Flood Characteristics

Flood Zone Measurements

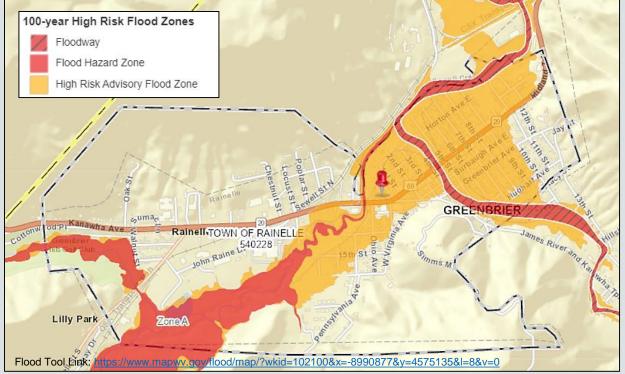
1%-Annual-Chance Flood Zone or Special Flood Hazard Area (SFHA): White Sulphur Springs: 21.9% of the community area; 266 acres **Rainelle:** 31.1% of the community area; 223 acres Median ratio for all incorporated areas in the state: 10.2%

Historical Flood Information (2016 event):

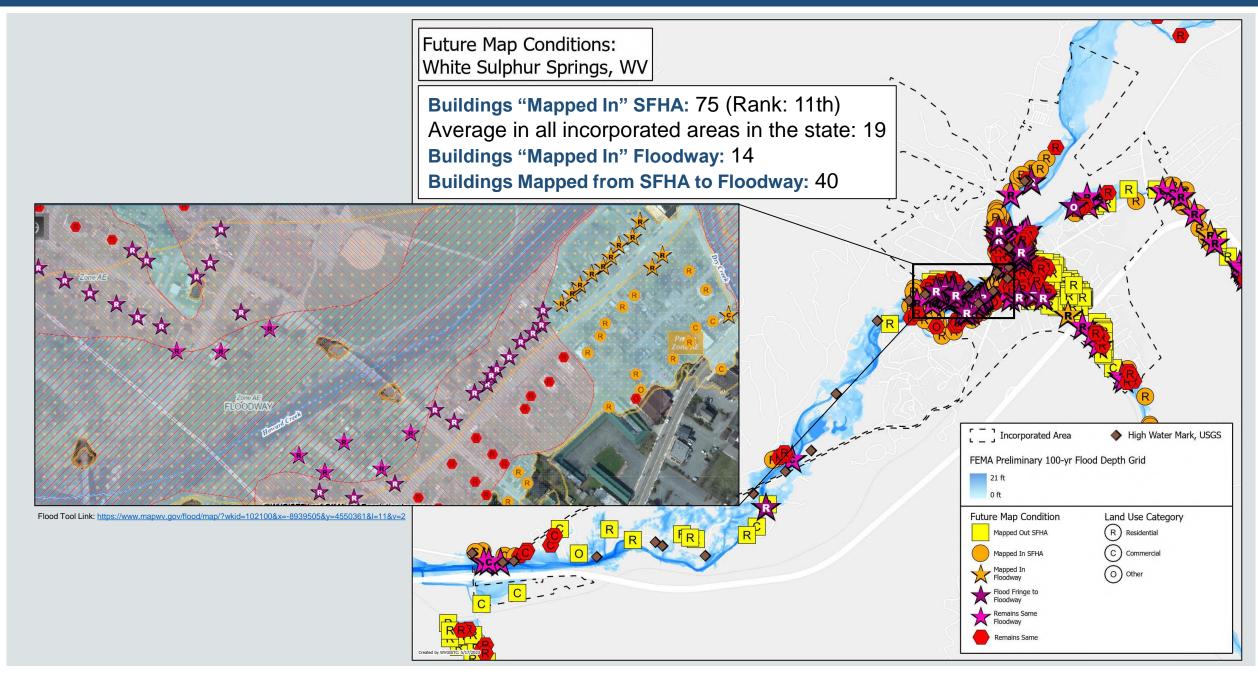
White Sulphur Springs: Similarities to a 500-year event Rainelle: Between a 1%-annual chance (100-yr) and 0.2% chance (500-yr) flood event 2016 high-water marks: 2,396 ft; 100-year BFE: 2,393; 500-year flood depth: 2,399 ft Large destructive event but not a 1000-year flood (0.1%) as erroneously publicized in the media

Active Flood Studies & Mapping:

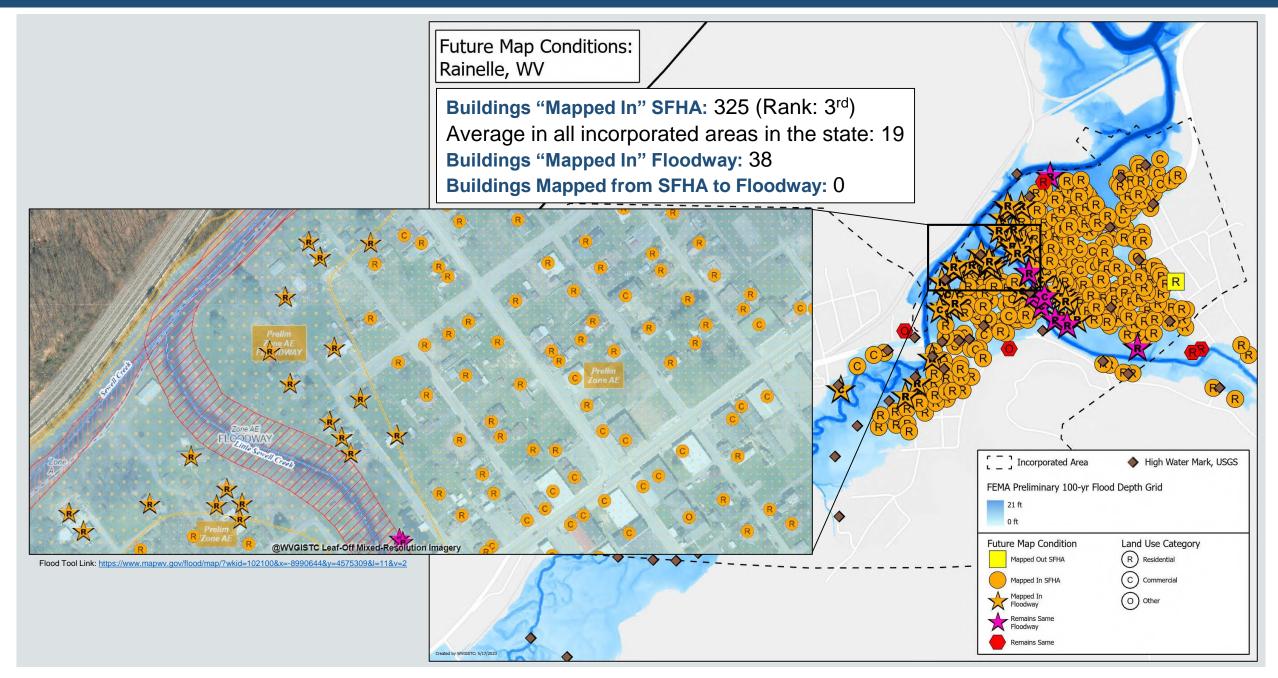
Rainelle: A significant SFHA increase in the new maps (July 2023) due to the 2012 inaccurate effective floodplain maps currently in use



Future Map Conditions, White Sulphur Springs



Future Map Conditions, Rainelle



Major Concerns

White Sulphur Springs: Higher flood velocity





Image courtesy of The Register Herald at https://www.register-herald.com/flood/gallery-white-sulphur-springs-flood-of-2016/collection_cdf2d4b0-56d9-11e7-a382-7b8f9ba26dee.html

Rainelle: Higher flood depths; Higher frequency; Longer duration



Image courtesy of Elevated Media, clipped from a video at https://www.youtube.com/watch?v=FmZBWNUwms8

Physical / Human Exposure

Total Primary Buildings in Floodplain

Rationale:

The number of structures located in floodplain indicates the level of physical and human exposure, as elements of flood risk, in a community.

