



## Flood Protection Information

**YOUR CHINCOTEAGUE PROPERTY IS LOCATED IN THE FLOOD HAZARD AREA AS MAPPED BY THE FEDERAL EMERGENCY MANAGEMENT AGENCY.**

**Sources of Flooding:** Flooding in our Town occurs during Nor'Easters, Tropical Storms and Hurricanes. The most commonly experienced flooding occurs when nor' Easters approach this region and pushes tidal waters into the inlet driven by high winds. When this occurs, the times of high tide with the prevailing winds prevent the tidal waters from receding and pile up in the channels until the next high tide. When this occurs the tides may exceed 5 feet or more above normal tides.

**The Extent of Past Flooding Events:** Although sheltered from major storms by Assateague Island, the Town of Chincoteague has experienced several major storms. The 1933 hurricane passed over the area bringing 80 mile per hour Hurricane force winds including tidal flooding. In 1960, Hurricane Donna belted the area. This storm caused heavy seas with tidal flooding and flooding rains. High winds were recorded over 150 mph at the Chesapeake lightship on the southern portion of the Eastern Shore.

A major flood event for the Island occurred during the March 6-8, 1962 "Ash Wednesday Storm". The Island experienced severe flooding over the majority of the Island. Several homes were destroyed during this event. All utilities, including water and electric were out for several weeks due to the damage sustained during this event. Many Island residents were evacuated to the NASA Air Station to seek refuge due to tidal flood heights reaching 4 to 5 feet in some areas.

Recently in 2011, Hurricane Irene passed within 50 miles of the coast, bringing 6 inches of rain, 58 mph wind gusts and a 2 to 3 foot storm surge along the southern end of the island causing a mandatory 2 day evacuation of the Island.

Chincoteague Island has experienced several Nor'Easters that have caused considerable property damage to this area including docks, bulkheads and minor residential & commercial flooding. Most of the flooding problems have been to structures located below the base flood elevation along the banks of the Chincoteague and Assateague Channels and along Fowling Gut in the center of the Island.

Your property may be high enough that it has not flooded recently. However, it can still be flooded in the future because the next flood could be worse. The entire Island of Chincoteague is located in a floodplain, thus the odds are that someday your property will be damaged. This flyer gives you some ideas of what you can do to protect yourself.

**Town Flood Services:** The first thing you should do is check your flood hazard. Flood maps and flood protection references are available at the Island Library located on Main Street. General flood mapping is available online from the Accomack County website: <http://accomack.mapsdirect.net> . You can also visit the Town Office - Building Department located at 6150 Community Drive for assistance to confirm the base flood elevation for your property. Each can provide additional information on flooding in your area. The Town also has a list of Virginia Licensed Contractors, Engineers, Surveyors and Architects licensed within the Town of Chincoteague who can assist with flood protection measures.

**Flood Maps:** New FEMA coastal flood risk maps are under review that will revise base flood elevations for Chincoteague Island, and potentially remove areas from the 1% chance (100 year) flood risk zone. These maps along with revisions to the Town Flood Ordinance will be presented at a public hearing before the Town of Chincoteague Town Council for adoption in late 2014. Please watch for public notices.

**What Can You Do:** Several of the Town's efforts depend on your cooperation and assistance. Here is how you can help:

- \* Do not dump or throw anything into the ditches, ponds, guts or channels. Even grass clippings and branches can accumulate and plug drainage ways. A plugged drainage way cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.
- \* If your property is next to a ditch, pond, gut or channel, please do your part and keep the banks clear of brush and debris.
- \* If you see dumping accumulations or debris in the ditches, contact the local Building and Zoning Administrator.
- \* Always check with the Building Department before you build on, alter, re-grade, or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties.
- \* If you see building or filling without a Town permit posted, contact the Building Department at 336-6519.
- \* Check out the following information on flood proofing, flood insurance and flood safety.

**Flood Proofing:** There are several different ways to protect a building from flood damage. One way is to keep the water away by re-grading your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, and if flooding is not too deep. A permit may be required and the Town Building Department can provide this information.

