

FLOOD SMART.GOV - Info
SECTION 205
QA about BW 12

Questions about the Biggert-Waters Flood Insurance Reform Act of 2012

1. What is the Biggert-Waters Flood Insurance Reform Act of 2012?

Answer: The Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) is a law passed by Congress and signed by the President in 2012 that extends the National Flood Insurance Program (NFIP) for five years, while requiring significant program reform. The law requires changes to all major components of the program, including flood insurance, flood hazard mapping, grants, and the management of floodplains. Many of the changes are designed to make the NFIP more financially stable, and ensure that flood insurance rates more accurately reflect the real risk of flooding. The changes will be phased in over time, beginning this year.

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2. Why was the Biggert-Waters Reform Act of 2012 passed?

Answer: Flooding has been, and continues to be, a serious risk in the United States—so serious that most insurance companies have specifically excluded flood damage from homeowners insurance. To address the need, in 1968 the U.S. Congress established the NFIP as a Federal program. It enabled property owners in participating communities to purchase flood insurance if the community adopted floodplain management ordinances and minimum standards for new construction. However, owners of existing homes and businesses did not have to rebuild to the higher standards, and many received subsidized rates that did not reflect their true risk.

Over the years, the costs and consequences of flooding have continued to increase. For the NFIP to remain sustainable, its premium structure must reflect the true risks and costs of flooding. This is a primary driver for many of the changes required under the law.

Insurance Cost/Rate Questions

3. What changes to insurance operations are anticipated?

Answer: Many of the proposed changes are designed to increase the fiscal soundness of the NFIP. For example, beginning this year there will be changes addressing rate subsidies and a new Reserve Fund charge will start being assessed. There are also provisions to adjust premium rates to more accurately reflect flood risk.

ESTABLISH
RESERVE
FUND

Other provisions of the law address coverage modifications and claims handling. Studies will be conducted to address issues of affordability, privatization, and reinsurance, among other topics.

4. Will all policyholders see changes in insurance rates as a result of BW-12?

More than 80 percent of policyholders (representing approximately 4.48 million of the 5.6 million policies in force) do not pay subsidized rates.

About 20 percent of all NFIP policies pay subsidized rates. Only a portion of those policies that are currently paying subsidized premiums will see larger premium increases of 25% annually starting this year, until their premiums are full-risk premiums. Five percent of policyholders — those with subsidized policies for non-primary residences, businesses, and severe repetitive

loss properties - will see the 25% annual increases immediately. . Subsidies will no longer be offered for policies covering newly purchased properties, lapsed policies, or new policies covering properties for the first time.

The 80% of all NFIP policies that already pay full-risk premiums will not see these large premium increases. Most policyholders will see a new charge on their premiums to cover the Reserve Fund assessment that is mandated by BW-12. Initially, there will be a 5% assessment to all policies except Preferred Risk Policies (PRPs). The Reserve Fund will increase over time and will also be assessed on PRPs at some undetermined future date.

Additional changes to premium rates will occur upon remapping, the provision calling for these premium rate changes will not be implemented until the latter half of 2014.

5. In general, which properties will be most affected by changes in rates?

Answer: Rate changes will have the greatest effect on properties located within a Special Flood Hazard Area (SFHA) that were constructed before a community adopted its first Flood Insurance Rate Map (FIRM) and have not been elevated. For many communities the initial FIRM would have been adopted in the 1970's and 1980's. Your local insurance agent will be able to provide you the initial FIRM date for your community.

Many of these pre-FIRM properties have been receiving subsidized rates. Subsidies are already being phased out for non-primary residences. Starting this fall, subsidies will be phased out for businesses; properties of one to four residences that have experienced severe repetitive loss; and properties that have incurred flood-related damages where claims payments exceed the fair market value of the property. Premiums for these properties will increase by 25% per year until they reach the full risk rate.

Subsidies are not being phased out for existing policies covering primary residences. However, the subsidy provided to primary residences could still be lost under conditions that apply to all subsidized policies. Subsidies will be immediately phased out for all new and lapsed policies and upon sale of the property. There may also be premium changes for policyholders after their community is remapped. But that provision of the Act is still under review and will be implemented in the future.

*Eg - Lapsing
Selling
and of map A*

6. What happens if a policy with subsidized rates is allowed to lapse or the property is sold?

Answer: Starting this fall, for all currently subsidized policies, there will be an immediate increase to the full risk rates for all new and lapsed policies and upon the sale/purchase of a property. Full risk rates will be charged to the next owner of the policy.

7. What does "full risk rate" actually mean?

Answer: Simply put, it means that the premium reflects both the risk assumed by the program (that is, the expected average claims payment) and all administrative expenses. In the case of

flood insurance, this means the premium takes into account the full range of possible flood losses, including the rare but catastrophic floods as well.

8. How can someone find out what a property's full risk rate will be?

Answer: Of the many factors that determine the full risk rate of a structure, the single most important is the elevation of the structure in relation to the Base Flood Elevation (BFE). A community's Flood Insurance Rate Map (FIRM) indicates the area of the community that has a 1% or greater annual chance of flooding. That area is called the Special Flood Hazard Area, or high-risk zone. Put another way, the BFE is the elevation where there is a 1% or greater annual chance of flooding. For a property in the high-risk zone, you need to know the elevation of the structure in relation to the BFE. Generally, the higher the elevation above the BFE, the lower the flood risk. The information is shown on an Elevation Certificate, which is a form completed and signed by a licensed engineer or surveyor. So to determine the premium for a property in a high-risk zone, you first need an elevation certificate. Then, an insurance agent can calculate the premium based on the amount of coverage desired.