Findings:

White Sulphur Springs: 26% of total buildings in the community (n=425, Rank: 12th)



Building ID: 13-17-0011-0246-0000_559 Flood Tool Link

Building ID: 13-17-0009-0342-0000_150 Flood Tool Link

Rainelle: 34% of total buildings in the community (n=338, Rank: 18th)



Building ID: 13-13-0004-0194-0000_506 Flood Tool Link

Median ratio for all incorporated areas in the state: 9%



Building ID: 13-13-0005-0341-0000_249 Flood Tool Link

User Survey 75% primary residences affected by 2016 flood

Recommendations:

Community-level management: Regulations limiting development in floodplains

Total Primary Buildings in Floodplain...

Rationale:

The number of structures located in floodplain indicates the level of physical and human exposure, as elements of flood risk, in a community.

Recommendations: Building-level by owners: Purchase flood Insurance; Elevate buildings; Provide flood openings; Seal foundations; Elevate and anchor utilities; Protect valuable possessions

https://www.floodsmart.gov "What to do before a flood"

Retrieved from: FEMA. Understanding Flood Dangers in Central West Virginia: LESSONS LEARNED FROM THE JUNE 2016 FLOOD



Primary Buildings in Floodway

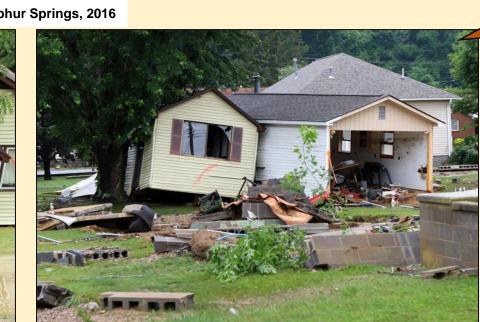
Rationale:

Buildings in the floodway channel of a stream or close to the flood source, will be subject to the greatest flood depths, highest velocities, and greatest debris potential.

Findings:

White Sulphur Springs: 105 (Rank: 6th); 25% of SFHA buildings in floodway **Rainelle:** 47 (Rank: 18th); 14% of SFHA buildings in floodway Median ratio for all incorporated areas in the state: 8%

White Sulphur Springs, 2016



Structures

exposed to High

Velocity Flows

Image courtesy of The Register Herald at https://www.register-herald

Recommendations:

Should be a priority for mitigation efforts

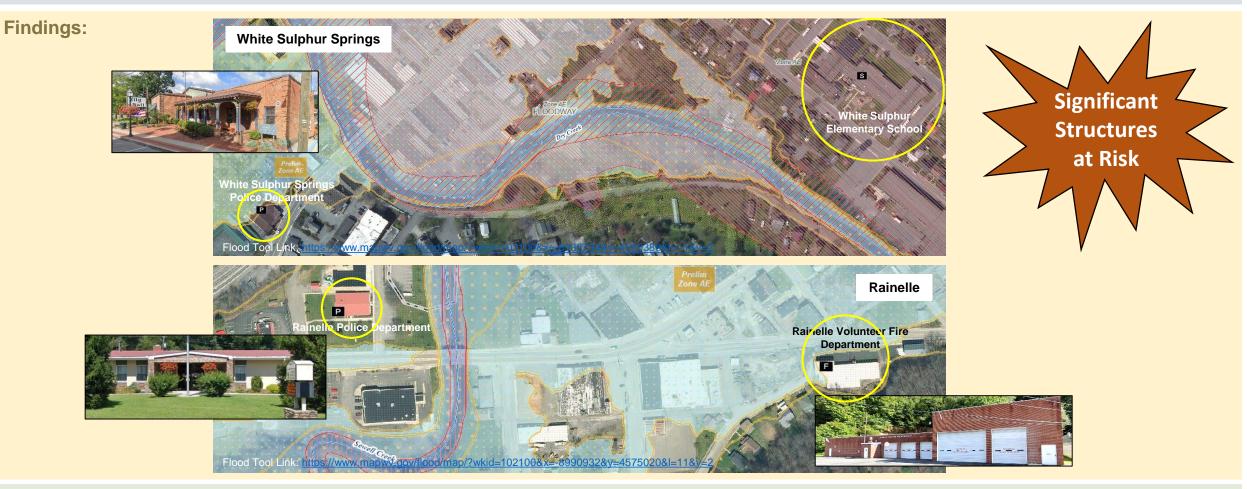
Stricter engineering development standards should be applied: No expansion on building footprint; "No-Rise/No Impact" cert.

Essential Facilities in the Moderate Risk (0.2%-Annual-Chance) Floodplain



Rationale:

Providing emergency services during a flood; Used as shelters; Immobile patients or residents



Recommendations: Plan to relocated out of high-risk floodplains

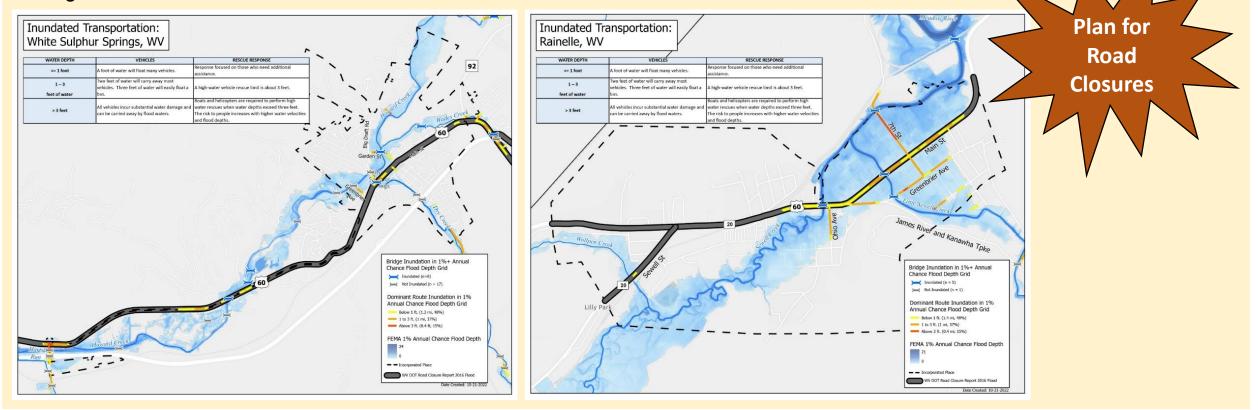
Transportation: Inundated Roads & Bridges

Rationale:

1 ft: Vehicles start floating & roads impassable; 3 ft: Need to high-profile vehicles for rescues

Findings:

White Sulphur Springs: 23% of the Total Road Network Mileage including U.S. 60 inundated to 1 ft or higher; 3 bridges Rainelle: 36% of the Total Road Network Mileage including U.S. 60 inundated to 1 ft or higher; 2 bridges



Recommendations:

Pre-disaster planning should consider how road closures affect disaster response and recovery

Estimated Population Residing in High-Risk Flood Zones

Rationale:

More people residing in floodplains, higher human exposure to floods and higher human loss

Findings:

White Sulphur Springs: 39% of the total population (n=1,026) Rainelle: 43% of the total population (n= 582) Ratio for all incorporated areas in the state: 10%





Image courtesy of The Register Herald at https://www.register-herald.com/flood/gallery-white-sulphur-springs-flood-of-2016/collection_cdf2d4b0-56d9-11e7-a382-7b8f9ba26dee.htm

Recommendations:

Plan for more effective acquisition and relocation out of high-risk floodplains including early warning systems

Social / Physical Vulnerability

Social Vulnerability

Rationale:

Demographic and socioeconomic characteristics can make some groups of people more susceptible to hazards, affecting their ability to anticipate, respond to, and recover

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	Vulnerability Indicators	White Sulphur Springs	Rainelle	State Ratio	National Ratio
	Poverty Rate	14.4%	37.0%	17.3%	12.9%
JOBLESS	Unemployment Rate	21.4%	33.6%	23.8%	14.7%
iħ	Vulnerable Ages Ratio	41.7%	39.8%	30.8%	28.3%
Ġ	Disability Ratio	17.8%	26.9%	18.7%	13.0%
	Population Growth Ratio	-9.1%	-20.9%	-3.2%	7.4%
RENT	Renter-Occupied Ratio	42.8%	43.0%	26.8%	36.0%
\$	Housing Values Less than \$50K Housing Median Value	3.9% \$125,700	37.5% \$59,400	16.9% \$119,600	6.6% \$229,800

Recommendations: Economic development incentives

Red Tag Structures

Rationale:

Dilapidated, vacant, or low-valued structures (<=\$10K) may be more vulnerable to floods in terms of building quality.

Findings:

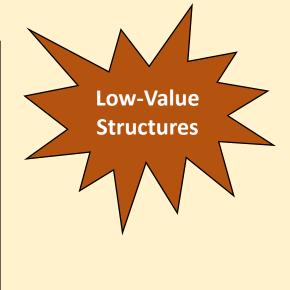
White Sulphur Springs: 5% of the total buildings in floodplain (n=20) Rainelle: 17% of the total buildings in floodplain (n=56) Median ratio for all incorporated areas (with more than 50 buildings in the high-risk floodplain) statewide: 4%



Building IDs: 13-17-0009-0270-0000_208 & 13-17-0009-0269-0000_196 Flood Tool Link



Building ID: 13-13-0001-0176-0000_214 <u>Flood Tool Link</u>



Recommendations:

Acquisition and demolition of red tag structures in floodplain for community recovery and resilience

Flood Loss Estimates

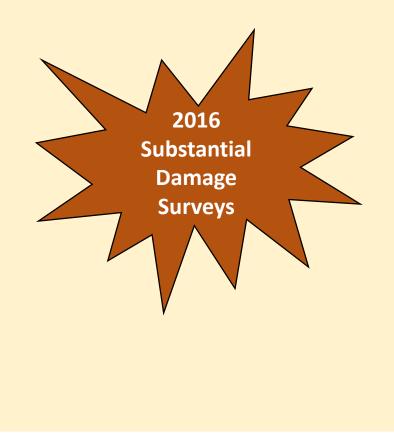
Substantial Damage (2016)

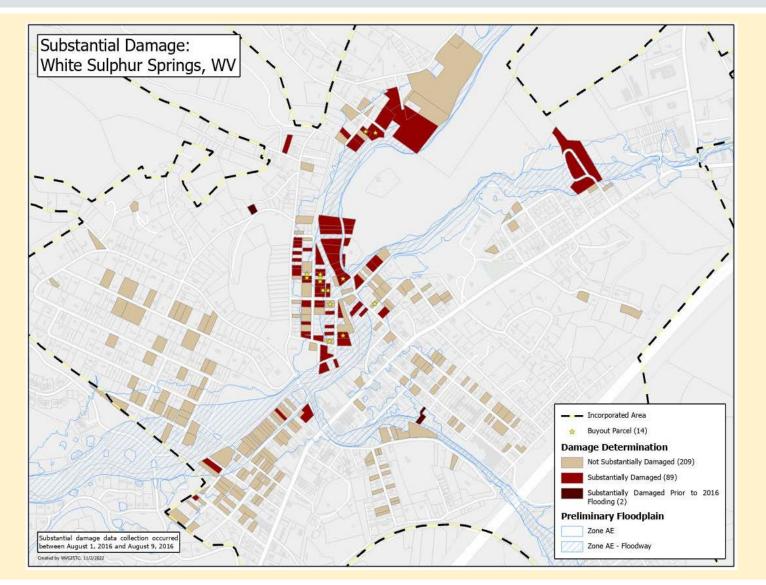
Rationale:

Substantial damage: Equal to or greater than 50% of the structure market value before flooding Moderate damage: Between 10% and 50% of the structure market value before flooding

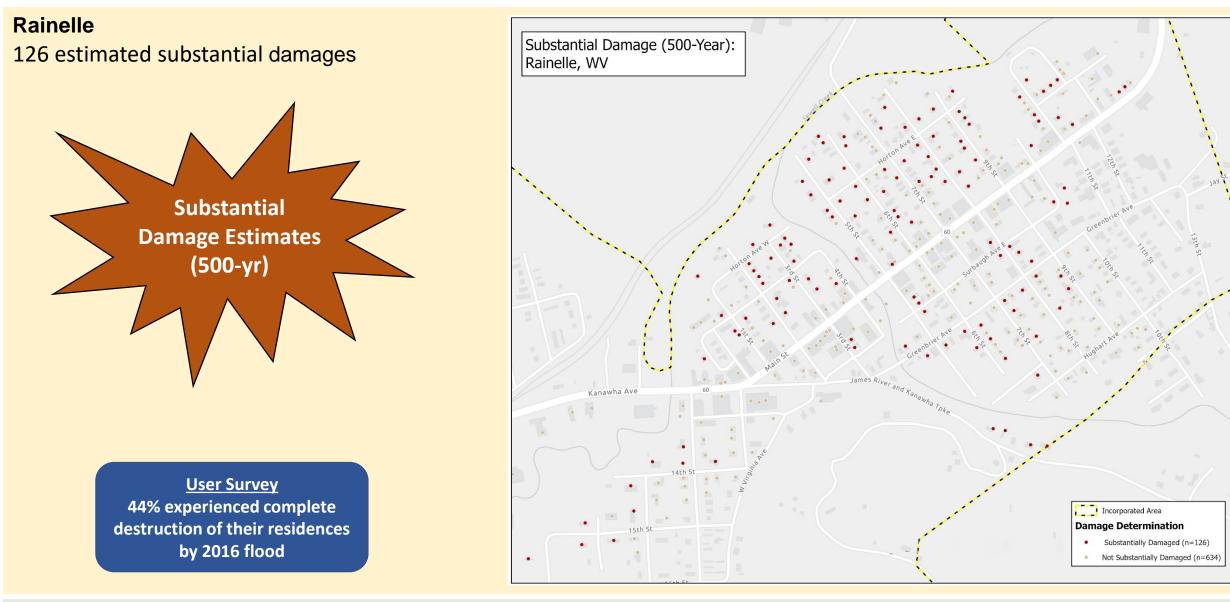
Findings:

White Sulphur Springs 89 substantial & 98 moderate damages by the 2016 flood





Substantial Damage (by 500-Year flood)



Recommendations: Priority for risk communications and flood reduction efforts

Building Debris Removal

Rationale:

A significant costly problem for recovery after floods

Findings: White Sulphur Springs: 450 ton Rainelle: 809 ton Median for all incorporated areas in the state: 165 ton



Image courtesy of CNN at https://www.cnn.com/2016/06/24/us/west-virginia-flooding-deaths/index.html

