



Morgan County Flood Buyout Project

Full Mitigation Best Practice Story

Morgan County, West Virginia

Morgan County, WV - Residents in various Morgan County locations along the Potomac River and its tributaries have suffered repeated flood damage. These rural locations experienced major floods in November 1985 and again in January and September 1996. Most property owners had their life savings invested in these properties. They faced financial ruin since no one would buy the floodprone properties and it seemed that just when they finished re-building, a new flood would occur.



This buyout project was a joint Federal, State and local undertaking. It involved acquiring the properties and demolishing the structures. Once this is completed, the county will grade the vacant lots and then maintain them as open space in perpetuity.

Records indicate that major flood events occurred in this area in 1936, 1985, and twice in 1996. The repeated severe flooding problems experienced by these properties will be solved after completion of this project.

Combined payments by FEMA and the National Flood Insurance Program (NFIP) for the 1996 losses totaled \$764,000. The cost of this project was \$340,000 less than those losses, and it was a one-time payment. The Hazard Mitigation Grant Program (HMGP) property acquisition project gave residents the necessary capital to relocate out of the flood zone.

Activity/Project Location

Geographical Area: **Single County (County-wide)**

FEMA Region: **Region III**

State: **West Virginia**

County: **Morgan County**

Key Activity/Project Information

Sector: **Public**

Hazard Type: **Flooding**

Activity/Project Type: **Acquisition/Buyouts**

Structure Type: **Wood Frame**

Activity/Project Start Date: **09/1998**

Activity/Project End Date: **Ongoing**

Funding Source: **Hazard Mitigation Grant Program (HMGP); State sources**

Funding Recipient: **Local Government**

Funding Recipient Name: **Morgan County Commissioners**

Activity/Project Economic Analysis

Cost: **\$422,480.00 (Estimated)**

Non FEMA Cost:

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Yes**

Federal Disaster #: **1137 , 09/11/1996**

Value Tested By Disaster? **No**

Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: <http://www.fema.gov/business/nfip/>

Reference URL 2: <http://www.wvs.state.wv.us/wvoes/>

Main Points

- This buyout project was a joint Federal, State and local undertaking. It involved acquiring the properties and demolishing the structures.
- Most property owners had their life savings invested in these properties. They faced financial ruin since no one would buy the floodprone properties and it seemed that just when they finished re-building, a new flood would occur.
- The Hazard Mitigation Grant Program (HMGP) property acquisition project gave residents the necessary capital to relocate out of the flood zone.