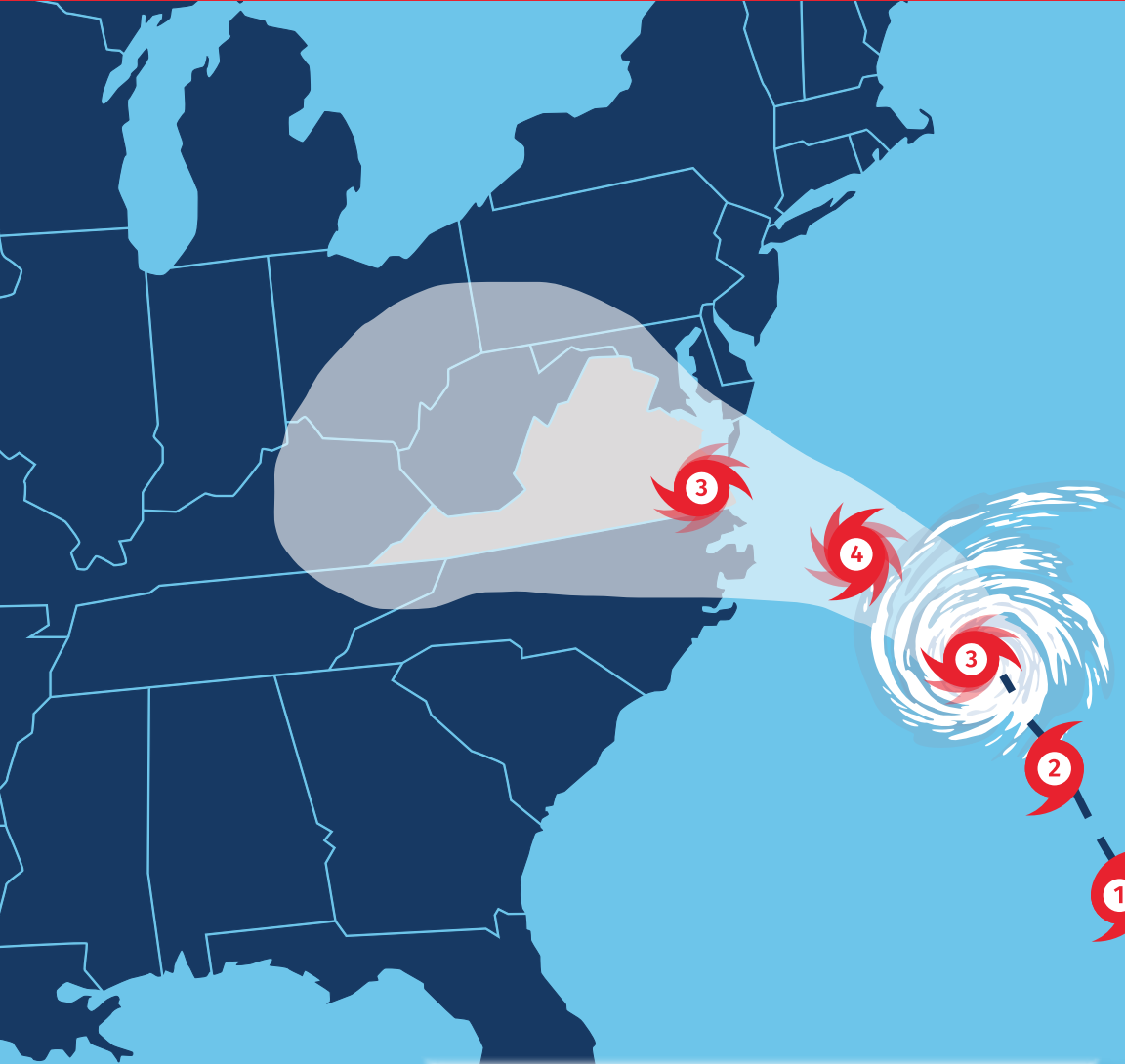


Virginia

Hurricane Preparedness *-Inland Impacts Guide*



Virginia Department of
Emergency Management

CONTENTS

BEFORE

- 1 About Hurricanes
- 3 Rainfall and Inland Flooding
- 6 Hazard Mitigation
- 7 Flood Insurance
- 8 Emergency Supplies
- 10 Plan For Your Pets
- 11 Emergency Communications

DURING

- 4 Know Your Risk
- 12 Watch vs. Warning
- 13 Disaster Myth Busters
- 14 How to Evacuate

AFTER

- 16 Return Home Safely
- 17 Post-Hurricane/Flood Clean-up
- 18 Recovery Resources
- 19 Emergency Information and Resources

Visit www.VAemergency.gov/hurricanes for an electronic copy of this guide, as well as a plain-text version for those who are blind or visually impaired.

ABOUT HURRICANES

Hurricanes are severe tropical storms, massive storm systems, that form over the open water in the southern Atlantic Ocean, Caribbean Sea, Gulf of Mexico and in the eastern Pacific Ocean. Each year, many coastal communities experience threats from hurricanes including heavy rains, strong winds, rip currents, floods and coastal storm surges from tropical storms and hurricanes. A hurricane may spawn tornadoes. Torrential rains cause further damage by causing floods and landslides, which not only threaten coastal communities but may impact communities many miles inland. **The Atlantic hurricane season runs from June 1 to November 30, with the peak occurring between mid-August and late October.**

