



2024 Flood Awareness Guide

Flood Awareness Week is March 10-16, 2024. Flooding is the most common and costly natural disaster, but only 3% of Virginians have flood insurance. It is estimated that 1 inch of water in a home can cause upwards of \$25,000 in damages.

Inside this special mailer, you will find information about your flood hazard risks, flood insurance, how to stay safe during a hurricane, and much more.



COUNTY OF GLOUCESTER
Office of Community Engagement
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Gloucester, VA 23061

PRSR MKTG
US Postal PAID
Gloucester, VA
Permit No. 14

POSTAL CUSTOMER, LOCAL
GLOUCESTER COMMUNITY ENG PROGRAM

STAYING SAFE DURING HURRICANE SEASON

National Flood Insurance Program

Gloucester County is a participant in the National Flood Insurance Program (NFIP) and was recently rated a Class 5 community by the FEMA Community Rating System (CRS), which allows property owners to obtain federally backed flood insurance at a 25% premium discount.

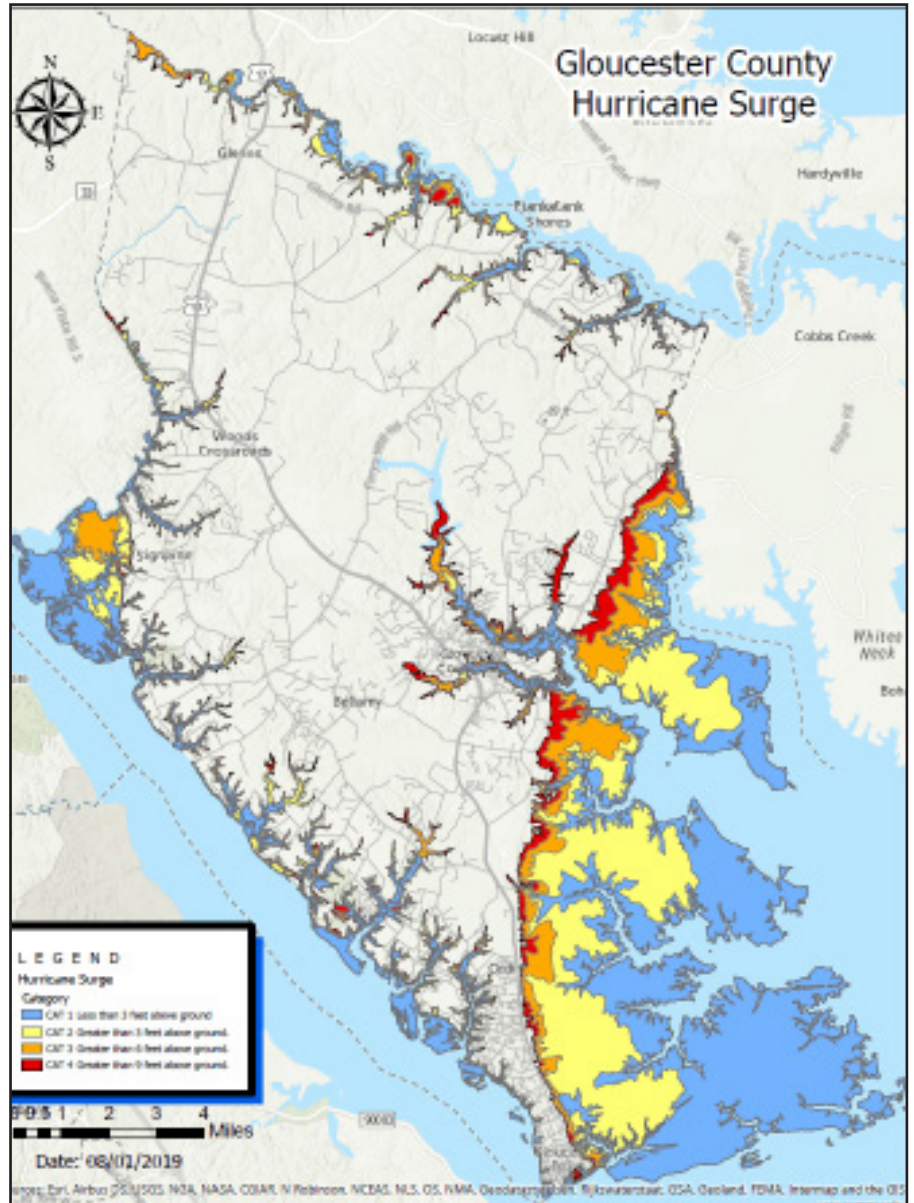
This insurance is available to any owner of insurable property in this county (with exception of those properties located in FEMA designated coastal barrier areas). Flood insurance policies are available from local insurance companies.

