



Community Coordination & Outreach (CCO) Meeting

Monroe and Summers Counties, West Virginia
December 10, 2019



FEMA

Agenda

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



Welcome and Introductions



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RISKMAP
Federal Emergency Management Agency



Why We Are Here



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RiskMAP
Increasing Resilience Together

2016 Flood Study

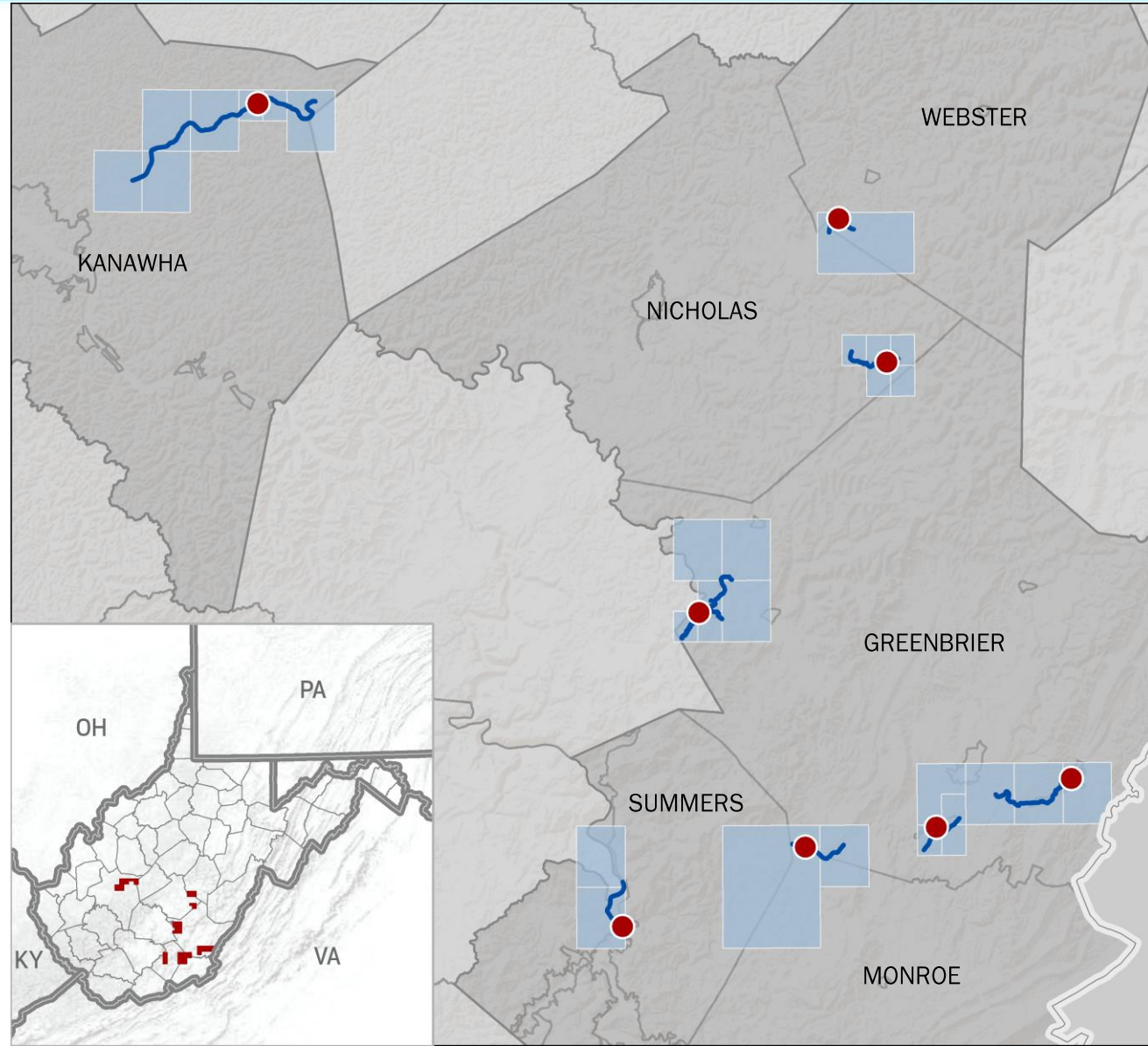
- Long-term streamflow data are used to anticipate and mitigate the effects of future flooding
- After the 2016 floods, the U.S. Geological Survey (USGS) and FEMA began a study to **evaluate the flood's magnitude, extent and probability of occurrence**



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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



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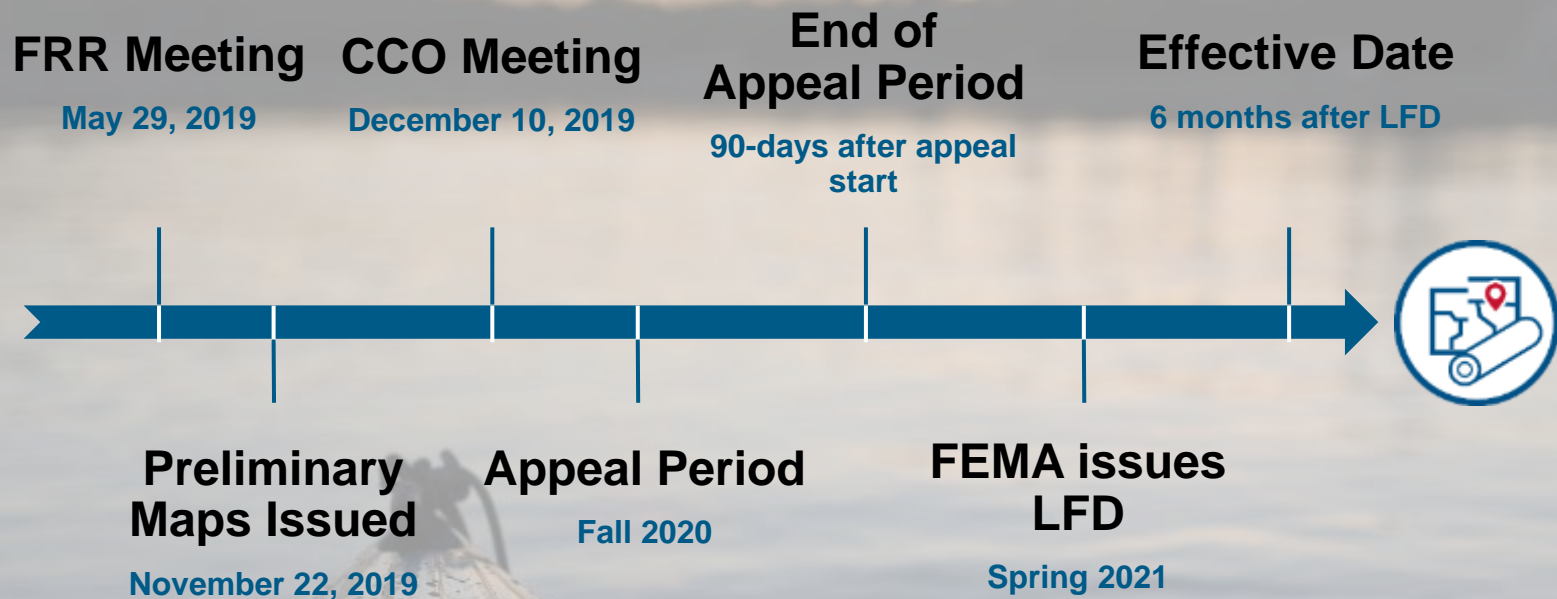
Where We Are - Preliminary Maps



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Timeline for Post-Disaster Studies



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>.

FEMA Flood Map Service Center

Looking for a Flood Map? ?

Enter an address, a place, or longitude/latitude coordinates:

Enter an address, a place, or longitude/latitude coordinates

Looking for more than just a current flood map?
Visit [Search All Products](#) to access the full range of flood risk products for your community.

Search Results for ALDERSON, TOWN OF

Click [subscribe](#) to receive email notifications when products are updated. If you are a person with a vision, and need assistance, please contact a [map specialist](#).

Please Note: Searching All Products by county displays all products for all communities. Refine your search results by specifying your specific jurisdiction location using the drop-down menu.