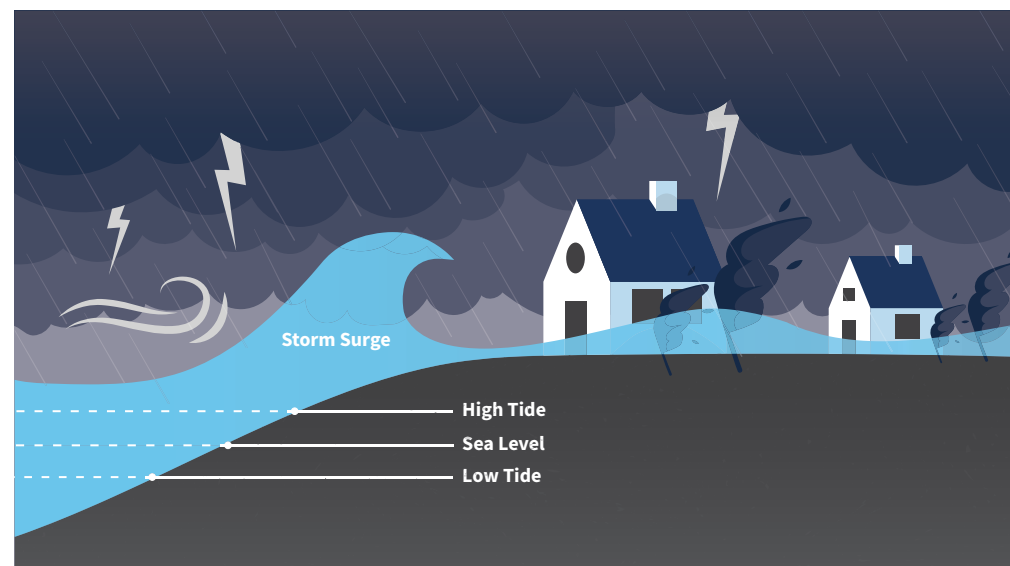
SAFFIR-SIMPSON HURRICANE CATEGORY WIND SCALE

1 74-95 MPH Some Damage	2 96-110 MPH Extensive Damage	3 111-129 MPH Devastating	4 130-156 MPH Catastrophic	5 157+ MPH Catastrophic
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STORM SURGE

Storm surge is an abnormal and dangerous rise of water pushed onto the shore by strong winds from a hurricane or tropical storm. A storm surge can increase the normal high tide by 15 feet or more and is the main reason why evacuations of the coast are ordered.

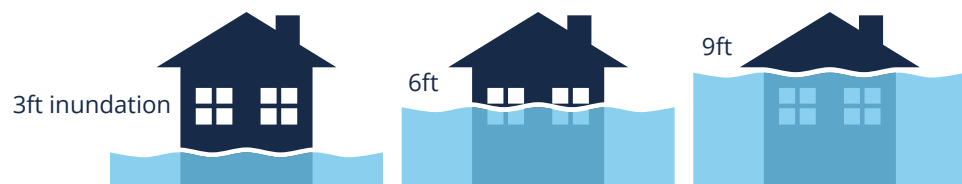
Along the coast, storm surge is often the greatest threat to life and property from a hurricane. In the past, large death tolls have resulted from the rise of the ocean associated with many of the major hurricanes that have made landfall. Hurricane Katrina (2005) is a prime example of the damage and devastation that can be caused by storm surge. At least 1,500 people lost their lives during Katrina and many of those deaths occurred directly, or indirectly, as a result of storm surge.



STORM SURGE VS. STORM TIDE

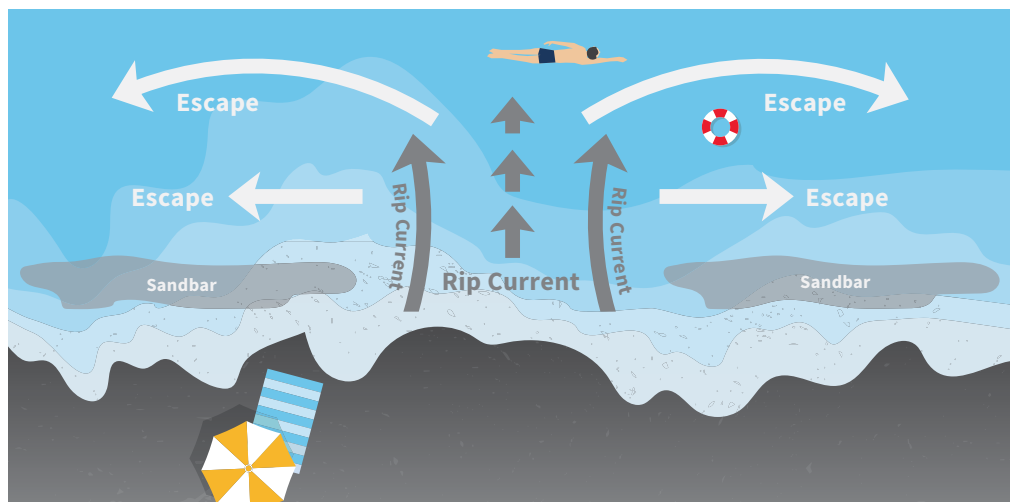
Storm surge is an abnormal rise of water generated by a storm and is expressed in terms of height above predicted tide levels. Storm surge should not be confused with *storm tide*, which is defined as the water level rise due to the combination of storm surge and the astronomical tide. This rise in water level can cause extreme flooding in coastal areas and rivers upstream particularly when storm surge coincides with high tide, which can result in storm tides reaching up to 20 feet or more in some cases.

Inundation is the total water level that occurs on normally dry ground as a result of the storm tide, and is expressed in terms of height of water, in feet, above ground level. Inundation provides the most clearly and commonly understood method for communicating storm surge-driven coastal flooding. As such, the National Hurricane Center's (NHC) official forecasts provide storm surge-induced flooding information in terms of inundation or feet of water above ground level.



RIP CURRENTS, DANGEROUS SURF

Rip currents are powerful, narrow channels of fast-moving water that are prevalent along the East Coast. Rip currents form as waves disperse along the beach, causing water to become trapped between the beach and a sandbar or other underwater feature. The water converges into a narrow, river-like channel moving away from the shore at high speed. Moving at speeds of up to eight feet per second, rip currents can move faster than an Olympic swimmer. Panicked swimmers often try to counter a rip current by swimming straight back to shore—putting themselves at risk of drowning because of fatigue. If caught in a rip current, don't fight it! Swim parallel to the shore and swim back to land at an angle.



