

Community Coordination & Outreach (CCO) Meeting

Kanawha County, West Virginia March 23, 2021



Agenda

- Welcome and Introductions
- Why We Are Here
- Where We Are Preliminary Maps
- Impacts
- Floodplain Management
- What You Should Do









2016 Flood Study

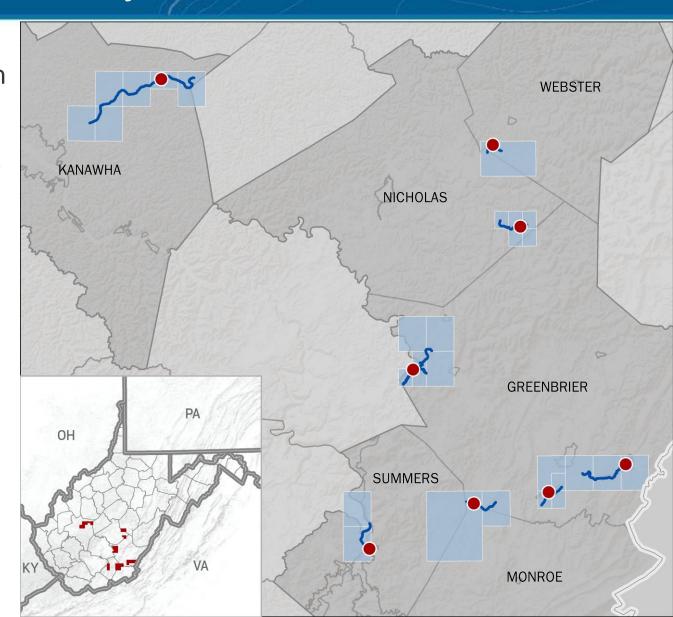
- Long-term streamflow data is used to anticipate and mitigate the effects of future flooding
- After the 2016 floods, the U.S. Geological Survey (USGS) and FEMA began a study to evaluate the flood's magnitude, extent and probability of occurrence





2016 Flood Study

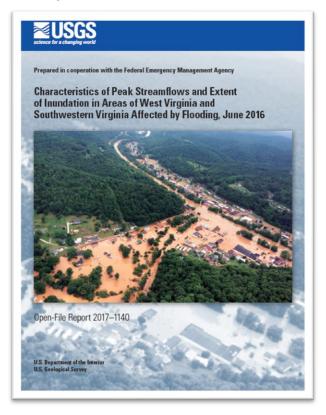
- ➤ The study used high water marks to create flood-inundation maps for eight stream reaches
- FEMA prioritized these stream reaches for detailed flood studies

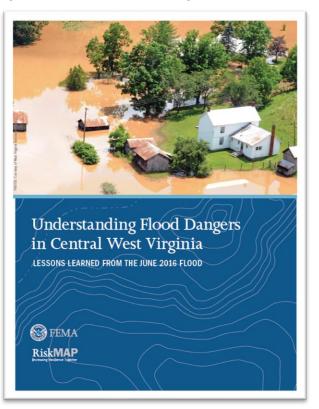




2016 Flood Study

> Findings were published in a USGS report and a companion FEMA report







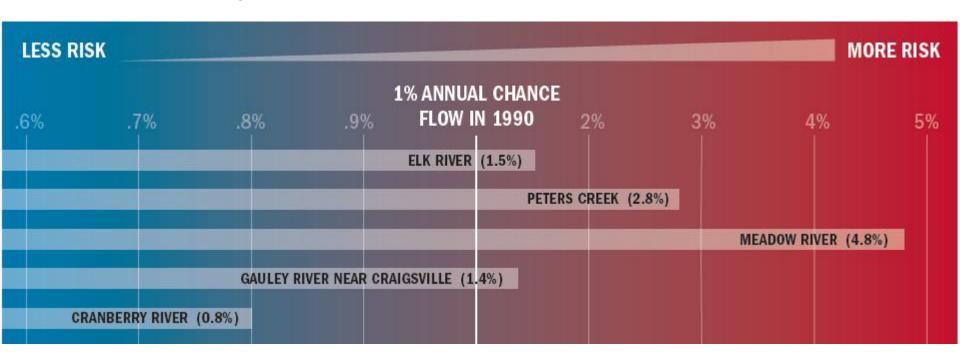






Study Findings

> **FINDING**: In general, the odds are changing and it is not in our favor. The flood flows estimated to have a 1% annual chance in 1990, now mostly have higher probabilities.