9. What percentage of policies nationwide, and in high risk zones, actually receives these subsidized rates?

Answer: More than 80 percent of policyholders (representing approximately 4.48 million of the 5.6 million policies in force) do not pay subsidized rates. About 20 percent of all NFIP policies pay subsidized rates. However, only 5 percent of policyholders – those subsidized policies covering non-primary residences, businesses, and severe repetitive loss properties - will see immediate increases to their premiums.

10. When will NFIP Grandfathering be eliminated?

Answer: Currently, the NFIP Grandfather procedure provides eligible property owners the option of using risk data from previous Flood Insurance Rate Maps (FIRMs) if a policyholder maintained continuous coverage through a period of a FIRM revision or if a building was constructed "in compliance" with the requirements for the zone and BFE reflected on a previous FIRM. A provision of BW-12, however, requires FEMA to use revised flood risk data (zone and BFE) after a map revision. The legislation provides a 5-year mechanism to phase-in the new rates. This provision impacts the NFIP Grandfather procedure and will be implemented in the latter half of 2014. Many of the precise details of this implementation are still under development.

11. Is there any option for people who are now in a flood zone, did not have substantial damage, but now the BFE is 10 feet higher than previously and face dramatic rate increases?

Answer: FEMA's Hazard Mitigation Assistance (HMA) HMA programs provide funds for projects that reduce the risk to individuals and property from natural hazards. These programs enable mitigation measures to be implemented before, during, and after disaster recovery. Local jurisdictions develop projects that reduce property damage from future disasters and submit

grant applications to the State. The States submit applications to FEMA based on State criteria and available funding. The HMA programs include:

- Hazard Mitigation Grant Program (HMGP) - The Hazard Mitigation Grant Program provides grants to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during recovery from a disaster.
- Flood Mitigation Assistance (FMA) - The Flood Mitigation Assistance program provides funds on an annual basis so that measures can be taken to reduce or eliminate risk of flood damage to buildings insured under the NFIP.
- Pre-Disaster Mitigation Program (PDM) - The Pre-Disaster Mitigation Program provides nationally competitive grants for hazard mitigation plans and projects before a disaster event. States can receive PDM funds regardless of whether or not there has been a disaster declared in that state.

FEMA encourages property and business owners interested in implementing mitigation activities to contact their local community planning, emergency management, or State Hazard Mitigation Officer for more information. Individuals and businesses may not apply directly to the State or FEMA, but eligible local governments may apply on behalf of a private entity. Your community will be working with the State to develop applications for HMA funding and implement the approved mitigation projects. Information about the HMA programs can be found at <http://www.fema.gov/hazard-mitigation-assistance>.



FEMA

Biggert Waters Flood Insurance Reform Act of 2012

Impact of National Flood Insurance Program (NFIP) Changes

Note: This Fact Sheet deals specifically with Sections 205 and 207 of the Act.

In 2012, the U.S. Congress passed the Biggert Waters Flood Insurance Reform Act of 2012 which calls on the Federal Emergency Management Agency (FEMA) and other agencies to make a number of changes to the way the NFIP is run. Some of these changes have already been put in place, and others will be implemented in the coming months. Key provisions of the legislation will require the NFIP to raise rates to reflect true flood risk, make the program more financially stable, and change how Flood Insurance Rate Map (FIRM) updates impact policyholders. The changes will mean premium rate increases for some – but not all – policyholders over time.

Background:

In 1968, Congress created the National Flood Insurance Program (NFIP). Since most homeowners' insurance policies did not cover flood, property owners who experienced a flood often found themselves financially devastated and unable to rebuild. The NFIP was formed to fill that gap and was designed to incorporate community adoption of minimum standards for new construction and development to minimize future risk of flood damage. Pre-existing homes and businesses, however, could remain as they were. Owners of many of these older properties were eligible to obtain insurance at lower, subsidized rates that did not reflect the property's true flood risk.

In addition, as the initial flood risk identified by the NFIP has been updated, many homes and businesses that had been built in compliance with existing standards have received discounted rates in areas where the risk of flood was revised. This "Grandfathering" approach prevented rate increases for existing properties when the flood risk in their area increased.

After 45 years, flood risks continue and the costs and consequences of flooding are increasing dramatically. In 2012, Congress passed legislation to make the NFIP more sustainable and financially sound over the long term.

What this means:

The new law eliminates some artificially low rates and discounts which are no longer sustainable. Most flood insurance rates will now move to reflect full risk, and flood insurance rates will rise on some policies.

Actions such as buying a property, allowing a policy to lapse, or purchasing a new policy can trigger rate changes. You should talk to your insurance agent about how changes may affect your property and flood insurance policy. There are investments you and your community can make to reduce the impact of rate changes. And FEMA can help communities lower flood risk and flood insurance premiums.

What is Changing Now?