RAINFALL AND INLAND FLOODING

Intense rainfall is not directly related to the wind speed of a hurricane. Some of the greatest rainfall amounts occur from weaker storms that drift slowly or stall over an area. Inland flooding can be a major threat to communities hundreds of miles from the coast as intense rain falls from these huge tropical air masses. Inland flooding is responsible for more than **half** of the deaths associated with hurricanes.

Flash flooding, defined as a rapid rise in water levels, can occur quickly due to intense rainfall. Longer term flooding on rivers and streams can persist for several days after the storm. When approaching water on a roadway, always remember **"Turn Around, Don't Drown."**



Flooding — whether from hurricanes, rain events, or storm surge — is the most common and costly natural disaster, but most Virginians aren't prepared. Finding out if you live in a high-risk flood zone is as easy as entering an address on the Virginia Flood Risk Information System.

Floods don't just hit coastal Virginia. In 2018, Hurricanes Florence and Michael tore through central and western areas of the state. During Hurricane Michael, the Dan River region alone suffered roughly \$12.9 million in damages. Floods aren't limited to mapped flood risk areas either. In fact, many of the 2,000 homes that were flooded in 2016 during Hurricane Matthew were outside the mapped floodplain.

Start making your emergency plan today by downloading "My Emergency Plan" at VAemergency.gov

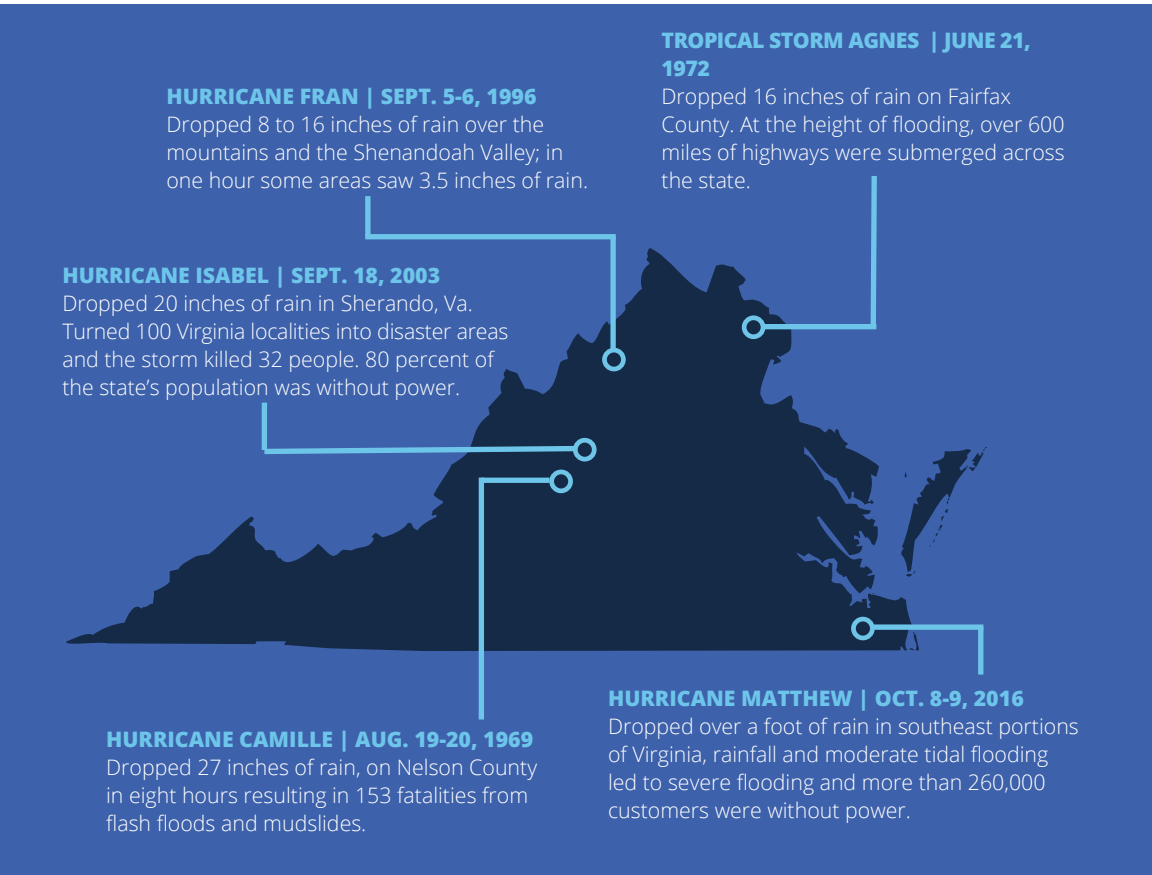


Flooding doesn't only occur during hurricanes or named storms. In recent years, western Virginia communities had severe flooding after experiencing heavy rain, requiring some residents to be rescued from their homes and resulting in damaged buildings and road closures.

Tides can also impact flood risk, and not just along the coast. Tidal waters extend inland to places like Richmond and Fredericksburg, as well as north, like Alexandria and Arlington. The Virginia Institute of Marine Science developed Tidewatch, a map that forecasts water levels to help visualize the magnitude and impacts of coastal flooding.

KNOW YOUR RISK

Anywhere it rains, it can flood! Flooding is a statewide threat to life and property across the Commonwealth.

