Do I Need Flood Insurance?

Losses due to flooding are not covered under typical homeowner’s policies

Visit floodsmart.gov “Assess Your Risk” enter your address to determine the risk for flooding and find flood insurance in the area.

Additional Resources

www.ready.gov/floods
www.floodsmart.gov
Www.emergency.cdc.gov/disasters/floods/

For More Information:
Call or Email
(804)646-2504
askemergencymanagement@richmondgov.com

Website
http://www.richmondgov.com/
fireEmergencyManagement.aspx

Facebook
https://www.facebook.com/RVAEmergencyManagement

Twitter
@richmondready

Blog
http://coremergencymanagement.blogspot.com/

Flooding Preparedness Tips

City of Richmond Office of Emergency Management
What is my Risk for Flooding

Floods are the most common hazard in the United States and result from a variety of circumstances. With the City of Richmond’s proximity to the James River and urban characteristics, the likelihood of localized flooding as well as overland flooding occurring is high.

Historically, the City of Richmond has flooded in the Shockoe area due to heavy rainfall and its location at the bottom of the City. Shockoe is not the only area of the City that is prone to flooding as frequently many areas around or near the James River experience flooding when the River levels rise. The James River forms in the Appalachian Mountains and because of this levels can rise from snow melt occurring in this area in addition to storms that impact the City.

Flooding can happen anywhere at anytime of year so make sure you are prepared.

Causes of Flooding Include

- Spring thaw of snow and ice
- Tropical storms and hurricanes
- Construction and development
- Flash floods
- Nor’easters
- Levees and dams failure

What Should I Do If I Experience A Flood?

- Do not walk through moving water, often flood waters are contaminated with harmful chemicals and debris that are often not visible from the surface.
- Do not drive into flooded areas. A foot of water will float most vehicles. The depth of the water is often not obvious and the road could be washed out underneath the water.
- Tune into local radio or television for information.
- Go to higher ground and avoid areas that are already flooded.
- If your home becomes flooded and authorities have notified that it is safe to return to the area. Practice caution when re-entering your home. Remove wet content immediately to prevent the spread and development of mold.
- Consider having an evacuation plan and sharing that plan with your neighbors and loved ones.
- Keep an emergency supply kit.