

# GETFLOODFLUENT.ORG

## FLOOD INSURANCE OUTREACH UPDATE

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Coastal Resiliency Committee  
June 25, 2021





# Outreach Goals

**Educate** about flood issues and facts and the need for flood insurance, especially here in Hampton Roads.

**Debunk** flood insurance myths and misunderstandings.

**Encourage** people to contact their insurance agent to get a quote.



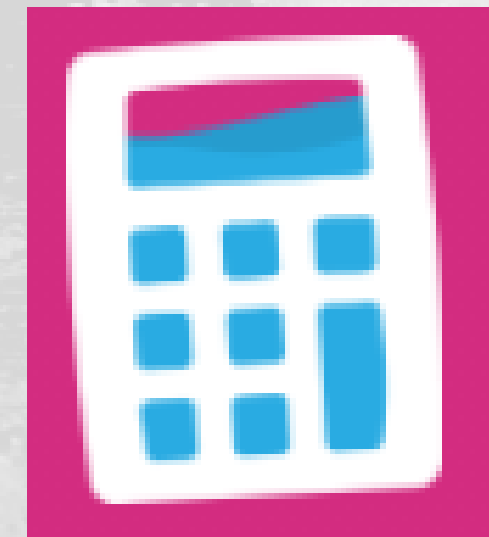
# OUTREACH COMPONENTS



Website & Toolkit



Paid Media &  
Public Relations



Flood Risk &  
Coverage Calculator

# 2021 Promotions

## Spring

- VA Flood Awareness Week (Mar 14-20)
  - Social media & local PIO coordination
- National Hurricane Preparedness Week (May 9-15)
  - Social media & local PIO coordination


## Summer

- Start of Atlantic Hurricane Season (Jun 1 - Nov 30)
  - Social media & local PIO coordination
- Paid Media (Jun 14-27, Jul 5-11)
  - Radio, TV, digital, advanced TV/streaming
  - Social media & local PIO coordination
- Public Relations Appearances
  - Wavy TV-10 The Hampton Roads Show
  - WNIS AM 790 Talk Radio with Tony Macrini

## Fall

- National Preparedness Month (Sep)
  - Social media & local PIO coordination



 **Getfloodfluent.org**  
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Bottled water, canned food, batteries, flashlights. These are all items top of mind when building your hurricane supply kit. But what about flood insurance? Flood insurance is different from homeowner's insurance and requires a separate policy. Without flood insurance coverage in your hurricane supply kit, you may have difficulties recovering from the devastating impacts of flooding caused by a hurricane or tropical storm. Get a free estimate of what a flood insurance policy might cost you at <https://getfloodfluent.org/calculator>

#GetFloodFluent #HurricanePrep #HurricaneStrong

Hurricane Preparedness  
**ASSEMBLE DISASTER SUPPLIES**

Make a list of supplies and assemble them before hurricane season begins. Have enough food and water for each person for at least three days. Fill your prescriptions and have medicine on hand. Radios, batteries and phone chargers are also must-haves. Gas up your vehicle and have cash on hand.

 Food & water	 Medicine & prescriptions
 Keep gas tank full	 Radio, batteries, phone chargers
 Cash on hand	

 Emergency Preparedness Checklist

[weather.gov/hurricane](https://weather.gov/hurricane) 





# WHAT'S NEW?

## Web Content

### **What do I need to know about flood risk?**

- Find your flood zone mapping tool
- Understanding flood zones/terms

### **How can I...**

- Protect my home
  - Building smart, elevating structures, installing flood vents, managing rainfall
- Protect my personal property
  - Storing valuables, moving vehicles, contents coverage
- Stay safe during a flooding event
  - Stay informed. Know your zone. Turn around, don't drown.



# HOW

## How can I protect my home?

As a homeowner, there are additional steps you can take to reduce your risk of damage during a flood event. Proactive strategies include building smart, elevating structures, installing flood vents and managing rainfall.

### Do your homework.

Having a flood elevation certificate helps you understand your risk. It can also help you reduce your flood insurance premium. Your community may have a flood elevation certificate on file for your property, but if not, you can contact a surveyor to have a flood elevation certificate completed for you. Contact your local floodplain administrator to learn more.

### Build smart.

When adding new structures to your property, always work with a licensed contractor and get the proper permits for your project. It's always smart to build outside of the flood risk area if you can, or if that's not possible, elevate your new structure. You will also want to be sure your new structure doesn't impede the drainage flow of your property. Contact your local planning department for assistance with new construction.

### Elevate.

Elevating your home or, at a minimum, your critical systems such as HVAC compressors, may prevent damage from floodwaters. If you are looking at elevating your home, grant funding may be available to assist you.



TAKE THE CHALLENGE



GET THE FACTS





# HOW

## How can I protect my personal property?

Flooding can also damage your personal property items from cars to household goods to vital documents. What can you do?