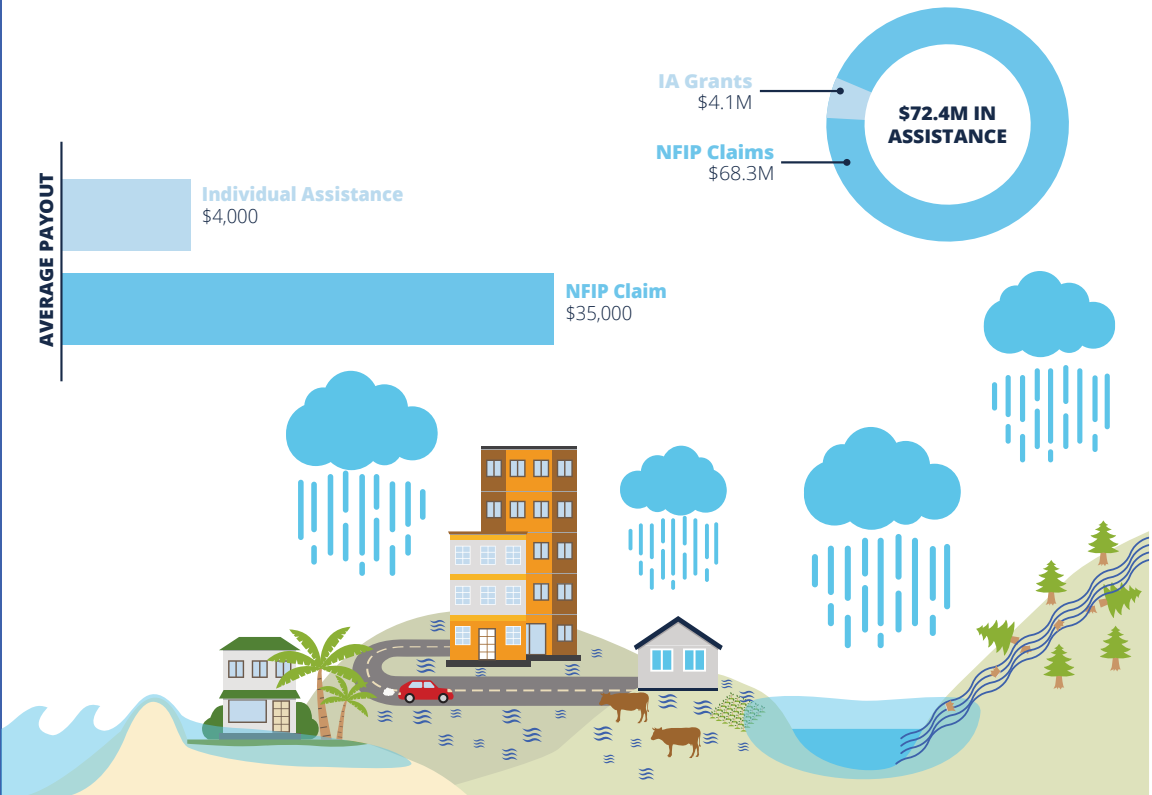


90 percent of all natural disasters in the United States involve some sort of flooding. Floods are one of the most common hazards in the U.S., but not all floods are alike. Some floods develop slowly, while others such as flash floods can develop within minutes and without visible signs of rain. Flood threats include: flash flooding, river flooding, storm surge, tidal flooding, snowmelt, burn scars and dam breaks.

Flash floods can occur within a few minutes or hours of excessive rainfall, a dam or levee failure, or a sudden release of water held by an ice jam. Overland flooding, the most common type of flooding event, typically occurs when waterways such as rivers or streams overflow their banks as a result of rainwater or a possible levee breach and cause flooding in surrounding areas.

FINANCIAL ASSISTANCE PAYOUTS | HURRICANE MATTHEW, VIRGINIA (2016)

Do not depend on FEMA assistance to recover from a disaster! After a disaster, to qualify for FEMA assistance (Individual Assistance) a Presidential federal disaster declaration must be declared and the program has financial limitations. As the chart below illustrates, having a flood insurance policy (like one under the National Flood Insurance Program, or NFIP), before a disaster strikes, better protects your financial investment. Residents impacted by Hurricane Matthew in Virginia received significantly more financial assistance to rebuild their homes by having a flood insurance policy.



You can't control the weather, but you can prepare for it.

Flooding is the most common and costly natural disaster, but only 3% of Virginians have flood insurance. It is estimated that 1 inch of water in a home can cause upwards of \$25,000 in damages. The Virginia Department of Conservation and Recreation encourages Virginians to learn about their flood risk and protect the life they've built with flood insurance.



HAZARD MITIGATION

Planning and preparing before a hurricane strikes can help you manage the impact of high winds and floodwaters. Take the steps outlined below to keep you and your family safe while protecting your home and property. If you are a renter, talk with your landlord or property manager about additional steps you can take.

PREPARE YOUR HOME

- Board up windows and close all storm shutters. Secure and reinforce the roof, doors and garage door.
- Bring loose, lightweight objects such as patio furniture, garbage cans, bicycles and children's toys inside.
- Anchor objects that would be unsafe to bring inside (e.g., gas grills and propane tanks).
- Trim or remove damaged trees and limbs close enough to fall on structures.
- Secure loose rain gutters and downspouts and clear any clogged areas or debris to prevent water damage to your property.
- Purchase a portable generator or install a whole-house generator for use during power outages.
- Keep alternative power sources, such as a portable generator, outside, at least 20 feet away from the house, and protected from moisture.
- Document the condition of your home prior to the storm for insurance purposes: photos, video.

PREPARE YOUR BUSINESS

- Document employee responsibilities and roles before a hurricane strikes and review with each employee.
- Conduct a drill to ensure staff members comprehend their roles and test your emergency plans. Follow up with an after-action report and lessons-learned session.
- Contact your vendors to understand their preparedness plans and how a disaster will impact your supply chain.
- Move computers and other Information Technology (IT) systems away from large windows and doors.
- Relocate valuables and IT systems to the upper level of your facility or to a more secure location if needed.
- Ensure vital records are protected: analyze your off-site backup record storage, place valuable documentation and digital storage media in a waterproof, fireproof box.
- Cover all doors and windows.
- Purchase a flood insurance policy to protect your financial investment.



