

Flood Risk Review Meeting Notes Pocahontas County and Incorporated Areas, West Virginia

> December 9, 2022 10:00AM

Welcome and Introductions

- Introductions were made for the presenters of the meeting:
 - o Andrew Jackson, FEMA Region III
 - o Betsy Ranson, Mitigation Planning Specialist, FEMA Region III
 - Tim Keaton, West Virginia State NFIP/CTP Coordinator
 - David Cooper, GIS Specialist/Project Manager
 - o Jason Sevanick Durant, CFM, GISP, Senior FEMA Program Specialist
 - o Crystal Smith, FEMA Program Specialist
- Agenda Overview
 - Welcome & Introductions
 - $\circ \quad \text{Where We Are}-\text{Draft Maps}$
 - o Flood Study Update
 - o Using Flood Risk Data to Reduce Risk
 - \circ Discussion
- There were 13 County and Town representatives at the physical meeting, 2 County and Town representatives using Zoom and 6 State and Federal partners.

Presentation

Where We Are - Draft Maps

- Timeline for Pocahontas County and Incorporated Areas
 - o DFIRM Conversion November, 2010
 - Risk MAP Study Notification May 2021
 - Risk MAP Kickoff Meeting June 2021
 - Flood Risk Review (FRR) Meeting- Dec 9, 2022
 - \circ Community Coordination and Outreach (CCO) Meeting Summer 2023
 - Appeal Period Fall/Winter 2023
 - o FEMA issues Letter of Final Determination (LFD) Spring/Summer 2024
 - Final Maps Become Effective 6 Months after (LFD)
- Preliminary Flood Insurance Rate Maps (FIRMs) and current effective flood maps and Flood Risk Products
- Digital flood hazard data can be viewed and downloaded from the National Flood Hazard Layer (NFHL) –

- effective and preliminary products as well as the FEMA R3 Changes Since Last Firm (CSLF)
- Digital flood hazard data may also be viewed on the West Virginia Flood Tool at https://www.mapwv.gov/flood/map
- Preliminary Maps and the Summary of Map Actions (SOMA) are available for the County and the Town's review
- (FRP) are available on FEMA's Mapping Service Center (MSC) at *www.msc.fema.gov*. MSC provides FIRM backup data and information as well as historic mapping products. The new FRPs will be populated when the maps become effective.

Map Specialists are available at the FEMA Mapping and Insurance eXchange (FMIX) to assist with any questions about flood maps and a wide range of related technical subjects and can be reached at 1-877- FEMA MAP or *FEMAMapSpecialist@riskmapcds.com*.

Flood Study Update

- Preview and discuss the updated Flood Insurance (FIS) report and Flood Insurance Rate Map (FIRM) for Pocahontas County, WV
- Examine new study areas, discuss how the analysis and mapping has changed since the previous FIRM, and work collaboratively to ensure that the needs of the community and its partners are met
- Utilization of high-resolution topographic data
 Detailed 'Zone AE' Studies 79.8 miles
 Model-backed Approximate 'Zone A' Studies 442.4 miles
- Production of associated non-regulatory flood risk datasets
- Timeline of next steps

Using Flood Risk Data & Public Outreach to Reduce Risk

- The West Virginia Flood Tool, Changes Since Last FIRM, Water Surface Elevation Grids and Areas of Mitigation Interest are all great resources!
- The local communities must adopt compliant floodplain ordinances and have them approved prior to the effective date of the new maps. Communities can be suspended from the National Flood Insurance Program (NFIP) if the compliant floodplain ordinances have not been adopted prior to the effective maps being issued.
- Outreach and resources for property owners:
 - Community outreach will be vital to property owners newly identified in the high-risk floodplain.
 - The FEMA Flood Risk Communication Video Series and Local Officials Toolkit were discussed as effective outreach tools for communities. Two videos were played for the audience as examples.
 - Property owners can contact their insurance agents, call the FMIX at 1-877-336-2627 or visit <u>www.fema.gov/national-flood-insurance-program</u> and <u>floodsmart.gov</u> for additional information.
 - Risk Rating 2.0 will consider more flood risk variables (including the cost to rebuild) to more accurately reflect property-specific flood risk

What Should You Do

- Reach out to community members to review and discuss draft data
- Consider regulating to higher standards than the NFIP minimum standards
 - Regulate to 0.2% annual chance flood
 - o "Freeboard"
 - o Buffer around Special Flood Hazard Area (SFHA)

Questions/Comments

Question: Walt asked if the draft data that we're presenting here today will change much

Answer: Jason replied that I could during the appeal period if more scientific data is submitted, however you can provide comments and concerns now before we move into that period by submitting to FEMA or the West Virginia State NFIP Coordinator

Comment: Jason spoke on a special topic of karsts in Pocahontas County and noted that there are not many property impacts (being mapped in as a result). Please pay attention to these areas as you review the data, we advise mapping as Zone A to be the best representation of flood risk.

Question: Walt asked Tim if a property we own is mapped into the floodplain and we don't want it can we sell it or give it back? Tim said commissioner, we're sorry that's not an option. The only way would be to pay for the grant that bought the structures out and unfortunately that would require a lawsuit.

Comment: David explained the 30-day comment period following this meeting encouraging the use the West Virginia Flood Tool.

Comment: David noted that we welcome comments at any point during the process (example: street name).

Question: Walt, If we have questions in the future on properties whether they are in or out, can we ask you all?

Answer: Tim, yes and the great thing is that we now have Base Flood Elevations and with the tool functionality, less of a need for Elevation Certificates for Letters of Map Amendments (LOMAs)

Comment: Jason noted that this state is ahead because they have the West Virginia Flood Center and the tool that was created that many states envy.

Comment: Tim defined the Floodway, and how you must prove no-rise while Jason showed the slide with the 1% and .02% percent symbology

Question: Walt asked when we submit data, Jason responded not yet but you can certainly call attention to areas of concern now for our engineers to investigate further.

Comment: Tim, when we have the CCO Meeting that is when we will ask for more scientific data. Again what is great you now all have BFE's in you're A Zones and that will help make permitting easier.