Most rates for most properties will more accurately reflect risk. Subsidized rates for non-primary/secondary residences are being phased out now. Subsidized rates for certain other classes of properties will be eliminated over time, beginning in late 2013. There are several actions which can trigger a rate change, and not everyone will be affected. It's important to know the distinctions and actions to avoid, or to take, to lessen the impacts.

Not everyone will be affected immediately by the new law – **only 20 percent of NFIP policies receive subsidies**. Talk to your agent about how rate changes could affect your policy. Your agent can help you understand if your policy is impacted by the changes.

- Owners of **non-primary/secondary** residences in a Special Flood Hazard Area (SFHA) will see 25 percent increase annually until rates reflect true risk – began January 1, 2013.
- Owners of **property that has experienced severe or repeated flooding** will see 25 percent rate increase annually until rates reflect true risk – beginning October 1, 2013.
- Owners of **business properties in a Special Flood Hazard Area** will see 25 percent rate increase annually until rates reflect true flood risk -- beginning October 1, 2013.
(Each property's risk is different. Some policyholders may reach their true risk rate after a couple years of increases, while other policyholder increases may go beyond five years to get to the full risk rate required by the new law. Rate tables on true risk will not be available until June 2013.)

Primary residences in SFHAs will be able to keep their subsidized rates unless or until:

- The property is sold;
- The policy lapses;
- You suffer severe, repeated, flood losses; or
- A new policy is purchased.

Grandfathering Changes Expected in 2014

The Act calls for a phase-out grandfathered rates and a move to risk-based rates for most properties when the community adopts a new Flood Insurance Rate Map. If you live in a community that adopts a new, updated Flood Insurance Rate Map (FIRM), grandfathered rates will be phased out. This will happen gradually, with new rates increasing by 20% per year for five years. Implementation is anticipated in late 2014.

What Can Be Done to Lower Costs?

For home owners and business owners:

- Talk to your insurance agent about your insurance options.
- You will probably need an Elevation Certificate to determine your correct rate.
- Higher deductibles might lower your premium.
- Consider incorporating flood mitigation into your remodeling or rebuilding.
 - Building or rebuilding higher will lower your risk and could reduce your premium.
 - Consider adding vents to your foundation or using breakaway walls.
- Talk with local officials about community-wide mitigation steps.

For community officials:

- Consider joining the Community Rating System (CRS) or increasing your CRS activities to lower premiums for residents.
- Talk to your state about grants. FEMA issues grants to states, which can then distribute the funds to communities to help with mitigation and rebuilding.

Key Dates and Triggers

Date of Implementation	Who Is Affected	What Will Happen	Why Is It Changing
January 1, 2013	<ul style="list-style-type: none"> • Homeowners with subsidized insurance rates on non-primary residences • <i>Properties receiving subsidized insurance rates are those structures built prior to the first Flood Insurance Rate Map (pre-FIRM properties) that have not been substantially damaged or improved.</i> 	<ul style="list-style-type: none"> • 25 percent increase in premium rates each year until premiums reflect full risk rates 	<ul style="list-style-type: none"> • BW 12 calls for the phase-out of subsidies and grandfathered rates on flood insurance premiums. • This premium increase is outlined in Section 100205 • The phase out of subsidies affecting non-primary residences was also mandated by earlier 2012 legislation, HR 5740.
October 1, 2013	<ul style="list-style-type: none"> • Owners of business properties with subsidized premiums • Owners of severe repetitive loss properties, which are defined as any property that has incurred flood-related damage in which the cumulative amounts of NFIP claims payments exceeded the fair market value of the property 	<ul style="list-style-type: none"> • 25 percent increase in premium rates each year until premiums reflect full risk rates 	<ul style="list-style-type: none"> • BW 12 calls for the phase-out of subsidies on flood insurance premiums. • These premium increases are outlined in Section 100205.
October 1, 2013 continued	<ul style="list-style-type: none"> • Owners of property: <ol style="list-style-type: none"> 1. not insured as of the date of enactment of BW 12 (7/6/2013); 2. with a lapsed NFIP policy; or 3. purchased after the date of enactment of BW 12. 	<ul style="list-style-type: none"> • Full-risk rates will apply to these policies. 	<ul style="list-style-type: none"> • BW 12 calls for the phase-out of subsidies on flood insurance premiums. • These premium increases are outlined in Section 100205.

When	Who Is Affected	What Will Happen	Why Is It Changing
<p>October 1, 2013 continued</p>	<ul style="list-style-type: none"> • Owners of properties insured by the Preferred Risk Policy (PRP) Eligibility Extension, which has allowed structures mapped into a high risk area to remain insured at lower PRP rates. These are properties mapped into the Special Flood Hazard Areas (SFHAs) on or after October 1, 2008. 	<ul style="list-style-type: none"> • Full risk rates will be phased in annually with average annual increases of 20 percent until premiums reach full risk rates. 	<ul style="list-style-type: none"> • BW 12 calls for the phase-out of subsidies and grandfathered rates on flood insurance premiums. • The phase-out is a policy decision to align all subsidies with the BW 12 changes and maintain the PRP for low risk properties outside the SFHA.
<p>October 1, 2013</p>	<ul style="list-style-type: none"> • All policyholders except Preferred Risk Policies (PRPs), Group Flood Insurance Policies, and policyholders losing their subsidies. 	<ul style="list-style-type: none"> • A 5 percent premium increase will go towards building a reserve fund for the NFIP. 	<ul style="list-style-type: none"> • BW 12 calls for the establishment of a reserve fund to meet the expected future obligations of the NFIP. • The reserve fund is outlined in Section 1310A.
<p>Late 2014</p>	<ul style="list-style-type: none"> • Other property owners, including non-subsidized policyholders, affected by <u>map changes</u> 	<ul style="list-style-type: none"> • Full-risk rates will be phased in over five years at a rate of 20 percent per year to reach full risk rates. • The NFIP will not retroactively collect premiums for map changes occurring after the date of enactment (7/6/2012). 	<ul style="list-style-type: none"> • BW 12 calls for the phase-out of grandfathered rates on flood insurance premiums. • This premium increase is outlined in Section 100207.

