



City of Virginia Beach

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Subject: Flooding preparation at your property

In Virginia Beach we value your quality of life and condition of your home and property. In recent years flooding has become a concern of many property owners. You are receiving this letter because you own property in an area that has flooded. We are concerned about repetitive flooding and the City is developing a plan and designing protection measures throughout Virginia Beach to help alleviate flooding. This plan includes participating in the Community Rating System (CRS) program, which recognizes the City for the efforts we take to encourage safer development in flood prone areas and to better inform our residents of their flood risk. Our participation in the CRS provides a 15% reduction in annual flood insurance premiums to properties in the floodplain. Part of this effort is to work with State and Federal agencies to make sure you have all the information and tools you need to protect your property. Outlined below are actions you can do to address future flooding concerns.

1. Get a flood insurance policy.
 - Homeowner's insurance policies do not cover damage from floods.
 - Because the City of Virginia Beach participates in the National Flood Insurance Program (NFIP), a separate flood insurance policy can be purchased. Contact your insurance agent for questions and information on rates and coverage
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before coverage takes effect.
2. Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory, especially of contents located in a garage or basement.
 - Put insurance policies, valuable papers, medicine, etc., in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
 - Develop a disaster response plan. See the Red Cross's website at www.redcross.org for information about preparing your home and family for a disaster.
3. Consider some permanent flood protection measures.
 - Mark your fuse or breaker box to show the circuits to the floodable areas.
 - Consider elevating your house above flood levels.
 - For more information see the "Homeowner's Guide to Retrofitting" on FEMA's website, www.fema.gov.
 - Check with Permits and Inspections before beginning any construction or improvements to your building.
4. Visit <https://www.vbgov.com/government/departments/emergency-management/Pages/default.aspx> or contact the Office of Emergency Management for additional flood mitigation information.

We realize this is a considerable amount of complex information and are available to assist you on working through preparations for future flooding. Please contact Whitney McNamara at (757)385-4621 or WMcNamar@vbgov.com should you have any questions or need additional information.

Sincerely,

Whitney McNamara

Whitney McNamara, CFM
Community Rating System Coordinator
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