FLOOD INSURANCE

Just one inch of water in a home or office can cost thousands in cleanup costs, including replacing drywall, baseboards, floor coverings and furniture. **Buying flood insurance is the best way to protect your home, your business and your family's financial security from the costs associated with flood damage.**

TALK TO YOUR INSURANCE AGENT ABOUT PURCHASING FLOOD INSURANCE AND REMEMBER:

- For general inquiries about the National Flood Insurance Program (NFIP), contact the FEMA Mapping and Insurance eXchange (FMIX) center at 877-336-2627.
- There is a 30-day waiting period before a flood insurance policy takes effect. Don't wait!
- Homeowner and rental insurance do not cover flood losses, so you will need to purchase a separate flood insurance policy.
- Annual premiums for a policy increase according to the level of flood risk and the amount of coverage needed.
- Whether you rent or own, it's a good idea to purchase flood insurance. The NFIP offers both building and contents coverage if you own a home or business. If you are a renter, contents-only coverage is also available.
- As of 2021, people outside of high-risk areas file more than 25 percent of NFIP claims, and receive one-third of disaster assistance for flooding.
- Use the Virginia Flood Risk Information System (VFRIS) at www.dcr.virginia.gov/vfris to find out your property's flood risk.



EMERGENCY SUPPLIES

It can take several days or weeks for government services and assistance to reach you and your family depending on the severity of the storm and your geographic location. An emergency kit is vital to sustaining your family after a disaster.

Use this checklist to build your emergency supply kit by adding a few items each week or month. **Many emergency preparedness products are eligible for Virginia's tax-free weekend held annually in August.** Regularly replace items that go bad such as water, food, medication and batteries, and remember to keep in mind your family's unique needs as you build your kit.



FOOD + SUPPLIES

- At least a 3-day supply of water and non-perishable food
- Infant supplies such as formula, diapers, baby wipes, etc.
- Pet food and supplies (see page 10 for full checklist)

MEDICAL NEEDS

- Medications for at least one week and copies of prescriptions
- Medical equipment, assistive technology and backup batteries
- Ice for refrigerating medications
- First aid kit and antibiotic ointment
- Non-prescription medications such as pain relievers and antacids
- Prescription eyeglasses, contact lenses and solution
- Sunblock
- Medical alert tags/bracelets

TOOLS + SAFETY ITEMS

- Flashlight and extra batteries
- Multipurpose tool and can opener
- Fire extinguisher
- Matches in a waterproof container
- Wrench or pliers (to turn off utilities)
- Plastic sheeting and duct tape (to shelter in place)
- Whistle (to signal for help)
- Pencil and paper
- Mess kits, paper cups, paper plates, and plastic utensils
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert
- Cell phone, charger and a backup battery
- Dust mask (to help filter contaminated air)
- Local maps

PROTECTIVE GEAR + CLOTHING

- Masks (for everyone ages 2 and above)
- Warm clothing and sturdy shoes
- Blankets or sleeping bags

EMERGENCY FUNDS

- Emergency cash funds should be able to sustain your family several days at a minimum. Government assistance and resources take time.
- Do not rely on credit cards or debit cards as critical networks such as Internet or electrical infrastructure may be impaired. Be sure to withdraw plenty of cash before the storm.
- Plan for evacuation funds to cover fuel, lodging and meals as well as pet boarding costs if you're asked to evacuate.

CRITICAL PAPERWORK

- Prior to a storm or evacuation, collect and store your critical paperwork in a waterproof storage bag or container. Storing a password-protected backup of your records on a virtual cloud service is also recommended.
- Driver's license and passports
 - Vehicle registration and proof of insurance
 - Medical and vaccination records
 - Prescription medicine labels
 - Birth certificates
 - Social security cards
 - Marriage certificates and wills
 - Proof of residence (deed or lease)
 - Business and personal tax records
 - Bank account records
 - Household inventory (photo or video)
 - Local maps

HYGIENE + SANITATION

- Maintaining good hygiene can stop the spread of bacteria and infectious disease.
- Antibacterial soap
 - Hand sanitizer
 - Moist towelettes
 - Garbage bags and plastic ties (for personal sanitation)
 - Paper towels
 - Toilet paper
 - Surface disinfectants and wipes
 - Bleach and rubbing alcohol
 - Toothbrush and toothpaste
 - Menstrual Supplies
 - Personal hygiene items

COMFORT + PRICELESS ITEMS

- You may be away from your home for an extended period and your property may be damaged. Grab any items that are irreplaceable or may provide comfort to your family, especially children.
- Books, games, puzzles or other activities for children
 - Favorite stuffed toys
 - Photo albums
 - Valuables and jewelry
 - Sensory items such as fidget spinners, earplugs, etc.

Visit www.VAemergency.gov/emergency-kit to learn more and download the emergency supply checklist!
Additional disaster preparedness information and resources for those with disabilities can be found at www.VAemergency.gov/prepare/disabilities



PLAN FOR YOUR PETS

Not all shelters and hotels accept pets. Plan ahead to stay with family, friends or at other pet-friendly locations in case you need to evacuate your home.

PET-FRIENDLY CHECKLIST

- ID tags on collars and micro-chip pets
- Have sufficient food, water, and medicine for at least 3 days
- Pet medication and medication schedule for caregiver, shelter or boarding staff
- Description and current photos of your pets, including a photo of you and your pet together
- Immunization and medical records
- Serving bowls and feeding schedule
- Collar, leash and carrier to transport pets safely
- Pet toys and bedding

Note that shelters must make exceptions to "no pets" or "no animals" policies to allow people with disabilities to be accompanied by their service animals. Service animals are not pets and are therefore not subject to restrictions applied to pets or other animals.



EMERGENCY COMMUNICATIONS

Your emergency communication plan should include extra cellular phone charging devices as well as additional communication tools: AM/FM radio, smartphone alerts and apps, and a NOAA Weather Radio with additional batteries are recommended.

HOUSEHOLD INFORMATION

Write down phone numbers and email addresses for everyone in your household and other contacts including extended family, friends, neighbors or coworkers. This information will help you reconnect with others even if you don't have your mobile device with you or if the battery runs down.

If you have a household member who is deaf or hard of hearing, or who has a speech disability and uses traditional or video relay service (VRS), include information on how to connect through relay services on a landline phone, mobile device or computer.

OUT-OF-TOWN CONTACT

Identify someone outside of your community or state who can act as a central point of contact to help your household reconnect. In a disaster, it may be easier to make a long-distance phone call because local phone lines can be overwhelmed or impaired.

