



FLOOD SAFETY

90 percent of all natural disasters in the United States involve some sort of flooding. Floods are one of the most common hazards in the U.S., but not all floods are alike. Some floods develop slowly, while others such as flash floods can develop within minutes and without visible signs of rain. Flood threats include: flash flooding, river flooding, storm surge, tidal flooding, snowmelt, burn scars and dam breaks.

Flash floods can occur within a few minutes or hours of excessive rainfall, a dam or levee failure, or a sudden release of water held by an ice jam. Overland flooding, the most common type of flooding event, typically occurs when waterways such as rivers or streams overflow their banks as a result of rainwater or a possible levee breach and cause flooding in surrounding areas.

To prepare for and protect against a flood, you should:

- Build an emergency kit and make a family emergency communications plan.
- Elevate the furnace, water heater, electric panel and other utilities in your home if you live in an area that has a high flood risk.
- Consider installing "check valves" to prevent flood water from backing up into the drains of your home.
- If feasible, construct barriers to stop floodwater from entering the building and seal walls in basements with waterproofing compounds.
- Purchase flood insurance to protect your home, your business and your family's financial security from the costs associated with flood damage.

KNOW THE DIFFERENCE: WATCH VS. WARNING

FLOOD

WATCH | Flooding is possible; tune in to NOAA Weather Radio, commercial radio, social media or television for the latest information.

WARNING | Flooding is occurring or will occur soon; if advised to evacuate, do so immediately.

FLASH FLOOD

WATCH | Flash flooding is possible; be prepared to move to higher ground. Tune in to NOAA Weather Radio, commercial radio, social media or television for the latest information.

WARNING | A flash flood is occurring; seek higher ground on foot immediately.

TURN AROUND DON'T DROWN. Never attempt to drive through a flooded road, the depth of water is not always obvious. For more information, visit www.nws.noaa.gov/os/water/TADD.

Check road conditions before driving at www.511Virginia.org or call 511 for real-time traffic information and road conditions.

AFTER A FLOOD

Wear protective equipment: gloves, safety glasses, rubber boots and masks to protect you from debris and airborne particles, e.g., mold and dust.

Throw out any food including canned items that were not maintained at a proper temperature or have been exposed to floodwaters. Do not eat food from a flooded garden.



Air out enclosed spaces by opening all doors and windows whenever you are present. Leave as many windows open when you are not present as security concerns allow.

WHEN IN DOUBT, THROW IT OUT.

Clean and disinfect everything that got wet. Mud and standing water left from floodwater can contain sewage, bacteria and chemicals.



Discard saturated porous materials such as mattresses or upholstered items, especially those with visible fungal growth.

Tear out flooring, paneling, drywall, insulation and electrical outlets saturated by floodwater.



FLOOD RESOURCES + STATISTICS

Visit the Virginia Department of Conservation's (DCR) Virginia Flood Risk Information System (VFRIS) at www.dcr.virginia.gov/vfris. VFRIS is a collaboration between DCR and the Virginia Institute of Marine Science's Center for Coastal Resources Management. VFRIS helps communities, real estate agents, property buyers and property owners discern an area's flood risk. By pulling together information from the Federal Emergency Management Agency, U.S. Fish and Wildlife Service, Esri GIS and the Virginia Geographic Information System, VFRIS allows users to quickly locate and see if property is within the Special Flood Hazard Area (SFHA).

Talk to your insurance agent about purchasing flood insurance or contact the National Flood Insurance Program (NFIP) call center at 888.379.9531 to request an agent referral. Visit www.floodsmart.gov for more information.

A HOME MAPPED IN THE SPECIAL FLOOD HAZARD AREA IS 2.5 TIMES MORE LIKELY TO SUFFER DAMAGE FROM A FLOOD THAN A FIRE IN THE LIFETIME OF A TYPICAL 30-YEAR MORTGAGE



THERE IS AT LEAST A 26% CHANCE YOU'LL EXPERIENCE A BASE FLOOD DURING THE LIFETIME OF YOUR MORTGAGE



ON AVERAGE, THE ANNUAL COST OF FLOOD INSURANCE IN VIRGINIA IS \$737

FINANCIAL ASSISTANCE PAYOUTS | HURRICANE MATTHEW, VIRGINIA

After a disaster, to qualify for FEMA assistance (Individual Assistance) a presidential federal disaster declaration must be declared and the program has financial limitations. As the chart below illustrates, having a flood insurance policy, before a disaster strikes, better protects your financial investment. Residents impacted by Hurricane Matthew in Virginia received significantly more financial assistance to rebuild their homes by having a flood insurance policy.

