

## INTRODUCTION

Flood damage occurs annually in Virginia with Presidential Disaster Declarations occurring about every 2 years. There have been 12 declarations since 1969. Flood damages in these declarations averaged \$169 million per declaration. Flood insurance claims totalling \$59 million have been paid since 1978. Behind these numbers are people who live and work in floodprone areas that suddenly find their lives in turmoil.

If you live in a home that has been flooded, you know that complete recovery from a flood is almost impossible. The onslaught of mud, the cleaning, the damage, the repairs are all hardships you don't want repeated. Add to these cleanup problems health risks, personal and family safety hazards, and the emotional cost of being the victim of flooding, and it becomes clear that many residents in floodprone areas who have not experienced a flood have little perception of how disrupting the experience can be.

To determine what your flood hazard is, call your local zoning administrator/building official/town clerk and ask if your property is in a floodplain.

Each homeowner who lives in a floodprone area has an alternative. It is called "flood proofing" and is defined as any combination of structural changes and/or adjustments incorporated in the design and/or construction and alteration of individual buildings, structures, or properties primarily for the reduction of flood damages.

Flood proofing requires adjustments to homes and often to contents as well. It may involve keeping water out or reducing the effects of water entry. Such adjustments can be applied by the individual or as part of collective action either when homes are under construction or during remodeling or expansion.

There are three general approaches to flood proofing which will be discussed in the subsequent chapters in this manual:

- Raise or move your home.
- Construct barriers to stop flood water from entering your home.
- Modify the home and relocate contents to minimize flood damage.

This manual has been prepared to serve as a quick reference and guide for homeowners to convey flood proofing concepts. It contains many flood proofing techniques to prevent or reduce flood damages but is not intended to contain everything a homeowner would need to



**Flood waters impinging on homes**