The actual cost may vary depending on the degree of flood hazard and the amount of coverage desired. Residents who live or own property in flood hazard areas are urged to purchase flood insurance to protect themselves from losses due to flooding.

Fast Facts

Fast Facts on the National Flood Insurance Program:

- Coverage for contents is not automatically included with building coverage. Ask your insurance agent about contents coverage.
- Standard homeowners insurance policies do not cover losses due to floods.
- There is a 30 day waiting period before coverage goes into effect.
- This insurance is required if purchasing a home through a federally-backed mortgage. Purchase flood insurance to protect yourself from losses due to flooding.



Flood Insurance Rate Map (FIRM) Information

The Flood Insurance Rate Maps (FIRMs) are available to view at the Gloucester County Building Inspection Office. Staff there is available to help you determine if your property is located in a designated coastal barrier area or floodplain. You may contact them at 804-693-2744 from 8 a.m. to 4:30 p.m. Monday through Friday.

Flood Map Index

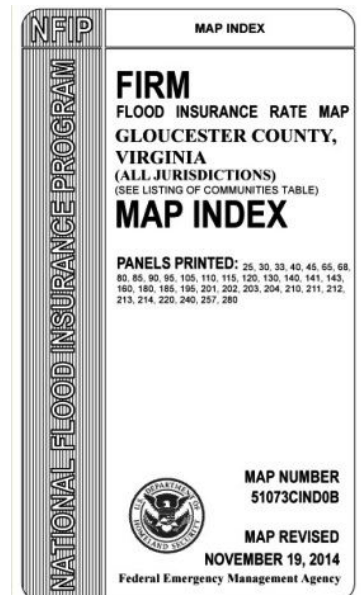
Gloucester County FIRMs include the Flood Map Index (PDF), 36 Individual Map Panels and the Flood Insurance Study (PDF) (FIS). These also may be viewed at the FEMA Map Service Site.

Flood Information Portal

The Flood Information Portal also allows you to enter your physical address to determine your proximity to any Special Flood Hazard Area / Flood Zone.

New Flood Transition

The Gloucester County FIRMs include a new flood transition Coastal A Zone that lies between the VE (wave height greater than 3 feet) and AE (wave height less than 3 feet) flood zones.



STAYING SAFE DURING HURRICANE SEASON

Advisories, Watches and Warnings

Check frequently on the storm's progress until all Watches and Warnings from the National Weather Service are cancelled for your area.

HURRICANE WATCH: Hurricane may threaten within 36 hours

- Be prepared to take action if a warning is issued.
- Keep informed of the storms progress.

HURRICANE WARNING: Hurricane expected to strike within 24 hours

- Leave waterfront and low-lying, flood-prone areas.
- Leave mobile homes for more substantial shelter.
- Stay in your home if it is sturdy, on high ground and not near the water. If you are asked to evacuate by authorities, GO!
- Stay tuned to radio, NOAA Weather Radio, or television for hurricane advisories and safety information.

THE SAFFIR-SIMPSON SCALE

The scale rates hurricanes in order of their damage potential.

Category	Wind (MPH)
1	74 to 95
2	96 to 110
3	111 to 130
4	131 to 155

Coastal Flood Advisory

A Coastal Flood Advisory is issued when minor or nuisance coastal flooding is occurring or imminent.

