# Flood Insurance Policies and Community Rating System Participation

## **State of West Virginia**

#### Introduction

As of May 2012, 275 communities in the State of West Virginia participate in the Federal Emergency Management Agency's National Flood Insurance Program (NFIP).

Of these communities, 5 (or 2%) participate in the Community Rating System (CRS).

Of the top 50 West Virginia communities, in terms of total Flood Insurance policies held by residents, 5 participate in the CRS.

The remaining 45 communities present an outreach opportunity for encouraging participation in the CRS.

## **Benefits of Joining the CRS**

Activities credited by the CRS provide direct benefits to the community, including enhanced

public safety, reduction in flood damage and environmental protection.

Residents are reminded that the community is working to protect them from flood losses.

Public information activities will build a knowledgeable constituency interested in supporting

and improving flood protection measures.

Money stays in the community instead of being spent on insurance premiums.

Community CKS rai ticipation Kankeu by Flood insurance roncy count				
Community ID	Community Name	Number of Flood Insurance Policies	CRS Class	
540070	KANAWHA COUNTY	2020	Not Participating	
540152	WHEELING, CITY OF	1285	Not Participating	
545536	LOGAN COUNTY	920	Not Participating	
540073	CHARLESTON, CITY OF	602	9	
540133	MINGO COUNTY	566	Not Participating	
540217	WYOMING COUNTY	512	Not Participating	
540007	BOONE COUNTY	477	Not Participating	
540213	WOOD COUNTY	413	Not Participating	

## **Community CRS Participation Ranked by Flood Insurance Policy Count**

Community ID	Community Name	Number of Flood Insurance Policies	CRS Class
540018	HUNTINGTON, CITY OF	395	Not Participating
540016	CABELL COUNTY	394	Not Participating
540169	RALEIGH COUNTY	378	Not Participating
540164	PUTNAM COUNTY	359	Not Participating
540076	DUNBAR, CITY OF	349	Not Participating
540200	WAYNE COUNTY	344	Not Participating
540015	WELLSBURG, CITY OF	312	Not Participating
540040	GREENBRIER COUNTY	300	Not Participating
540124	MERCER COUNTY	283	Not Participating
540208	NEW MARTINSVILLE, CITY OF	280	Not Participating
540026	FAYETTE COUNTY	272	Not Participating
540159	MARLINTON, TOWN OF	270	Not Participating
540186	SUMMERS COUNTY	244	Not Participating
540226	HAMPSHIRE COUNTY	240	Not Participating
540114	MCDOWELL COUNTY	229	Not Participating
540199	BUCKHANNON, CITY OF	228	8
540282	BERKELEY COUNTY	219	7
540175	RANDOLPH COUNTY	209	Not Participating
540088	LINCOLN COUNTY	203	Not Participating
540081	NITRO, CITY OF	190	Not Participating
540139	MONONGALIA	180	Not Participating
540283	POCAHONTAS COUNTY	175	Not Participating
540063	JACKSON COUNTY	172	Not Participating
540097	MARION COUNTY	170	Not Participating
540065	JEFFERSON COUNTY	162	8
540207	WETZEL COUNTY	161	Not Participating
540215	VIENNA, CITY OF	161	Not Participating
540107	MARSHALL COUNTY	159	Not Participating
540129	MINERAL COUNTY	153	Not Participating
540019	MILTON, CITY OF	150	Not Participating
540123	WELCH, CITY OF	150	Not Participating
540223	SOUTH CHARLESTON, CITY OF	149	Not Participating
540194	PARSONS, TOWN OF	148	Not Participating
540203	WEBSTER COUNTY	143	Not Participating
540041	ALDERSON, TOWN OF	131	Not Participating
540144	MORGAN COUNTY	130	Not Participating
540228	RAINELLE, TOWN OF	123	Not Participating
540056	CLARKSBURG, CITY OF	122	Not Participating
540053	HARRISON COUNTY	117	Not Participating
540153	PENDELTON COUNTY	115	Not Participating
540004	PHILIPPI, CITY OF	113	8
540130	KEYSER, CITY OF	109	Not Participating