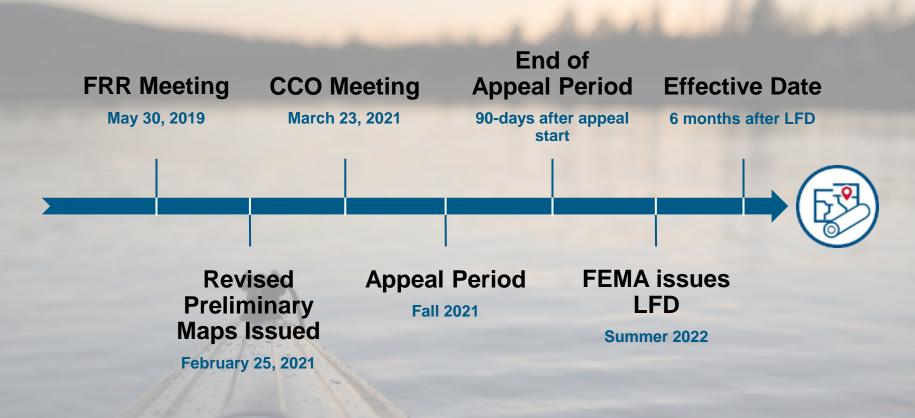








Timeline for Kanawha County, WV Post-Disaster Study



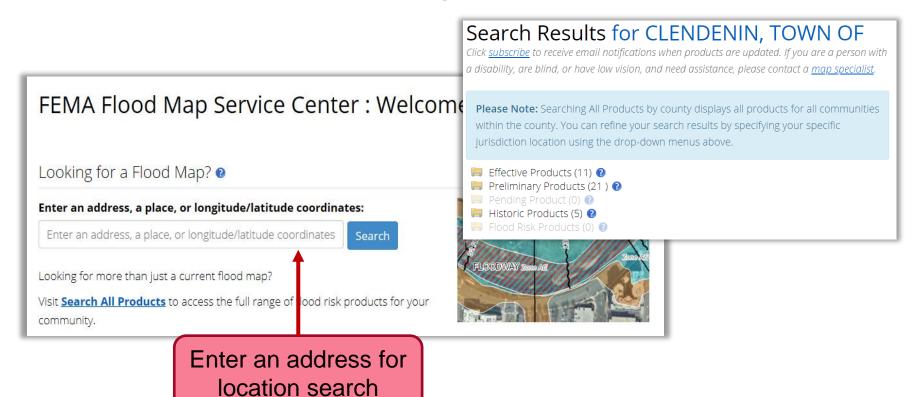
FRR: Flood Risk Review

CCO: Community Coordination and Outreach

LFD: Letter of Final Determination

Where Can I Find My Flood Maps?

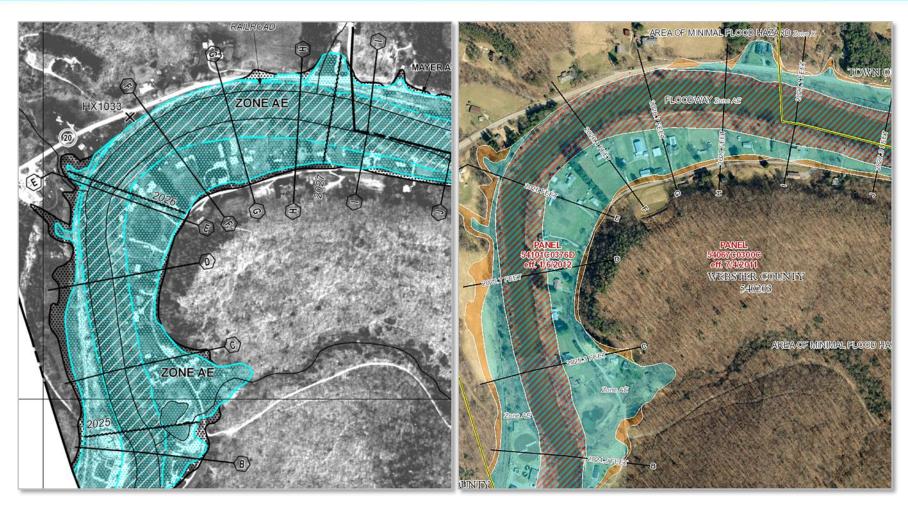
The FEMA Map Service Center (MSC) is the official public source for flood hazard information: https://msc.fema.gov/portal/home.