SCHOOL, CHILDCARE, CAREGIVER AND WORKPLACE EMERGENCY PLANS

Make sure your household members with phone and email accounts are signed up for alerts and warnings from their school, workplace and local government agencies including: police, fire, ambulance services, public health department, public works, public utilities, school system and your local office of emergency management. Following these agencies on social media will provide you with an additional avenue to access convenient and critical information. It's also a good idea to identify alternate caregiver options in the event of an emergency.

OTHER IMPORTANT NUMBERS AND INFORMATION

Write down or store phone numbers for emergency services, utility and service providers, medical providers, veterinarians, insurance companies, alternate transportation providers and other critical services.

Make sure to sign up for your locality's emergency notification system to receive alerts about weather-related emergencies and other emergency situations. Your locality may have a special needs registry to ensure the needs of people with disabilities are met during an emergency. Contact your local authorities for more information.



NATIONAL WEATHER SERVICE (NWS) WATCH VS. WARNING



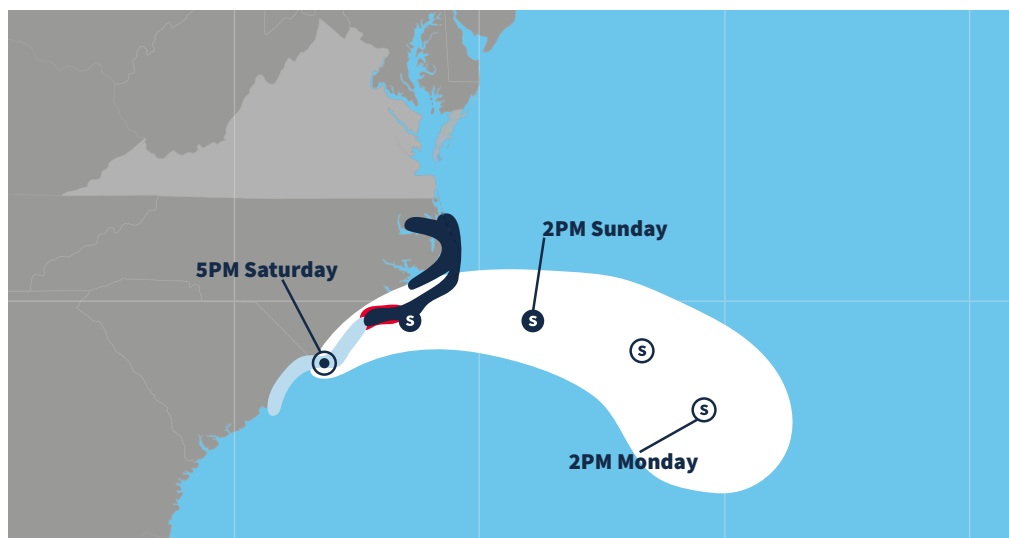
TROPICAL STORM OR HURRICANE WATCH

The NWS issues a Watch when a tropical storm or hurricane is possible within 48 hours. Tune in to NOAA Weather Radio All Hazards, local radio, TV, or other news sources for more information. Monitor alerts, check your emergency supplies and gather any items you may need if you lose power.



TROPICAL STORM OR HURRICANE WARNING

The NWS issues a Warning when it expects a tropical storm or hurricane within 36 hours. During a Warning, complete your storm preparations and immediately leave the threatened area if directed to do so by local or state officials.



Hurricane Matthew
Saturday, October 8, 2016
5PM EDT Advisory 43
NWS National Hurricane Center

Potential Track Area:
Day 1-3 Day 4-5

Current Information: ●
Center Location 33.8 N 78.2 W
Max Sustained Wind 75MPH
Movement ENE at 13MPH

Watches:

■ Hurricane ■ Trop. Storm

Forecast Positions:

● Tropical Cyclone Sustained Winds: S 39-73MPH H 74-110MPH M > 110MPH
○ Post-Tropical D < 39MPH

Warnings:

■ Hurricane ■ Trop. Storm

DISASTER MYTH BUSTERS

MYTH Getting prepared for hurricanes is expensive and time-consuming.

FACT: Signing up for local alerts and warnings is free. Many preparedness apps, including the FEMA app, are also free.

FACT: Your home may already contain emergency kit items.

FACT: You can assemble your emergency kit over time.

FACT: Having an adequate emergency supply of food can benefit your household no matter the threat.

MYTH My homeowners insurance should cover everything if I'm affected by a hurricane.

FACT: This may not always be the case. Check your insurance policy and consult with your insurance agent.

FACT: Standard homeowners insurance does not cover flooding.

MYTH Only first responders need to know what to do during an emergency.

FACT: Everyone needs to know what to do before, during, and after a hurricane to protect themselves and their loved ones.

FACT: First responders may not be able to reach you immediately after a hurricane hits. Everyone should know what to do to keep safe.

MYTH I am prepared for a hurricane if I have an emergency kit packed.

FACT: Emergency preparedness requires more than just a kit.

FACT: Having a family communication plan, signing up for alerts and warnings, and knowing what to do and how to evacuate are equally as important.

MYTH It will be fine if I drive through a small amount of floodwater.

FACT: Only 12 inches of water can float smaller SUVs and 18 inches of water can float full-size SUVs.

FACT: Turn Around, Don't Drown®. The depth of the water is not always clear.

FACT: Even a small amount of water on a road may hide dangers such as undermined roads on the brink of collapse.

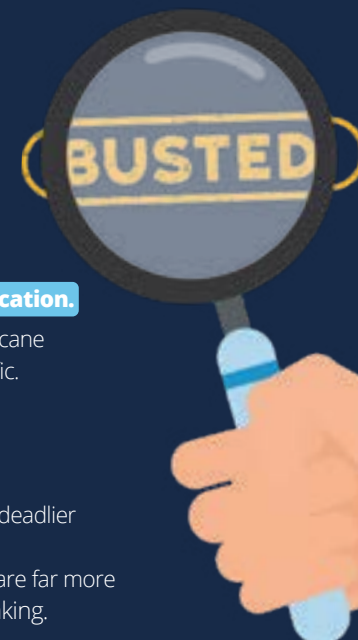
MYTH I can safely wait to evacuate until confirmation that a hurricane is in my location.