PRE-FIRMS BY COUNTY AND CITIES- B-W INSURANCE CHANGES

COLLEAGUES;

This memo is in regard to the changes being brought about in NFIP flood insurance rates due to the Biggert-Waters Act of 2012 . The overall goal of the act is to stabilize the NFIP financially by raising rates on subsidized flood insurance policies, specifically at this time increasing rates on Pre-FIRM structures to the point where they will be paying full risk or actuarial rates. The individuals with these policies have been paying deeply discounted rates for many years. Pre-FIRM structures are those structures consisting of residences, businesses or **government** buildings which were constructed before 31 December, 1974, or the date when your initial FIRM maps were identified. These structures may or may not have been constructed to withstand the major effects of the 1% or 100 year flood.

Where this should be of concern to you is the following: Across the USA, 20% of all the 5.6 million flood insurance policies are classified Pre-FIRM and pay those discounted rates. WV is different in that 57% of the policy holders pay the discounted rate. The upshot is that on a relative basis, WV will get hit much harder with the rate increases. You **WILL** be hearing about these increases as they affect citizens in your community.

The Pre-FIRM policyholders being affected immediately or very soon are those with secondary or vacation homes; repetitively flood damaged properties; business and government buildings. Primary Pre-FIRM residences will not see increases **at this time** unless they let their policy lapse, sell their house or are repetitively flood damaged, at which time their policies are triggered to immediately go to full actuarial rates.

For those who wish to know how many Pre-FIRM policyholders are in their County or Community, the attachment above will be of help. Just scroll down to your County and Community. Reading left to right on the header, you will see the first column lists the single non primary or secondary home numbers; 2nd column lists business and government buildings; 3rd column lists severe repetitive loss (SLR) properties; 4th column lists the Pre-FIRM

primary residences where the grandfathered policies will be triggered to full actuarial rates immediately if the owner lets the policy lapse, sells the house or suffers repetitive flooding incidents. This is the big column and the one you will get the most flak about. The increases from grandfathered Pre-FIRM rates to full risk costs can be quite steep in some cases. The biggest cries you will hear will be when someone with a grandfathered Pre-FIRM policyholder tries sell their home or business that may not have been built to regulatory standards years ago, with the prospective buyer being faced with potentially a very high full risk premium and may back out of buying.

On the extreme right of the header is listed the Total Affected or pre-FIRM structures that are or will be affected by the triggering conditions stated above. The Not Affected column numbers are the Post FIRM Policyholders in your community that are already paying full risk or actuarial rates .Example; Boone County * unincorporated has 335 Pre-FIRM policyholders and 153 Post-FIRM policyholders, obviously heavily tilted to the Pre-FIRM side.

Politicians and citizens across the country have awakened to the real life impact of the Biggert-Waters Act and as a result there is a serious kick-back in Congress to roll back or stall the programmed increases. It's kind of a STAY TUNED situation. The irony here is that one of the sponsors of the act is Maxine Waters, who is now one of the leaders of this roll back effort.

Remember to advise Pre-FIRM policyholders not to let their policy lapse under any circumstances. They may also be well advised to have an Elevation Certificate completed on their structure at this time. It is possible that could get them a better overall rate than what may befall them later. This also a good time to consider applying for Membership in the Community Rating System (CRS) program to help offset some of the upcoming increases in policy rates.

It may be helpful to alert your Mayors or Commissioners to the contents of this note and attachment. They are likely to be the ones to hear complaints on this issue.

We are ready to help and advise where we can.