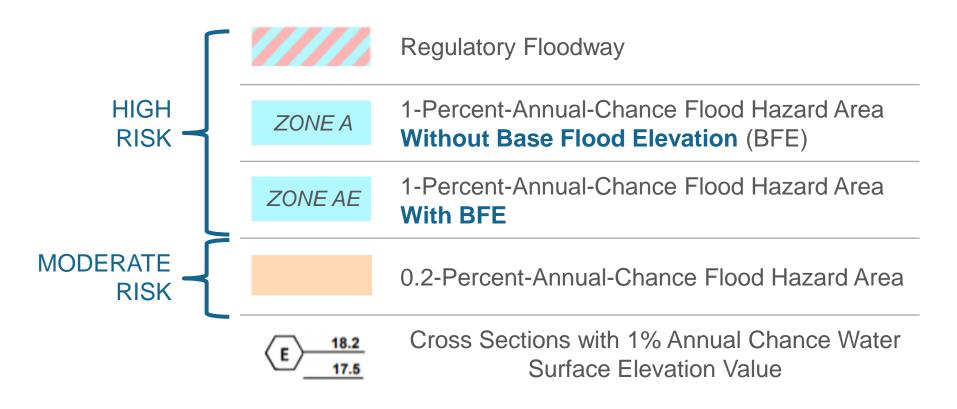
Floodplain Map Overview







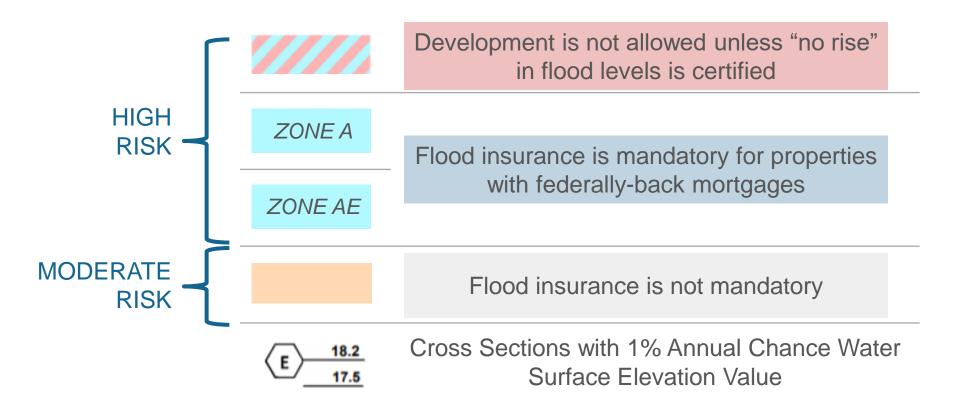
Floodplain Map Overview







Floodplain Map Overview

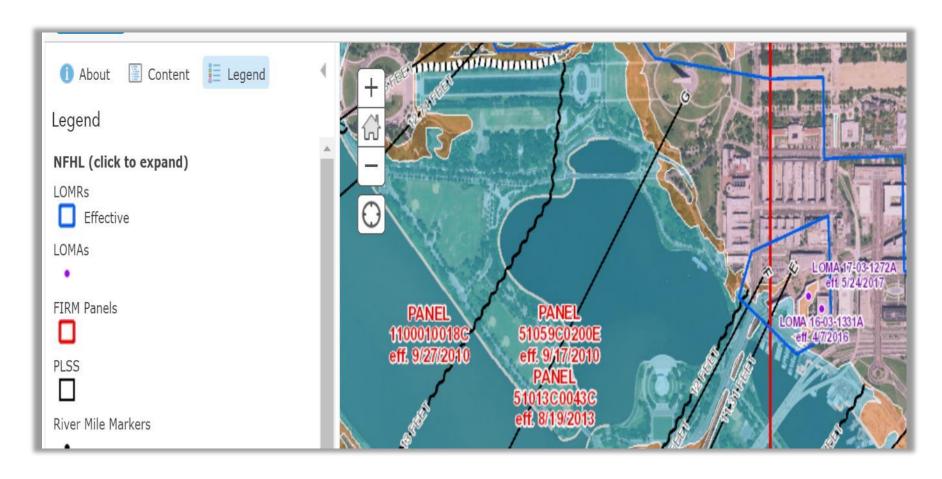






National Flood Hazard Layer

Visit https://www.fema.gov/national-flood-hazard-layer-nfhl for multiple options to view and download NFHL data.



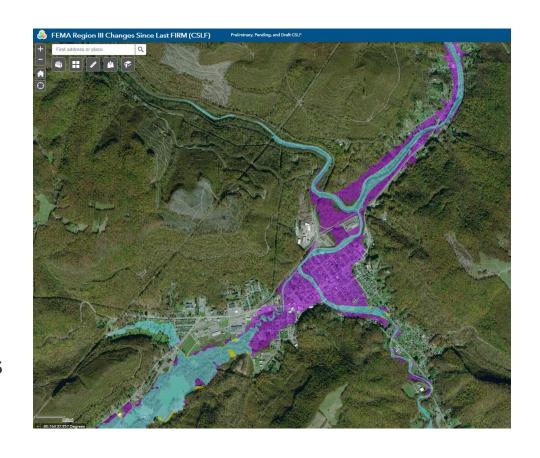
How Did the Floodplain Map Change?

➤ FEMA Region III Changes Since Last FIRM (CSLF) Viewer:

https://arcg.is/1yDTyv1

- Change in Floodplain Extents:
 - Purple Increase
 - Blue Still Floodplain
 - Yellow Decrease
- > FEMA Flood Map Changes Viewer:

https://msc.fema.gov/fmcv

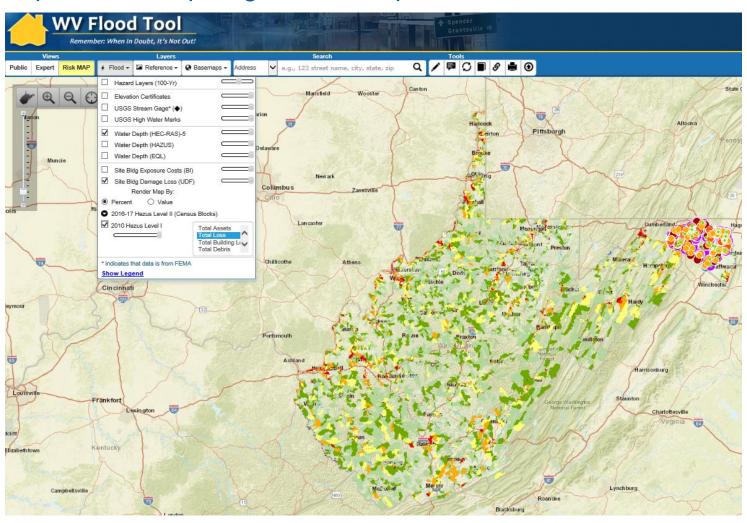




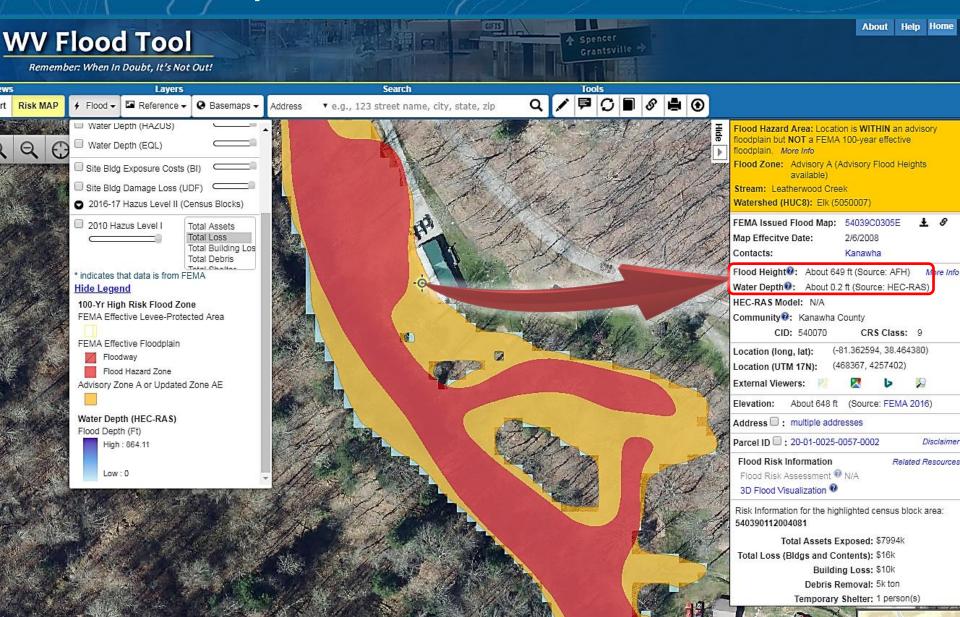


West Virginia Flood Tool

https://www.mapwv.gov/flood/map/



Flood Depth and Elevation Grids



Is There a Person I Can Talk To?

Map specialists are available at the **FEMA Map Information eXchange (FMIX)** to assist customers. **FMIX** also connects stakeholders with a wide range of technical subject matter experts.



1-877-FEMA MAP (1-877-336-2627)



FEMAMapSpecialist@riskmapcds.com

Online Chat: www.floodmaps.fema.gov/fhm/fmx_main.html

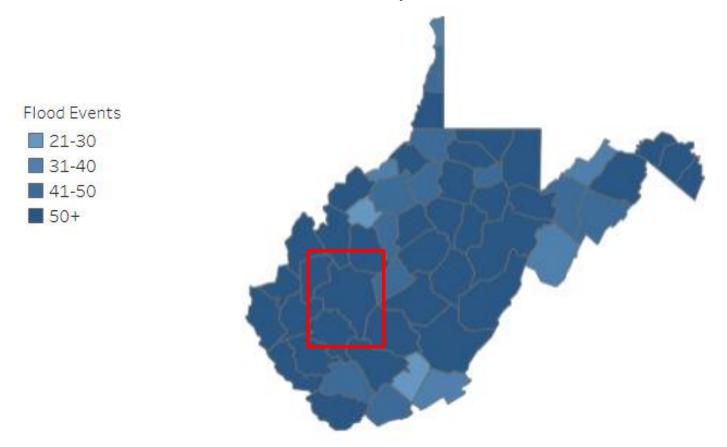






History of Flooding

➤ 113 flood events in Kanawha County from 1996-2019¹



¹ <u>https://www.fema.gov/data-visualization-floods-data-visualization</u>

Flood Risk Dashboards



Kanawha 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 March 2021.**

* The updated flood high hazard area refers to the preliminary 1%-annual-chance floodplain inside the newly mapped area, and the effective 1%-annual-chance floodplain outside the newly mapped area



Flood insurance is available to

ALL COMMUNITIES

TWO COMMUNITIES

are taking advantage of the flood insurance savings offered through the Community Rating System





15%

Of the population is within a revised FIRM¹ panel



0 levees and 25 dams



\$38M

Total paid losses²

2,244

Total paid claims²

Average premium

77%

Higher than the national

average



402

Paid claims outside of the effective flood high hazard area²



\$14.4M

Repetitive Loss (RL) paid losses²

396

RL properties²



2,152

Flood insurance policies in force

60%

In Kanawha County Unincorporated Areas



1,664

Policies in the effective flood high hazard area



93,000

Estimated structures in the community

15,313

Estimated structures in the updated flood high hazard area*

Estimated structures newly mapped in

ures structures ly newly ed in mapped out

+250

-310

Estimated

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

~YFAR 1

covery Flood Risk Rev eting Meeting Preliminary Map Issuance Community Coordination & Outreach Meeting

