

Did You Know?

Floods are the most common, destructive, and costly natural disaster in West Virginia.

Homeowners policies **do not** cover flood damage.

If you are in a identified flood hazard area, your home has more than a **1 in 4 chance** (26%) of being **severely flooded** over the course of a typical 30 year mortgage.

Over 20% of all flood insurance claims paid by the National Flood Insurance Program (NFIP) are for property located outside of identified Flood Hazard Areas. This number is higher in West Virginia.

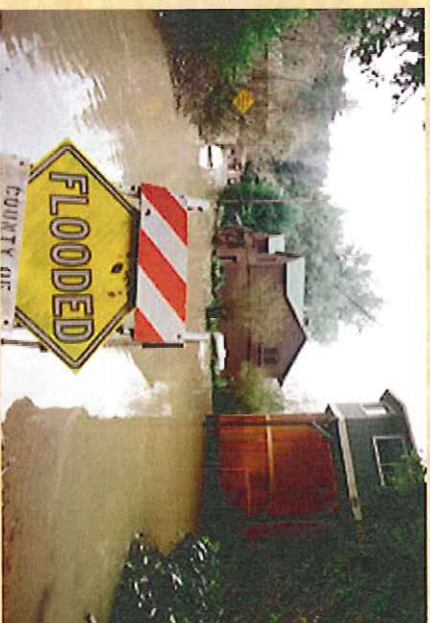
The average NFIP flood insurance premium is approximately \$500.00 annually.

The most common form of federal disaster assistance is a **loan**, which must be paid back with interest. This could cost hundreds of dollars a month.

During floods, damage to house contents often exceeds structural damage. Both forms of coverage can be covered separately through the NFIP.

Renters can buy flood insurance to cover just contents.

WEST VIRGINIA'S FLOOD HAZARD MAP TOOL



INSIDE: EASY TO USE INSTRUCTIONS TO NAVIGATE THE WV FLOOD TOOL

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?

ARE YOU IN A FLOODPLAIN?

An **ONLINE** site
To determine your
flood risk.

JUST TYPE IN

www.mapwv.gov/flood

**WV FLOOD HAZARD
DETERMINATION
TOOL :**

- Helps you to determine whether your house or business is in an identified 1% annual chance (100-year) flood hazard area.
- Displays the approximate elevation of the ground at your site.
- Links you to FEMA's online map service center to view official flood maps.

INSIDE: EASY TO USE
INSTRUCTIONS TO NAVIGATE THE
WV FLOOD TOOL



USING THE TOOL

-using the icons-

(First click on the icon then put cursor on area and click again)

- A. Turns on/off the Small state map in the upper left corner that pinpoints your location in WV.
- B. Zoom in by progressively clicking OR click and drag to create box around an area and zoom to it.
- C. Zoom out to create larger view.
- D. Zoom out to State View.
- E. Back to previous view.
- F. Pan function, click and drag to move view up, down, right or left.
- G. Measuring function, click and draw line, measures distance in feet or miles.
- H. Erase any tool selection.
- I. Print function.
- J. Provides flood determination and approximate ground heights by clicking on structure or site.
- K. Zoom scale, highest (State view), to smallest (neighborhood view).

Type www.mapwv.gov/flood into your browser

*Launch the flood determination tool by clicking the big red arrow.

*To find a location use the zoom tool or click on the address locator at the top right side of the page, fill in the required information .

*Click on "LOCATE MY ADDRESS...". An **APPROXIMATE** location of the input address will appear. Use the aerial photo to visually identify your structure or site, you may need to click on the hand icon (F) and pan around to find it. When site is located, if a blue shaded area is also on the site then a flood hazard has been identified.

*For more information click on the house half in water icon (J).

*Using your mouse move the cursor over the structure or site and click, a red star will appear at the location and specific data will appear in the top of the blue information box located to the right of the map. This information will include a flood "determination" giving the location in relation to identified flood hazards, the approximate ground elevation, and, (when a Digital Flood Insurance Rate Map has been issued), a link to the official FEMA map. Flood elevation data can be found by going to the FEMA map.

If your house is in or even close to the margin of the blue shaded are, you are at risk of flood damage and should seriously consider flood insurance. See www.floodsmart.gov

Purpose

This tool is designed to give an initial estimate of your flood risk quickly, easily and free of charge. The best available digital flood hazard data, elevation data, and aerial photography for West Virginia has been utilized. However, users should always consult official FEMA flood maps and certified elevation data if there is any doubt of a property's flood risk.

The tool may be used to make informed, initial decisions about the degree of flood risk faced and whether precautions should be taken such as purchase of flood insurance, elevation of the structure, flood proofing, etc., by concerned citizens, home owners, lenders, business owners, community planners, floodplain managers, developers, real estate agents ,surveyors and engineers.

**REMEMBER:
IF IN DOUBT, ITS NOT OUT!**