Richard. L. Carte, CFM
NFIP Specialist

WEST VIRGINIA	LOGAN COUNTY	MAN, TOWN OF	3	11	-	6	-	-	1	-	21	17	38
WEST VIRGINIA	LOGAN COUNTY	MITCHELL HEIGHTS, TOWN OF	-	-	-	-	-	-	-	-	-	9	9
WEST VIRGINIA	LOGAN COUNTY	WEST LOGAN, TOWN OF	-	-	-	-	-	-	-	-	-	6	7
WEST VIRGINIA	LOGAN COUNTY	BARRACKVILLE, TOWN OF	1	-	-	1	-	-	-	-	1	6	3
WEST VIRGINIA	MARION COUNTY	FAIRMONT, CITY OF	1	3	1	2	-	-	-	-	3	18	25
WEST VIRGINIA	MARION COUNTY	FAIRVIEW, TOWN OF	-	1	-	3	-	-	-	-	4	4	8
WEST VIRGINIA	MARION COUNTY	FARMINGTON, TOWN OF	-	4	-	9	-	-	-	-	13	8	21
WEST VIRGINIA	MARION COUNTY	GRANT, TOWN OF	-	-	-	5	-	-	-	-	5	-	5
WEST VIRGINIA	MARION COUNTY	MANNINGTON, CITY OF	7	8	-	50	-	-	1	-	66	10	76
WEST VIRGINIA	MARION COUNTY	MARION COUNTY*	16	4	-	75	-	2	1	-	98	106	204
WEST VIRGINIA	MARION COUNTY	MONONGAH, TOWN OF	-	-	-	2	-	-	-	-	2	-	2
WEST VIRGINIA	MARION COUNTY	PLEASANT VALLEY, CITY OF	1	2	-	2	-	-	-	-	3	3	6
WEST VIRGINIA	MARION COUNTY	RIVESVILLE, TOWN OF	1	-	-	3	-	-	-	-	6	-	6
WEST VIRGINIA	MARION COUNTY	WORTHINGTON, TOWN OF	-	-	-	5	-	-	-	-	5	6	11
WEST VIRGINIA	MARSHALL COUNTY	BENWOOD, CITY OF	8	14	-	52	-	-	7	-	81	11	92
WEST VIRGINIA	MARSHALL COUNTY	CAMERON, CITY OF	-	1	-	11	-	-	-	-	12	8	20
WEST VIRGINIA	MARSHALL COUNTY	GLEN DALE, CITY OF	-	-	-	9	-	-	-	-	9	2	11
WEST VIRGINIA	MARSHALL COUNTY	MARSHALL COUNTY*	9	2	1	63	-	-	2	1	78	79	157
WEST VIRGINIA	MARSHALL COUNTY	MARSHALL COUNTY	3	1	-	29	-	-	1	-	34	5	39
WEST VIRGINIA	MARSHALL COUNTY	MOUNDSVILLE, CITY OF	3	13	-	23	-	-	2	-	41	16	57
WEST VIRGINIA	MASON COUNTY	HARTFORD, TOWN OF	-	1	-	8	-	-	-	-	9	4	13
WEST VIRGINIA	MASON COUNTY	HENDERSON, TOWN OF	-	-	-	-	-	-	-	-	-	6	6
WEST VIRGINIA	MASON COUNTY	LEON, TOWN OF	1	-	-	3	-	-	-	-	4	3	7
WEST VIRGINIA	MASON COUNTY	MASON COUNTY*	2	5	-	26	-	-	-	-	35	76	111
WEST VIRGINIA	MASON COUNTY	MASON, TOWN OF	1	-	-	5	-	-	-	-	6	3	9
WEST VIRGINIA	MASON COUNTY	NEW HAVEN, TOWN OF	2	-	-	3	-	-	-	-	5	10	15
WEST VIRGINIA	MASON COUNTY	POINT PLEASANT, CITY OF	-	5	-	2	-	-	-	-	7	14	21
WEST VIRGINIA	MCDOWELL COUNTY	ANAWALT, TOWN OF	1	-	-	-	-	-	-	-	1	2	3