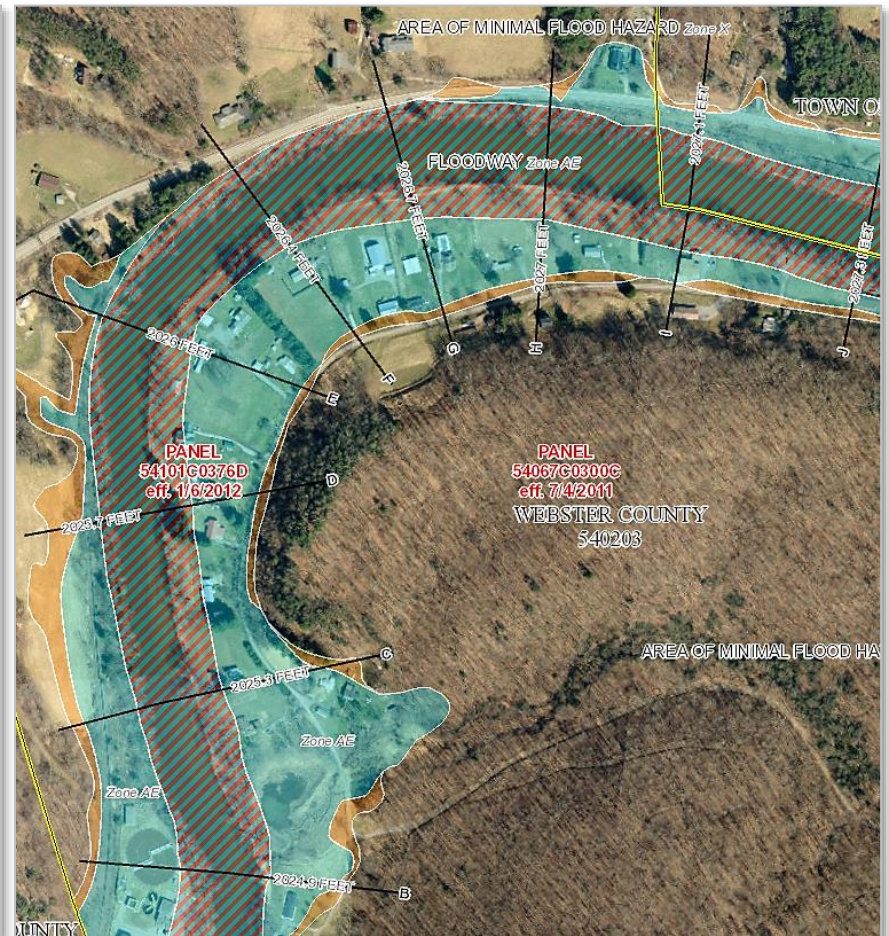
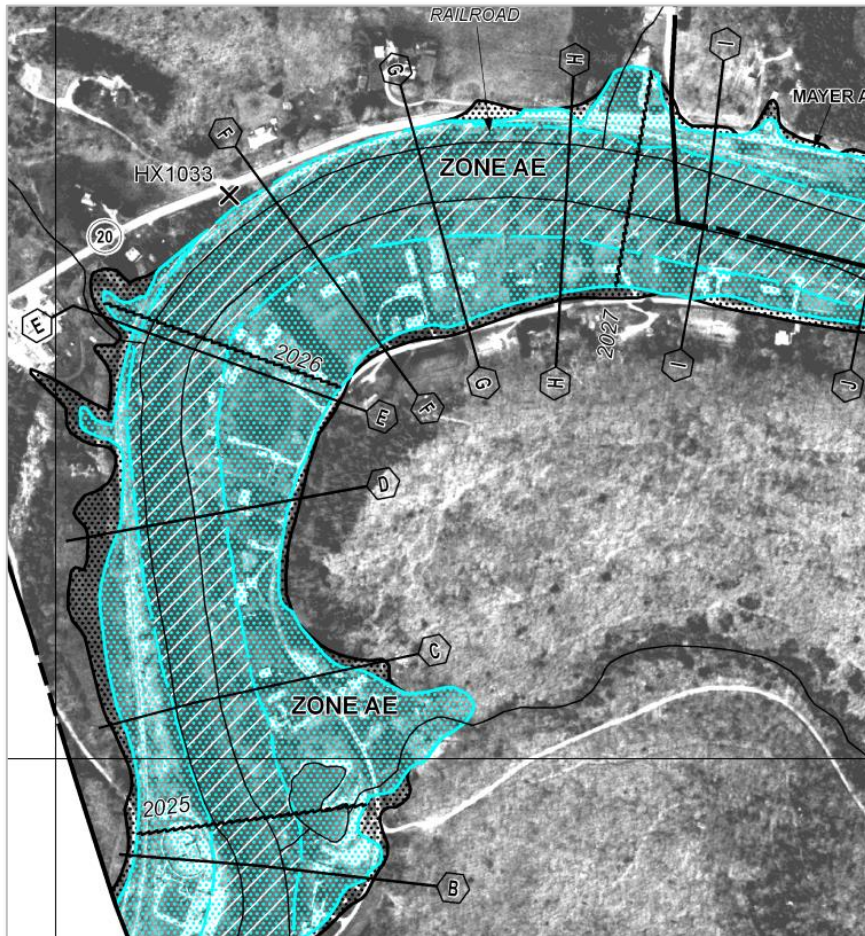
- Effective Products (7) ?
- Preliminary Products (0) ?
- Pending Product (0) ?
- Historic Products (3) ?
- Flood Risk Products (0) ?

Enter an address for location search



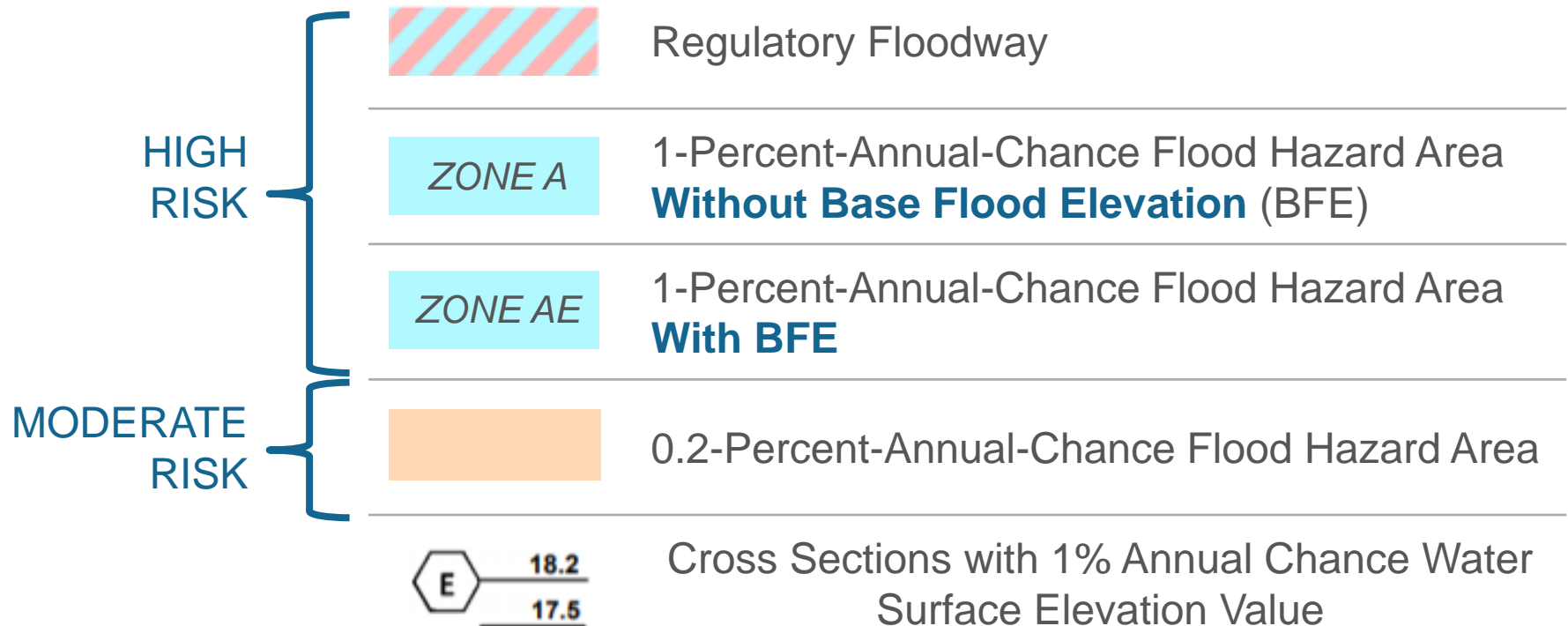
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Floodplain Map Overview



