

Community Coordination & Outreach Meeting Notes Kanawha County, WV

> March 23, 2021 1:00pm to 3:00 pm

> > Webinar

### Welcome and Introductions

- Betsy Ranson welcomed guests and introduced presenters
  - Betsy Ranson, Mitigation Planning Specialist; Floodplain Management & Insurance Branch, FEMA Region III
  - o Bob Pierson, PMP, Project Officer; Risk Analysis Branch, FEMA Region III
  - Chuck Grishaber, State NFIP Coordinator, WV Office of the Insurance Commission
  - o Jason Sevanick, CFM, GISP, Study Manager; Wood
  - Tyler Good, Project Support, Resilience Action Partners
- Agenda Overview
  - Welcome and Introductions
  - o Why Are We Here
  - $\circ \quad \text{Where We Are} \quad$
  - o Impacts
  - Floodplain Management
  - What You Should Do
- There were 21 state, county and community representatives present at this meeting

## Presentation

See the presentation for the slides that align with the notes throughout this section.

#### Why Are We Here

- Before beginning the presentation, each attendee provided a detailed introduction including their name, organization, and their involvement and/or stake in the flood map update.
- Jason Sevanick presented an overview of the 2016 flood study conducted by the U.S. Geological Survey (USGS) and FEMA after the 2016 floods. Links to the USGS study and companion FEMA report were included in the presentation.
- The study areas for the 2016 flood study included a portion of the Elk River in Kanawha County. FEMA prioritized these study areas for flood map updates.
- In general, the 2016 flood study found that the probability of what used to be the "1-percent annual chance flood" is increasing.

#### Where We Are - Preliminary Maps

- Jason provided a timeline for the Post-Disaster studies
  - Flood Risk Review (FRR) Meeting May 30, 2019
  - Revised Preliminary Maps Issued February 25, 2021
  - Community Coordination and Outreach (CCO) Meeting March 23, 2021
  - Appeal Start Estimated Fall 2021
  - Final Maps Become Effective Expected Summer 2022
- The preliminary FIRM and current effective flood map are available on FEMA's Mapping Service Center (MSC) at <a href="https://msc.fema.gov/portal/home">https://msc.fema.gov/portal/home</a>. MSC provides FIRM backup data and information as well as historic mapping products. The new Flood Risk Products (FRPs) developed for the West Virginia Post-Disaster areas will be posted when the updated FIRM becomes effective.
- Effective and preliminary digital flood hazard data can be viewed and downloaded from the National Flood Hazard Layer (NFHL).
- The preliminary map changes can also be viewed on the FEMA Region III <u>Changes Since Last</u> <u>FIRM (CSLF)</u> tool. This tool shows approximately where the extent of the 1-percent annual chance floodplain in increasing and decreasing.
- The <u>West Virginia Flood Tool</u> was reviewed with attendees as an additional resource to review preliminary map data and access additional tools to assess flood risk.
  - Water Surface Elevations (WSELs) and depth grids will be made available.
  - Depth grids can help eliminate interpolation by showing flood elevation along the entire SFHA.
- Map Specialists are available at the FEMA Map Information 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 <u>FEMAMapSpecialist@riskmapcds.com</u>.

#### Impacts

- Tyler Good provided an overview of the history of flooding beyond the 2016 floods for Kanawha County. Between 1996 and 2019 Kanawha County experienced 113 flood events.
- Tyler reviewed the county's Flood Risk Dashboards with the audience detailing information about the number of people and properties that are at-risk in each community, as well as information on flood insurance policies and claims.
- Tyler gave an overview of flood insurance penetration in Kanawha County and discussed how insurance trends are changing in Kanawha County.
  - In Kanawha County the number of NFIP policies in force has decreased since the FRR meeting held in May from 2,614 to 2,152. At the same time, the average premium for policies decreased from \$1,107 to \$917.
- The map update is expected to impact Kanawha County Unincorporated Areas and the Town of Clendenin, with marginal or no impact in the City of Charleston.
  - In Kanawha County Unincorporated Areas, approximately 205 structures are being mapped into the floodplain while approximately 310 structures are being mapped out of the floodplain. About 16% of all structures in county unincorporated areas are located in the floodplain.