TAKE THE CHALLENGE



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A quick and easy way to protect your valuable personal property is to store things at higher elevations when you can. For smaller valuables and vital documents, try storing them on a second-story or, at a minimum, off the ground in water-tight containers. If possible, include valuables in the items you take with you during an evacuation. Be sure you **understand what personal property is covered** by flood insurance as you make your decisions. Move cars and recreational vehicles to higher ground; many localities will open public parking lots to allow citizens a safe place to store vehicles during an anticipated flood event.

# HOW

## How can I stay safe during a flooding event?

According to the National Weather Service, more deaths occur each year due to flooding than from any other thunderstorm-related hazard. To stay safe, it is vital that you and your family have a plan for responding to flooding.



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### Stay informed.

No matter how you prefer to get your information, stay up-to-date with the latest weather bulletins from the National Weather Service. You can tune in on a NOAA Weather Radio, through local radio or TV news programs or social media. And if your community offers it, register for weather-risk alerts.

### Know your zone.

**Look up your evacuation zone**, which is different from your flood hazard zone, and keep that information on hand. It will help you understand any evacuation orders that may be issued in advance of an expected flood event. If advised to evacuate, please do so.

### Turn around, don't drown.

People underestimate the force and power of water. Many deaths occur when cars or people are swept downstream in a flooded roadway. Whether on foot or in your car, the best advice is always to 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.



# WHAT

## What do I need to know about flood risk?

First, you need to know that your property IS at risk because... Anywhere it can rain, it can flood. Using FEMA's Flood Insurance Rate Maps (FIRM) is a good starting point for understanding your property's risk of flooding. Each community's FIRM delineates different flood zones based on the type and probability of flooding.





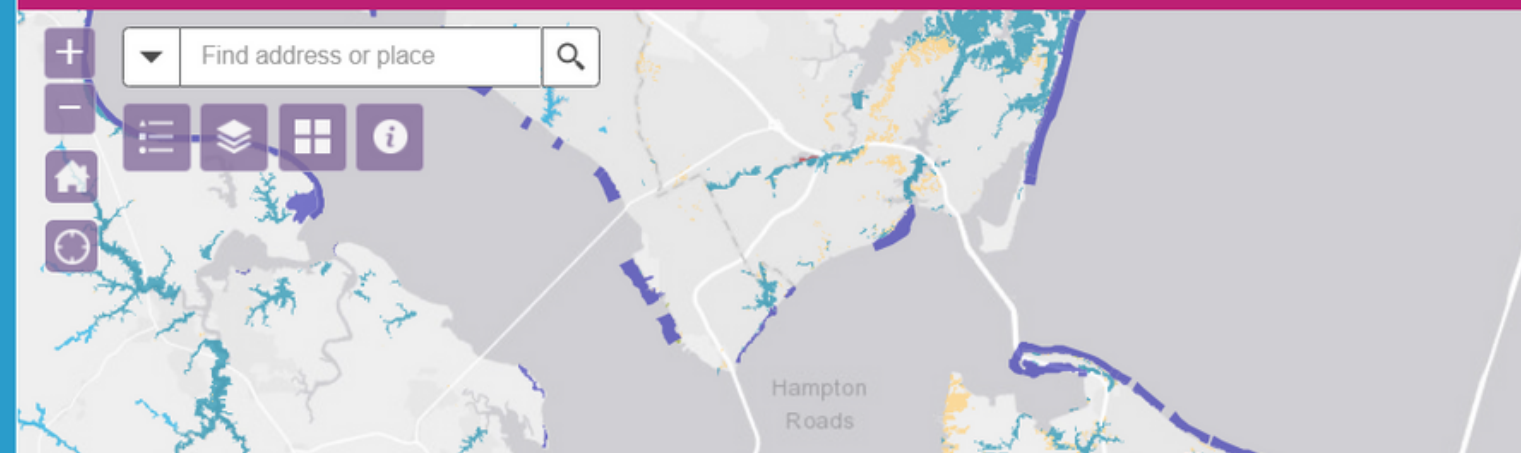
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GET THE FACTS

There are currently nine different types of flood zones on Flood Insurance Rate Maps for Hampton Roads communities. Use the map here to find out what flood zone your home is in.

1. Type your address in the search block and click the magnifying glass  to find your property.
2. Zoom in and click on the gray outline of your property.
3. Once your property is selected, click the arrow  to see the flood zone in the pop-up info box.





Zone A



Zone AE

These areas are subject to flooding at a one percent or greater annual chance of flooding in any given year. They are part of the Special Flood Hazard Area. Base flood elevations have been calculated and are shown on the FIRM. ("Zone AE EL 8 Feet")

Zone AH



Zone A0



Zone D



Zone VE



Zone X



Zone X (shaded)



Floodways



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# Coming up...

## **HRSD Bill Messages**

Coordinating with localities to deliver custom messaging on HRSD customer bills.

## **Rack Card Updates**

Updating content to better align with the six key topics identified in the CRS manual, maximizing credits available to localities.

## **Calculator Tool Updates**

Coming soon in October 2020. Assessing the impact of Risk Rating 2.0 on flood insurance calculator.



Comments & Questions