

WV Offices of the Insurance Commissioner  
Legal Division  
PO Box 50540  
Charleston, WV 25305-0540



EARL RAY TOMBLIN  
Governor

MICHAEL D. RILEY  
Insurance Commissioner

## IMPORTANT NOTICE August 2016

To all West Virginia State and Local Governmental Entities and Non-profit Agencies:

The West Virginia Offices of the Insurance Commissioner is responsible for notifying all West Virginia state and local governmental entities and non-profit organizations that flood insurance may be available through the National Flood Insurance Program (NFIP). The notification is being sent in accordance with WV Code §33-2-15a and in conjunction with the Robert T. Stafford Emergency Assistance and Disaster Relief Act.

Please review your eligibility for this program. Penalties in the form of reductions in Federal Emergency Management Agency (FEMA) relief funds are possible for entities **that fail to purchase** adequate flood insurance on all property located in identified flood zones. Section 406(d) of the Stafford Act mandates a special reduction in the amount of public assistance funding for a structure that is:

- insurable under the NFIP,
- located in a Special Flood Hazard Area as identified by FEMA, and
- damaged or destroyed by flooding

For insurable structures that do not have flood insurance or carry inadequate coverage, FEMA will reduce eligible loss payments to **the lesser of**:

- the maximum amount of insurance proceeds that could have been obtained from a standard NFIP flood insurance policy **OR**
- the value of the structure at the time of the disaster.

If you are unsure as to whether your agency's structure is located within a flood plain, contact your local county planning office or the NFIP at 1-800-358-9616. Flood maps are available at [www.msc.fema.gov](http://www.msc.fema.gov) and graphical flood information covering most of the state can also be found on the WV Flood Hazard Determination tool at [www.mapwv.gov/flood](http://www.mapwv.gov/flood).

Any other questions may be answered by visiting [www.floodsmart.gov](http://www.floodsmart.gov) or by contacting the Consumer Service Division of the WV Offices of the Insurance Commissioner at 1-888-TRY-WVIC (1-888-879-9842). Our website can be found at [www.wvinsurance.gov](http://www.wvinsurance.gov).

Sincerely,

A handwritten signature in black ink that reads "Michael D. Riley".

Michael D. Riley  
Insurance Commissioner

ICFLOOD  
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