Debris

Removal

Image courtesy of Keep-N-up W/Jones', clipped from a video at https://www.youtube.com/watch?v=BCoNA2szDok

Recommendations: Estimates should be incorporated into debris removal plans

Displaced Population & Short-Term Shelter Needs

Rationale:

Short-term displacement estimates due to damage to residential units or inundation blocking access can indicate evacuation needs; A percentage of displaced people in need of shelters

Findings:

Displacement Estimates

White Sulphur Springs: 17% of the community population (n=462, Rank: 17th) **Rainelle:** 36% of the community population (n= 487, Rank: 16th) Average ratio in all incorporated areas in the state: 13% **Shelter Needs**

White Sulphur Springs: 23% of the displaced population; (n=104, Rank: 18th) **Rainelle:** 25% of the displaced population; (n= 123, Rank: 14th) Average ratio in all incorporated areas in the state: 24%



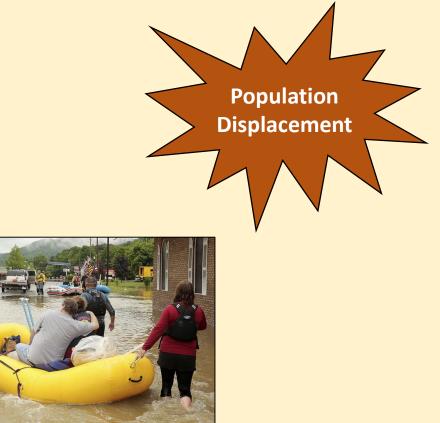


Image courtesy of The Register Herald at https://www.register-herald.com/flood/gallery-rainelle-flood-of-2016/collection_59999528-56d8-11e7-9c45-5b4aa2a44464.html

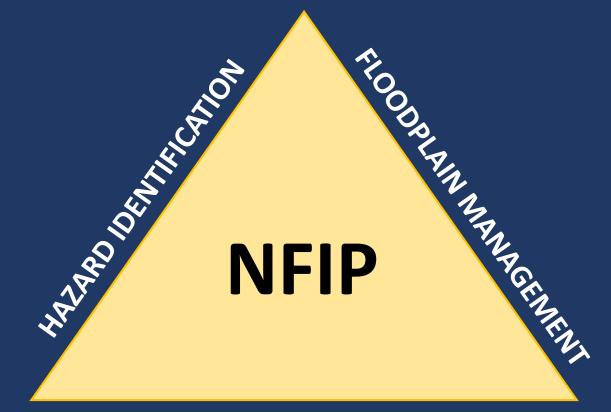
Rainelle, 2016

Recommendations:

Estimates should be incorporated into disaster emergency and evacuation plans. Development of pet-friendly shelters in safe areas



Flood Mitigation



FLOOD INSURANCE

Elevated Structures to Design Flood Elevation (DFE)

Rationale:

How communities have applied flood adaptive measures in response to major flood events DFE: 100-Year or Base Flood Elevation (BFE) + 2 feet

Findings:

White Sulphur Springs: 59% of residential structures in 100-year floodplain elevated to DFE (n=217, res./non-res.) Rainelle: 35% of residential structures in 100-year floodplain elevated to DFE (n=87, res./non-res.)

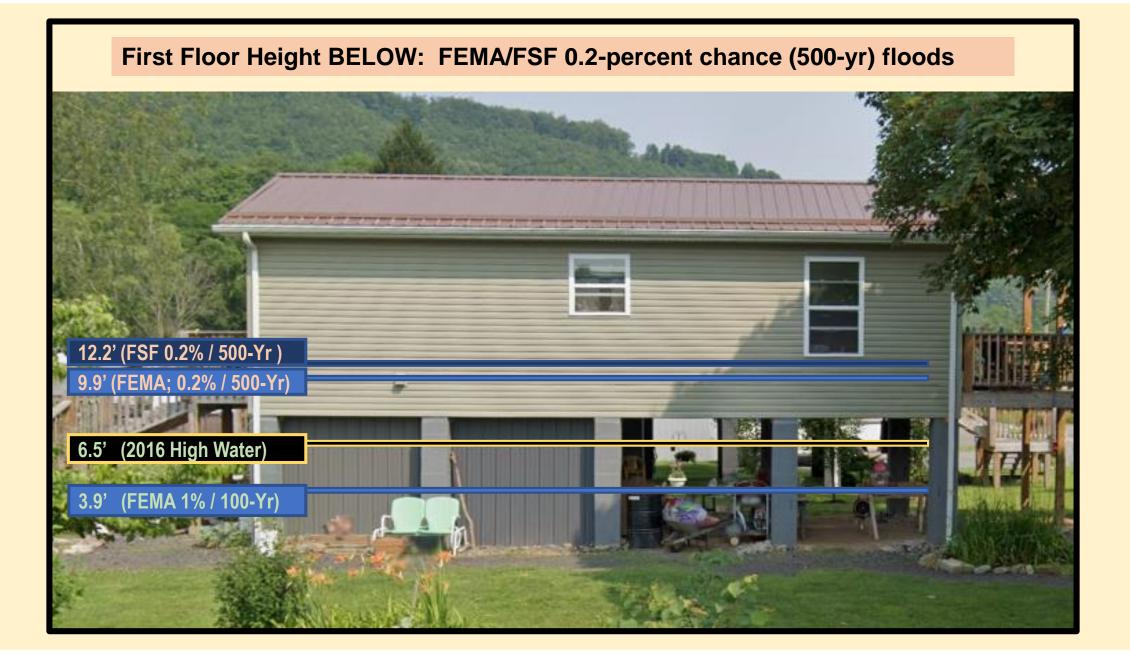


Building ID: 13-13-0001-0069-0000_108 Flood Tool Link



Building ID: 13-17-0008-0152-0000_195 Flood Tool Link

Examples of Mitigation Reconstruction



Partial Mitigation Examples



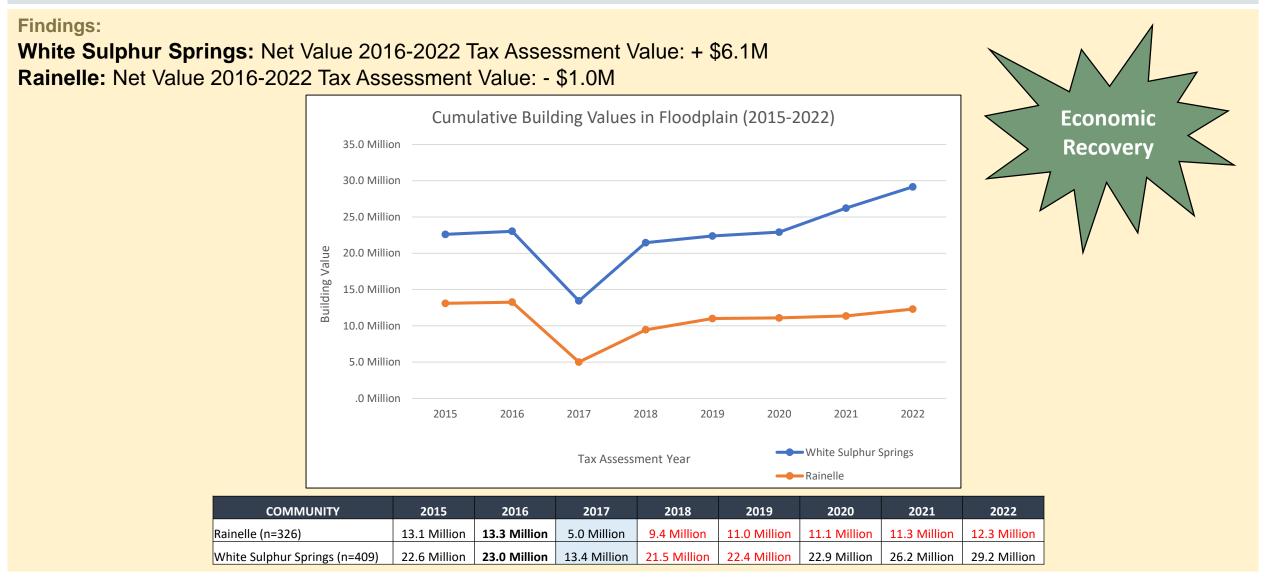
Recommendations:

65% of the residential structures in Rainelle and 41% of the structures in White Sulphur Springs should be elevated above the base flood elevation, especially substantially damaged buildings

Floodplain Building Value Recovery after 2016

Rationale:

Net cumulative tax assessment of floodplain building values pre- and post-disaster indicating community's recovery and resiliency to future floods



Open Space Preservation (OSP)

Rationale:

Restoring floodplains to their natural functions of slowing down runoff and storing floodwater

Findings:

White Sulphur Springs: 2.6% of the high-risk floodplain (SFHA); 5 acres Rainelle: 4.5% of the high-risk floodplain (SFHA); 3 acres Average ratio for all incorporated areas in the state: 5%



White Sulphur Springs





Recommendations:

Planning and Investing in development of green spaces in floodplains by consolidating deed-restricted buyout parcels to restore floodplains to their natural state

Loss Avoidance

Rationale:

Difference between loss estimates for buildings with a first-floor height of 1 ft and elevated to DFE or removed entirely; The losses avoided by federally funded riverine flood mitigation projects far exceeds the money spent (7x return on investment)*

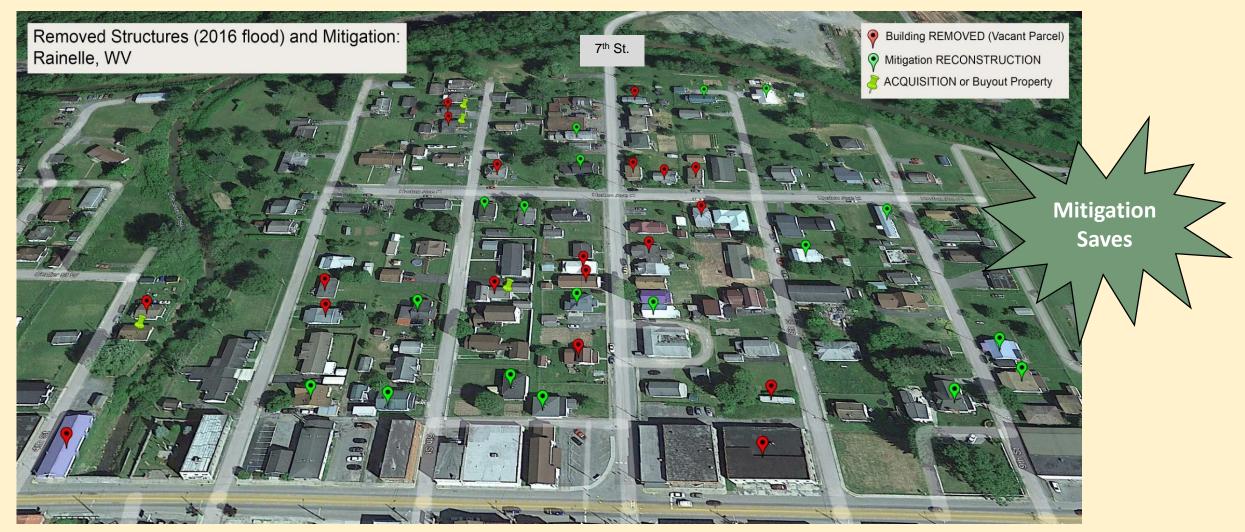
Findings:

White Sulphur Springs: \$2.6M



Loss Avoidance...

Rainelle: \$2.3M



Recommendations:

Mitigation efforts of elevating buildings above the base flood and buyouts should be considered as investment not cost

Flood Insurance

Rationale:

Reducing financial risk and allowing homeowners and businesses to protect themselves and recover more quickly after a flood

Findings:

White Sulphur Springs: 16% of the primary structures in the high-risk floodplain; 67 policies in force (2023) Rainelle: 11% of the primary structures in the high-risk floodplain; 36 policies in force (2023) National average ratio: 30%

23% of the insurance claims of the 2016 event in the affected counties were outside the SFHA; Had to apply for FEMA's Individual Assistance (IA) program providing a small amount of grant funding

User Survey 84% knew that their residences were in a flood zone before the 2016 flood

<u>User Survey</u> 46% of the participants didn't purchase flood insurance, although are very concerned about the next major flood



Recommendations:

Risk communication with community residents and encouraging to buy flood insurance even not in the high-risk zones; Consult with floodsmart.gov *"Buying a Policy"* <u>https://www.floodsmart.gov/flood-insurance</u>

Areas of Mitigation Interest (AoMI)

Rationale:

Identifying priority zones for mitigation:

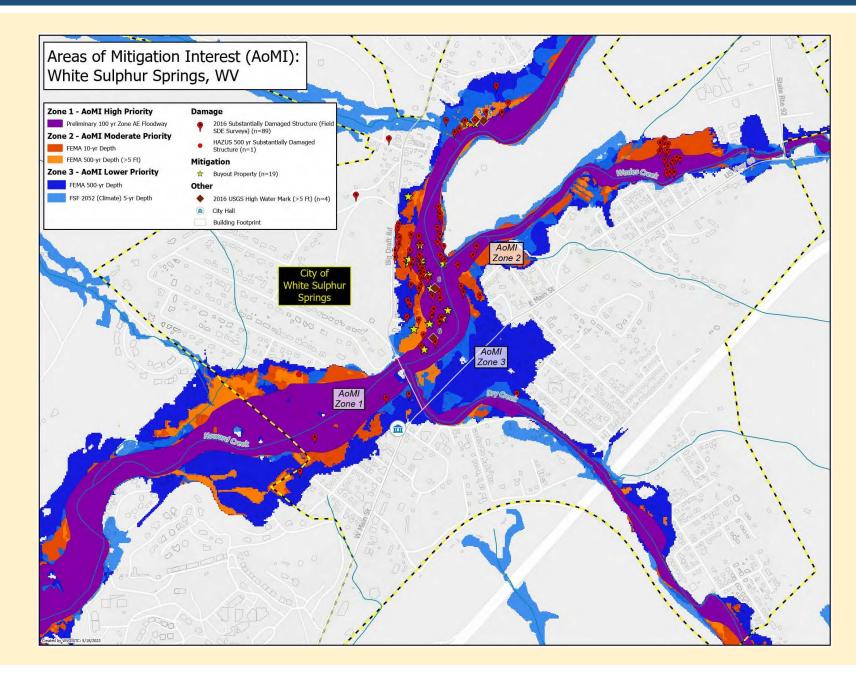


Priority Zone	Criteria	Rationale			
Highest	Regulatory Floodway on FEMA flood maps effective July 5, 2023	Highest flood depths and flow velocities. Subject to frequent, recurrent flooding (1 in 25 yr). Development severely restricted			
	FEMA 25-yr Flood Depth	Area subject to frequent flooding (1 in 25 yr) from smaller storms			
Moderate	FEMA 500-yr Flood Depth > 8 ft.(Rainelle) and > 5 ft. (White Sulphur Springs)	Area subject to high flood inundation depths from larger storms (1 in 500 yr)			
	FEMA 500-yr Flood Depth	Area vulnerable to 0.2% (1 in 500 yr) major flood event			
Lower	First Street Foundation's 5-yr climate model for the year 2052	Area vulnerable to frequent 1 in 5 year frequent flooding typically along smaller tributaries or unstudied streams			
Supplemental Criteria for Zone Definitions. High and Moderate zonal boundary definitions supplemented High Water Marks > 5 ft., Repetitive Loss Area, Substantial Damaged Structures (survey or models), Elevated Structures, and Buyout / Community-Owned Parcels for Open Space Preservation.					
Vulnerable Structures. Structures more vulnerable to flood damage are mobile homes or buildings with subgrade basements. Structures not elevated to the Design Flood Elevation (Base Elood Elevation plus 2 feet freeboard) are more vulnerable to flooding.					
buildings with subgrade basements. Structures not elevated to the Design Flood Elevation (Base Flood Elevation plus 2-feet freeboard) are more vulnerable to flooding.					

