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## **Are you Flood Fluent? New Website Separates Fact from Fiction About Flooding**

(Hampton Roads, Va., May 22, 2019) – 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 Gloucester and Hampton Roads, the Hampton Roads Planning District Commission (HRPDC), working with local planners and emergency managers, is launching the information and awareness campaign [www.GetFloodFluent.org](http://www.GetFloodFluent.org).

The website and public awareness campaign educates about flood risks 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.
- 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.

There is also a 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.

To check your flood fluency and get all the facts, visit [www.GetFloodFluent.org](http://www.GetFloodFluent.org).

#### **About [www.GetFloodFluent.org](http://www.GetFloodFluent.org)**

An initiative of the Hampton Roads Planning District Commission (of which Gloucester County is a member), [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.