# **Flood Protection Information**

Hampshire County, West Virginia

Hampshire County has been subject to various types of flooding in recent years. The January 1996 flood was due to an accumulation of snowfall followed by unseasonable warm weather accompanied by rain. A reading of the river gauge at Springfield showed that the South Branch of the Potomac River crested at 28.41 feet; flood stage is 15 feet. The drainage areas of the South Branch of the Potomac, Potomac, Little Cacapon, Capon, and North Rivers were all affected by this flood event, as well as the November '85 and September '96 In the November '85 and the flood events. September '96 floods, substantial rainfall was the cause of these major flooding events. The Springfield gauge recorded 44.22 feet in the November '85 flood; major flood stage is 25 feet. The September '96 flood registered 34.98 feet. It is important to note that even small tributaries to these rivers can cause substantial flooding problems.

If your property was not affected by any of these floods it does not mean that you are safe from flooding. Localized events, or additional runoff from developed areas, have an adverse affect on flood events and can alter both the location and severity of any flood.

While both weather conditions and the number of fatalities vary from year to year, the national 30-year average for flood deaths is 127. That compares with a 30-year average for fatalities from lightning strikes. The 30-year average for tornado fatalities is 65 and for hurricanes the 30-year average is 16 fatalities.

Please read this information and discover ideas on how you can protect yourself and your property.



If you are interesting in building or buying land in Hampshire County, the first step in any flood protection process is to check with the Hampshire County Planning Office to determine if the property is in a Special Flood Hazard Area (SFHA). We can provide brochures, elevation certificate applications, and information on flood-proofing your structure. We can also locate your property on FEMA's Flood Insurance Rate Maps (FIRMS) and determine its proximity to a mapped Special Flood Hazard Area (SFHA). We can also conduct site visits to help you reduce the risk of flooding. All of these services are free. Although your property may not be in a SFHA, there may be a possibility of being affected by flooding, and therefore flood insurance is available to you.

Please feel free to visit the Hampshire County Planning Office located in Romney in the Court House Complex. For further information, please contact the Planning Office at 304-822-7018 or email <u>charlie@hampshirewv.com</u>. We are always willing to assist individuals concerned about the floodplain.

#### HOW CAN YOU HELP US?

Floodplain management depends on the public cooperation.

- Always check with the Hampshire County Planning Office before you build, alter, or excavate your property. Building permits for all construction are required by law in Hampshire County and violations could prevent Hampshire County from receiving assistance in the event of a natural disaster, affecting the entire county.
- If you see construction or excavation being performed without a building permit displayed, please contact the Planning Office. Also remember that any addition to a structure exceeding 50% of the market value of a structure is considered new construction and must comply with the Hampshire County Floodplain Ordinance. Hampshire County also has adopted Building Code enforcement which regulates construction in the flood plain.
- Keep waterways clear of debris and obstructions that lead to an increase in the flood height.
- Do not dump or discard trash into waterways, ditches, or streams, which may block culverts or natural areas that would otherwise not be subject to flooding and also inhibits the natural and beneficial functions of these waterways.



- Debris in the waterway may also influence the water quality which may further infringe upon state and federal laws. The state regulates the dumping of materials in waterways as well as the Hampshire County Salvage Yard Ordinance.
- If you see a problem that could contribute to an increase in flooding, please feel free to notify the Planning Office.

## WHAT CAN YOU DO TO PROTECT YOUR PROPERTY?

#### Information

Flood information can be obtained from the Hampshire County Planning Office and in reference sections at the local public libraries.

#### **Flood proofing**

There are several ways to flood proof a structure from flood damage.

- 1. Locate your building site out of a SFHA, if possible.
- 2. Elevate or grade the property so that the property rises out of the SFHA; however, this is only permitted outside the floodway area and if the flood waters are not deep and of high velocities.
- 3. Waterproof the building. This procedure is normally costly and is only recommended for commercial structures.
- 4. Elevate the building above the base flood elevation. This can be seen in various parts of the county along the riverbanks, and many are elevated in a manner that is difficult to determine that they have been elevated. This is the most cost effective process and over the course of your mortgage will pay for itself. If the structure is elevated to a higher standard you may save more on your flood insurance while providing additional protection.

Emergency flood proofing may also be required in some cases. This may consist of, but is not limited to, sandbags or temporary dikes/levees. However, you cannot divert floodwater from your property onto another. Additional information can be found about these measures at the public libraries and the Planning Office. Remember to obtain your building permit before construction and to check with the Planning Office and the West Virginia Department of Environmental Protection before disturbing soil.

#### Warning System

The Hampshire County Office of Emergency Service has a warning system in case of flooding. If you are in a SFHA, you will receive a phone call on an automated system. It is always recommended to be cognoscente of your surroundings and be aware of a possible flood event. If possible prior to the event without detriment to safety, remove cars and recreational vehicles from the floodplain. Keep a radio and listen for National Weather Service Advisories. If internet access is available, log on to http://water.weather.gov/ahps2/index.php?wfo=lwx for NOAA Advanced Hydrologic Prediction for our area.

#### **Flood Insurance**

If you do not have flood insurance, talk to your insurance agent. Flood insurance is available to everyone, even if you are not in a SFHA. Homeowner's insurance does not cover flooding or damage caused by flooding. Flood insurance is backed by the Federal government and can be obtained even for properties that have already been flooded. There is a 30-day waiting period before the National Flood Insurance Program coverage takes effect, so inquire as soon as possible. There is also a 26% possibility that your property will be affected by flooding during the life of a 30-year mortgage.



Visit <u>www.co.hampshire.wv.us</u> on the web for an approximate flood map of your property.

#### **FLOOD SAFETY**

- Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of water can knock you off your feet. In standing water use a pole or stick to ensure the ground has not given way.
- *Do not drive through a flooded area*. More people drown in their cars than anywhere else. Do not drive around road barriers; the road or bridge may be washed away.
- *Stay away from power lines and electrical wires.* The number two flood killer is electrocution. Electrical current can travel through water, so report any downed lines to the Fire Company or Allegheny Power at 1-800-255-3443. Also remember that some household appliances can hold a charge, so do not use electric motors or appliances that have been wet until they are checked by a qualified electrician.

- *Beware of animals, especially snakes.* Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals. Remember they may be scared and may not act normal, so do not put yourself between the animal and its escape route.
- Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
- *Be alert for gas leaks*. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.
- *Shut off Electric and Gas.* If a flood event is eminent, shut off gas and electric lines to prevent damage to the structure and protect against explosion or electrocution.
- *Potable water can be a health hazard.* Be sure to check with water department or health department, or to boil or sterilize water before using for consumption.
- *Radio broadcasts*. Listen to the radio for National Weather Service broadcast bulletins to hear information on flooding conditions.

## **DID YOU KNOW?** More people drown in their cars than

anywhere else. Do not drive through a flooded area.



Visit the Hampshire County Planning Office at planning.hampshirewv.com.

### HAMPSHIRE COUNTY PLANNING OFFICE FLOOD PLAIN ADMINISTRATOR

Located in the Old County Courthouse Complex 90 North High Street Romney, WV 26757

> 304.822.7018 304.822.5115 Fax

Photos courtesy of the Hampshire County Planning Office, Hampshire County Office of Emergency Mgmt, The Hampshire Review, and Capon Springs Volunteer Fire Department.