WEST VIRGINIA	MCDOWELL COUNTY	BRADSHAW, TOWN OF	-	-	-	-	-	-	-	-	-	5	5
WEST VIRGINIA	MCDOWELL COUNTY	DAVY, TOWN OF	-	-	-	3	-	-	-	-	3	5	8
WEST VIRGINIA	MCDOWELL COUNTY	GARY, CITY OF	-	3	-	11	-	-	2	-	16	6	22
WEST VIRGINIA	MCDOWELL COUNTY	IAEGER, TOWN OF	2	3	-	2	-	-	-	-	7	5	12
WEST VIRGINIA	MCDOWELL COUNTY	KEYSTONE, TOWN OF	1	-	-	2	-	-	-	-	3	1	4
WEST VIRGINIA	MCDOWELL COUNTY	KIMBALL, TOWN OF	-	5	-	2	-	-	-	-	7	3	10
WEST VIRGINIA	MCDOWELL COUNTY	MCDOWELL COUNTY*	11	5	-	65	-	-	-	-	81	135	216
WEST VIRGINIA	MCDOWELL COUNTY	NORTHFORK, TOWN OF	3	3	-	6	-	-	-	-	9	6	15
WEST VIRGINIA	MCDOWELL COUNTY	WAR, TOWN OF	1	1	-	6	-	-	-	-	8	6	14
WEST VIRGINIA	MCDOWELL COUNTY	WELCH, CITY OF	3	15	1	69	-	-	1	2	91	57	148
WEST VIRGINIA	MERCER COUNTY	BLUEFIELD, CITY OF	-	-	-	-	-	-	-	-	-	7	7
WEST VIRGINIA	MERCER COUNTY	BRAMWELL, TOWN OF	1	-	-	4	-	-	-	-	5	3	8
WEST VIRGINIA	MERCER COUNTY	MATOAKA, TOWN OF	-	-	-	4	-	-	-	-	4	-	4
WEST VIRGINIA	MERCER COUNTY	MERCER COUNTY*	29	20	-	103	-	-	1	1	154	116	270
WEST VIRGINIA	MERCER COUNTY	OAKVALE, TOWN OF	-	-	-	1	-	-	-	-	1	5	6
WEST VIRGINIA	MERCER COUNTY	PRINCETON, CITY OF	5	21	-	11	-	-	2	2	41	58	99
WEST VIRGINIA	MINERAL COUNTY	KEYSER, CITY OF	9	9	-	62	-	-	16	-	96	12	108
WEST VIRGINIA	MINERAL COUNTY	MINERAL COUNTY*	6	6	-	72	-	-	-	-	84	69	153
WEST VIRGINIA	MINERAL COUNTY	PIEDMONT, CITY OF	-	1	-	1	-	-	2	-	4	2	6
WEST VIRGINIA	MINGO COUNTY	DELBARTON, TOWN OF	2	-	-	3	-	-	-	-	5	17	22
WEST VIRGINIA	MINGO COUNTY	GILBERT, TOWN OF	1	-	-	2	-	-	1	-	5	14	19
WEST VIRGINIA	MINGO COUNTY	KERMIT, TOWN OF	-	-	-	3	-	-	-	-	3	24	27
WEST VIRGINIA	MINGO COUNTY	MATEWAN, TOWN OF	1	1	-	3	-	-	-	-	5	27	32
WEST VIRGINIA	MINGO COUNTY	MINGO COUNTY*	12	10	1	84	-	-	-	-	107	413	520
WEST VIRGINIA	MINGO COUNTY	WILLIAMSON, CITY OF	2	5	-	5	-	-	-	-	12	36	48
WEST VIRGINIA	MONONGALIA COUNTY	BLACKSVILLE, CITY OF	-	-	-	-	-	-	-	-	-	2	2
WEST VIRGINIA	MONONGALIA COUNTY	GRANVILLE, TOWN OF	-	1	-	1	-	-	-	-	2	3	5
WEST VIRGINIA	MONONGALIA COUNTY	MONONGALIA COUNTY*	7	8	-	45	-	-	-	-	60	114	174
WEST VIRGINIA	MONONGALIA COUNTY	MORGANTOWN, CITY OF	4	7	-	27	-	-	1	3	42	56	98

