and discuss the draft study data with representatives from FEMA and the State of West Virginia.
- The FRR meeting will give the communities an opportunity to examine new study areas, discuss how the analysis and mapping have changed since the previous FIRM, and work collaboratively to ensure that the needs of the community and its partners are met.
- Preliminary flood maps are scheduled to be released in the Winter of 2021, and another meeting will be scheduled to help County and community representatives prepare for outreach to property owners affected by the preliminary maps. Afterwards, a 90-day appeal period for all new or modified flood hazard information will start. Maps are expected to be finalized through a Letter of Final Determination (LFD) in the Fall of 2023 and will become effective six months later. However, if appeals are received the process may take longer.
- Representatives from the County and community are encouraged to submit review the draft study data and submit any concerns or comments up to 30 days from the date of the FRR meeting. Questions and comments can be sent to Kevin Sneed and Robert Pierson.

Flood Study Update

- Due to the ongoing levee recertification, the Town of Moorefield will not be included in this study.
- This revision incorporates new 'QL2' LiDAR data collected by FEMA and United States Geological Survey (USGS) in late 2016.
- This study updates all effective Zone A areas with revised model-backed data and establishes model-backed Zone A flood hazards in previously unmapped locations that drain at least 2 square miles. The total studied Zone A mileage is 332 miles.
- Approximate study reaches in this countywide project include any streams already identified as Zone A on the effective FIRM (which may include streams with 1 square mile or greater drainage areas) as well as any streams without previously mapped flood hazards that have drainage areas greater than or equal to 2 square miles.
- Compared to the effective National Flood Hazard Layer (NFHL), widening and narrowing of the 1-percent-annual-chance-floodplain extent was observed throughout the county.
- Most streams experienced both increases and decreases when comparing the computed model water surface elevations (WSELs) to the current regulatory base flood elevations.
- The draft data can be accessed by the following platforms:
 - West Virginia Flood Tool at <http://www.mapwv.gov/flood>
 - FEMA Region 3 Changes Since Last FIRM (CSLF) Viewer at <https://arcg.is/1y44Ov>
 - National Flood Hazard Layer at <https://fema.gov/national-flood-hazard-layer-nfhl>



- The following significant impacts of the study were reviewed with the communities:
 - Approximately 145 structures are expected to be newly *mapped in* of the regulatory floodplain.
 - Approximately 179 structures are expected to be newly *mapped out* of the regulatory floodplain.
 - Many properties in the effective Special Flood Hazard Area (SFHA) are not insured. Within the effective SFHA there are about 55 structures, compared to 117 NFIP policies.
- FEMA will provide Hardy County and incorporated communities with Flood Risk Dashboards that show how the proposed flood map updates could impact each community from a National Flood Insurance Program perspective.

Using Flood Risk Data to Reduce Risk

- Non-regulatory Flood Risk Products (FRPs) can inform flood mitigation decisions. These non-regulatory products include the Flood Depth and Analysis Grids, CSLF, WSEL Grids, Flood Risk Assessment / Economic Loss Calculations, and Areas of Mitigation Interest tools. New FRPs associated with this update will be posted to the Map Service Center (MSC) when available.
- FRPs are helpful for managing development and for hazard mitigation planning. Since hazard mitigation planning is cyclical, FRPs can help identify hazards even after a new hazard mitigation plan is completed. Hazard identification should consistently inform decision-making as Hardy County moves forward with mitigation and development projects.
- The NFHL, the MSC, and the West Virginia Flood Tool were discussed as tools to assess risk. There was a discussion clarifying that there are three different versions of the NFHL: Effective, Preliminary, and Draft.
- A discussion took place notifying attendees that the draft data is available for review on the West Virginia Flood Tool and will also soon be available on the FEMA Region 3 CSLF Viewer.

Floodplain Management

- Flood risk doesn't stop at a line.
- 25% of all flood insurance claims come from outside high-risk areas.
- The communities can regulate to standards higher than the NFIP minimum standards. Consider strengthening regulations using:
 - 0.2% annual-chance-flood
 - Freeboard
 - Buffer around SFHA
 - Flood Depth Grids
- Permits (including state and federal) are required for all development in the floodplain – development means any manmade change to improved or unimproved real estate.

Risk Rating 2.0

- Risk Rating 2.0 will consider more flood risk variables (including cost of rebuild) to more accurately reflect property-specific flood risk.
- Before Risk Rating 2.0, flood insurance rates have been predominately based on relatively static measurements, emphasizing a property's location/elevation with a zone on a FIRM.

- Risk Rating 2.0 will still limit annual premium increases (no more than 18%) and will use FIRMs for mandatory purchase and floodplain management.
- For Hardy County, 17% of flood insurance policies will see immediate decreases in premiums, while 60% will see a small increase. The remaining 23% will see slightly higher increases.
- More information about Risk Rating 2.0 can be located at <https://www.fema.gov/flood-insurance/risk-rating>

Discussion

- Hazard Mitigation Planning should incorporate the draft changes to the high-risk flood hazard areas. In areas with updated high-risk flood hazard areas, the more conservative data (wider floodplain and higher BFE) should be used for permitting.
- Following the FRR meeting, there will be a 30-day comment period for County and community officials to submit comments on the data. After the County and communities have reviewed the materials provided, FEMA and its mapping partners can be reached to answer any questions about the study.
- At this point, it is recommended that outreach be conducted to discuss future mitigation actions.
- The community will need to update their ordinance once FEMA issues the LFD (projected Spring 2023).
- Karst in Hardy County. Options for floodplain management in karst areas in the Trout Run Watershed:
 - A. Map floodplains as Zone A – Flood insurance is mandatory for properties with federally-backed mortgaged.
 - B. Map floodplains as Shaded Zone X – Flood Insurance is optional

Questions/Comments

C: The Town of Wardensville inquired about the flooding (Waites Run) near a proposed water treatment plant. The mayor asked if the presenters if they should build along the floodplain or floodproof the facility.

Flood proofing measures and elevating flood protection are all good ideas. It is recommended to look at the extent of the 0.2% annual chance flood calculation in the draft model which is a more conservative approach in looking to build in that area. The Wood group will provide Google Earth files that will have the 100 and 500 year so the community can see the different flooding events.

C: Hardy County will send a letter to FEMA and Wood regarding the karst areas.