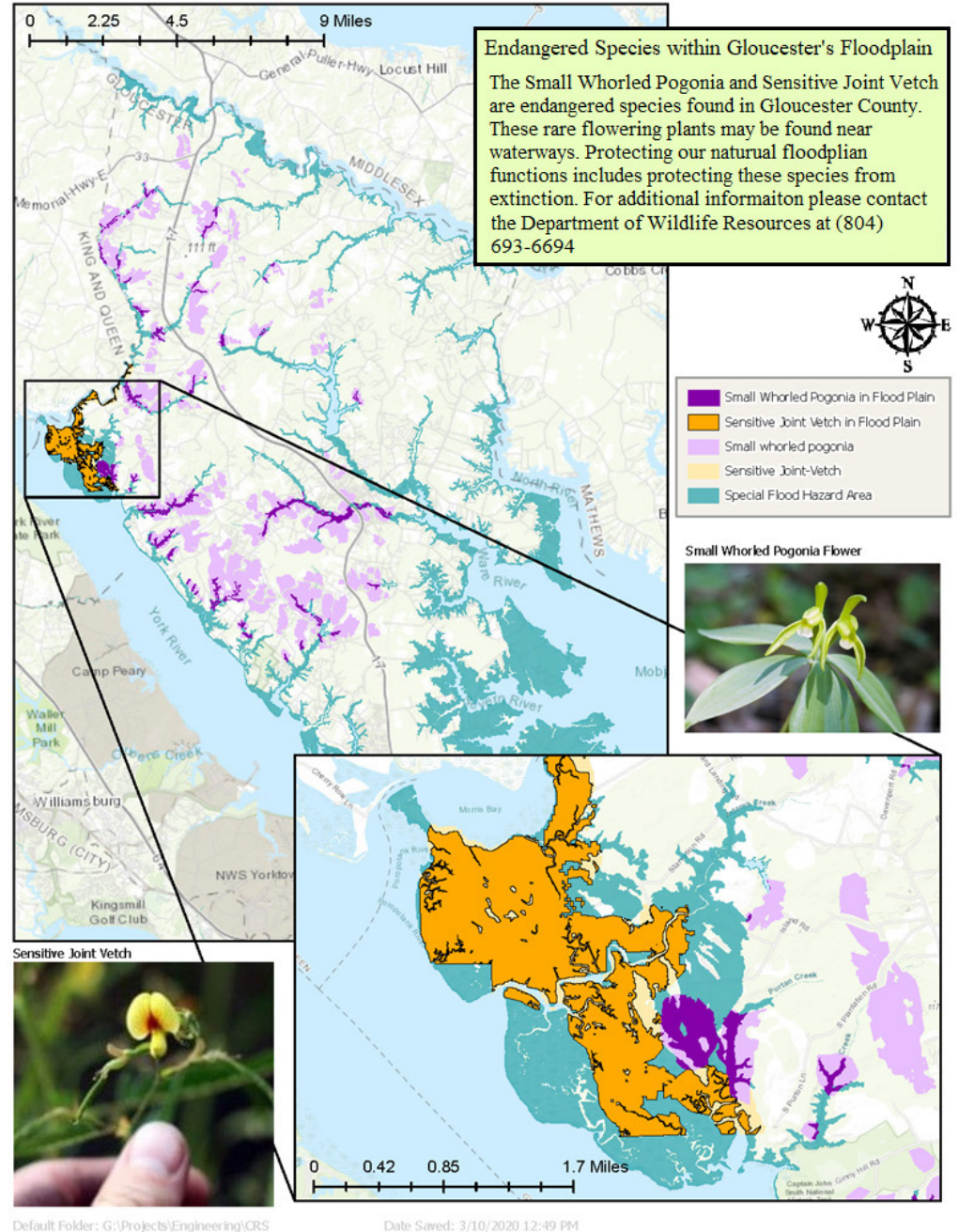
Coastal Flood Watch

A Coastal Flood Watch is issued when moderate to major coastal flooding is possible. Such flooding would potentially pose a serious risk to life and property.

