



FEMA

## Community Coordination & Outreach Meeting Notes Monroe and Summers Counties, WV

December 10, 2019  
2:00pm to 4:00 pm

Alderson City Hall, 311 S. Monroe Street, Alderson, WV 24910

### Welcome and Introductions

- Kevin Sneed welcomed guests and introduced presenters
  - Kevin Sneed, CFM, NFIP Coordinator; WV Division of Homeland Security and Emergency Management (DHSEM)
  - Jason Sevanick, CFM, GISP, Study Manager; Mapping Partner
  - Betsy Ranson, Mitigation Planning Specialist; FMI, FEMA Region III
  - Bob Pierson, PMP, Project Officer; Risk Analysis, FEMA Region III
- Agenda Overview
  - Welcome and Introductions
  - Why Are We Here
  - Where We Are
  - Impacts
  - Floodplain Management
  - What You Should Do
- There were 13 state, county and community representatives present at this meeting

### Presentation

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

Prior to the meeting start a Summers County official shared concerns about the study area. He indicated that some of the hardest hit areas in Summers County, receiving the most damage, which are upstream of the dam, were not included in the study and are not part of the flood map update. He stated that he had raised this issue in earlier meetings. Jason and Bob agreed that the problem areas need to be added to Coordinated Needs Management Strategy (CNMS) and further reviewed. They all looked over the preliminary Flood Insurance Rate Map (FIRM) panels to identify the areas in question.

#### **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.
- Kevin stated that he would be assisting with community floodplain management ordinance updates and adoption and that because this flood study is a Physical Map Revision (PMR) that

only impacted a portion of the flood map panels in each county, special language needed to be incorporated in the floodplain management ordinance update.

- Kevin presented an overview of the 2016 Flood Study conducted by the U.S. Geological Survey (USGS) and FEMA after the 2016 floods.
- He stressed the importance of identifying flood risk and that the ultimate goal was not to lose people or property.
- Kevin asked that anyone with good photos of the 2016 flood event share for use in the bus wrapping outreach project that DHSEM is working on.

### ***Where We Are - Preliminary Maps***

- Jason provided a timeline for the Post-Disaster studies
  - Flood Risk Review – May 29, 2019
  - Preliminary Maps Issued – November 22, 2019
  - CCO Meeting – December 10, 2019
  - Appeal Start – Fall 2020 (Jason estimates this will start sooner; as early as Summer 2020)
  - Final Maps Become Effective – Expected Fall/Winter 2021
- The preliminary FIRM and current effective flood map are available on FEMA's Mapping Service Center (MSC) at <https://msc.fema.gov/portal/home>. 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.
- Jason explained that the new study includes advisory flood elevations in the flood risk database for Zone A.
- Effective and preliminary digital flood hazard data can be viewed and downloaded from [the National Flood Hazard Layer \(NFHL\)](#).
- Jason showed attendees how to view a community's [Changes Since Last Firm \(CSLF\)](#). Taryn Murray, Community Engagement and Risk Communication (CERC) support representative, noted that there was a link to CSLF in the meeting handout that attendees received upon arrival.
  - Jason stated that there was an area in Alderson where the SFHA decreased.
- The [West Virginia Flood Tool](#) was reviewed with attendees.
  - Water Surface Elevations (WSEs) and depth grids will be made available on the Tool.
  - 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 [FEMAMapSpecialist@riskmapcdfs.com](mailto:FEMAMapSpecialist@riskmapcdfs.com).

### ***Impacts***

- Before beginning this portion of the presentation, the Alderson Floodplain Administrator (FPA) voiced concerns about the areas in Alderson that were removed from the SFHA on the Preliminary maps but that were impacted by the 2016 flood. He indicated that he had marked those areas during the previous meeting but did not see changes applied to the SFHA on the Preliminary map. Bob explained that FEMA does not apply flood risk mapping based on the presence of structures. Jason stated that he believes that the comments and mark-ups provided

by the FPA previously were taken into consideration and further reviewed. Bob went on to explain that the 2016 flood event was not the only data input for the flood study update and that other scientific and technical data was used to inform the flood risk modeling. It is important to note that flood maps include statistical information such as data for river flow, hydrologic/hydraulic analyses, rainfall and topographic surveys and that FEMA uses best available technical data and standard methodology to establish flood risk. Additional scientific and technical data is necessary to revise the draft and preliminary flood risk data.