WEST VIRGINIA	GREENBRIER COUNTY	GREENBRIER COUNTY*	50	5	1	97	-	-	3	-	-	156	135	291
WEST VIRGINIA	GREENBRIER COUNTY	LEWISBURG, CITY OF											4	4
WEST VIRGINIA	GREENBRIER COUNTY	RAINELLE, TOWN OF	10	13		74			3			100	16	116
WEST VIRGINIA	GREENBRIER COUNTY	RONCEVERTE, CITY OF	5	31		17			3			56	14	70
WEST VIRGINIA	GREENBRIER COUNTY	RUPERT, TOWN OF	1			4						5	6	11
WEST VIRGINIA	GREENBRIER COUNTY	WHITE SULPHUR SPRINGS, CT	8	7		54			4			73	14	87
WEST VIRGINIA	HAMPSHIRE COUNTY	CAPON BRIDGE TOWN	2	1		3						6	4	10
WEST VIRGINIA	HAMPSHIRE COUNTY	HAMPSHIRE COUNTY*	51	11	4	61			2	2		131	105	236
WEST VIRGINIA	HAMPSHIRE COUNTY	HAMPSHIRE COUNTY*	1	1		4				1		7	3	10
WEST VIRGINIA	HAMPSHIRE COUNTY	ROMNEY, CITY OF	1	1		2						4	1	5
WEST VIRGINIA	HAMPSHIRE COUNTY	HAMPSHIRE COUNTY*	27	2		22			2	2		55	20	75
WEST VIRGINIA	HANCOCK COUNTY	HANCOCK COUNTY	24	13		31				1		69	9	78
WEST VIRGINIA	HANCOCK COUNTY	HANCOCK COUNTY*	4	3		15						22	60	82
WEST VIRGINIA	HARDY COUNTY	HARDY COUNTY*	4	7		6						13	69	82
WEST VIRGINIA	HARDY COUNTY	MOOREFIELD, TOWN OF				1						1	2	3
WEST VIRGINIA	HARRISON COUNTY	HARRISON COUNTY				28						43	16	59
WEST VIRGINIA	HARRISON COUNTY	BRIDGEPORT, CITY OF		15		55			2	1		79	39	118
WEST VIRGINIA	HARRISON COUNTY	HARRISON COUNTY	12	9		48						61	62	123
WEST VIRGINIA	HARRISON COUNTY	HARRISON COUNTY*	4	9		10						16	5	21
WEST VIRGINIA	HARRISON COUNTY	LOST CREEK, TOWN OF	1	5		4						6	2	8
WEST VIRGINIA	HARRISON COUNTY	LUMBERPORT, TOWN OF			2	3						8	7	15
WEST VIRGINIA	HARRISON COUNTY	NUTTER FORT, TOWN OF		5		6						7	9	16
WEST VIRGINIA	HARRISON COUNTY	SALEM, CITY OF	1			3			1	1		7	2	9
WEST VIRGINIA	HARRISON COUNTY	SHINNSTON, CITY OF	1	1		3						2	-	2
WEST VIRGINIA	HARRISON COUNTY	STONEWOOD, CITY OF	1	1		57			1			76	95	171
WEST VIRGINIA	JACKSON COUNTY	JACKSON COUNTY*	8	10	1	8						21	16	37
WEST VIRGINIA	JACKSON COUNTY	RAVENSWOOD, CITY OF	3	8		2			2			4	34	38
WEST VIRGINIA	JACKSON COUNTY	RIPLEY, CITY OF	2									-	4	4
WEST VIRGINIA	JEFFERSON COUNTY	BOLIVAR, TOWN OF										1	1	4
WEST VIRGINIA	JEFFERSON COUNTY	CHARLES TOWN, CITY OF							1			4	2	6
WEST VIRGINIA	JEFFERSON COUNTY	HARPERS FERRY, TOWN OF	2			2						4	99	183
WEST VIRGINIA	JEFFERSON COUNTY	JEFFERSON COUNTY*	25	11	1	45				2		84	16	30
WEST VIRGINIA	JEFFERSON COUNTY	JEFFERSON COUNTY	4			10						14	27	30
WEST VIRGINIA	JEFFERSON COUNTY	JEFFERSON COUNTY		2		1						3	15	15
WEST VIRGINIA	JEFFERSON COUNTY	SHEPHERDSTOWN, TOWN OF	2	1		12						15	8	30
WEST VIRGINIA	KANAWHA COUNTY	BELLE, TOWN OF				9						10	8	18
WEST VIRGINIA	KANAWHA COUNTY	CEDAR GROVE, TOWN OF	1			242			28	3		382	220	602
WEST VIRGINIA	KANAWHA COUNTY	CHARLESTON, CITY OF	66	42	1	19						20	16	36
WEST VIRGINIA	KANAWHA COUNTY	CHESAPEAKE, TOWN OF		1		50						75	8	83
WEST VIRGINIA	KANAWHA COUNTY	CLENDENIN, TOWN OF	8	13		247			3	1		288	62	350
WEST VIRGINIA	KANAWHA COUNTY	DUNBAR, CITY OF	30	5		13			6			17	7	24
WEST VIRGINIA	KANAWHA COUNTY	EAST BANK, TOWN OF	2			7						8	3	11
WEST VIRGINIA	KANAWHA COUNTY	GLASGOW, TOWN OF		1								1	2	3
WEST VIRGINIA	KANAWHA COUNTY	HANDLEY, TOWN OF		1								1	2	3
WEST VIRGINIA	KANAWHA COUNTY	KANAWHA COUNTY*	94	50	2	922			14	10	36	1,129	882	2,011
WEST VIRGINIA	KANAWHA COUNTY	MARMET, TOWN OF	3	1		2			2			8	4	12
WEST VIRGINIA	KANAWHA COUNTY	NITRO, CITY OF	19	4		118			2	4		147	40	187
WEST VIRGINIA	KANAWHA COUNTY	PRATTI, TOWN OF	2			5						7	12	19
WEST VIRGINIA	KANAWHA COUNTY	SOUTH CHARLESTON, CITY OF	15	3	1	93			6			119	27	146
WEST VIRGINIA	KANAWHA COUNTY	ST. ALBANS, CITY OF	1	3		42			1			47	35	82
WEST VIRGINIA	LEWIS COUNTY	JANE LEW, TOWN OF	1			3						4	-	4
WEST VIRGINIA	LEWIS COUNTY	LEWIS COUNTY*	6	11		40						57	42	99
WEST VIRGINIA	LEWIS COUNTY	WESTON, CITY OF	9	10		38						57	33	90
WEST VIRGINIA	LINCOLN COUNTY	HAMLIN, TOWN OF	4	1		12			1			18	10	28
WEST VIRGINIA	LINCOLN COUNTY	LINCOLN COUNTY*	7	11	1	65						84	138	222
WEST VIRGINIA	LINCOLN COUNTY	WEST HAMLIN, TOWN OF				3						3	2	5
WEST VIRGINIA	LOGAN COUNTY	CHAPMANVILLE, TOWN OF	1									2	11	13
WEST VIRGINIA	LOGAN COUNTY	LOGAN COUNTY*	41	54	8	297			4	3		410	559	969
WEST VIRGINIA	LOGAN COUNTY	LOGAN, CITY OF		1		1						2	10	12