Appeal Period

Letter of inal Determination

Effective Maps

Community Insurance Overview

	Community*	# of Policies in Force	Insurance in Force	# of Paid Losses Since 1978	Losses Paid Since 1978
1	City of Charleston	291	\$72,366,600	345	\$1.7M
2	Town of Clendenin	50	\$7,580,500	122	\$6.6M
3	Kanawha County Unincorporated Areas	1,282	\$203,179,800	1,538	\$27.5M
Countywide Total		2,152	\$283,126,900	2,244	\$37.9M





^{*}Includes communities included in flood map update

Community Insurance Changes (Since May, 2019)



NFIP policies (2,614 to 2,152)



Average insurance premium (\$1,107 to \$917)





Significant Impacts Overview

- > Expected changes in number of structures in the high-risk zone:
 - City of Charleston: no change
 - Town of Clendenin: Increase (~45 mapped in, ~5 mapped out)
 - Unincorporated Areas: Decrease (~205 mapped in, ~310 mapped out)
- > Estimated percent of structures in the high-risk zone:
 - Countywide, 16% of structures are expected to be in the high-risk zone after the map update
 - In Clendenin, 67% of structures may be in high-risk zone
- Expected changes in Base Flood Elevations (BFEs):
 - Downstream of Blue Creek updated BFEs are generally lower
 - Upstream of Youngs Bottom, updated BFEs are generally higher





Flood Risk Doesn't Stop at a Line

- ➤ After 2016, 23 percent of all flood insurance claims came from outside the high-risk zone.
- > Your community can regulate to standards higher than the NFIP minimum standards. Consider strengthening regulations using:
 - 0.2% annual chance flood
 - Buffer around Special Flood Hazard Area (SFHA)
 - Flood depth grids





Permitting with Preliminary Data

- > Recommend using preliminary data to **build / rebuild** safely
 - Permit with two sets of data and regulate to the most restrictive
 - Inform applicants of the future risk and insurance implications
 - Potential community liability
- > Recommendation vs. requirement
 - Unless formally adopted by the community, use of preliminary data is not required
 - Communities must regulate at least to current effective data





Timeline for Kanawha County, WV Post-Disaster Study

Revised Preliminary Maps Issued

February 25, 2021

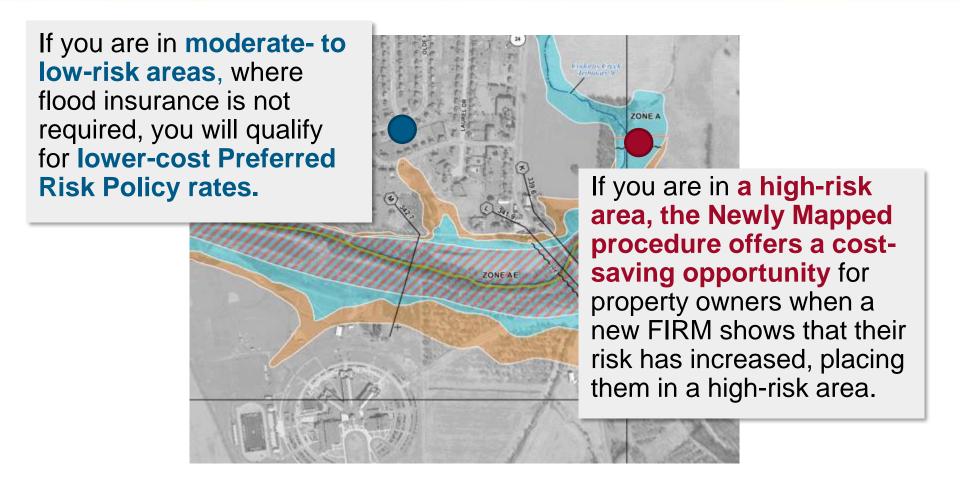
- Insurance is not impacted by Preliminary Maps.
- Insurance changes with Effective Maps.
- There is time between to reach out to impacted property owners.