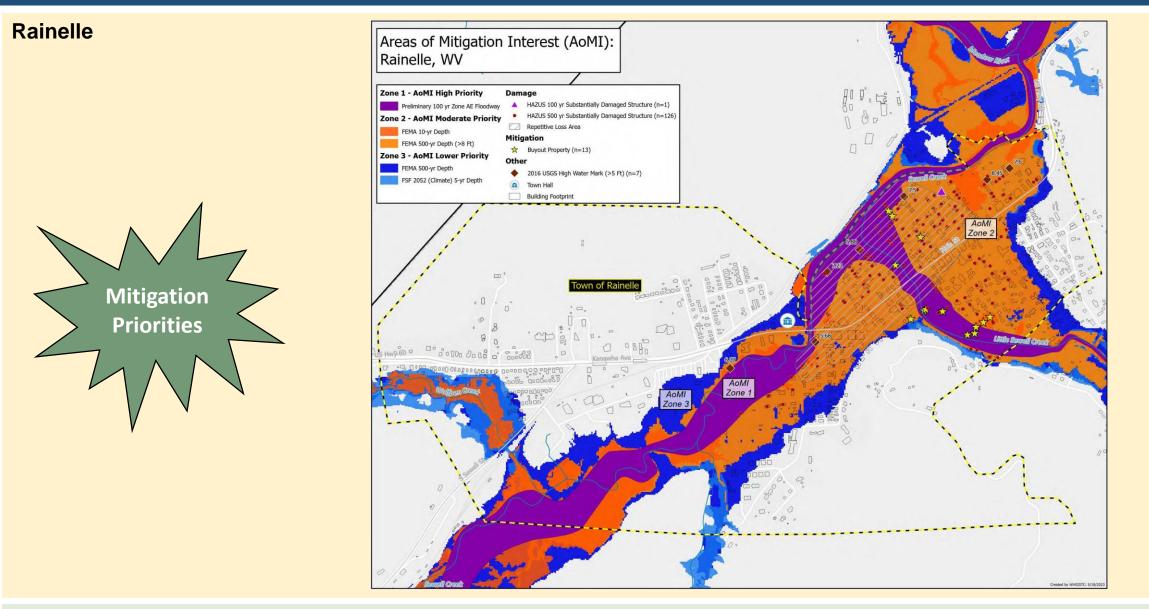
Areas of Mitigation Interest (AoMI)...

Findings: White Sulphur Springs





Areas of Mitigation Interest (AoMI)...



Recommendations: Mitigation plans should correspond to the AoMI priorities

Risk Communication Ensure the public is informed of the risk in your community **Community Rating System (CRS)** Participate in CRS, a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the National Flood Insurance Program (NFIP). **Flood Warning Systems Outreach / Community Engagement** - Substantial Damage Estimate (SDE)

Pre-Disaster Planning

- Letters of Future Map Conditions





May 22, 2023

Attention: Owner, ALLEN VALERIE S 130 HOKE LANE. WHITE SULPHUR, WV 24986

Subject: NEW FEMA FLOOD MAPS SHOW YOUR PROPERTY IS IN HIGH-RISK FLOODPLAIN, Building ID: 13-17-0005-0016-0000_130

Dear ALLEN VALERIE S,

Flooding can be the most frequent and costly disaster in a community, as it is in our state and nation. The likelihood of inland and riverine flooding changes over time due to erosion, changing land use, changing weather patterns, and other factors. The risk for flooding can vary within the same neighborhood and even between adjacent properties, but nobody is exempt from flood risk - where it can rain, it can flood. Knowing your flood risk is the first step to flood protection.

A multi-year project to re-examine City of White Sulphur Springs's flood zones and develop detailed digital flood hazard maps has been completed. The new maps, also known as Flood Insurance Rate Maps (FIRMs), were recently released for public view. The new maps reflect current flood risk based on the latest data and a more accurate understanding of our area's topography. As a result, you and other property owners throughout Greenbrier County will have up-to-date. Internet-accessible information about flood risk to your property.

How will the flood map changes affect you?

Based on the new maps, your property is being mapped into a higher risk flood zone, known as the Special Flood Hazard Area (SFHA). If you have a mortgage from a federally regulated lender and your property is in the SFHA, then you are required by Federal law to carry flood insurance when these flood maps are put into effect. We recommend that you use this time to contact your insurance agent to get the most favorable rate and learn about options offered by the National Flood Insurance Program (NFIP) for properties being mapped into higher risk areas for the first time.

If you do not have a mortgage, you are still strongly recommended to purchase flood insurance. Over the life of a 30-year loan, you are about three times more likely to have a flood in your home than a fire. and most homeowners' insurance policies do not provide coverage for damage due to flooding.

If you do not currently carry flood insurance, your insurance company/agent should be able to provide you with a premium quote just by answering a few simple questions. To learn more about flood insurance rates and what options are available to you, please visit http://www.floodsmart.gov or call 1-877-336-2627 for more information

Example of "Mapped In" Letters, White Sulphur Springs

How do I view the flood maps?

The maps that were recently released are still preliminary, which means they provide an early look at a property's projected flood risk. You can determine where your property falls on the preliminary maps online by visiting the WV Flood Tool (https://mapwy.gov/flood) and entering your address in the search bar. Or you can use the direct link to your property provided below.

Whether or not your property falls within a flood zone, it is important to use this time to understand your flood risk and research your flood insurance options. Once FEMA considers the preliminary maps final, they will become effective, which means they will be used to determine your property's flood risk as well as flood insurance requirements.

Property Identification:

Physical Address: 130 HOKE LN, WHITE SULPHUR SPRINGS, WV, 24986 Parcel ID: 13-17-0005-0016-0000 Building ID: 13-17-0005-0016-0000 130 WV Flood Tool Link: https://www.mapwv.gov/flood/map/?v=2&pid=13-17-0005-0016-0000 Flood Source: Howard Creek Flood Zone: Preliminary AE Floodway: No

What is the map update timeline?

The preliminary maps, which show an early look at a property's projected flood risk, were released to Greenbrier County on 9/30/2021. Following the release, FEMA and its partners held a meeting with Greenbrier County to discuss how the preliminary maps will affect property owners. After that meeting, a 90 day appeal period started on 5/13/2022 and ended on 8/11/2022. During this period. Greenbrier County had the opportunity to submit appeals, supported by engineering data. related to discrepancies in the flood hazard data that they noticed in the preliminary flood maps. Now that the appeal period has passed, FEMA and its partners will finalize the maps. FEMA notified the community on 1/5/2023 that the maps shall be considered final through a Letter of Final Determination (LFD), and that the community has six (6) months from the LFD date or 7/5/2023 until the final flood maps are used to determine flood insurance requirements and building and development regulations.