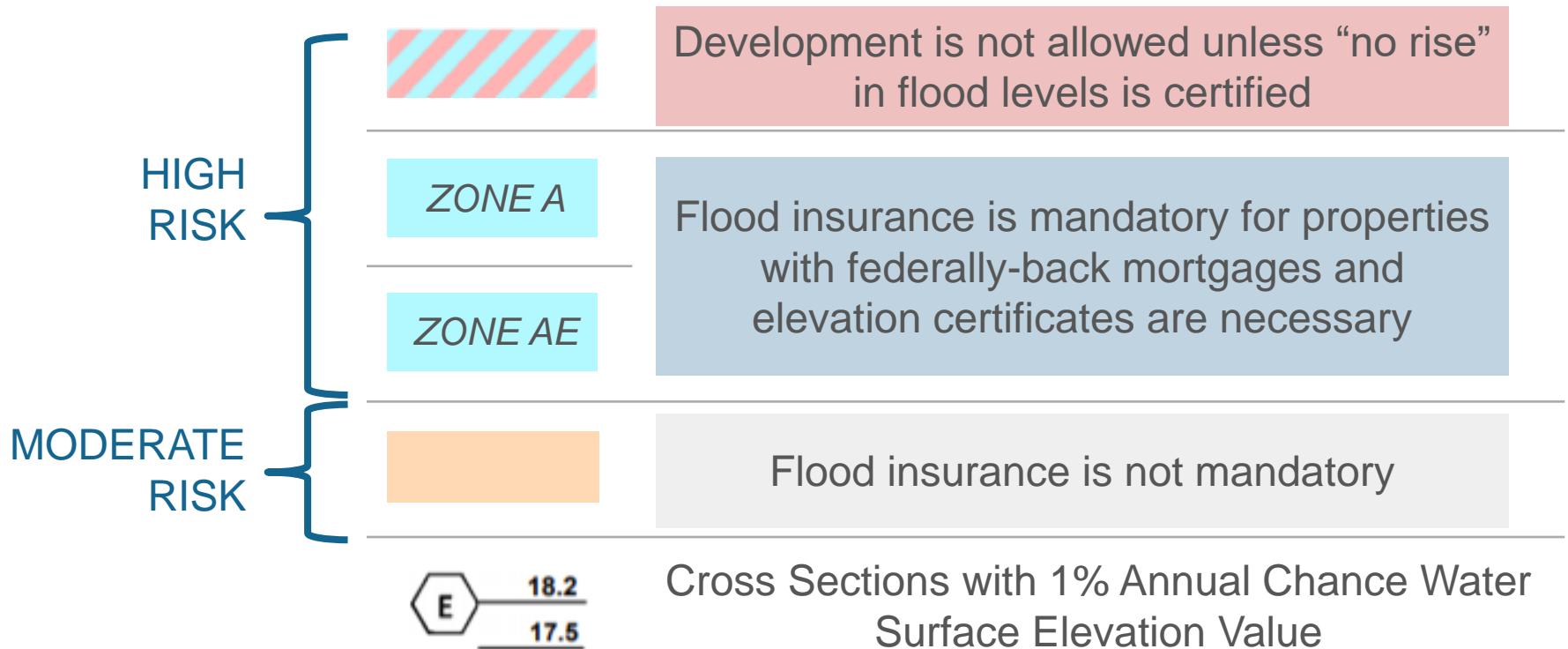
FEMA

Floodplain Map Overview



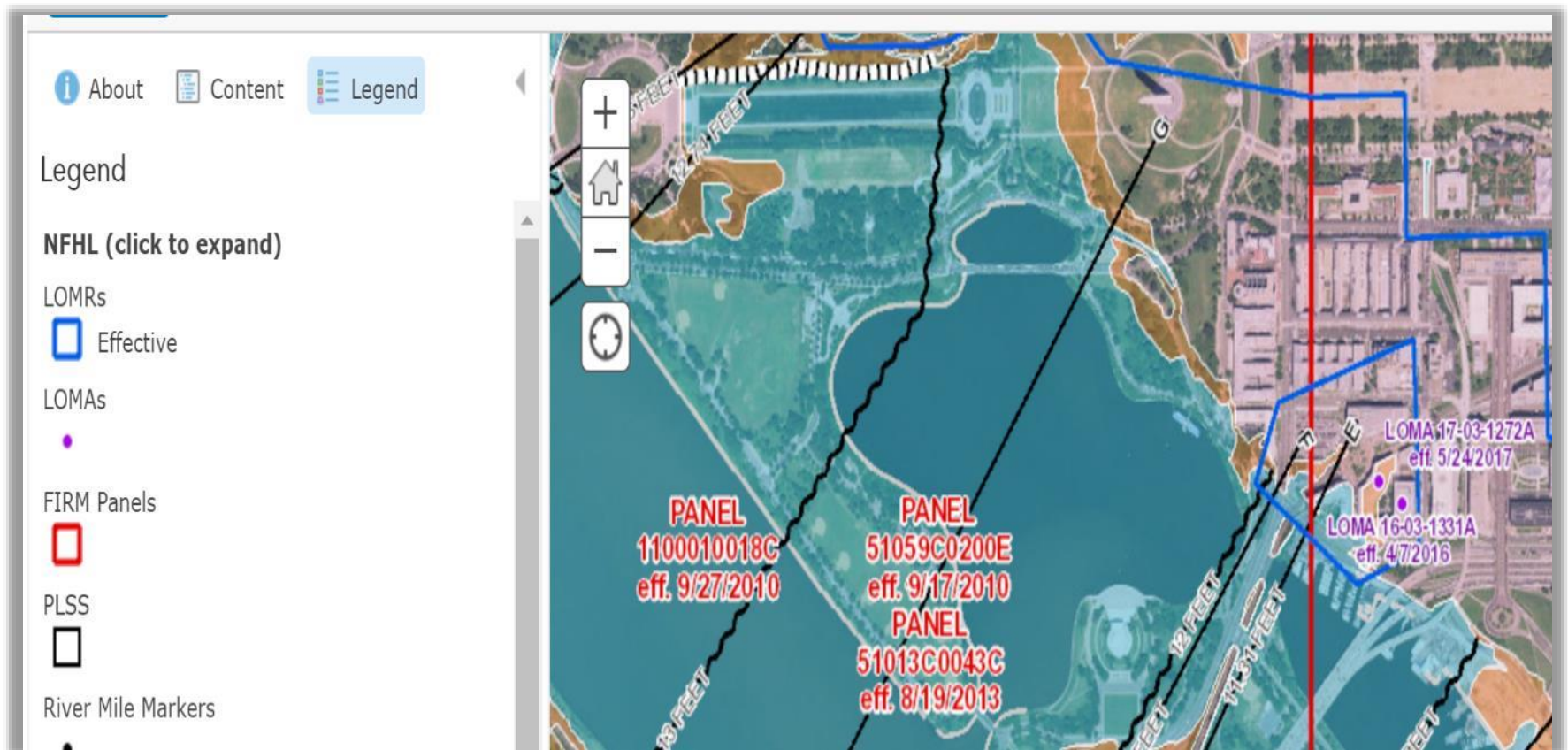
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Floodplain Map Overview



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:

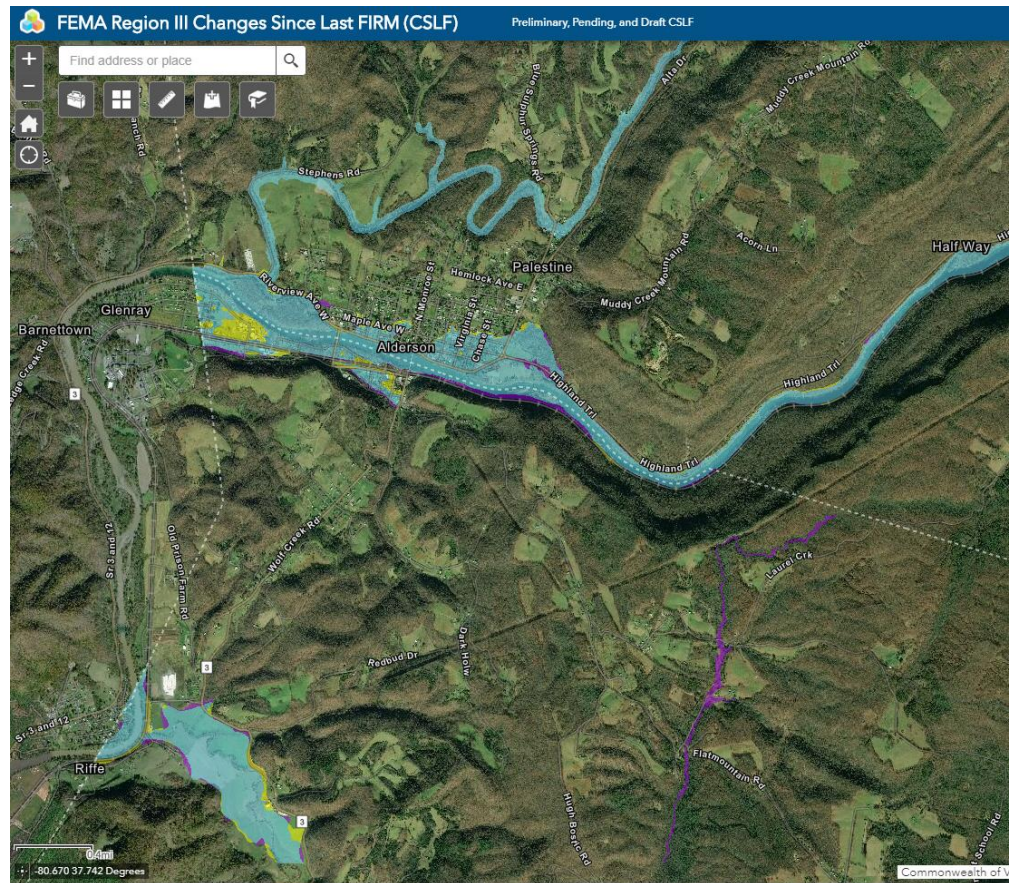
<https://arcg.is/0C55fS>

- Change in Floodplain Extents:

- Purple – Increase
- Blue – Still Floodplain
- Yellow – Decrease

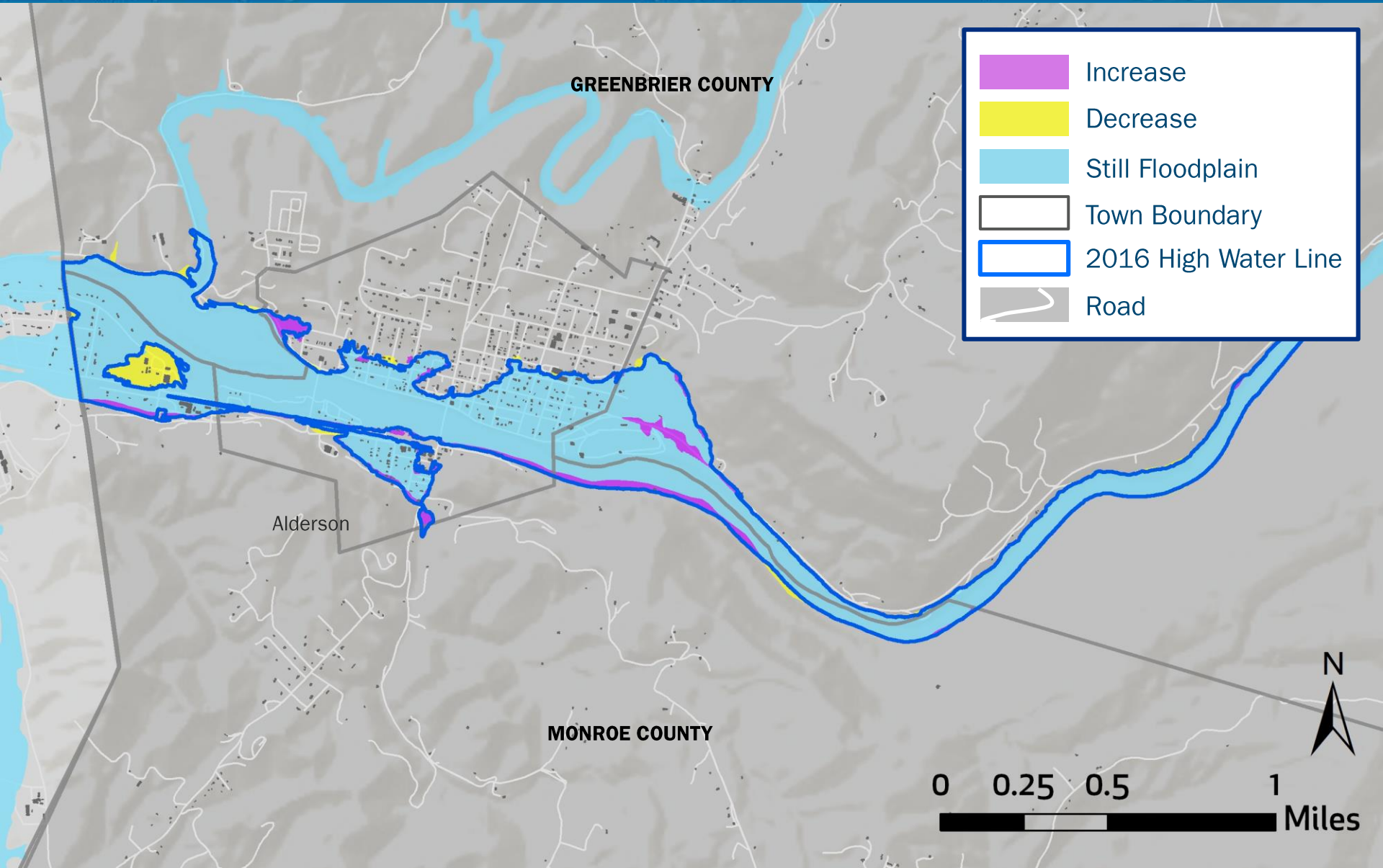
- FEMA Flood Map Changes Viewer:

<https://msc.fema.gov/fmcv>



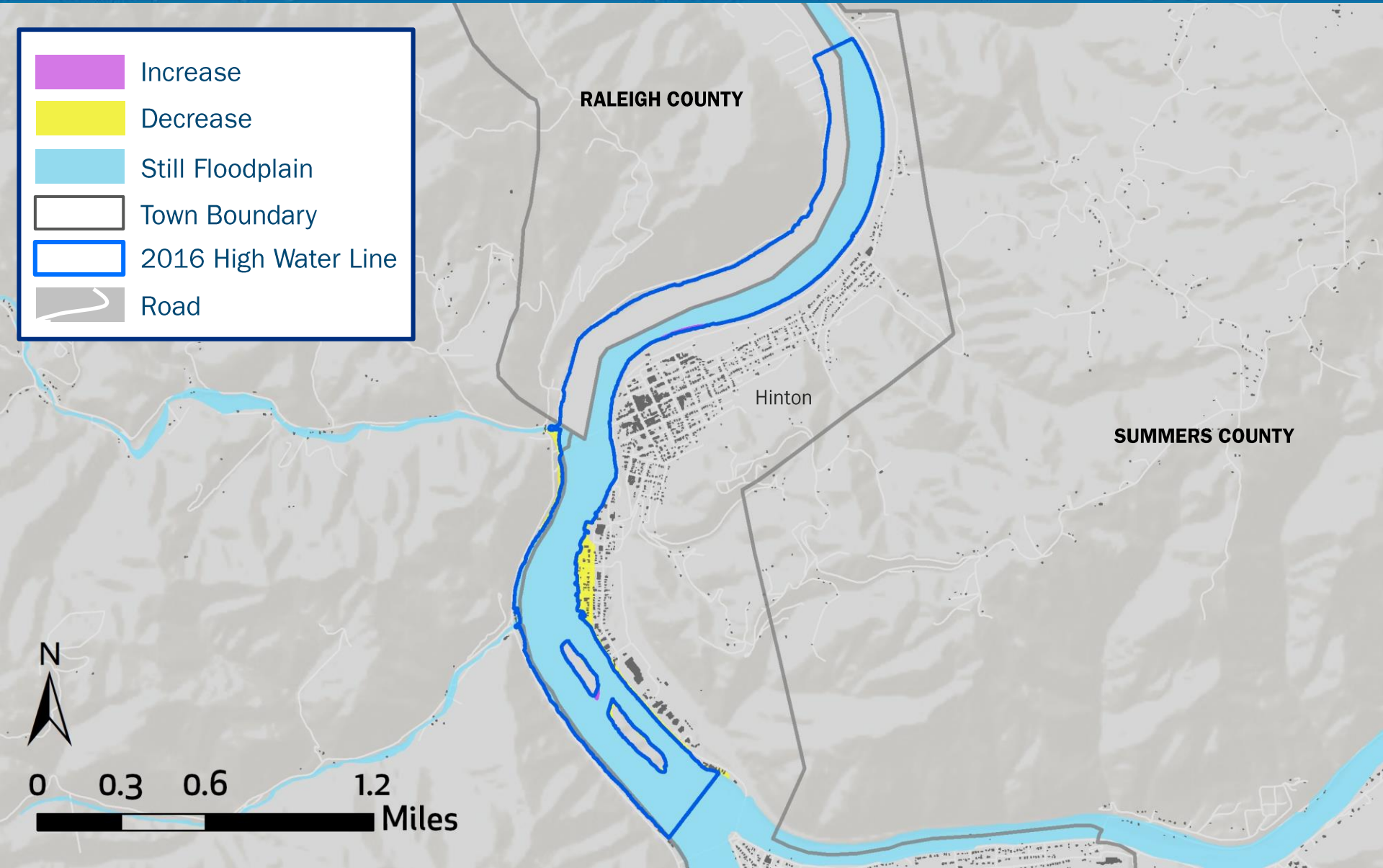
How Did the Floodplain Map Change?