FACT: Those who wait for actual confirmation of a hurricane could be trapped by high winds, flooding, or traffic.

MYTH Taping my windows will protect them from hurricane-force winds.

FACT: Taping of windows can produce larger and even deadlier shards of glass.

FACT: Hurricane shutters or impact-resistant windows are far more effective in protecting your windows from breaking.



HOW TO EVACUATE

If authorities advise or order you to evacuate, **leave immediately!**

BEFORE YOU LEAVE

- Secure your personal property and business; remove household chemicals from the garage floor and underneath your kitchen sink. Floodwater mixed with chemicals is hazardous to you and your pet's health.
- Pack your emergency kit, critical documentation and valuables, and review your emergency communications plan.
- Keep your fuel tank filled and withdraw cash from an ATM to have on hand for necessities including: food, bottled water, medication, fuel and lodging expenses.
- Know when to go: Identify your evacuation zone and stay alert by using your NOAA weather radio, FM/AM radio, smart phone apps and by listening to local media and local, state or federal officials.
- Do not rely on a single source of weather alert information. Set up several ways to receive warnings and alerts from the National Weather Service and local officials.
- Become familiar with your evacuation zone and route, and shelter locations. Check with local authorities for the latest information about shelters.
- Gather needed supplies, including non-perishable foods, water, medication, pet supplies, etc. After a hurricane, you may not have access to these supplies for days or even weeks.
- Check on your neighbors and friends, and see if they need help to prepare.



WHEN EVACUATING

- Do not walk through moving water or drive into flooded areas. Do not camp or park your vehicle along streams, rivers or creeks, particularly during threatening conditions. Six inches of water will reach the bottom of most cars causing loss of control and possible stalling; a foot of water will float many vehicles.
- Monitor airline and train travel for delays and cancellations, especially if these modes of transportation are part of your evacuation plan.
- Keep your out-of-town emergency contact, family members and friends informed of your location and progress throughout the evacuation process.
- Make lodging arrangements prior to or at the start of your evacuation by asking to stay with friends or family or by making hotel arrangements in a region that is not under threat from the storm.
- Use apps on your smart phone that identify the latest traffic patterns, gas stations with available fuel and hotels with vacancies. Consistently monitor local media coverage and listen to local and state officials.
- If you're staying at a shelter or public facility and become sick or need medical attention, alert shelter staff immediately so they can call a local hospital or clinic.



RETURN HOME SAFELY

Each year, a significant number of people are injured or killed in the aftermath of a hurricane. As you return home and begin the recovery phase, keep these safety tips in mind:

- Wait to return to your property until local officials have declared that the area is safe.
- Do not wade in floodwaters, which can contain dangerous debris including broken glass, metal, dead animals, sewage, gasoline, oil and downed power lines.
- Do not enter a building until it has been inspected for damage to the electrical system, gas lines, septic systems and water lines or wells.
- Avoid drinking tap water until you know it is safe. If uncertain, boil or purify it first.
- Watch for fallen objects and downed electrical wires; Stay at least 30 feet away from downed lines - consider them energized and dangerous; report downed power lines to your local utility provider.
- **If you lost power, report outages directly to Dominion Energy, your local electrical provider or cooperative.**
 - **Dominion Energy |** Report outages and check your status at dominionenergy.com/outages. Report downed lines and other safety hazards at 866-366-4357.
- Hurricanes, the threat of hurricanes, and flooding can add more stress. Try to be available for loved ones who may need someone to talk to about their feelings.
- For immediate crisis counseling following a disaster, call the Disaster Distress Helpline toll-free at 1-800-985-5990. To find a health care provider or treatment for substance use disorder and mental health, contact SAMHSA's National Helpline at 1-800-662-HELP (4357) or TTY: 1-800-487-4889 for speech or hearing impaired. Call or text 9-8-8 if you or someone you know is in crisis or suicidal. All services are multilingual.



POST-HURRICANE/FLOOD CLEAN-UP

Contact your local office of emergency management to learn about organizations that will assist with residential cleanup efforts. If you live in a special flood hazard area, contact your local floodplain administrator before starting the cleanup process to ensure all development requirements are met.

- Wear protective equipment such as gloves, safety glasses, rubber boots and masks to protect you from debris and airborne particles like mold and dust.
- Use caution or seek professional assistance when removing fallen trees, cleaning up debris or using equipment, such as chain saws.
- Throw out any food including canned items that were not maintained at a proper temperature or have been exposed to floodwaters. Do not eat food from a flooded garden. **When in doubt, throw it out.**
- Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage, bacteria and chemicals.
- Air out enclosed spaces by opening all doors and windows whenever you are present. Leave as many windows open when you are not present as security concerns allow.
- Discard saturated porous materials such as mattresses or upholstered items, especially those with visible fungal growth.
- Tear out flooring, paneling, drywall, insulation and electrical outlets saturated by floodwater.
- Be careful during cleanup. Wear protective clothing, use appropriate face coverings or masks if cleaning mold or other debris.
- People who are pregnant, have asthma and other lung conditions, or have an otherwise compromised immune system should not enter buildings with indoor water leaks or mold growth that can be seen or smelled, even if they do not have an allergy to mold. Children should not take part in disaster cleanup work.
- **If your property is damaged after a disaster:**
 - Take photos of the damage to your property,
 - Contact your insurance provider to report damage, and
 - Report damages to your locality's office of emergency management.

RECOVERY RESOURCES

LOCAL

It's important to report damage, because your locality can include your losses in its damage assessment, which impacts whether you or your locality qualify for assistance from FEMA. There are several ways to report damage to your home or business. You can contact your locality's office of emergency management, visit your locality's official website, or call your locality's contact center for information on how to report disaster damage. Contact your city or county's Department of Social Services, Human Services, Community Services Board, Public Health, Housing and local office of emergency management to access additional resources and information after a disaster.

