



NFIP Helps Families Move Out Of Harm's Way

Full Mitigation Best Practice Story

Wyoming County, West Virginia

Wyoming County, WV - Like many locations in West Virginia, floods have hit Wyoming County over and over again. But the latest floods and mudslides that began Memorial Day weekend spared more than 50 homes in the county because of measures taken to move them out of harm's way.



According to Dean Meadows, Wyoming County's Emergency Services Director, one big reason is the National Flood Insurance Program (NFIP). "More than 50 percent of homes in the county flood plain are insured under NFIP," Meadows said.

Because of repeated or substantial flood damage to their homes, some policy holders were approved for up to \$30,000 to make their homes more resistant to floods under NFIP's Increased Cost of Compliance (ICC) program.

Mike Wells, a disabled coal miner who lives in Lynko, on Clear Fork Creek, insured his home through NFIP in 1999. After his house was severely damaged by flooding in July, 2001, he elevated it five and one-half feet under his policy's ICC coverage. He received \$11,000 dollars from his NFIP policy to pay for it. Well's house had no damage from the flooding that began in West Virginia on Memorial Day weekend. "I do feel safer", he said.

Serena McCracken owns a house in the Lillyhaven section of Lynko. After her home was severely damaged by flooding in 2001, she bought NFIP flood insurance and elevated the structure eight and a half feet under the ICC program. Though Clear Fork Creek flooded again this year, McCracken's house was spared.

Serena McCracken's four children had a frightening experience in the 2001 floods. They had to be rescued from waist-high water inside the home and led to higher ground. After that, she says, they began having nightmares during rainstorms. Now, McCracken says, "The children feel much safer."

Many of her neighbors are now looking into ways they, too, can make their homes safer through the National Flood Insurance Program.

Activity/Project Location

Geographical Area: **Single County (County-wide)**

FEMA Region: **Region III**

State: **West Virginia**

County: **Wyoming County**

Key Activity/Project Information

Sector: **Private**
Hazard Type: **Flooding**
Activity/Project Type: **Flood Insurance**
Activity/Project Start Date: **07/2001**
Activity/Project End Date: **05/2005**
Funding Source: **National Flood Insurance Program (NFIP)**
Funding Recipient: **Property Owner - Residential**

Activity/Project Economic Analysis

Cost: **Amount Not Available**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Unknown**
Value Tested By Disaster? **Unknown**
Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: <http://www.fema.gov/business/nfip/>
Reference URL 2: <http://www.wvdhsem.gov/>

Main Points

- The recent floods and mudslides spared more than 50 homes in the county because of measures taken to move them out of harm's way.
- According to Dean Meadows, Wyoming County's Emergency Services Director, one big reason is the National Flood Insurance Program (NFIP).
- Because of repeated or substantial flood damage to their homes, some policy holders were approved for up to \$30,000 to make their homes more resistant to floods under NFIP's Increased Cost of Compliance (ICC) program.



This Wyoming County home, badly damaged by flooding in 2001, was elevated