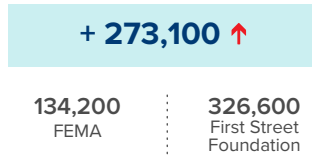




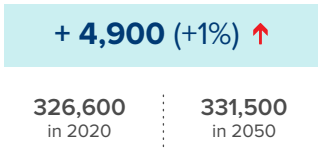
CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows nearly 327K homes are at risk of flooding
- The Kanawha and Ohio rivers are some of the largest flood risks due to frequent large rainfall events
- A combination of rapid snowmelt and intense rainfall over a short period of time can create serious flood risk for West Virginia communities

Current Properties at Risk
Difference in number of properties currently at substantial risk¹



Properties at Risk by 2050
Total number of properties at substantial risk²



¹Comparison of count of properties within a Special Flood Hazard Area (1 in 100 layer) versus those with 1% risk from the First Street Foundation Flood Model. Some counties may show higher FEMA counts due to a variety of factors, including the generalization of SFHAs, assumptions around flood protection measures, and local context. FEMA zones are estimated by MassiveCert, Inc. ²Substantial risk is calculated as inundation 1 cm or more to the building in the 100 return period (1% annual risk) and rounded to the nearest 100 properties. See methodology for full model details.

West Virginia cities with the greatest number of properties at risk³

Percentages reflect total number of community properties having some level of flood risk.

Municipality	2020		2050		Change	
Charleston	12,767	44%	12,834	44%	+67	+0.5%
Wheeling	9,018	56%	9,056	56%	+38	+0.4%
Parkersburg	7,927	39%	8,053	40%	+126	+1.6%
St. Albans	3,954	66%	3,979	66%	+25	+0.6%
Huntington	3,724	15%	4,402	18%	+678	+18.2%
South Charleston	3,105	44%	3,123	44%	+18	+0.6%
Dunbar	3,090	76%	3,097	76%	+7	+0.2%
Vienna	2,758	46%	2,795	46%	+37	+1.3%
Nitro	2,752	72%	2,761	73%	+9	+0.3%
Moundsville	2,641	52%	2,705	53%	+64	+2.4%



³Risk is calculated as inundation of 1 cm or more to the building in the 500 return period (0.2% annual risk). See methodology for full model details. Threshold of at least 2,000 properties for municipalities shown.

382,000
West Virginia properties at risk over the next 30 years

174,300
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

44%
Charleston properties at risk of flooding

25%
of all flood insurance claims come from low- to moderate-risk flood zones
(source: FEMA)

Floods are the #1
natural disaster in the United States

\$69,000
average flood claim from 2005-2020
(source: FEMA)

91,700
West Virginia property owners have made flood insurance claims since 2000 through the National Flood Insurance Program or the Individual Assistance Program
(source: FEMA)

WEST VIRGINIA STORM SIMULATION

Using its proprietary risk model, First Street Foundation recreated 2 flooding events that occurred since the year 2000 and calculated the number of properties that would be affected had the same storm/even struck today. Its findings are shocking.

Flood Event	Date	# Properties affected
River flood in Northern, WV	2004 Sep	7,802
River flood near Shepherdstown, WV ⁴	2018 Dec	226

⁴Source: Fema.gov

Based on model simulation of historic events. Historic recreations do not include precipitation. See methodology for full model details.

Since 2000, nearly 92,000 West Virginia property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

[Check your flood risk](#)

NFS RECOMMENDS

- 1** Raise awareness of community risk of flood with free social media tools
- 2** Check your clients flood risk at floodfactor.com
- 3** Create a custom quote for your client at <https://nationalfloodservices.com/agents-portal/agents/>
- 4** Inform your clients of their personal flood risk using our customizable email/letter and postcard templates.

Our resources include:

Social Media Tools

Email/Letter Templates

Mailer Templates

[Get your West Virginia Flood Toolkit here](#)