

COUNTY OF YORK

MEMORANDUM

DATE: June 10, 2024
TO: York County Board of Supervisors
FROM: Mark L. Bellamy, Jr., County Administrator

A handwritten signature in blue ink, appearing to read 'MLB', is written over the 'FROM' line of the memorandum.

SUBJECT: FEMA Community Rating System (CRS) Repetitive Loss Area Outreach

Attached is a letter and insert that will be mailed to approximately 350 county residents to meet the CRS program's annual outreach requirement.

York County is required to distribute an annual outreach letter to properties in repetitive loss areas with insurable buildings. A copy of the outreach letter must be submitted with the annual recertification application. The letter advises the property owners of potential flood risks, appropriate flood protection measures, and basic facts about flood insurance.

Flood Safety

Outdoors

Do not walk through flowing water. Drowning is the number-one cause of flood deaths. Currents can be deceptive; six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area where the water is not flowing.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out. A car can float in as little as two feet of water.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to Dominion VA Power – 1-888-667-3000.

Indoors

Turn off your electricity if your building is flooded. If you don't feel safe doing this, call an electrician. Some appliances, such as television sets, can shock you even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, dried and inspected by a professional.

Watch for animals. Small animals like rats and snakes that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn items over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been thoroughly aired out. If you have questions on gas, call VA Natural Gas at 1-877-572-3342.

Carbon monoxide exhaust kills. Use a generator or other gasoline-powered machine outdoors. The same goes for camping stoves. Fumes from charcoal are especially deadly — cook with charcoal outdoors.

Clean everything that got wet. Flood waters have picked up sewage and chemicals from roads, farms, factories, and storage buildings. Spoiled food and flooded cosmetics and medicines are health hazards. **When in doubt, throw them out.**

Take good care of yourself. Wear gloves and boots. Wash your hands frequently during clean up. Recovering from a flood is a big job. It is tough on both the body and spirit and the effects a disaster has on you and your family may last a long time. Keep your eyes open for signs of anxiety, stress, and fatigue in you and your family.

**Department of
Public Works**

Director

Robert L. Krieger, III

Deputy Director

Joseph A. Sisler, P.E.

Assistant Directors

K. Scott Ashworth

Jonathan M. Seiter



Engineering
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Waste Management
Facility Maintenance
Stormwater & Grounds
Construction Inspections
Infrastructure Management

June 14, 2024

Dear Property Owner:

You are being sent this letter because structures in this vicinity have been flooded in the past. The County is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. The County's participation in the National Flood Insurance Program (NFIP) Community Rating System (CRS) results in property owners receiving a discount on flood insurance premiums.

Here are some things you can do to protect yourself and your neighborhood from flood damage:

1. Prepare for flooding by doing the following:
 - Know the flood safety guidance on the enclosed insert.
 - Know how to shut off the electricity, water, and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go to.
 - Make a household inventory, especially of basement contents.
 - Put insurance policies, valuable papers, medicine, etc. in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
 - Develop a disaster response plan – See the Red Cross' website: www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html
 - Go to the Red Cross website for information on repairing a flooded home.
2. Consider some permanent flood protection measures.
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.

105 Service Drive • P.O. Box 532 • Yorktown, Virginia 23690-0532 • (757) 890-3750

Fax: (757) 890-3759

A Hampton Roads Community

- Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Safety Department.
3. Talk to the Public Works Department for information on financial assistance.
- If you are interested in elevating your building above the flood level you may be able to apply for a Federal grant to cover 75% of the cost. If you are interested, we have a hand-out that explains the various grant and other assistance programs that are available for repetitive loss properties.
 - Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
4. Get a flood insurance policy.
- Homeowner's insurance policies do not cover damage from floods. However, because the County participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because the County participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. There is often more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.

If you have any additional questions, please call Kent Henkel at 757-890-3758.

Sincerely,



Robert L. Krieger, III

Director