Name Address City, State ZIP

As part of the annual outreach, you are receiving this information because your property located at \_\_\_\_\_\_ has been identified as being in a Special Flood Hazard Area and/or an area subject to repetitive flooding.

Because of the preventative measures and educational outreach programs, the City of Buckhannon has been classified as a CRS Class 8 Community, which qualifies all eligible residents for a 10% reduction in flood insurance premiums. This reduction automatically applies to eligible properties located within the city limits of Buckhannon.

The attached map is a reduced version that indicates the different Special Flood Hazard Areas in the City of Buckhannon. A larger map is available at City Hall for viewing or you can visit the City website at <a href="https://www.buckhannonwv.org">www.buckhannonwv.org</a>, select "Flood Information" to access the PDF file of the map as well as additional sources of information.



Be sure to purchase a Flood Insurance Policy

## Did you know?

- Many people think they don't need flood insurance because the federal disaster assistance will bail them out. However, floods are not always declared a federal disaster and often aid is in the form of a loan, to be paid back with interest.
- Homeowners Insurance does not cover flooding damage.
- Don't delay, there is a 30 day waiting period before a new flood policy become effective.
- The purchasing of flood insurance after learning of a possible flooding scenario, and after the flooding event actually occurred, is prohibited.
- Renters should buy flood insurance for their contents.
- All properties with federally backed loans must carry flood insurance.
- The City of Buckhannon has been successful in achieving a Class 8 rating, reducing the City's residents' flood insurance premiums by 10%.

For more information about affordable flood insurance, property owners and potential buyers should contact their local insurance agent or call the toll-free information line for the National Flood Insurance Program at 1-800-427-4661



Flooding can occur in almost every part of the U.S. and during any month. In 2012, 39 percent of flood fatalities occurred from driving into flood water and 18 percent from walking into it.

If you're driving or walking and encounter flood water, Turn around - Don't drown.

It only takes <u>six inches of water</u> to knock over an adult and cause loss of control of a vehicle. A foot of water will float many vehicles and only two feet of rushing water will carry them away, including pickups and SUVs.

The depth of flood water is not always obvious. It can be especially hard to judge at night. The best option is to play it safe and turn around.



Your family may not be together when a disaster strikes so it is important to plan in advance: how you will get to a safe place; how you will contact one another; how you will get back together; and what you will do in different situations. Build an emergency kit with enough supplies to last 72 hours.



Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Report downed power lines to the local power company or 911. Turn off all electrical circuits and gas lines that may come in contact with flood water.

Be Proactive- Protect Your Property is in a Flood Hazard area it is susceptible to flooding. There are many flood damage reduction measures you can employ.

- Watertight seals can be applied to brick and block walls to protect against low-level flooding
- Elevate utilities and systems such as heating and air conditioning systems, water heaters and other major appliances to higher floors in the structure or on raised platforms.
- Temporary measures such as moving furniture and other valuables to higher floors or sandbagging exterior openings will also help.
- You may want to consider installing sewer backflow valves.
- Elevating or relocating the entire structure may also be a feasible option.
- Demolish the structure or relocate it out of harm's way.
- Consider dry flood proofing and wet flood proofing measures for the building (when and where applicable).
- Construct a berm or redirect drainage away from the structure.

**Build Responsibly-** The City of Buckhannon requires building permits for construction. Obtaining a permit before construction activities will reduce added costs of permits after construction activities have begun.



Protect Natural floodplain functions.

Do not dispose of debris into storm drains. This can cause backup flooding. Keep your storm drains, ditches and culverts clear of debris and blockages. Report any Citymaintained drains that are blocked with debris to City Hall (304-472-1651) or the Comm Center (304-472-9550).

This information is provided by: City of Buckhannon, 70 E Main Street, Buckhannon, W 26201; Phone 304-472-1651; Website: www.buckhannonwv.org

