

# KNOW YOUR FLOOD RISK IN HAMPTON ROADS

**Think you know your risk?  
Think you're covered for flooding?  
Here's why you need to be sure...**

## THE FACTS

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

*Over the past 70 years, heavy rainfall events have become more intense and frequent in our area, and that trend is expected to continue.*

### THE DAMAGE FROM JUST ONE INCH OF FLOODING CAN COST THOUSANDS.

*The average flood insurance claim in Hampton Roads from 2014 to 2024 was nearly \$30,000.*

### 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](https://www.getfloodfluent.org)



[GetFloodFluent.org](https://www.getfloodfluent.org)

is a regional outreach campaign led by the Hampton Roads Planning District Commission.



## HOW DO I REDUCE MY RISK OF FLOOD DAMAGE?

### **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.*

### **MANAGE RAINFALL.**

*Ensure your gutters are clean and have the downspouts directing rain away from your home and towards grassy areas, if possible. Also be sure to keep a proper grade around your foundation.*

### **PLAN AHEAD.**

*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 six 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 flood preparedness tools and more tips, visit:**

**[GetFloodFluent.org](https://www.getfloodfluent.org)**

### **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!**