Another approach is to make your walls waterproof and place watertight closures over the doorway. This method is not recommended for houses if water will get over two feet deep.

A third approach is to raise the house above the base flood elevation. A small wood frame house can be elevated for approximately \$35,000.00. If you ride along Main Street you can see several houses that have been elevated within the last couple of years.

These measures are called flood proofing or retrofitting. More information is available in the Public Library on Main Street. Any alteration to your building requires a permit from the local building department.

If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. It is unlikely that you will get much warning, so a detailed checklist prepared in advance would help ensure that you don't forget anything.

**Anchor Fuel Oil and Propane Tanks** - The Town of Chincoteague requires all fuel oil and propane tanks, as defined by Ordinance Section 30-19, to be anchored against any flotation and/or lateral movement. All oil tanks must also extend the vent pipe and fit the fill tube with a screw-on tight-fit cap with gasket.

**Flood Insurance:** If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from flooding. However, because the Town of Chincoteague participates in the National Flood Insurance Program you can purchase a separate flood insurance policy. **This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.**

**Flood insurance is required by banks when a mortgage or home improvement loan is obtained.** Coverage can be obtained on both the structure and its contents if desired. During the kind of flooding that

occurs on Chincoteague, there is usually more damage to the furniture and contents than to the structure. If you are covered, check your coverage limits and make sure you have enough coverage. Remember even if the last flood missed you or you have done some flood proofing, the next flood could be worst. Flood insurance covers all surface floods.

The National Flood Insurance Program (NFIP) is changing due to the Biggert-Waters Flood Insurance Reform Act of 2012. Flood insurance rates are likely to increase over the next several years for several types of property. The Grimm-Waters Act, or Homeowner and Flood Insurance Affordability Act of 2013, may also modify your rate. To learn more, contact your Insurance Agent or the Town of Chincoteague.

**Flood Safety:**

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electric wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or Town Police Station.

Have your electricity turned off by the Power Company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.

Look out for animals, especially snakes. Small animals that may have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

**Flood Warning Systems and Notification:**

The Town no longer owns and operates the E-911 system for the island. All assistance needed for police, fire and ambulance is dispatched from the Eastern Shore of Virginia 911 Center. Contact the Police Department in the Town Office Complex located at 6150 Community Drive for non emergency matters at (757) 336-3155. Additionally, the Town Emergency Operation Center operates from this location. In case of an event such as possible flooding, hurricanes, nor' easters or other natural disasters the EOC is activated to assess imminent threats to the area. If the event warrants action by EOC, the Town's public warning system is activated. This action will interrupt all TV stations on the island through the local cable TV company, and a live broadcast will be made to advise all residents of possible life threatening events and steps to follow to evacuate the island if necessary.

Additional to this broadcast, local radio station WESR 103.3 F.M., the NOAA radio weather station and cable Channel 28 will alert local residents. Hurricane alerts are issued a minimum of 24 hours prior to the predicted landfall giving adequate time to evacuate the Island. For all storms that require safety measures be taken, residents are alerted in accordance with the Town's Emergency Response Plan. If emergency situations occur, the local Fire Company along with the Police Department goes through the community alerting residents of evacuations. Current notices will be posted on the Town website ([www.chincoteague-va.gov](http://www.chincoteague-va.gov)) and can be sent by a reverse 911 system to your phone if you sign up for this service.

## Funding Sources for Repetitive Loss Properties

The National Flood Insurance Program (NFIP) is continually faced with the task of paying claims while trying to keep the price of flood insurance at an affordable level. It has a particular problem with repetitive loss properties, which are estimated to cost \$200 million per year in flood insurance claim payments. Repetitive loss properties represent only one percent of all flood insurance policies, yet before Hurricane Katrina, they accounted for nearly one-third of the claim payments (over \$4.5 billion to date).

