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Are you Flood Fluent? New Website Separates Fact from Fiction About Flooding in Hampton Roads

SUFFOLK, VA (May 2, 2019) It could have been us, City of Suffolk. Last year’s hurricane season was one for the records, producing 15 named storms, eight of which were hurricanes. Hurricane Florence devastated Eastern North Carolina with catastrophic flooding that took weeks to subside.

If you think you don’t need flood insurance, think again. To separate fact from fiction when it comes to flooding risks in Hampton Roads, the Hampton Roads Planning District Commission (HRPDC), working with local planners and emergency managers, has just launched www.GetFloodFluent.org.

Developed with support from the City of Suffolk, the website and region-wide public awareness campaign educate about flood risks in Hampton Roads using easy-to-understand language, an interactive challenge to test your flooding fluency, video stories of local residents whose homes were devastated by local flooding, and facts—lots of facts:

- Floods are the most common natural hazards.
- Anywhere it can rain, it can flood. And the area’s rainfalls have become more intense and frequent over the past four decades.
- It doesn’t have to be raining for flooding to occur. Flooding can come from storm surge, high tides, and wind direction.
- Hampton Roads is experiencing the highest rate of sea level rise on the East Coast, and the region is sinking by an inch or two every 20 years according to some reports.
- You don’t have to be in a high-risk zone to experience flooding.
- Flood damage typically isn’t covered by homeowners or renters insurance.

That last fact is the one the advisory group really wants to drive home.

“The damage of just one inch of water in your home can cost more than \$25,000 in repairs,” said Ben McFarlane, a senior regional planner with the HRPDC. “You could hope you’re never impacted by flooding. Or, you can protect yourself from devastating loss by signing up for flood insurance.”

According to the Federal Emergency Management Agency, the cost of flood insurance depends on different factors, including the amount of coverage you need, your deductible, the risk level of your flood zone, the age of your home, how your home was constructed, and more. In 2018, the average yearly premium for flood insurance in Virginia was about \$737, or \$61.40 a month. Flood insurance is not only recommended for homeowners; renters and business owners should also be insured.

Brian Spicer, Deputy Fire Chief/Emergency Management Coordinator with the Suffolk Fire & Rescue Department noted, “We certainly encourage our residents to be aware of the dangers of flooding. In addition, making sure their homes and businesses are covered with flood insurance is critical in helping with the rebuilding process if such a disaster were to occur. Everyone should be flood-fluent.” As a result of this campaign, the City of Suffolk has produced a video PSA highlighting the seriousness of flooding and the need for flood insurance, www.suffolkva.us/floodinsurancepsa.

McFarlane and fellow advisory members also want to strip away the misconception that the uninsured can rely on federal disaster assistance after a flooding event. Relief is only available following a presidential disaster declaration, usually available in the form of a low-interest loan that must be repaid. They further advise checking with your insurance company for a specific quote, and to remember—there is a 30-day waiting period before your flood insurance policy goes into effect.

“This is not just about whether you live on or near the water or even if your neighborhood has already experienced flooding or not,” McFarlane said. “This is about the fact that if you live in Hampton Roads, you are at risk of flooding.”

To check your flood fluency and get all the facts, visit www.GetFloodFluent.org.

For high-resolution **images and links to the testimonial videos** mentioned in this release, visit: <https://www.dropbox.com/sh/dpwluocp2tjg3ok/AABk6Ddno2h9yVRzqDzIdQqSa?dl=0>

About www.GetFloodFluent.org

An initiative of the Hampton Roads Planning District Commission, [GetFloodFluent.org](http://www.GetFloodFluent.org) was developed by an advisory group comprised of municipal planners and emergency management staff representing all 17 local jurisdictions in Hampton Roads. Their goal is to make residents aware of the facts associated with flooding in the region and encourage them to act responsibly by making sure their homes and businesses are covered by flood insurance.

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