Why are these maps important to you?

These flood hazard maps are important tools for protecting lives and property in City of White Sulphur Springs. The flood maps help business owners and residents make informed decisions about personal safety and financial protection. These maps also allow community planners, local officials, engineers, builders, and others to make determinations about where and how new structures and developments should be built.

Whom to contact with questions?

Please contact our office or coordinate directly with the White Sulphur Springs Floodplain Manager, located in City Hall @ 304-646-0121.

Sincerely,

Bo Belshee White Sulphur Springs Floodplain Manager White Sulphur Springs City Hall 589 Main St West White Sulphur Springs, WV 24986 304-647-0121 wsszoning@wsspd.net

Example of "Mapped In Floodway" Letters, White Sulphur Springs



May 22, 2023

Attention: Owner, ACTION REMODELING & HANDYMAN SERVICES LLC 182 MASON DR, LEWISBURG, WV 24901

Subject: NEW FEMA FLOOD MAPS SHOW YOUR PROPERTY IS IN THE FLOODWAY OF A HIGH-RISK FLOODPLAIN, Building ID: 13-17-0008-0195-0000_140

Dear ACTION REMODELING & HANDYMAN SERVICES LLC,

Flooding can be the most frequent and costly disaster in a community, as it is in our state and nation. The likelihood of inland and riverine flooding changes over time due to erosion, changing land use, changing weather patterns, and other factors. The risk for flooding can vary within the same neighborhood and even between adjacent properties, but nobody is exempt from flood risk – where it can rain, it can flood. Knowing your flood risk is the first step to flood protection.

A multi-year project to re-examine City of White Sulphur Springs's flood zones and develop detailed digital flood hazard maps has been completed. The new maps, also known as Flood insurace Rate Maps (FIRMS), were recently released for public view. The new maps reflect current flood risk based on the latest data and a more accurate understanding of our area's topography. As a result, you and other property owners throughout Greenbrier County will have up-to-date, Internet-accessible information about flood risk to your property.

How will the flood map changes affect you?

Based on the new maps, your property is being mapped into a much higher risk flood zone of the Special Flood Hazard Area (SFHA), known as the Regulatory Floodway, or the main channel of the river or stream where floodwaters are likely the deepest and with the highest velocities. Before a local permit can be issued for proposed development in the floodway, a "No-Rise/No Impact" certification must be submitted by a professional engineer licensed in West Virginia to ensure your proposed project won't increase flood levels.

If you have a mortgage from a federally regulated lender and your property is in the SFHA, then you are required by Federal law to carry flood insurance when these flood maps are put into effect. We recommend that you use this time to contact your insurance agent to get the most favorable rate and learn about options offered by the National Flood Insurance Program (NFIP) for properties being mapped into higher risk areas for the first time.

If you do not have a mortgage, you are still strongly recommended to purchase flood insurance. Over the life of a 30-year loan, you are about three times more likely to have a flood in your home than a fire, and most homeowners' insurance policies do not provide coverage for damage due to flooding.

If you do not currently carry flood insurance, your insurance company/agent should be able to provide you with a premium quote just by answering a few simple questions. To learn more about flood insurance rates and what options are available to you, please visit http://www.floodsmart.gov or call 1-877-336-2627 for more information.

How do I view the flood maps?

The maps that were recently released are still preliminary, which means they provide an early look at a property's projected flood risk. You can determine where your property falls on the preliminary maps online by visiting the WV Flood Tool (https://mapw.gov/flood) and entering your address in the search bar. Or you can use the direct link to your property provided below.

Whether or not your property falls within a flood zone, it is important to use this time to understand your flood risk and research your flood insurance options. Once FEMA considers the preliminary maps final, they will become effective, which means they will be used to determine your property's flood risk as well as flood insurance requirements.

Property Identification:

Physical Address: 140 PATTERSON ST, WHITE SULPHUR SPRINGS, WV, 24986 Parcel ID: 13-17-0008-0195-0000 Building ID: 13-17-0008-0195-0000_140 WV Flood Tool Link: <u>https://www.mapwv.gov/flood/map/?v=2&pid=13-17-0008-0195-0000</u> Flood Source: Preliminary AE Floodway: Yes

What is the map update timeline?

The preliminary maps, which show an early look at a property's projected flood risk, were released to Greenbrier County on 9/30/2021. Following the release, FEMA and its partners held a meeting with Greenbrier County to discuss how the preliminary maps will affect property owners. After that meeting, a 90 day appeal period started on 5/13/2022 and ended on 8/11/2022. During this period, Greenbrier County had the opportunity to submit appeals, supported by engineering data, related to discrepancies in the flood hazard data that they noticed in the preliminary flood maps. Now that the appeal period has passed, FEMA and its partners will finalize the maps. FEMA notified the community on 1/5/2023 that the maps shall be considered final through a Letter of Final Determination (LFD), and that the community has six (6) months from the LFD date or 7/5/2023 until the final flood maps are used to determine the flood insurance mandatory purchase requirement as well as "No Rise-No Impact" engineering studies for building and development regulations.

Why are these maps important to you?

These flood hazard maps are important tools for protecting lives and property in City of White Sulphur Springs. The flood maps help business owners and residents make informed decisions about personal safety and financial protection. These maps also allow community planners, local officials, engineers, builders, and others to make determinations about where and how new structures and developments should be built.

Whom to contact with questions?

Please contact our office or coordinate directly with the White Sulphur Springs Floodplain Manager, located in City Hall @ 304-646-0121.

Sincerely, Bo Belshee White Sulphur Springs Floodplain Manager White Sulphur Springs City Hall 589 Main St West White Sulphur Springs, WV 24986 304-647-0121 wszooning@wsspd.net

Example of "Mapped Out" Letters, White Sulphur Springs



May 22, 2023

Attention: Owner, ALDERMAN APRIL L 665 TUCKAHOE RD, WHITE SULPHUR, WV 24986

Subject: NEW FEMA FLOOD MAPS SHOW YOUR PROPERTY IS NO LONGER IN HIGH-RISK FLOODPLAIN, Building ID: 13-17-0012-0292-0000_665

Dear ALDERMAN APRIL L,

Flooding can be the most frequent and costly disaster in a community, as it is in our state and nation. The likelihood of inland and riverine flooding changes over time due to erosion, changing land use, changing weather patterns, and other factors. The risk for flooding can vary within the same neighborhood and even between adjacent properties, but nobody is exempt from flood risk – where it can rain, it can flood. Knowing your flood risk is the first step to flood protection.

A multi-year project to re-examine City of White Sulphur Springs's flood zones and develop detailed digital flood hazard maps has been completed. The new maps, also known as Flood Insurance Rate Maps (FIRMs), were recently released for public view. The new maps reflect current flood risk based on the latest data and a more accurate understanding of our area's topography. As a result, you and other property owners throughout Greenbrier County will have up-to-date, Internet-accessible information about flood risk to your property.

How will the flood map changes affect you?

Based on the new maps, your property is no longer considered to be located within the high-risk flood zone, also known as the Special Flood Hazard Area (SFHA), for purposes of determining the mandatory purchase of flood insurance. While the purchase of flood insurance is not required for structures outside of this area, we strongly recommend you maintain flood insurance coverage, since the risk of flooding has not been removed.

If you do not currently carry flood insurance, your insurance company/agent should be able to provide you with a premium quote just by answering a few simple questions. Please visit http://www.floodsmart.gov or call 1-877-336-2627 for more information.