Greenbrier River - Alderson



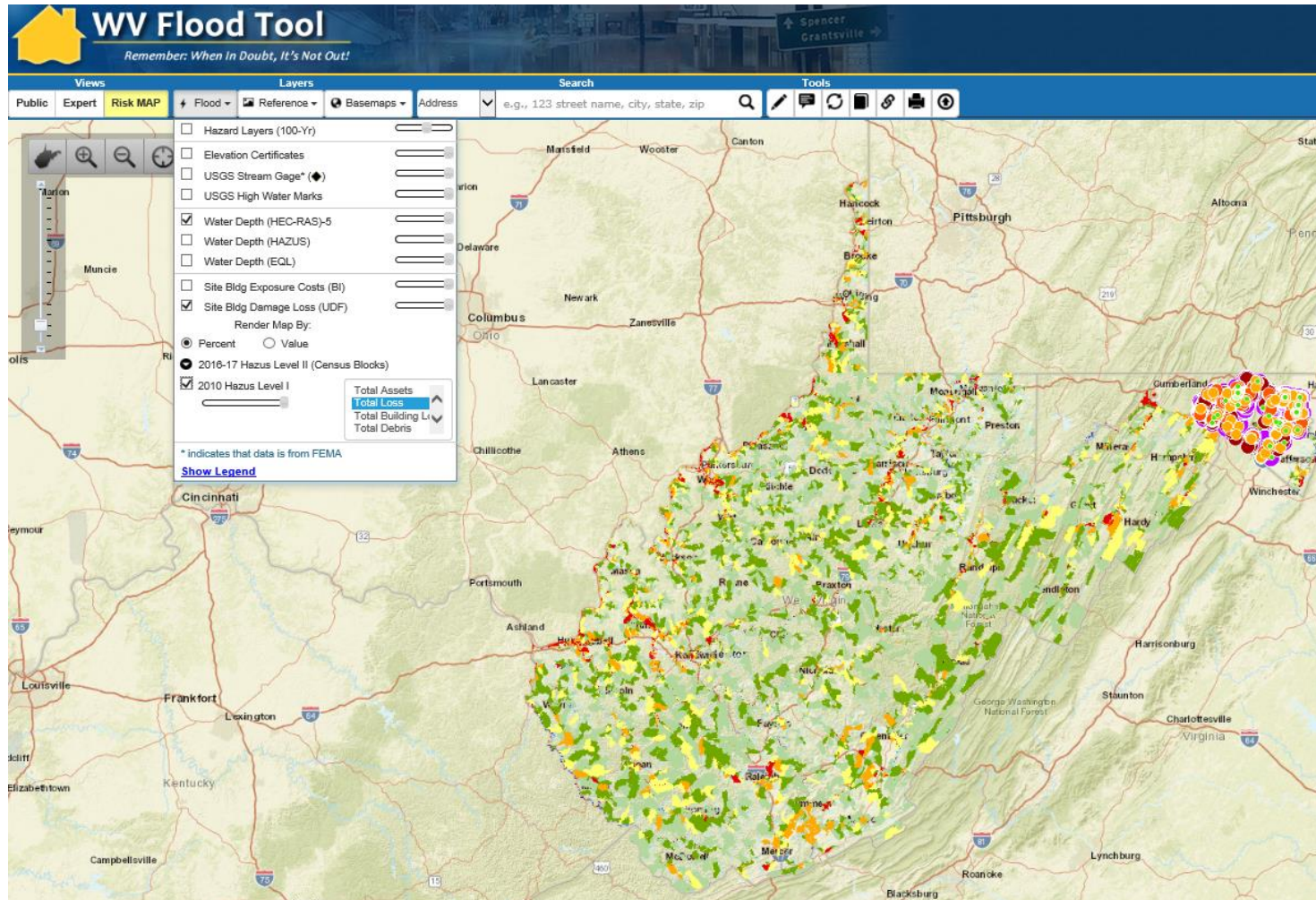
How Did the Floodplain Map Change?

New River



West Virginia Flood Tool

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



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



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Impacts



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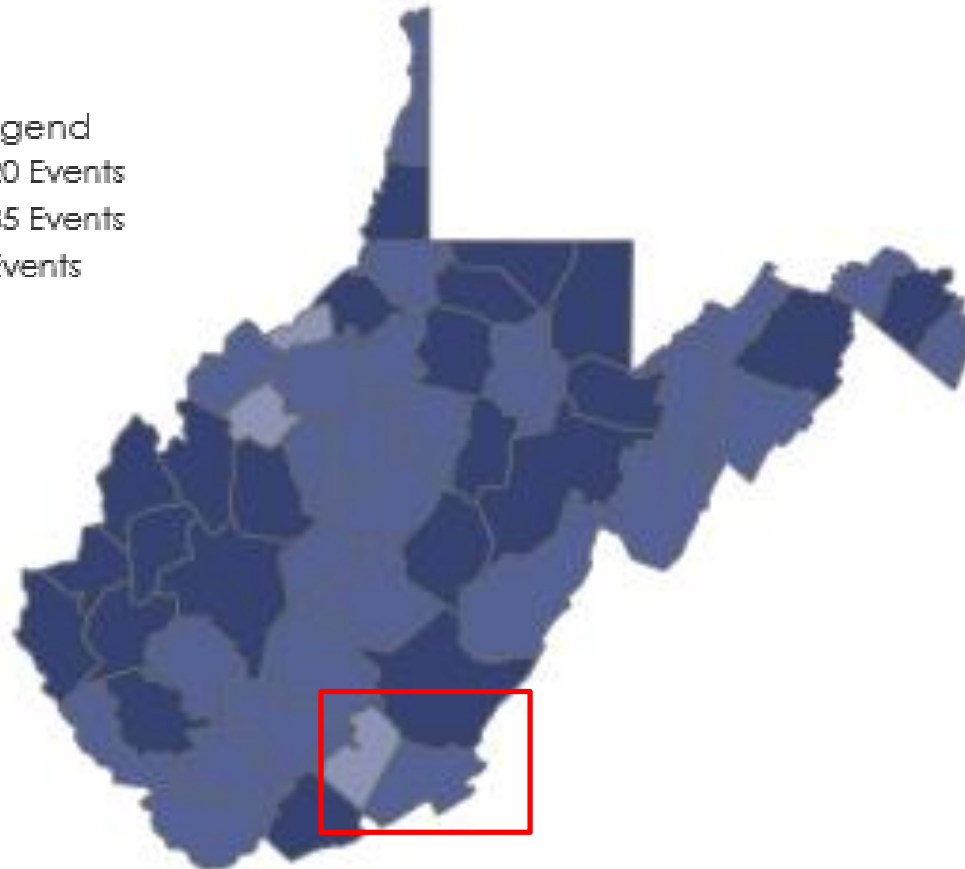
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History of Flooding

- 23 flood events in Monroe County from 1996-2016 ¹
- 19 flood events in Summers County from 1996-2016 ¹

Map Legend

- 10 - 20 Events
- 20 - 35 Events
- 35+ Events



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

Monroe County Public Assistance

Category	Federal Funding (# of Projects)
A- Debris Removal	\$79,780 (2)
B- Protective Measures	\$164,650 (8)
C- Roads & Bridges	\$69,421 (1)
D- Water Control	\$0 (0)
E- Public Buildings	\$19,327 (3)
F- Public Utilities	\$2,340,967 (5)
G- Recreational or Other	\$0 (0)
Total	\$2,674,145 (19)



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Summers County Public Assistance

Category	Federal Funding (# of Projects)
A- Debris Removal	\$141,853 (4)
B- Protective Measures	\$67,000 (12)
C- Roads & Bridges	\$32,322 (6)
D- Water Control	\$0 (0)
E- Public Buildings	\$121,374 (8)
F- Public Utilities	\$60,496 (8)
G- Recreational or Other	\$134,055 (7)
Total	\$557,099 (45)



