

THE COST OF FLOOD INSURANCE IS A DROP IN THE BUCKET COMPARED TO THE COST OF FLOOD DAMAGE



Obtaining Flood Insurance

Flood insurance is available for all properties in the Town and County because the Town of Vinton and Roanoke County participate in the National Flood Insurance Program (NFIP). Floods are not covered by normal property insurance.

- ◆ There is normally a 30-day waiting period when purchasing a new policy. Flood insurance is sold through private insurance companies and agents and is backed by the federal government.
- ◆ Homeowners in SFHAs (high risk flood zones) must buy flood insurance if they have a mortgage from a federally regulated lender.
- ◆ Homes located outside the high-risk flood zone areas may need flood insurance too. Nationally, 25% of structures that flood belong to policyholders whose properties are outside a high risk flood zone.

Additional Insurances

1. Sewer and Drain Backup Endorsement

Covers entire contents of home from sump pump failure for about \$12 to \$120 per year, with a \$1000 deductible.

2. NFIP Preferred Risk Policy

Offers coverage combinations for both buildings and contents (or contents-only, for renters) that are located in moderate- to low-risk areas.

3. FEMA Increased Cost of Compliance Coverage

If your home or business is damaged by a flood, you may be required to meet certain building requirements in your community to reduce future flood damage before you repair or rebuild. To help you cover the costs of meeting those requirements, NFIP includes coverage for new and renewed Standard Flood Insurance Policies.

Flood Protection Assistance

Act now to protect your property from flood damage. If the first floor level of your structure is lower than the Base Flood Elevation (BFE) on FEMA's Flood Insurance Rate Map (FIRM), consider ways to reduce the risk of flooding to protect your structure.

Contact the Town's Planning Department at (540) 983-0605 or the County's Stormwater Management department online or at (540) 772-2037 for assistance:

- ◆ Determining the flood zone and risk for your property
- ◆ Researching previous flooding in your neighborhood
- ◆ Understanding your flood insurance needs or the lender requirements associated with the 'Mandatory Purchase of Flood Insurance' guidelines
- ◆ Visiting locations that have flood to review drainage, stormwater and other flooding problems, and to recommend solutions
- ◆ Finding building and permitting requirements for floodplains, as well as copies of as-built Elevation Certificates (if available)
- ◆ Using mitigation techniques including elevating, relocating, or removing repetitive flood loss structures; and retrofitting techniques such as installation of barriers, levees and floodwalls.

For more information contact:

Roanoke County Community Development

5204 Bernard Drive, Roanoke, VA 24018

Phone: (540) 772-2037

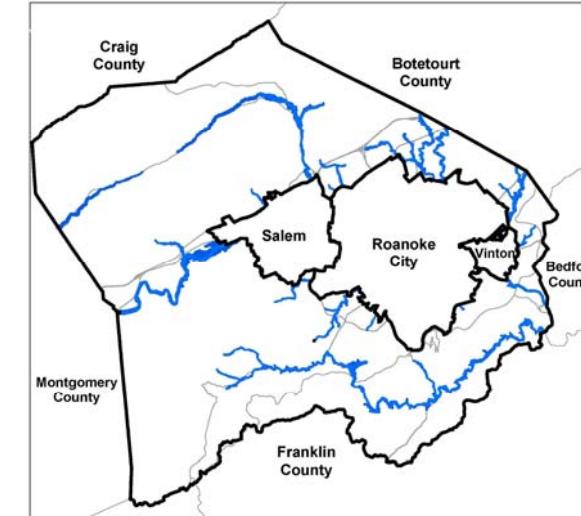
www.roanokecountyva.gov/flood

Vinton Planning and Zoning Department

311 S. Pollard Street, Vinton, VA 24179

Phone: (540) 983-0605

<https://www.vintonva.gov/index.aspx?nid=410>



Waterways affected by excessive rain & runoff:

Back Creek	Lick Run
Barnhardt Creek	Mason Creek
Butt Hollow Creek	Mudlick Creek
Carvin Creek	Murray Run
Cole Hollow Branch	Ore Branch
Dry Branch	Peters Creek
Gish Branch	Tinker Creek
Glade Creek	Wolf Creek

Floodplain Information



"Why am I receiving this brochure?"

Your property is in or near a floodplain, or a 'Special Flood Hazard Area' (SFHA) mapped by the Federal Emergency Management Agency (FEMA).