Coastal Flood Warning

A Coastal Flood Warning is issued when moderate to major coastal flooding is occurring or imminent. This flooding will pose a serious risk to life and property.

Endangered Species within the Natural Floodplain



REMEMBER:

Turn Around, Don't Drown!
The majority of flood-related deaths occur in vehicles!

STAYING SAFE DURING HURRICANE SEASON

The 2024 Atlantic Hurricane Season lasts from June 1 through Nov. 30, according to the National Hurricane Center. Though our area can be impacted by a number of factors during this time, flooding is always a main concern.

Know Your Flood Hazard

Gloucester County Flood Insurance Rate Maps (FIRMs) can be viewed online at <https://gloucesterva.gov/flood-management> under Flood Information and Property Flood Information.

Search the FEMA Map Service Center at <https://msc.fema.gov/>. Gloucester County FIRMs are also available for viewing by visiting the Gloucester County Building Inspections Department at 6489 Main Street, Suite 247. For more information call 804-693-2744.

Flood Hazard Map Risks

High-Risk Areas

(Special Flood Hazard Area or SFHA) See page 6 of this guide for Zone-area definitions.



Zone A or V on the Flood Map

In high-risk areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage. All home and business owners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance.

For information regarding flood depths, please visit Virginia's map center at <https://consapps.dcr.virginia.gov/VFRIS/>.

Moderate-to-Low Risk Areas

(Non-special Flood Hazard Area or NSFA)

Zone X on the Flood Map

Zone X properties submit over 20% of NFIP claims and receive one third of disaster assistance for flooding. Flood insurance isn't federally required in these areas, but it is recommended for all property owners and renters. Ask your insurance agent about a Preferred Risk.

Build Responsibly

Always check with the Gloucester County Building Inspection Department before you build on, clear, grade or fill your property. All floodplain development requires a permit from Gloucester County.

For more information, call 804-693-2744 or visit www.gloucesterva.gov/building-inspection

Measures to Protect Your Home

There are ways to permanently retrofit a building. Retrofitting means making changes to an existing building to protect it from flooding. Six ways to retrofit are discussed in the FEMA publication 312 A Homeowners Guide to Retrofitting available on www.FEMA.gov.

1. Elevation - Raising your house so the lowest floor is 3 feet above flood level.
2. Wet Flood Proofing - Making uninhabited parts of your home resistant to flood damage.
3. Relocation - Moving your house to higher ground.
4. Dry Flood Proofing - Sealing your house to prevent flood waters from entering.
5. Levee and Floodwall - Constructing barriers to prevent flood from entering.
6. Demolition - Demolishing home and rebuild meeting flood requirements, or moving elsewhere.

Flood Insurance: Do You Need It?

Nearly all homeowners' insurance policies do not include flood insurance. Check with your insurance agent for pricing. If you are in a FEMA flood zone, hurricane zone, evacuation zone or dam break inundation zone, you need flood insurance!

If you DO hold an NFIP Flood Insurance Policy and your home is flooded, FEMA will cover up to \$100,000 in contents and repair or replacement costs up to \$250,000.

If you DO NOT hold an NFIP Flood Insurance Policy and your home is flooded, FEMA may pay a relatively small amount through its Individuals and Households Program (IHP) which typically covers the cost for limited temporary housing and rarely provides support towards the cost for repairs. The average IHP claim in Virginia is \$3,900. IHP is not a substitute for insurance and it is intended to meet basic needs.

STAYING SAFE DURING HURRICANE SEASON

Are You Downstream of Beaverdam Reservoir?

The dam controlling Beaverdam Reservoir is regulated as a High Hazard Dam. The Dam is maintained and inspected by the Department of Public Utilities in conformance with State and Federal Regulations. However, all dams have the potential for failure.

If you live between Beaverdam Reservoir and the Ware River, please visit <https://gloucestergis.timmons.com/#/> and click on "Potential Inundation Areas" under "Public Safety and Planning" to determine if your home is at risk for flooding due to dam failure.