WEST VIRGINIA	ROANE COUNTY	ROANE COUNTY *	3	1	-	31	-	-	-	-	35	77	112
WEST VIRGINIA	ROANE COUNTY	SPENCER, CITY OF	7	2	-	26	-	1	-	-	36	9	45
WEST VIRGINIA	SUMMERS COUNTY	HINTON, CITY OF	-	1	-	6	-	-	-	-	7	14	21
WEST VIRGINIA	SUMMERS COUNTY	SUMMERS COUNTY *	56	15	1	52	-	-	1	-	125	114	239
WEST VIRGINIA	TAYLOR COUNTY	FLEMINGTON, TOWN OF	-	-	-	1	-	-	-	-	1	2	3
WEST VIRGINIA	TAYLOR COUNTY	GRAFTON, CITY OF	4	-	-	24	-	-	1	-	29	6	35
WEST VIRGINIA	TAYLOR COUNTY	TAYLOR COUNTY *	-	-	-	8	-	-	-	-	8	22	30
WEST VIRGINIA	TUCKER COUNTY	DAVIS, TOWN OF	-	-	-	-	-	-	-	-	-	1	1
WEST VIRGINIA	TUCKER COUNTY	HENDRICKS, TOWN OF	1	-	-	3	-	-	-	-	4	14	18
WEST VIRGINIA	TUCKER COUNTY	PARSONS, CITY OF	8	33	-	55	-	3	1	-	100	48	148
WEST VIRGINIA	TUCKER COUNTY	THOMAS, CITY OF	-	-	-	-	-	-	-	-	-	1	1
WEST VIRGINIA	TUCKER COUNTY	TUCKER COUNTY *	3	2	-	14	-	-	-	-	19	42	61
WEST VIRGINIA	TYLER COUNTY	FRIENDLY, TOWN OF	3	-	-	5	-	-	-	-	8	4	12
WEST VIRGINIA	TYLER COUNTY	MIDDLEBOURNE, TOWN OF	1	3	-	-	-	-	-	-	4	1	5
WEST VIRGINIA	TYLER COUNTY	PADEN CITY, CITY OF	-	-	-	-	-	-	-	-	-	1	1
WEST VIRGINIA	TYLER COUNTY	SISTERSVILLE, CITY OF	2	2	-	16	-	-	-	-	20	4	24
WEST VIRGINIA	TYLER COUNTY	TYLER COUNTY *	3	3	-	31	-	1	-	-	38	36	74
WEST VIRGINIA	UPSHUR COUNTY	BUCKHANNON, CITY OF	26	21	-	81	-	3	4	-	135	84	219
WEST VIRGINIA	UPSHUR COUNTY	UPSHUR COUNTY *	11	10	-	45	-	-	1	-	67	43	110
WEST VIRGINIA	WAYNE COUNTY	CEREDO, TOWN OF	-	1	-	10	-	1	2	-	14	1	15
WEST VIRGINIA	WAYNE COUNTY	FORT GAY, TOWN OF	2	-	-	3	-	-	-	-	5	1	6
WEST VIRGINIA	WAYNE COUNTY	KENOVA, CITY OF	-	-	-	-	-	-	-	-	-	-	8
WEST VIRGINIA	WAYNE COUNTY	WAYNE COUNTY *	16	16	1	132	-	-	1	-	166	157	323
WEST VIRGINIA	WAYNE COUNTY	WAYNE, TOWN OF	3	5	-	10	-	-	-	-	18	11	29
WEST VIRGINIA	WEBSTER COUNTY	ADDISON, TOWN OF	1	6	-	22	-	-	3	-	32	13	45
WEST VIRGINIA	WEBSTER COUNTY	CAMDEN-ON-GAULEY, TOWN	1	1	-	2	-	-	-	-	4	2	6
WEST VIRGINIA	WEBSTER COUNTY	COWEN, TOWN OF	-	-	-	3	-	-	-	-	3	3	6
WEST VIRGINIA	WEBSTER COUNTY	WEBSTER COUNTY *	9	9	1	43	-	-	-	-	62	75	137
WEST VIRGINIA	WETZEL COUNTY	HUNDRED, TOWN OF	-	1	-	4	-	1	-	-	6	1	7
WEST VIRGINIA	WETZEL COUNTY	NEW MARTINSVILLE, CITY OF	10	61	1	178	-	8	3	-	261	18	279
WEST VIRGINIA	WETZEL COUNTY	PINE GROVE, TOWN OF	2	4	-	14	-	-	-	-	20	4	24
WEST VIRGINIA	WETZEL COUNTY	SMITHFIELD, TOWN OF	-	-	-	1	-	-	-	-	1	-	1
WEST VIRGINIA	WETZEL COUNTY	WETZEL COUNTY *	10	8	-	92	-	-	-	-	110	51	161
WEST VIRGINIA	WIRT COUNTY	ELIZABETH, TOWN OF	2	3	-	9	-	-	-	-	14	10	24
WEST VIRGINIA	WIRT COUNTY	WIRT COUNTY *	8	1	-	20	-	-	-	-	29	28	57
WEST VIRGINIA	WOOD COUNTY	PARKERSBURG, CITY OF	5	8	1	30	-	-	5	-	49	43	92
WEST VIRGINIA	WOOD COUNTY	VIENNA, CITY OF	9	12	-	59	-	11	3	-	94	74	168
WEST VIRGINIA	WOOD COUNTY	WILLIAMSTOWN, CITY OF	1	14	1	6	-	2	1	-	25	10	35
WEST VIRGINIA	WOOD COUNTY	WOOD COUNTY *	20	38	5	120	1	-	3	-	187	231	418
WEST VIRGINIA	WYOMING COUNTY	MULLENS, CITY OF	3	16	3	19	-	2	-	-	44	58	102
WEST VIRGINIA	WYOMING COUNTY	OCEANA, TOWN OF	6	10	-	31	-	-	1	-	48	33	81
WEST VIRGINIA	WYOMING COUNTY	PINEVILLE, CITY OF	-	2	-	14	-	-	3	-	19	16	35
WEST VIRGINIA	WYOMING COUNTY	WYOMING COUNTY *	14	30	3	174	1	-	-	-	222	254	476