- ◆ This does not mean that your property has flooded or will flood in the future. However, mortgage lenders must require the purchase of flood insurance for any loan secured by real property located in a SFHA.
- ◆ If you are renting a property in a SFHA, flood insurance is available to help protect your belongings.



Flood Hazard

Most of the flooding in Town of Vinton and Roanoke County is caused by flash flooding. Flash flooding occurs when natural and engineered drainage courses overflow from heavy or steady rain, causing serious flooding in a short time. Stormwater can flood buildings, yards, bridges and streets in flood-prone areas.

The FEMA 100-year floodplain indicates where there is a 1% chance of flood damage every year.

FEMA has mapped most stream flooding areas, however, not all flood-prone areas, areas with poor drainage, or localized street flooding are currently mapped. Your property may have never been flooded or may be shown on the FEMA maps to be outside the mapped limits of flooding.

Floods are the #1 natural disaster in the United States.

Flood Warnings

The ability to safely evacuate residents during a disaster depends on strong disaster preparedness planning and requires the cooperation of all affected citizens. Evacuations require the establishment of emergency shelters during disasters for evacuees. Significant coordination among Town and County departments during disasters is critical in order to maintain essential County services.

- ◆ **Integrated Flood Observation Warning System (IFLOWS)**

A system of 20 gauges around the Roanoke Valley monitors rainfall and rising creeks. IFLOWS can provide a one to five hour advanced warning of serious flooding on the Roanoke River. This system is not effective for flash flooding.

Visit the website: virginiaiflows.mt-iv.com

- ◆ **Flood Watches and Warnings**

The National Weather Service issues watches and warnings by local television and radio stations. Flood watches are only issued when conditions are right for flooding. Flood warnings are issued when flooding will occur.

- ◆ **The Emergency Alert System (EAS)**

Formerly titled the Emergency Broadcast System, The EAS issues alerts over radio, local television stations, cable and pay television channels.

- ◆ **The Government Access Channel 3**

This channel on Cox Communications Cable system has the capability to interrupt all local cable television channels.



Community Maintenance

The communities of Town of Vinton and Roanoke County must do their part in keeping drainage channels clear and in proper working order. State Law prohibits: throwing, dumping or putting any garbage, yard debris, logs or other material into creeks or streams which could cause obstruction.

Grass clippings and leaves can block a water channel from draining property, causing a backup.

Contact the Town of Vinton Public Works Department at (540) 983-0646 or Roanoke County Community Development Department at (540) 772-2037 if you:

- ◆ Have any questions concerning drainage
- ◆ Notice a structurally damaged drainage channel
- ◆ Notice a blocked drainage area
- ◆ Notice someone dumping illegally

Development Considerations

Consider how people affect flooding. Development of residential and commercial areas increases the amount of impervious surfaces (i.e. parking lots, roads and rooftops) which keeps water from infiltrating into the soil. These practices create drainage and erosion problems where none existed before.

The Town of Vinton and Roanoke County recognize this and have adopted ordinances to regulate commercial and residential developments to minimize the increase in runoff these developments may cause.

Flood Safety

Flash floods are powerful and require quick action to avoid tragedy. Drowning is the number one cause of flood deaths. Electrocution is second.

1. **Be aware of flood warnings.** When there is a threat of flooding, listen to radio and TV stations for advice.

2. **Stay away from floodwaters.** If you come upon a flowing stream where water is above your ankles, stop, turn around and go another way. Six inches of swiftly moving water can sweep you off your feet.

3. **Keep children away from water.** Flood waters are dangerous and may also be contaminated with hazardous materials and poisonous snakes.

4. **Do not drive into flooded roadways** or around barricades. If you are caught on a flooded road and waters are rising rapidly around you, get out of the car quickly and move to higher ground. Most cars can be swept away by less than one foot of moving water.

5. **If power lines are down, do not step in puddles or standing water.** Report downed wires to AEP at 1-(800) 277-2177. Turn off all utilities, gas and electricity, unplug electronic appliances and be alert for gas leaks.

6. **Upon returning to your home, be alert for gas leaks, any debris that may have been left in your house and wild animals that may have sought shelter during the flood.**

7. **Clean everything that got wet.** During cleanup, wear protective clothing, including rubber gloves and boots to protect yourself from sewage and chemical contaminations. If an item cannot be cleaned, throw it away.

8. **Read "Repairing Your Flooded Home,"** available online or at Roanoke County South County Library at 6303 Merriman Rd., for more tips on caring for yourself and your family during this time.