Mitigation of the flood risk to these repetitive loss properties will reduce the overall costs to the NFIP as well as to individual homeowners. Accordingly, over the years, Congress has created a variety of funding sources to help repetitive loss property owners reduce their exposure to flood damage. The Federal Emergency Management Agency (FEMA) now has five grant programs and one insurance benefit. More information on these programs can be found on the noted websites.

- Hazard Mitigation Grant Program (HMGP) – a grant made available after a Presidential disaster declaration ([www.fema.gov/government/grant/hmgrp/index.shtml](http://www.fema.gov/government/grant/hmgrp/index.shtml))
- Flood mitigation Assistance (FMA) – a grant that your community can apply for each year ([www.fema.gov/government/grant/fma/index.shtml](http://www.fema.gov/government/grant/fma/index.shtml))
- Pre-Disaster Mitigation (PDM) – a nationally competitive grant that your community can apply for each year ([www.fema.gov/government/grant/pdm/index.shtml](http://www.fema.gov/government/grant/pdm/index.shtml))
- Repetitive Flood Claims (RFC) – a grant that FEMA administers for certain repetitive loss properties where there is no local government sponsor ([www.fema.gov/government/grant/rfc/index.shtml](http://www.fema.gov/government/grant/rfc/index.shtml))
- Severe Repetitive Loss (SRL) – a grant that is reserved for “Severe” repetitive loss properties, i.e., those with their flood insurance policies administered by FEMA’s Special Direct Facility rather than a private insurance company ([www.fema.gov/government/grant/srl/index.shtml](http://www.fema.gov/government/grant/srl/index.shtml))
- Increased Cost of Compliance (ICC) – an extra flood insurance claim payment that can be provided if an insured building was flooded and then declared substantially damaged by the local permit office. ([www.fema.gov/library/viewRecord.do?id=3010](http://www.fema.gov/library/viewRecord.do?id=3010))
- Small Business Administration (SBA) – low interest loans that can fund repairs and mitigation projects following a disaster declaration ([www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance))

Most of the FEMA grants provide 75% of the cost of a project. The owner is expected to fund the other 25%, although in some cases the state or local government may contribute to the non-FEMA share. ICC pays 100% (up to \$30,000) of the cost of bringing the damaged building up to the local ordinance’s flood protection standards.

Each program has a different Congressional authorization and slightly different rules. These are summarized in the table on the next page. States and communities set their own priorities for the use of the grant funds, but they are strongly encouraged to address their repetitive flood problems. In no case, can a FEMA grant be used on a project without the completely voluntary agreement of the owner.

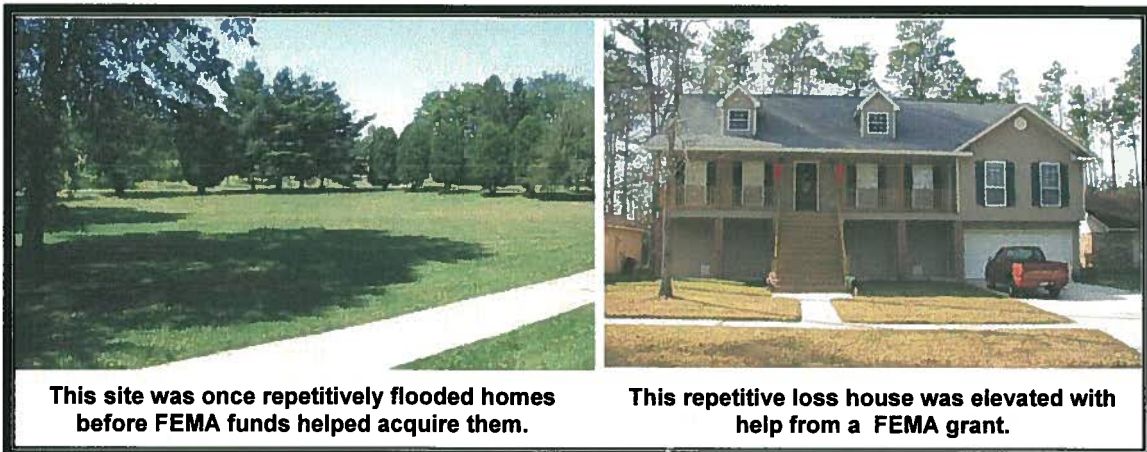
Types of Projects Funded	HMGP	FMA	PDM	RFC	SRL	ICC	SBA
Acquisition of the entire property by a gov't agency	✓	✓	✓	✓	✓		
Relocation of the building to a flood free site	✓	✓	✓	✓	✓	✓	✓
Demolition of the structure	✓	✓	✓	✓	✓	✓	✓
Elevation of the structure above flood levels	✓	✓	✓		✓	✓	✓
Replacing the old building with a new elevated one	✓				✓	✓	✓
Local drainage and small flood control projects	✓				✓		
Dry floodproofing (nonresidential buildings only)		✓	✓		✓	✓	✓
<b>Percent paid by Federal program</b>	75%	75%	75%	100%	75%	100%	0
<b>Application notes</b>	1, 2	1	1		1	3	2, 4