Nonprofits and charities stand ready to mobilize and assist your community after a storm, including local food banks. Learning the organizations that are active in your community before a storm, and supporting them throughout the year, makes these organizations sustainable and successful in their efforts to support your community after a hurricane or other disaster.

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

Individuals and Households Program (IHP)

If a Presidential disaster declaration is made for Individual Assistance (IA), FEMA's Individuals and Households Program **may** provide financial help or direct services to those who have necessary expenses and serious needs they cannot meet through other means.

The following forms of help are available:

- Housing Assistance (including temporary housing, repair, replacement and semi-permanent or permanent housing construction).
- Other Needs Assistance (including personal property and other items).
- FEMA may provide some assistance for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area.

Contact the FEMA Individuals and Households Program at 1-800-621-FEMA (3362) or TTY: 1-800-462-7585 for speech or hearing impaired.

Public Assistance: Local, State, Tribal and Private Nonprofit

FEMA's Public Assistance (PA) grant program **may** provide federal assistance to government organizations and certain private nonprofit (PNP) organizations if a Presidential disaster declaration is declared.

PA provides grants to state, tribal, territorial, local governments and certain types of PNP organizations, so that communities can quickly respond to and recover from major disasters or emergencies.

SMALL BUSINESS ADMINISTRATION (SBA)

The SBA **may** loan money to homeowners, renters and business owners. Homeowners may borrow up to \$200,000 for disaster-related home repairs. Homeowners and renters may borrow up to \$40,000 to replace disaster-damaged personal property including vehicles. The SBA may not duplicate benefits from your insurance or FEMA. You may receive an SBA referral when you apply with FEMA. Contact the SBA at 800-659-2955 from 8 a.m. - 9 p.m., Mon. - Fri. or email disastercustomerservice@sba.gov.

To find out how you can help after a natural disaster, visit the National Voluntary Organizations Active in Disaster website at www.nvoad.org.

EMERGENCY INFORMATION AND RESOURCES

Virginia Department of Emergency Management (VDEM)

- www.vaemergency.gov
- [VAemergency](#)
- [@VDEM](#)

Virginia Department of Transportation (VDOT)

Dial 5-1-1 "Know Before You Go" for real-time traffic info and download the VDOT 5-1-1 app.

- www.511Virginia.org
- [VirginiaDOT](#)
- [@VaDOT](#) and [@VaDOTHR](#)

Virginia State Police (VSP)

Dial #77 from a mobile device to report a reckless or dangerous driver to the State Police. Dial 9-1-1 for the nearest law enforcement office.

- www.vsp.state.va.us
- [VirginiaStatePolice](#)
- [@VSPPIO](#)

National Weather Service (NWS)

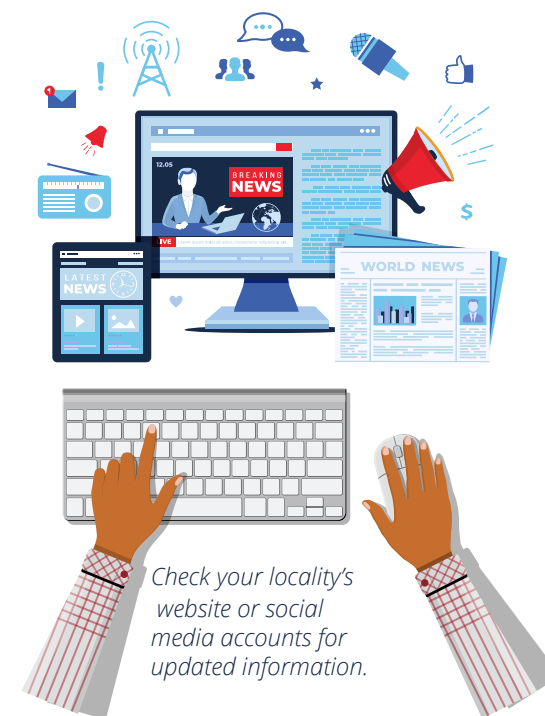
For active alerts, radar images, forecast maps and additional resources.

- www.weather.gov
- [NWS](#) and [NWSWakefieldVA](#)
- [@NWS](#) and [@NWSWakefieldVA](#)

Federal Emergency Management Agency (FEMA)

Download the FEMA app to receive alerts, tips, safety reminders, local shelter info and more.

- www.fema.gov or www.ready.gov
- [FEMA](#)
- [@FEMA](#) and [@FEMARegion3](#)
- 1-800-621-3362



Check your locality's website or social media accounts for updated information.

WHO TO CALL

2-1-1

24/7, statewide trained professionals who listen to your situation and offer sources of help using one of the largest databases of health and human services in Virginia. Visit www.211virginia.org for more information.

3-1-1

In select localities throughout the Commonwealth, 3-1-1 connects callers to their local government, non-emergency, citizen services including information, services, key contacts and programs.

5-1-1

"Know Before You Go" offers real-time traffic information throughout the Commonwealth. Anytime you need it, anywhere you are. For more information, visit www.511virginia.org.

7-1-1

A 24/7 free public service, Virginia Relay enables people who are Deaf, Hard of Hearing, DeafBlind, sign language users, Spanish-speaking users or those have difficulty speaking to communicate with standard telephone users. The conversation is relayed between the two by a specially trained Virginia Relay Communication Assistant (CA).

8-1-1

"Call Before You Dig - It's the Law" is a free Virginia communications center for excavators, contractors, property owners and those planning any kind of excavation or digging. When recovering from a disaster, an individual or business may plan to excavate. Before any digging, call 8-1-1, where participating utilities will locate and mark their underground facilities and lines in advance to prevent a possible injury, damage or monetary fine.

9-1-1

For emergencies only, including fire, medical, reporting accidents, crimes in progress and suspicious individuals or events. 9-1-1 is not to be used for traffic or weather updates and information request, please keep the lines clear for those seeking emergency support.