

# FILL UP ON FLOOD FACTS

Think you know your risks?  
Think you're covered for flooding?  
Be sure you know...

## THE FACTS

### /// ANYWHERE IT CAN RAIN, IT CAN FLOOD.

*It's true; rain causes flooding in Hampton Roads. Over the past 70 years, heavy rainfall events have become more intense and frequent in our area and will only continue to increase.*

### /// ONE INCH OF FLOODING CAN COST MORE THAN \$25,000.

*One inch of water inside the home could cause over \$23,000 in damages and more than \$3,000 personal property costs on average.*

### /// HOMEOWNERS AND RENTERS INSURANCE POLICIES DO NOT COVER FLOOD DAMAGE.

*Damage resulting from flooding must typically be insured by a separate policy.*

For more information about the flood hazard for your property, visit:

[GetFloodFluent.org/What-Flood-Risk](http://GetFloodFluent.org/What-Flood-Risk)

#### TO FIND OUT HOW TO GET COVERAGE:

Contact your insurance agent or the FEMA Mapping and Insurance eXchange (FMIX) at 877-336-2627.

There is typically a 30-day waiting period. **TIME TO ACT!**

# HOW DO I PROTECT MY HOME AND PROPERTY?

## /// BUILD SMART.

*Always work with a licensed contractor and get the proper permits for your project. Elevate new or existing structures, and be sure your new structure does not impede the drainage flow of your property or increase flooding on neighboring properties. Build outside the flood risk area if you can to protect your property and keep wetlands undisturbed – they protect natural floodplain functions and habitats.*

## /// PLAN AHEAD.

*There are actions you can take now to protect from future flood events. Install flood vents and elevate critical systems, such as HVAC compressors. Store your valuables and documents in waterproof containers off the ground. And last but not least, get flood insurance!*

# HOW DO I STAY SAFE?

## /// TURN AROUND, DON'T DROWN.

*A mere 6 inches of fast-moving flood water can knock over an adult while just 12 inches of rushing water can carry away most cars. It is NEVER safe to walk or drive into flood waters.*

**For more flood preparedness tips, visit:**

**[GetFloodFluent.org/How-Do-I-Get-Flood-Insurance](https://www.getfloodfluent.org/How-Do-I-Get-Flood-Insurance)**

**GETFLOODFLUENT.ORG** is a regional outreach campaign spearheaded by the 17 localities of the Hampton Roads Planning District Commission to encourage area residents to purchase flood insurance.

**For Chesapeake-specific preparedness information, visit**  
**[CityofChesapeake.net/Prepare](https://www.cityofchesapeake.net/Prepare).**

**Scan this to find your flood hazard.**