**Application notes:**

1. Requires a grant application from your local government
2. Only available after a Federal disaster declaration
3. Requires the building to have a flood insurance policy and to have been flooded to such an extent that the local government declares it to be substantially damaged
4. This is a low interest loan that must be paid back

**What you can do:**

- Check the websites and read up on the details of the funding programs that are appropriate for your situation. For example, if your state has not been declared a Federal disaster area for some time, look at the grants that have annual application procedures, not HMGP.
- Talk to your local planning, building, or emergency management official to see if your community is interested in applying for a grant for properties like yours.
- Talk to your permit office to make sure they are aware of ICC. In some cases a local ordinance might be worded to trigger ICC for a repetitive loss property that was not substantially damaged.
- Keep your flood insurance policy in force. Several grants and ICC only fund properties that currently have a flood insurance policy.



**This site was once repetitively flooded homes before FEMA funds helped acquire them.**

**This repetitive loss house was elevated with help from a FEMA grant.**

# **PREPARING FOR DISASTERS- ARE YOU READY?**

## **UNDERSTAND WHAT COULD HAPPEN**

### **LOOK AROUND WHERE YOU LIVE**

Chincoteague could experience hurricanes, nor'-easter, floods, tornados, snow/ice storms, fires, toxic spills, and acts of terrorism. Look around where you live! Ask yourself what you and your family are most vulnerable to.

### **KNOW YOUR COMMUNITY EMERGENCY MANAGEMENT**

The Town of Chincoteague has elected officials as well as employees who work to prepare the island for disasters. Comprehensive plans are in place to prepare for and recover from disasters. An Emergency Operations Center is opened and coordinates with local, state, and federal agencies during disasters. Chincoteague is recognized by NOAA as a Storm Ready Community.

### **KNOW THE WARNINGS**

Town officials will notify citizens of disasters at [www.chincoteague-va.gov](http://www.chincoteague-va.gov) and on local media channels (radio/television), through Charter Cable channel 9 as well as a voice over-ride on the cable system. The Town also uses an emergency call system to call your home phone with important messages. It is your responsibility to heed those warnings and take immediate action.

## **HAVE A PLAN**

### **PREPARE FOR WHAT MIGHT HAPPEN – NOW**

Discuss with each member of your family what he or she should do in different kinds of emergencies. Take a CPR or first aid course. Become a member of the Community Emergency Response Team (CERT). CERT courses are advertised in local newspapers. Find out from school officials how they will let you know of your child's status in an emergency.

### **WHERE TO GO**

When told to evacuate, please do so immediately, time is of the essence. Local shelters will be at the Arcadia High and Middle Schools on Route 13 in Oak Hall. Take snacks, games, pillows and blankets with you. If you chose to leave the area go north. Remember in the case of a hurricane, the storm can cause significant flooding and wind damage hundreds of miles inland.

### **HAVE A CONTACT OUT OF THE AREA**

It is often easier to call long distance, so have a friend or relative out of the area that you and other family can call to keep track of your whereabouts and well-being.