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Flood Risk Dashboards – Monroe County



Monroe 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 November 2019.**

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



KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Flood Risk Dashboards – Summers County



Summers County, WV – Countywide

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KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Community Insurance Overview

Monroe County

	Community*	# of Policies in Force	Insurance in Force	# of Paid Losses Since 1978	Losses Paid Since 1978
1	Town of Alderson	71	\$6.8 Million	183	\$3.4 Million
2	Monroe County Unincorporated Areas	39	\$5.9 Million	24	\$528,000

Summers County

	Community*	# of Policies in Force	Insurance in Force	# of Paid Losses Since 1978	Losses Paid Since 1978
1	City of Hinton	14	\$2.8 Million	17	\$300,000
2	Summers County Unincorporated Areas	150	\$18.7 Million	409	\$7.6 Million

*Includes communities included in flood map update



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Community Insurance Changes (since May)

Monroe County

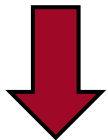


NFIP policies (126 to 116)



Average insurance premium (\$1,241 to \$1,447)

Summers County



NFIP policies (182 to 164)



Average insurance premium (\$789 to \$883)



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Significant Impacts Overview – Monroe County

- More structures newly mapped out (~20) than newly mapped in (~18)
 - Town of Alderson has the most structures estimated to be mapped in (~16)
- The Town of Alderson is expected to have approximately 35% of structures in SFHA after the map update
- The new maps will have mixed datums. Revised BFEs will reference NAVD88, while unrevised BFEs (e.g., in Peterstown) will reference NGVD29.



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Significant Impacts Overview – Summers County

- Proposed changes mostly affect buildings in the City of Hinton
 - More structures newly mapped out (~50) than mapped in (0)
- The City of Hinton is expected to have approximately 2% of structures in SFHA after the map update



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Flood Risk Doesn't Stop at a Line

- After the 2016 disaster, 60 percent of all flood insurance claims in Monroe County and 81 percent of claims in Summers County came from outside the high risk area.
- 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





Floodplain Management



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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 Post-Disaster Studies

**Preliminary
Maps Issued**

November 22, 2019

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

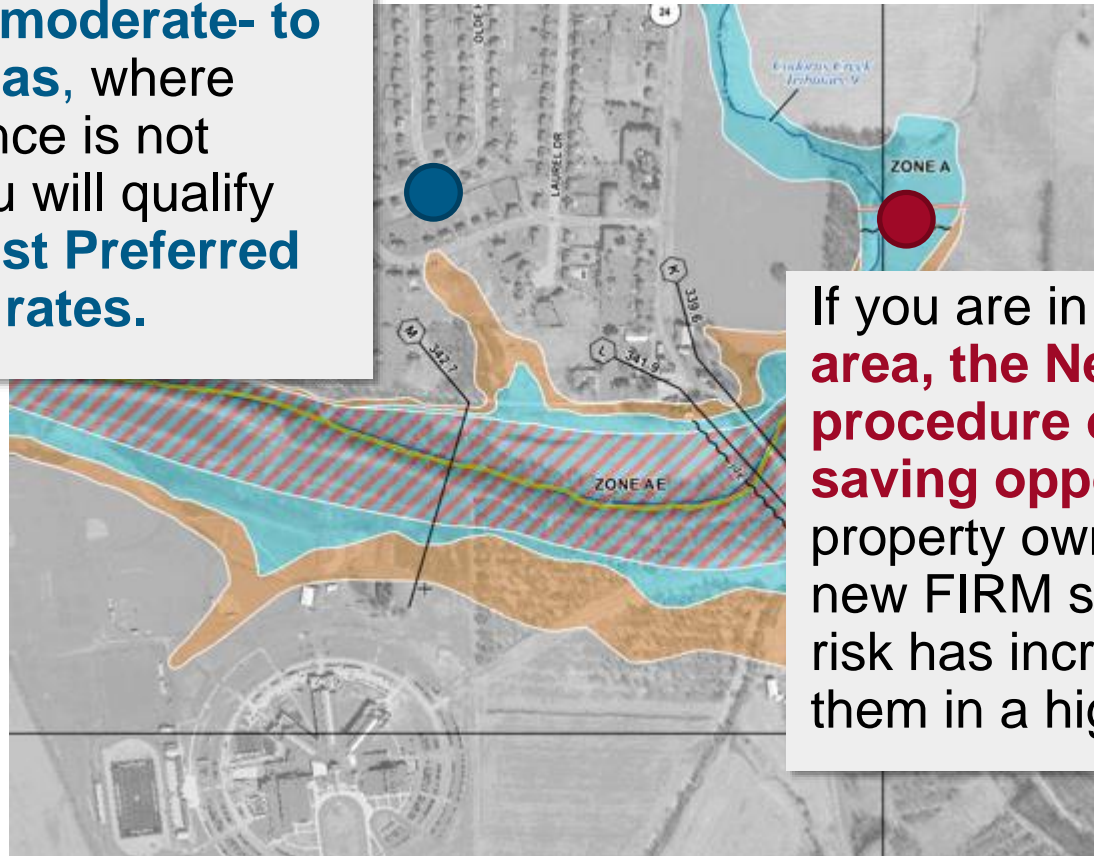
Effective Date

6 months after LFD



Outreach Messaging for Residents

If you are in **moderate- to low-risk areas**, where flood insurance is not required, you will qualify for **lower-cost Preferred Risk Policy rates**.



If you are in **a high-risk area**, the **Newly Mapped procedure offers a cost-saving opportunity** for property owners when a new FIRM shows that their risk has increased, placing them in a high-risk area.



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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/national-flood-insurance-program for additional information





What You Should Do



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Community Action Items



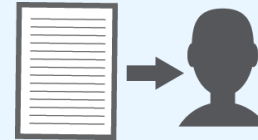
**Review
Preliminary
Map, FIS
and SOMA**



**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

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.
- Hand in the filled out sheet before you leave, or email it after the meeting.

Community Information Sheet 

Date: _____

Community Name: _____

County/ State: _____

Does your community have geographic information system (GIS) capabilities? Y N

Highest ranking community official:

Name: _____

Title: _____

Address: _____

Telephone: _____

E-mail: _____

Community contact for floodplain management issues:

Name: _____

Title: _____

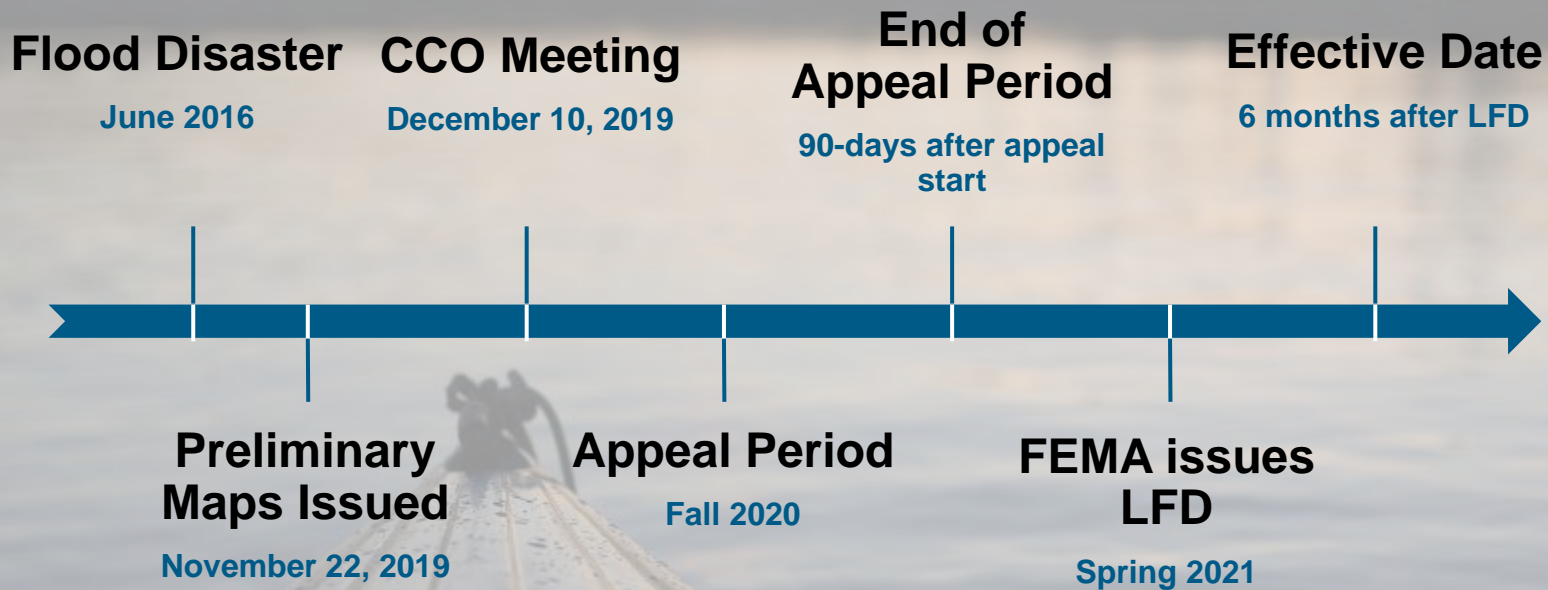
Address: _____

Telephone: _____

E-mail: _____

-over-

Timeline for Post-Disaster Studies



Contacts for Comment & Assistance



State NFIP Coordinators:

Kevin Sneed, CFM

WV Division of Homeland Security & Emergency Management

(304) 957-2571

Kevin.L.Sneed@wv.gov



FEMA Region III:

Elizabeth Ranson

Mitigation Planning Specialist

(215) 347-0686

Elizabeth.Ranson@fema.dhs.gov

Robert Pierson, PMP

Project Officer

(215) 931-5650

Robert.Pierson@fema.dhs.gov



Mapping Partner

Jason Sevanick, CFM, GISP

Study Manager

(301) 254-2160

Jason.Sevanick@woodplc.com



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2016 Flood Study

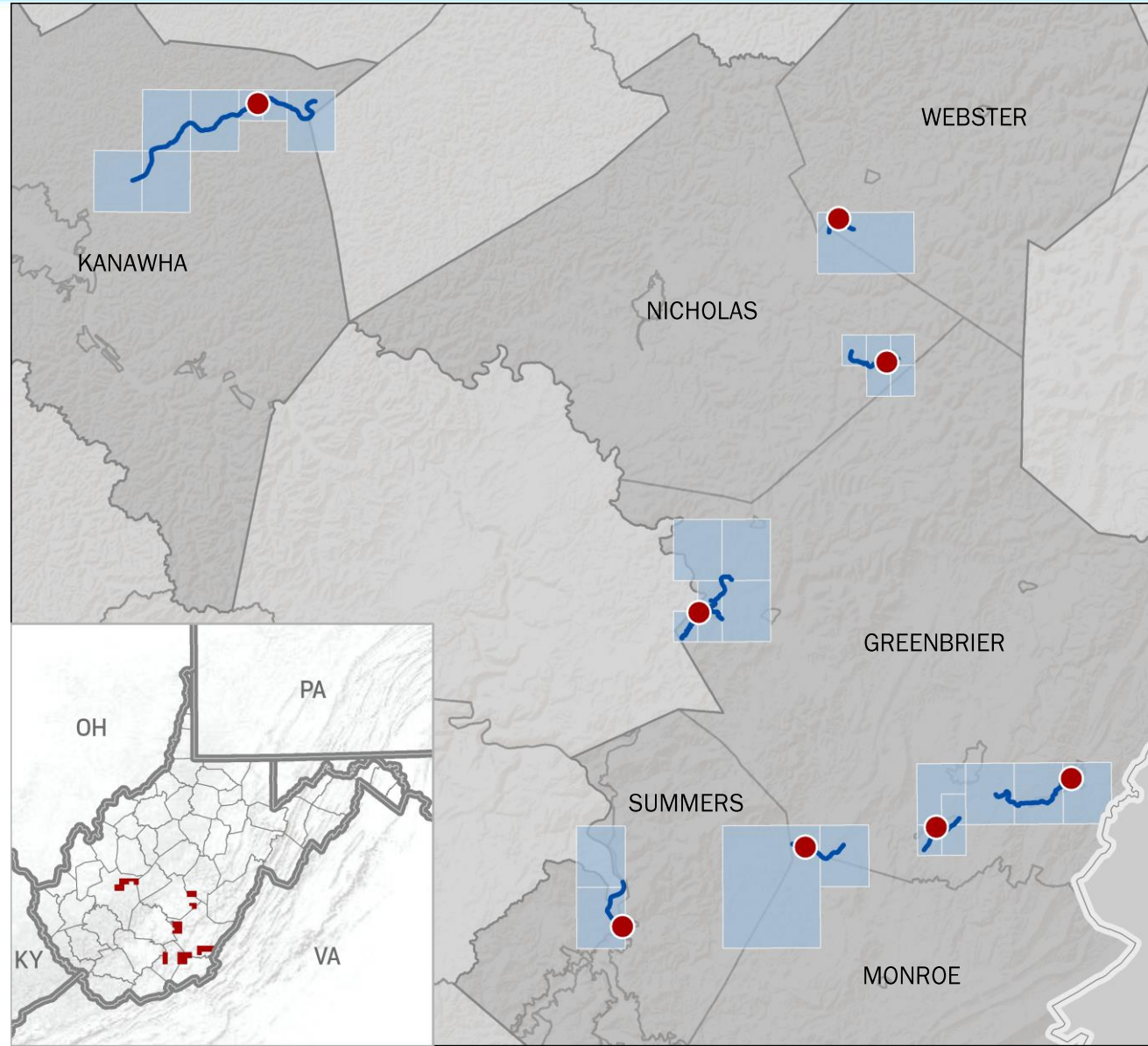
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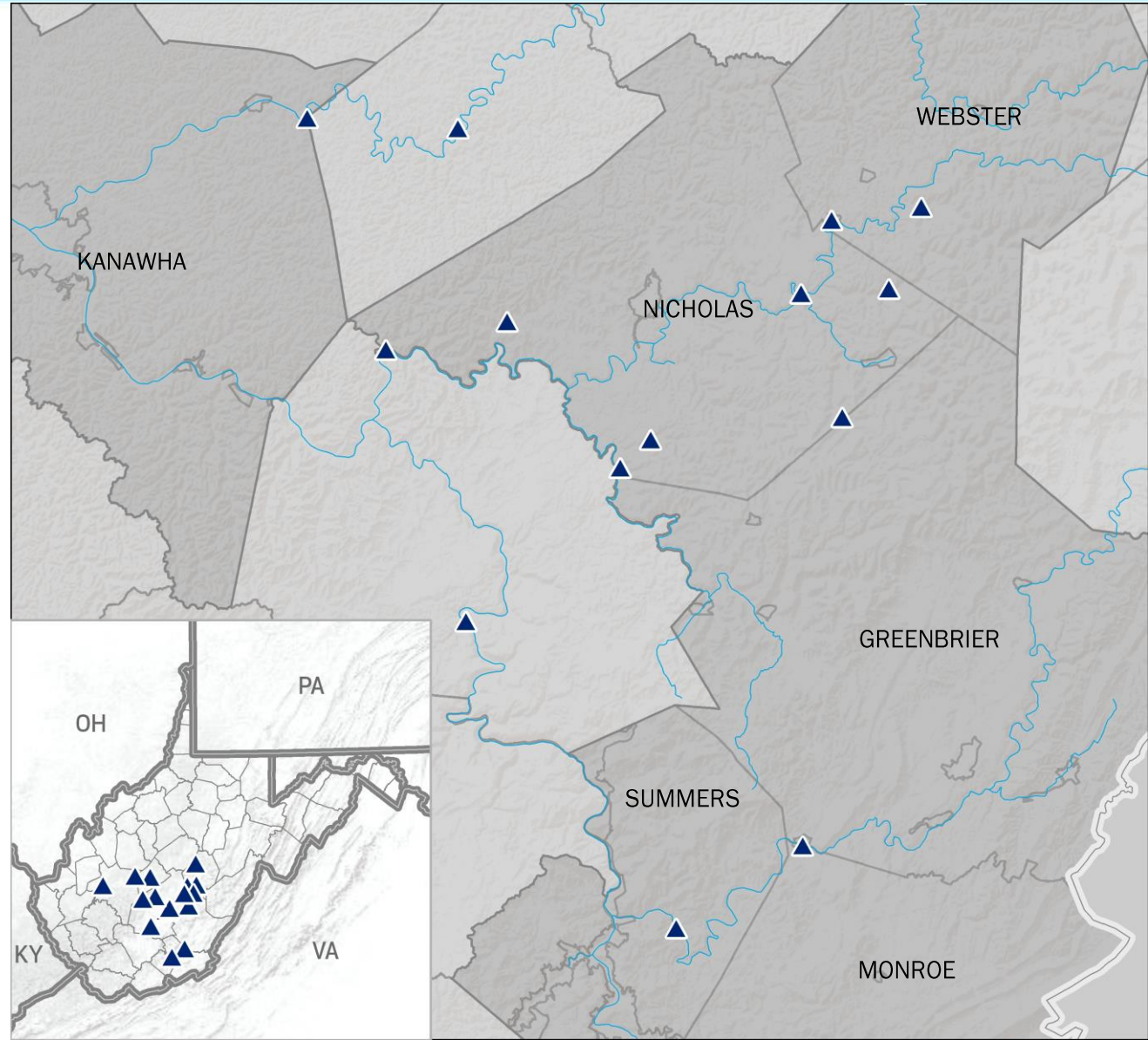
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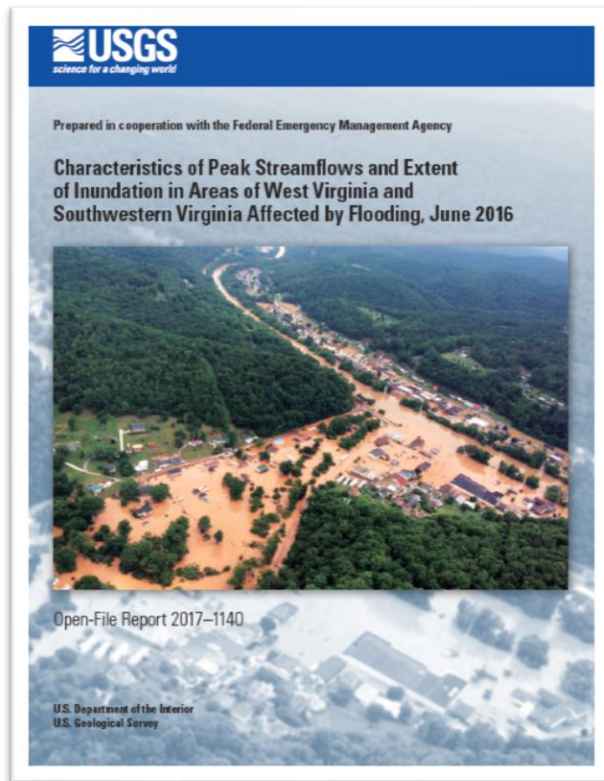
- The study also analyzed peak streamflow data from 18 stream gauges to evaluate flood magnitude and frequency



