

West Virginia Floodplain Management

The purpose of floodplain management is to reduce flood damage. Floodplain management is the operation of community programs for preventative and corrective measures. These measures take a variety of forms and generally include zoning, subdivision or building requirements, and special-purpose floodplain ordinances.

Communities agree to adopt and enforce floodplain management ordinances to make flood insurance available to home and business owners. To date, 55 counties and 214 communities in West Virginia have voluntarily adopted and are enforcing local floodplain management ordinances that provide flood loss reduction building standards for new and existing development.

Are YOU in a floodplain? Click [HERE to find out!](#)

For a contact list of local floodplain managers, [CLICK HERE.](#)

Community Rating System (CRS)

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) was implemented in 1990 as a program for recognizing and encouraging community floodplain management activities that exceed the minimum NFIP standards. The National Flood Insurance Reform Act of 1994 codified the Community Rating System in the NFIP.

Under the CRS, flood insurance premium rates are adjusted to reflect the reduced flood risk resulting from community activities that meet the three goals of the CRS:

- (1) reduce flood losses;
- (2) facilitate accurate insurance rating; and
- (3) promote the awareness of flood insurance.

Several communities in West Virginia are actively pursuing entry into the CRS program. The city of Philippi in Barbour County is the first community to join, consequently residents and businesses in Philippi enjoy a 10% discount on their flood insurance premiums.

[Click here to learn more about the community rating system.](#)

Flood Insurance

Floods are the most common natural disaster in West Virginia and in the United States and being insured is your best chance of recovering should you be affected by a flood. Your largest investment will probably be your home. Is your home adequately protected?

Flood Facts to Keep in Mind:

- Homeowner's insurance does not cover flood damage.
- You can buy flood insurance no matter what your flood risk is.
- Just because a flood has never happened at your house's location, does not mean it will never happen. Living away from streams and rivers does not guarantee your house will never flood.
- Flood insurance is far better protection than depending on federal disaster assistance, which is available only if a disaster is federally declared.
- There is a low-cost policy for homes in low- to moderate-risk areas: [the Preferred Risk Policy.](#)
- Flood insurance is affordable. The average flood insurance policy costs approximately \$400 a year for about \$100,000 of coverage.

It is important to remember that floods can occur during the winter months, as well.