In the event of potential dam failure, Gloucester County will trigger procedures within its Emergency Action Plan to notify homeowners with the County's BEE Alert Emergency Notification System and the Sheriff's Office will assist in evacuation efforts within the dam inundation zone.

If an evacuation is triggered, at-risk property owners must vacate their properties and seek high ground. If you live within the Courthouse side of Beaverdam swamp, then you should evacuate toward Main Street. If you live on the north side of Beaverdam Swamp, and its vicinity, then you must evacuate toward Mathews County.

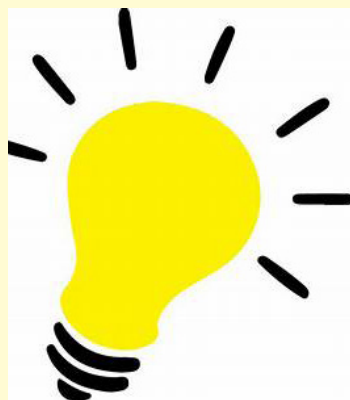
Do not cross bodies of water, bridges or travel through low-lying areas as conditions may change rapidly. When evacuating, remember that a majority of flood-related fatalities occur on the road.

For more information, contact Gloucester's Emergency Management Department at 804-693-1390 or DEM@gloucesterva.info.

No Power?

To report power outages and get estimated time for power to be restored, add the Dominion Power outage map to your favorites bookmark list on your phone or tablet. The site is updated every 15 minutes!

Go to: dominionenergy.com/outages



Prepare Now for Flooding



- **Determine your flood zone by calling 804-693-2744.**
- **Turn around. Don't drown!**
- **Keep your insurance documents and other personal information in a watertight container.**
- **Obtain building permits before you build. Call 804-693-2744.**
- **Keep your ditches and storm water features clean for free-flowing rainwater and receding storm surges.**
- **Floodwaters do not care where FEMA draws a line. Low-cost policies are available for homes outside the 1% floodplain.**
- **Know your evacuation zone! Go to vaemergency.gov to determine your evacuation zone.**
- **Gloucester has many endangered plants and animals that depend on the flood zone. Preserve the floodplain's natural features and keep our Bay clean to protect our remaining native species.**
- **Spread the word to your family and neighbors, as we should all protect our community from physical and financial devastation by insuring our risks.**

STAYING SAFE DURING HURRICANE SEASON

Floodplain Assistance Advice

Gloucester County offers financial assistance advice to inform and guide citizens through the various funding and insurance opportunities. Please contact Engineering Services at 804-693-5480 to learn more. Financial assistance advice includes the following topics:

Pre-flood Assistance

- FEMA mitigation grants;
- State or local programs, such as grants, loans, and rebates;
- Housing improvement assistance programs;
- The U.S. Department of Agriculture's rural development grants and loans for mitigation;
- The potential to reduce flood insurance premiums for certain mitigation projects (e.g., elevating the building above the base flood elevation); and
- Exempting the improvements from property tax increases.

Post-flood Assistance

- Flood insurance;
- Flood insurance's Increased Cost of Compliance benefit for substantially damaged structures;
- FEMA's Hazard Mitigation Grant Program; and
- The U.S. Small Business Administration's post-flood mitigation loans.

Requirements for Substantial Improvement/Damage

- If your home is located within a flood zone and you plan to make substantial improvements, the Gloucester County Flood-plain Management Ordinance requires the lowest floor to be elevated to 3 feet above base flood elevation (BFE).
- Substantial improvement/damage means any reconstruction, rehabilitation, addition or other improvement to a structure, the total cost of which equals or exceeds fifty (50) percent of the market value of the structure before the start of construction of the improvement.
- For more information, contact the Gloucester Building Inspection Department at 804-693-2744.

Flood Safety Tips

- Do not walk through flowing water. Currents can be deceptive and can knock you off of your feet. If you must walk, carry a stick or pole to test the ground.
- Do not drive through flooded areas. If you come to a flooded road, turn around. You don't know the depth of the water or condition of the road underneath.
- Evacuate the flood hazard area. Don't delay in evacuating once you get word to leave. Stick to designated evacuation routes.