- Kevin mentioned that it was possible that the flooding observed in Alderson in the areas that are being removed from the SFHA could have been impacted from flooding beyond the one-percent-annual-chance flood event, which is what the SFHA depicts.
- Bob mentioned that a USGS gauge may not have been working during the 2016 flood.
- Bob stated that FEMA would follow-up with Alderson and provide more information about the results of their review of the areas in question.
- Betsy provided an overview of the history of flooding beyond just the 2016 floods for both counties.
  - Between 1996 and 2016 Monroe County experienced 23 flood events.
  - Between 1996 and 2016 Summers County experienced 19 flood events.
- Betsy provided a breakdown of Public Assistance grant funding for both counties.
  - In Monroe County over \$2.3 million in grant funds have gone towards improving public utilities.
  - In Summers County debris removal is the highest funded category and has received \$142,000 towards four projects.
- The County's Flood Risk Dashboards include 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.
- Hinton's City Manager asked if there was a list of property owners generated as part of the analysis used to develop the Community Dashboards that they could have. Kevin said he would look into it. Kevin also offered to assist with outreach to property owners. FEMA does not use tax/parcel data to calculate estimates of impacted structures on the Dashboards and does not have this information.
- Insurance trends are changing in both Counties.
  - In Monroe County the number of NFIP policies in force has decreased since the FRR meeting held in May from 126 to 116. However, the average premium for policies rose from \$1,241 to \$1,447.
  - In Summers County the number of NFIP policies in force has decreased since the FRR meeting from 182 to 164. Also, the average insurance premium has increased from \$789 to \$883.
  - Betsy shared concerns about the decline in coverage and asked that local Floodplain Administrators continue to stress the importance of flood insurance.
  - The Alderson FPA reiterated his concerns about removing homes from the SFHA and the removal of associated flood insurance requirements.
- The map update is expected to impact both counties.
  - In Monroe County about 20 structures are expected to be newly mapped out, whereas about 18 structures are expected to be newly mapped in. Jason explained that the new

maps will have mixed datums. Revised BFEs will reference NAVD88, while unrevised BFEs (e.g., in Peterstown) will reference NGVD29. This is something to be aware of when reviewing permits as datum conversions may need to be applied.

- In Summers County the proposed changes mostly impact the buildings in the City of Hinton. About 50 structures are anticipated to be newly mapped out and no structures are expected to be mapped in.
- There was a question about why Peterstown (Monroe County) was not included in the PMR. Jason explained that it was not identified as part of the expedited study area but that it could be revised as part of a future flood study.
- Flood risk does not 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 flood hazard area.
- Betsy stressed that impacts were not just numbers on paper and recounted the tragedy of a 14-year old girl that lost her life in the 2016 flood disaster.

### ***Floodplain Management***

- Communities can use preliminary flood risk data for permitting and floodplain management. Kevin 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 ensue. The permittee should get an Elevation Certificate and elevate to above the base flood elevation depicted on the preliminary map.
- Kevin stressed that for property owners currently outside the SFHA, cheap, Preferred Rate Policies (PRPs), are available (around \$100-\$200 per year in some cases). This information should be passed along especially to those approximately 50 property owners in Hinton that are being mapped out of the SFHA.
- There was a question about PRP rates and if the figures Kevin provide were guaranteed. Millie Hanks, FEMA Region III Insurance Specialist, explained that there are several considerations that go into an insurance rating such as the amount of coverage for the building and contents, and in some cases it could be more expensive.
- The target date for new maps is Fall/Winter 2021.
- 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 [www.fema.gov/national-flood-insurance-program](http://www.fema.gov/national-flood-insurance-program) for additional information. Betsy let attendees know that unfortunately sometimes insurance agents do not have the newest and best information about flood insurance ratings.

### ***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 LFD to adopt
- Taryn asked that community officials complete the Community Information Sheets provided so that FEMA has good contact information for officials and information to support continued outreach. She explained that enhanced outreach, in addition to the legal newspaper ad, would include pushing information out to local news outlets including TV and radio to announce the appeal period