How do I view the flood maps?

The maps that were recently released are still preliminary, which means they provide an early look at a property's projected flood risk. You can determine where your property falls on the preliminary maps online by visiting the WV Flood Tool (<u>https://mapw.gov/flood</u>) and entering your address in the search bar. Or you can use the direct link to your property provided below.

Whether or not your property falls within a flood zone, it is important to use this time to understand your flood risk and research your flood insurance options. Once FEMA considers the preliminary maps final, they will become effective, which means they will be used to determine your property's flood risk as well as flood insurance requirements.

Property Identification:

Physical Address: 665 TUCKAHOE RD, WHITE SULPHUR SPRINGS, WV, 24986 Parcel ID: 13-17-0012-0292-0000 Building ID: 13-17-0012-0292-0000_665 WV Flood Tool Link: <u>https://www.mapwv.gov/flood/map/?v=2&pid=13-17-0012-0292-0000</u> Flood Source: Dry Creek

What is the map update timeline?

The preliminary maps, which show an early look at a property's projected flood risk, were released to Greenbrier County on 9/30/2021. Following the release, FEMA and its partners held a meeting with Greenbrier County to discuss how the preliminary maps will affect property owners. After that meeting, a 90 day appeal period started on 5/13/2022 and ended on 8/11/2022. During this period, Greenbrier County had the opportunity to submit appeals, supported by engineering data, related to discrepancies in the flood hazard data that they noticed in the preliminary flood maps. Now that the appeal period has passed, FEMA and its partners will finalize the maps. FEMA notified the community on 1/5/2023 that the maps shall be considered final through a Letter of Final Determination (LFD), and that the community has six (6) months from the LFD date or 7/5/2023 until the final flood maps are used to determine the flood insurance mandatory purchase requirement and for building and development regulations.

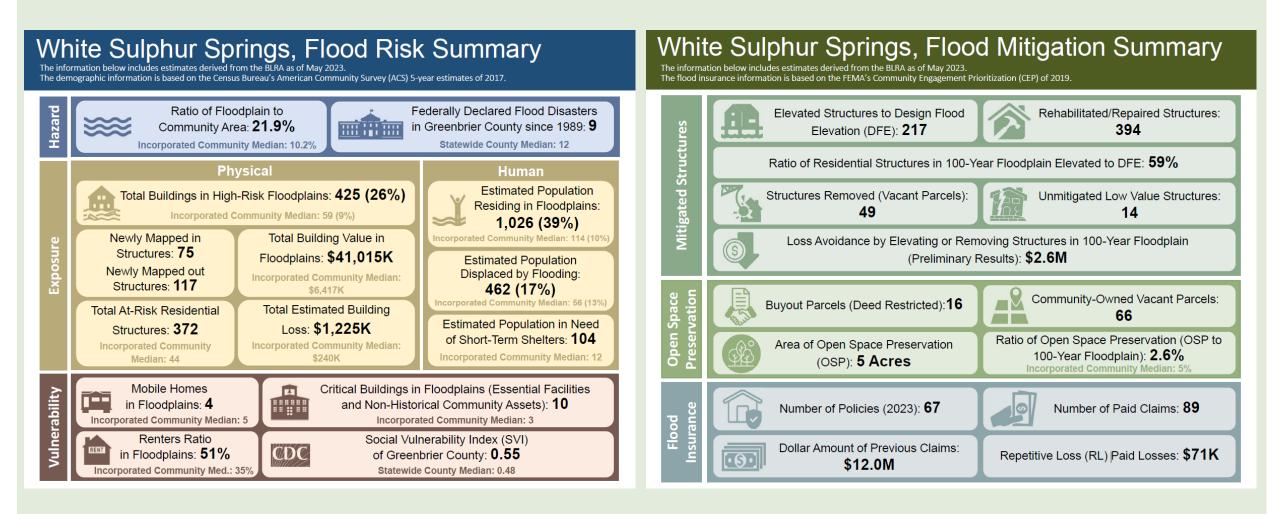
Whom to contact with questions?

Please contact our office or coordinate directly with the White Sulphur Springs Floodplain Manager, located in City Hall @ 304-646-0121.

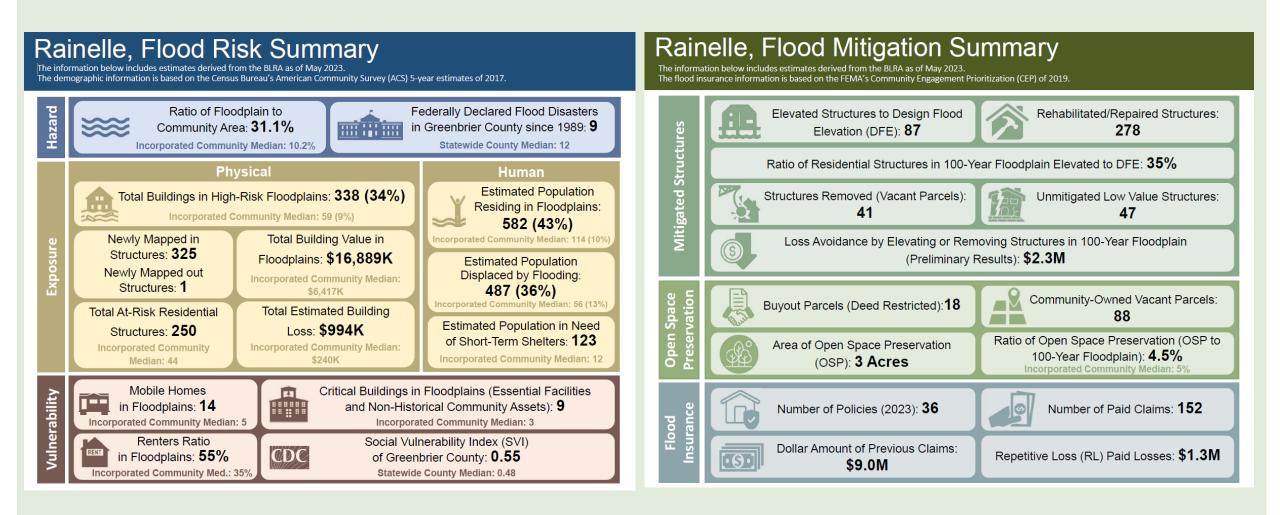
Sincerely

Bo Belshee White Sulphur Springs Floodplain Manager White Sulphur Springs City Hall 589 Main St West White Sulphur Springs, WV 24986 304-647-0121 wszoonia@wsspd.net

Risk & Mitigation Dashboards, White Sulphur Springs



Risk & Mitigation Dashboards, Rainelle



Resources

- Federal Emergency Management Agency (FEMA). Understanding flood dangers in central West Virginia: Lessons learned from the June 2016 flood. <u>https://www.fema.gov/sites/default/files/documents/Region_III_WV_FloodReport.pdf</u>
- Federal Emergency Management Agency (FEMA). What to do before a flood. https://www.floodsmart.gov/first-prepare-flooding
- Federal Emergency Management Agency (FEMA). Reducing Flood Risk to Residential Buildings That Cannot Be Elevated. <u>https://www.fema.gov/sites/default/files/2020-</u>

07/fema_P1037_reducing_flood_risk_residential_buildings_cannot_be_elevated_2015.pdf

- Federal Emergency Management Agency (FEMA). Natural Hazard Mitigation Saves Interim Report. <u>https://www.fema.gov/sites/default/files/2020-07/fema_mitsaves-factsheet_2018.pdf</u>
- West Virginia GIS Tech Center. WV Flood Tool. <u>http://www.mapwv.gov/flood/</u>