Protect the Floodplain by Taking These Steps

Maintain Your Drainage:

- Check ditches and remove debris or obstructions.
- Remove loose objects and debris from the roof.
- Check for long-term standing water in gutters and correct any blockages.
- Keep trees trimmed and away from the roof.
- Ensure downspouts funnel water away from the building and do not allow water to accumulate near the perimeter.

To help preserve and protect these valuable resource areas Gloucester County has adopted the following locally administered programs:

- Mitigation Open Space Plan
- Chesapeake Bay Preservation
- Erosion and Sediment Control
- Wetlands Protection
- Floodplain Management Plan

The County also has implemented a program to protect endangered species in the floodplain.

These programs and how they are administered, have a direct effect on water quality (WQ) in the community.

Always check with the Gloucester County Building

Inspection Department

(804-693-2744) before you build on, clear, grade or fill your property. All floodplain development requires a permit.

For questions about Resource Protection Areas (RPA), please call 804-693-1217.



STAYING SAFE DURING HURRICANE SEASON

Flood Hazard Area Definitions

Flood hazard areas identified on the Flood Insurance Rate Map (FIRM) are identified as a Special Flood Hazard Area (SFHA). SFHA are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-year flood. Flood hazard areas and definitions:

A Zone: (Rising water flood zone) Areas subject to inundation. Mandatory flood insurance purchase requirements and floodplain management standards apply.

AE Zone: (Rising water flood zone; wave height less than 3 feet) Areas subject to inundation. Mandatory flood insurance purchase requirements and floodplain management standards apply.

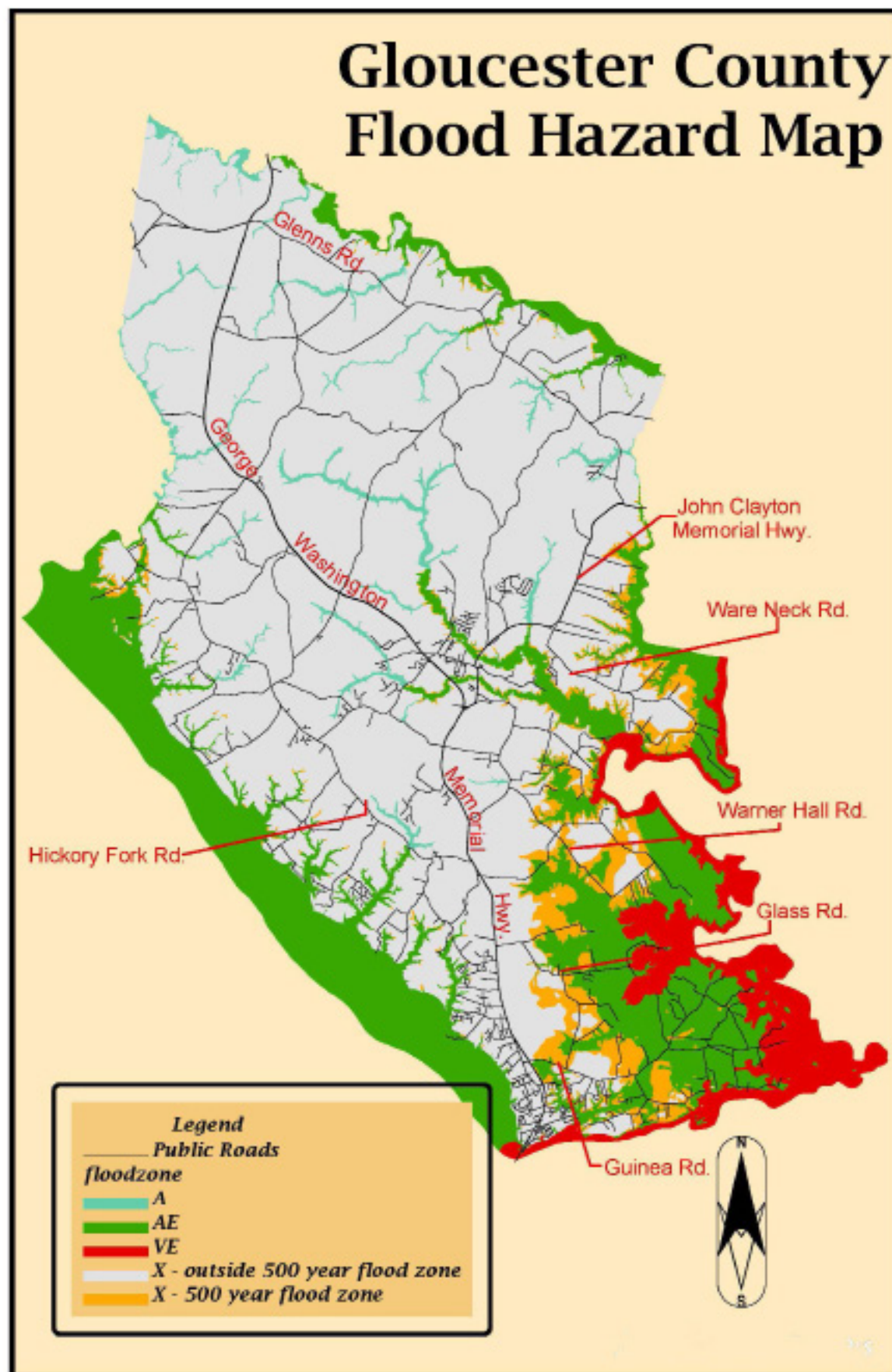
AO Zone: Area of shallow flooding to an average depth of 1 to 3 feet where a clearly defined channel does not exist, where the path of flooding is unpredictable, and where velocity flow may be evident. Such flooding is characterized by ponding or sheet flow.