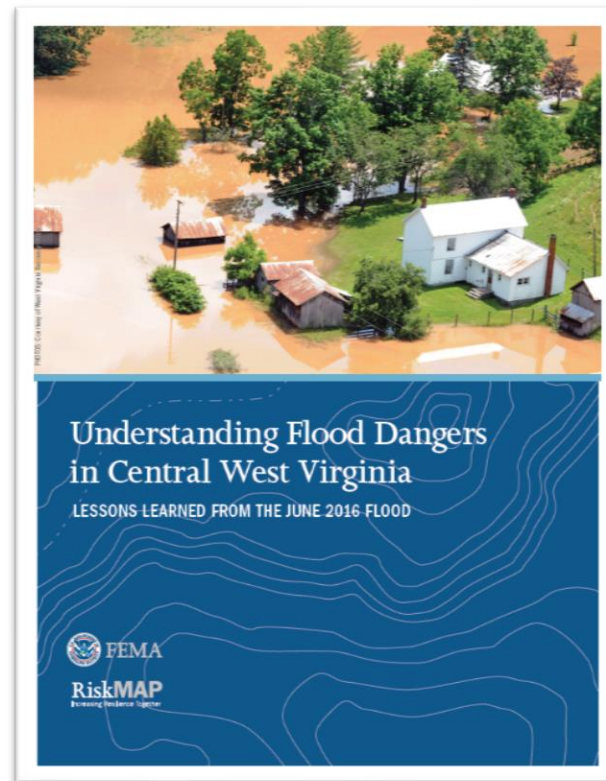
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2016 Flood Study

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



[Link](#)



[Link](#)



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Study Findings

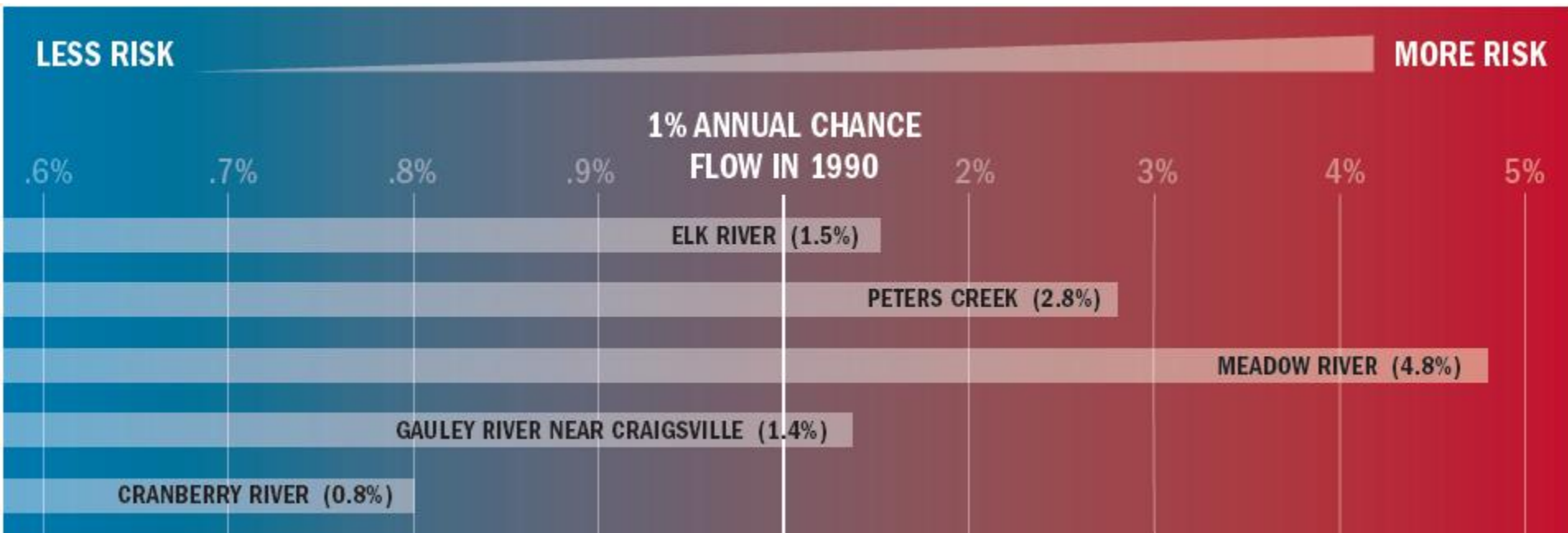
- **FINDING:** Even though the heaviest rainfall in June 2016 has a 1-in-1,000 chance of happening each year, the peak flows from 2016 have a higher chance

STREAM GAGE LOCATION	ANNUAL CHANCE
GREENBRIER RIVER AT ALDERSON	1.2%
GREENBRIER RIVER AT HILLDALE	1.6%
WILLIAMS RIVER AT DYER	0.5%
GAULEY RIVER AT CAMDEN-ON-GAULEY	1.3%
CRANBERRY RIVER NEAR RICHWOOD	5.0%
GAULEY RIVER NEAR CRAIGSVILLE	0.9%
MEADOW RIVER AT NALLEN	0.2%
ANGLINS CREEK NEAR NALLEN	2.4%
PETERS CREEK NEAR LOCKWOOD	4.8%
ELK RIVER BELOW WEBSTER SPRINGS	1.4%



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.



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Recovery Updates



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Recovery Updates

The Group Flood Insurance Policy (GFIP) related to DR 4273 is set to expire on August 24, 2019

- 16 active GFIPs in Town of Alderson
- 13 active GFIPs in Summers County
 - 4 in Hinton
 - 4 in Talcott



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GFIP Key Messages

- Affected residents will be sent reminders ~60 days and 45 days before the expiration of the GFIP.
- Affected residents are advised to contact an insurance professional before the GFIP is set to expire to maintain continuous coverage.
- Obtaining flood insurance will allow the property to remain eligible for any potential Federal Disaster Assistance.
- Without flood insurance the property will be ineligible for Federal Disaster Assistance.
- The flood insurance requirement stays with the property in perpetuity regardless of owner.