Effective Date

6 months after LFD



Outreach Messaging for Residents







Outreach Messaging for Residents

NEW Flood Risk Communication Video Series available on FEMA YouTube Channel



- ➤ Eight short videos
- Help understand, relate to, and communicate about the flood map update process
- Introduction to the NFIP
- Flood Insurance & Communities
- 3. Flood Risk Basics & Communities
- Introduction to Risk MAP*

- 5. Providing Input as Maps are Developed
- 6. Collecting Data to Create the Maps*
- 7. We Have a Map Now What?*
- 8. Mitigation





Outreach Messaging for Residents



Resources for Property Owners

- Advise property owners to contact their insurance agents
- Call the NFIP Referral Call Center:
 - 1-888-379-9531
- Visit: www.floodsmart.gov and www.fema.gov/floodinsurance for additional information









Community Action Items









Review
Preliminary
Map, FIS
and SOMA

Comment on Preliminary Information

Appeal
Preliminary
Map If
Desired

Reach out to Community Members

Wait for LFD to Adopt

FIS: Flood Insurance Study
SOMA: Summary of Map Actions

LFD: Letter of Final Determination

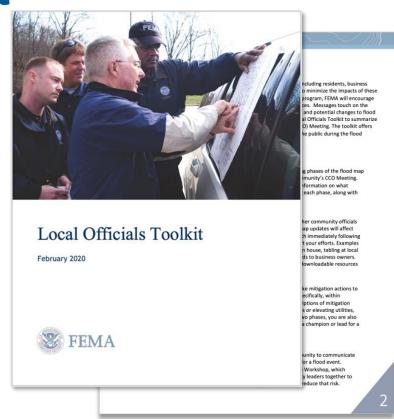


Your Role: Step by Step



Local Officials Toolkit

- Resource to support community outreach following the CCO meeting until maps become effective
- Templatized letters, messaging, and more to help communicate your community's flood risk and flood insurance requirements
- Compilation of FEMA resources and tools to support your work to make your community safer and stronger







Next Steps

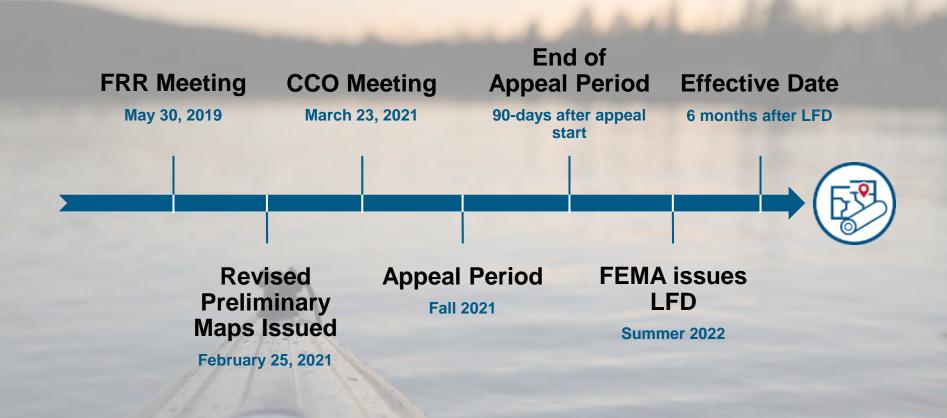
- > Fill out the Community Information Sheet.
 - This provides important local media contact information, which will help distribute the Public Service Announcement.
 - The Public Service Announcement will be sent prior to the start of the Appeal Period.
- Email the completed form after the meeting.

		FEMA
Date:		
Community Name: _		
County/ State:		
Does your community h	ave geographic information system (Gl	IS) capabilities? Y N
Highest ranking commu	nity official:	
Name:		
Title:		
Address:		
_		
Telephone:		
E-mail:		
Community contact for	floodplain management issues:	
Name:	•	
Title:		
Address:		
·-		
Telephone:		
E-mail:		





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FRR: Flood Risk Review

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Contacts for Comment & Assistance



State NFIP Coordinator: Chuck Grishaber (304) 414-8462 Charles.C.Grishaber@wv.gov





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