- In the Town of Clendenin, approximately 45 structures are being mapped into the floodplain while approximately 5 structures are being mapped out of the floodplain.
   About 67% of all structures in the Town of Clendenin are located in the floodplain.
- Tyler discussed the changing Base Flood Elevations (BFEs) throughout the stream reach study area. The updated BFEs in areas downstream of Blue Creek are generally lower, while those in areas upstream of Youngs Bottom are generally higher.
- Jason mentioned that there will be an opportunity to reduce the floodway within the Town of Clendenin, which has been discussed prior to this meeting.
- Flood risk does not stop at a line. After the 2016 disaster, 23 percent of claims came from outside the high-risk flood hazard area.

#### Floodplain Management

- Communities can use preliminary flood risk data for permitting and floodplain management. Chuck Grishaber noted that if a permit for new development in or around the SFHA is received, you should work with the property owner to ensure they know about the new flood maps and flood insurance impacts that may result. The permittee should get an Elevation Certificate and elevate to above the base flood elevation depicted on the preliminary map.
- The target date for the new maps becoming effective is Summer 2022.
- Community outreach will be vital to property owners coming into the floodplain.
  - Property owners moving into the floodplain can receive a cost-saving option under the Newly Mapped procedure when a new FIRM shows that their risk has increased, placing them in a high-risk area.
  - Property owners can contact their insurance agents, call the NFIP Referral Call Center at 1-888-3799531, or visit <u>www.fema.gov/national-flood-insurance-program</u> for additional information. Betsy let attendees know that unfortunately sometimes insurance agents do not have the newest and best information about flood insurance ratings.
- FEMA's Flood Risk Communication Video Series was reviewed as an outreach tool for communities. One of the videos was presented to the audience during the meeting as an example.

#### What You Should Do

- Review your community's Preliminary Map, Flood Insurance Study, and Summary of Map Actions.
- Provide comments on Preliminary information.
- Appeal Preliminary Map if desired.
- Reach out to community members.
- Wait for the Letter of Final Determination (LFD) before adopting a floodplain management ordinance.
- Betsy and Tyler asked that community officials complete the Community Information Sheets provided so that FEMA has accurate contact information for officials and information to support continued outreach. Betsy explained that FEMA outreach efforts to announce the appeal period would include press releases to local TV and radio outlets, as well as newspaper ads.

# Questions/Comments

# Q: How can we address some of the root causes of flooding in the Town of Clendenin through stream clean-outs and maintenance?

A: These models do not account for debris in the river or stream maintenance, however there are tools and resources available to address these issues. Chuck Grishaber is working at the state level to implement a debris management program to provide additional resources for this exact topic. Community officials were also encouraged to make this a priority focus for mitigation efforts in the next hazard mitigation plan update. This will open up more funding opportunities. The Community Development Block Grant Mitigation Program was discussed as a potential funding source for these types of projects. Floodplain management ordinances are also a great tool to address flood concerns and risk.

#### Q: Why were some residents with flood insurance not fully covered in the 2016 flood?

A: The difference between property and personal property insurance was discussed as a possible reason. The Town of Clendenin will send additional data to FEMA for clarification.

#### Q: Has the dam and the output of the dam been considered in mapping studies?

A: Dam operation was considered by doing a flood frequency analysis of the gage record for post-dam construction water years only. This was done for all but the 500-year (0.2%) flood flow profile (i.e. documentation for the dam indicated that it was not designed for events over the 100-year (1%) event).

#### Q: What is the timeline and schedule for the comment period?

A: The typical comment period timeline is 30 days from the CCO meeting, but that is not a fixed deadline. Perhaps a check-in around the 30-day mark would be beneficial to check in on the status of questions and comments and collect any final comments before the study progresses.