Coastal A Zone: (Wave action flood zone) means flood hazard areas that have been delineated as subject to wave heights between 1.5 feet and 3 feet, and identified on the FIRM as areas of Limits of Moderate Wave Action (LiMWA).

VE Zone: (Wave action flood zone; Wave height greater than 3 feet) Areas subject to inundation with additional hazards due to storm-induced velocity wave action. Mandatory flood insurance purchase requirements and floodplain management standards apply.

X - 500-Year Flood Zone: Moderate flood hazard areas (0.2-percent-annual-chance or 500-year) flood.

X Zone: Minimal flood hazard with area outside 500-year flood zone.



Evacuate!

- Develop an emergency plan.
- Determine escape routes and central meeting location.
- Plan for pets and special needs.



STAYING SAFE DURING HURRICANE SEASON

How the County Can Help

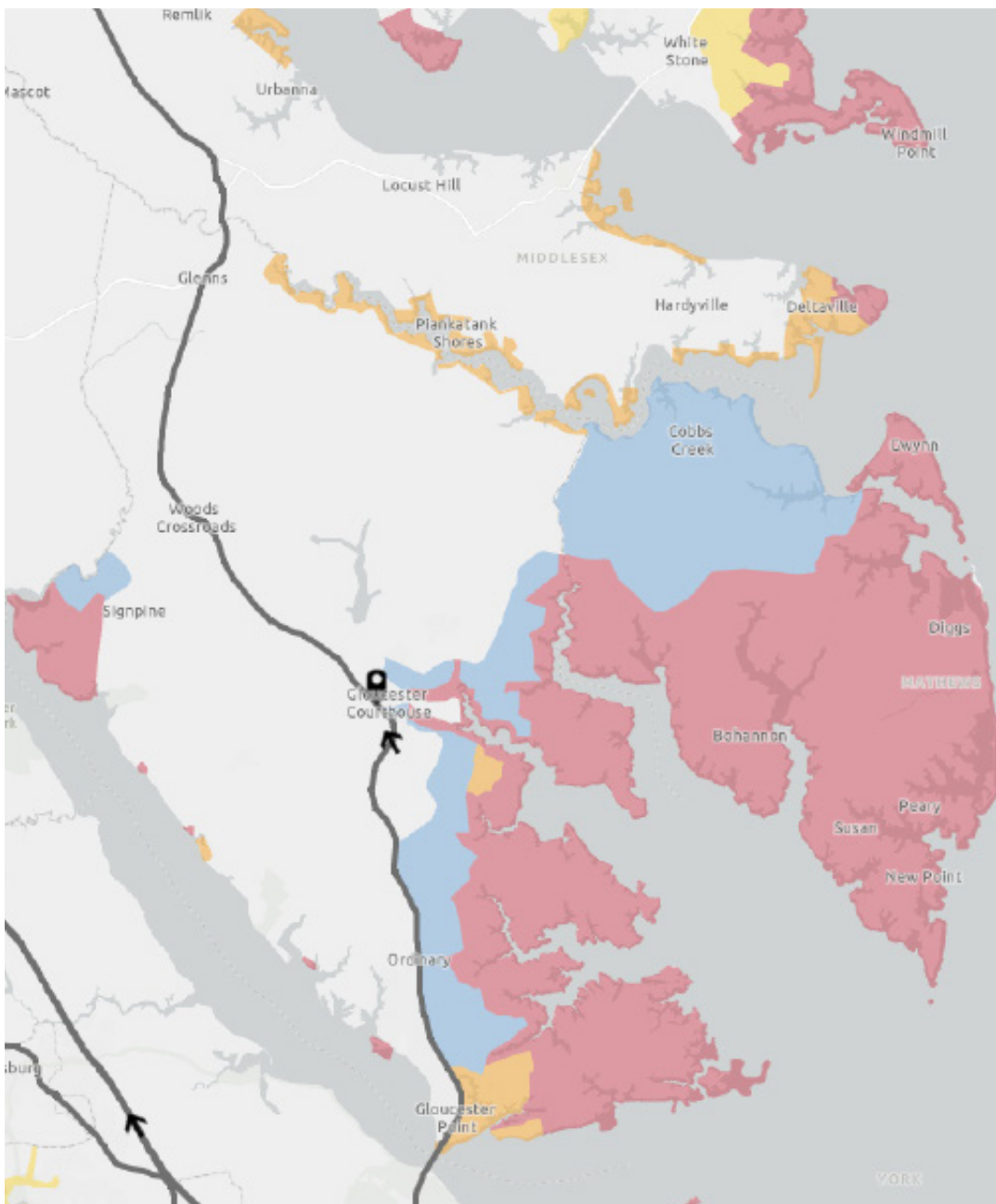
The Gloucester County Building Inspections Department provides flood protection assistance in the following ways:

- Provides information on how to select a qualified contractor and who to contact if dissatisfied with a contractor's performance.
- Conducts site visits to review flooding, drainage or sewer problems.
- Provides one-on-one advice to property owners on flood proofing and retrofitting techniques, as well as improvement and damage requirements.
- Helps locate your property on the Flood Insurance Rate Maps (FIRMS).
- Provides map information on LiMWA, BFE such as AE-8 and 500 year flooding.
- Also provides information on Resource Protection Areas (RPA) at 804-693-1217.

Sign Up For BEE Alert!

BEE Alert is a high-speed emergency notification system used to alert the public to impending disasters on their landline or registered cell phones.

To receive notifications on your cell phone by text or email, visit <https://gloucesterva.gov/emergency-management> or call 804-693-1390.



Know Your Zone

The Commonwealth of Virginia has developed hurricane evacuation zones for coastal Virginia designed to enhance current evacuation plans, boost public safety, and improve travel efficiency in the event of hurricanes or other disasters.

Visit www.KnowYourZoneVA.org. Zones are designated A through D. They provide residents with clarity on whether they should evacuate in an emergency or shelter at home, based on their physical street address and the nature of the emergency event.

The evacuation zones are data driven and based on a highly detailed map that identified low-lying properties vulnerable to flooding. The maps are based on historic storm surge measurements combined with projected effects of storms of different intensity, path, speed, tides and other meteorological factors.

EVACUATION ZONES: **A** **B** **C** **D**