



September is National Preparedness Month ***Are you and your home prepared?***

As National Preparedness Month begins on Sunday, we take this opportunity to remind residents to remain vigilant and to make personal hurricane preparedness plans now.

Amid predictions of an above average hurricane season and the potential for up to four Category 3 storms --we are currently monitoring [Hurricane Dorian](#)-- the City of Portsmouth and the Hampton Roads team behind www.GetFloodFluent.org want to know: Are you and your home prepared? The emphasis is always on hurricane preparedness planning now rather than later. The same goes for purchasing flood insurance as there is a 30-day waiting period before policies go into effect.

To check your flood fluency, visit www.GetFloodFluent.org. This website serves to separate fact from fiction when it comes to flooding risks in Hampton Roads by providing: information about the dangers of flooding; an interactive challenge to test your flooding fluency; video testimonials from local residents whose homes were devastated by flooding; and facts, lots of facts. Chief among these facts: Flood damage typically isn't covered by homeowners or renters insurance, and the damage of just one inch of water in your home can cost more than \$25,000 in repairs.

According to the Federal Emergency Management Agency (FEMA), 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 be insured as well.

Important Flooding Facts –

- Floods are the most common natural hazards.
- Anywhere it can rain, it can flood. Localized areas of high rainfall, like those seen with Hurricane Matthew, 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.

Hurricane Preparedness Checklist –

Please remember the three keys: **Make a Kit, Make a Plan, and Stay Informed.**

- **Inside the home:** Move valuables off the ground to prevent damage should floodwaters enter your home // Install surge protectors to prevent damage to appliances and electronics caused by power surges // Check your sump pump (if you have one) to make sure drains are working properly // Know where your water, gas, electrical cut-offs are located in case you need to turn these off // If you evacuate, turn off the main breaker in your circuit box
- **Outside the home:** In advance of a storm, check and replace any loose, missing or damaged roof tiles or shingles to avoid leaking // Cut low-hanging branches and limbs to keep them from damaging your home during high winds // Put away yard furniture, pots, and toys // Anchor articles you can't move, such as swing sets and heavy play objects // Cover your pool, secure your boat, put your cars in the garage or move them to an approved city garage
- **Evacuation plan:** Have a plan and a place to go if you have to evacuate and [Know Your Zone](#) // Get cash in case ATMs lose power later // Prepare an emergency kit with food and water for your family and your pets to last for at least two weeks + medicines, first aid kit, flashlights, solar lanterns and copies of important documents, including deeds and proof of ownership of assets // Gas up your car and purchase extra fuel if you have a gas-powered generator // Let other loved ones know of your plans

For more preparedness tips and links, visit www.Ready.gov.

About www.GetFloodFluent.org

An initiative of the Hampton Roads Planning District Commission, 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.