



County of Gloucester VA Program for Public Information

June 17, 2015

Prepared by Floodplain
Management
Committee



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I.....**BACKGROUND**

Gloucester County is a coastal community with significant exposure to flooding. Our shoreline encompasses portions of the York River, Chesapeake Bay, Mobjack Bay, and over 15 smaller bays, rivers, and creeks. Half of the county's acreage is bounded by tidal water which has influenced our history and economic opportunity.

This strength is also the source of risk that must be recognized and managed by our local government, businesses, and citizens. The work of the Floodplain Management Committee is focused by our Program for Public Information, and this document details our combined effort to educate our community about the risks and solutions related to flooding.

Gloucester became a participating community in the National Flood Insurance Program in 1987. Since that time we have been an active partner with this program to help prepare and protect our residents. We are one of the few communities in Southeast Virginia to also participate in the Community Rating System. Since 1995 our efforts to help educate and protect our area from flooding have resulted in discount credits to all of our flood insurance policies in Gloucester County. Over 1,700 policyholders in our community enjoy a 15% reduction in rates, and this document continues that commitment to partner with multiple resources to help members of our community.

Additional information and maps can be found in the Gloucester County Floodplain Management Plan pg. 1-13



II.....PPI SUB COMMITTEE MEMBERS

Earlier this year the Floodplain Management Committee formed a working group to develop this Program for Public Information (PPI). The group represents varied backgrounds that have special interests and expertise in the risk of flooding. These stakeholders represent local government, mortgage brokers, insurance agents, real estate professionals, educators and community residents. The members are...

Ken Evans (Chair)..... Local Insurance Agent

Cathy Estep Local Real Estate Professional

Christi Lewis..... Community Education (public information)*

Garrey Curry, P.E..... Assistant County Administrator*

Paul Koll, CFM..... Building Official, Floodplain Manager*

Roberta Carneal Local Mortgage Lender

Ron Herzick, P.E..... Project Manager VIMS

Dan Whiting..... Citizen Member

Celeste DeSimone, CFM Staff Liaison*

* - designates Gloucester County employee (4 out of 9 members)

This group has been meeting approximately every 2 weeks since February, and remains very active in delivering the best Program of Public Information to our community.



Gloucester County Building Inspections Department is a participating charter member of the Coastal Virginia CRS Workgroup a regional CRS Users Group that meets in Newport News Virginia. This is one of the first users groups created with the help of representative's the Insurance Services Office (ISO), FEMA Region III and Virginia Department of Conservation and Recreation (DCR). The workgroup's focus is on sharing successful projects and activities to reach their citizens with helpful and resourceful information.



III.....GOALS

The members of the PPI share a common vision for a better informed public that is educated about the risks of flooding, what they can do decrease future damage, and the benefits of flood insurance. This plan supports two very important goals.

1. Through outreach material and methods, encourage residents to reduce their risk of flood damage, and better prepare for future storms.
 - a. Provide relevant information to citizens of our community with focus on not only residents of special hazard flood areas, but also to those in nearby areas that need to recognize the increasing risk of flooding.
 - b. Provide detailed responses to inquirers through a website and publications in an effort shared by local emergency management, building officials, and other key stakeholders.
2. Create an aggressive campaign to provide information to the public.
 - a. Share resources with other organizations (Target Audiences) to get information to members of our community when and where they need it.
 - b. Sponsor meetings with stakeholders to be sure that timely and accurate information is delivered on an ongoing basis.
 - c. Activities will be documented and evaluated for effectiveness.



IV.....COMMUNITY NEEDS ASSESSMENT

In Gloucester County, 3,857 residents (10.5%) are living in the county's most severe coastal flood hazard area (southeastern portion of the county). This is down from the figure of 3,884 residents reported in 2009 which is partially due to the success of hazard mitigation activities. In order to maximize our effectiveness, it is imperative to identify vulnerable segments of the population at risk of coastal flooding hazards. By understanding the population at risk, emergency management planners will be better equipped to review the effectiveness of the existing flood mitigation practices, and address the unmet needs of the area. To assess the social vulnerability of the high hazard area, age, disability, and income levels were estimated from the 2008 – 2012 American Community Survey (ACS) by the U.S. Census Bureau, and analyzed at the Census Tract level.

Our area is largely made up of middle-aged residents (median: 42.4 yrs); 21.2% of the population is under the age of 18, one third of which are children under five years old. The southeastern portion of the county also has a moderate number of elderly (17.6% 65 or older). Previous population projections by age for the county showed large increases in the elderly population in coming decades with 22% of the county being elderly by 2020, and almost 37% by 2030. These projections now appear to be credible; Gloucester's elderly population has grown by 17% since 2000. The area's disabled population includes a wide range of age groups. According to the 2008 – 2012 ACS estimate, 12.5% of all residents in this area are living with a disability, and 31.2% of those 65 years of age and older have some form of disability. Young children, the elderly, and the disabled populations are important to consider due to their lesser capacity to protect themselves in hazardous situations, and their limited levels of mobility.

Annual income levels in our area have become less evenly distributed: 21.5% of households earn less than \$24,999, 21.9% \$25,000 - \$49,000, 20.3% \$50,000 - \$74,999, and 36.3% earn over \$75,000. 9% of households in census tract 1005 earn over \$150,000 per year. Typically, low income households face higher levels of risk from flooding because they can least afford the costs associated with relocation, property protection (e.g. elevating structure), repair and cleanup (e.g. tree removal, floor replacement, and appliance replacement).

More detailed information in the Gloucester County Floodplain Management Plan.



V.....FLOOD HAZARDS

Along its western and northwestern boundaries, Gloucester County has a maximum elevation of 160 feet above sea level, while most of the eastern and southeastern lands range from zero to five feet above mean sea level. For the southern portions of the county, Route 17 can easily be used as an elevation marker due to its bisecting qualities: it separates the majority of the low lying land on the southeastern portion of the county from the higher elevated portions of land on the southwestern portions of the county. The southern portion of Route 17 is constructed on land that is 20 to 40 feet above sea level. This is significant because elevation drops dramatically as one travels towards the eastern shore.

In the East and Southeastern portions of the county the land is mainly flat and characterized by marshland and shoreline. This land is the most vulnerable to coastal flooding because there is little, if any, difference in elevation and not much in the way of vegetation that serve as a barrier to storm surge.



Typical landscape of SE Gloucester County

More detailed information including various maps is available in the Gloucester County Floodplain Management Plan.



VI.....FLOOD INSURANCE DATA

Community Overview

Community: GLOUCESTER COUNTY*	State: VIRGINIA
County: GLOUCESTER COUNTY	CID: 510071

Program: Regular	Emergency Entry: 03/25/1974	Regular Entry: 08/04/1987
Status: PARTICIPATING		Status Effective: 08/04/1987
Current Map: 11/19/2014	Study Underway: YES	Level of Regs: E
FIRM Status: REVISED		Initial FIRM: 08/04/1987
FHBM Status: SUPERCEDED BY FIRM		Initial FHBM: 03/25/1974
Probation Status: Probation Effective: Probation Ended: Suspension Effective: Reinstated Effective: Withdrawal Effective: Reinstated Effective:		
CRS Class / Discount: 07 / 15% Effective Date: 05/01/2011 CAV Date: 08/31/2011 Workshop Date: 05/14/2014 CAC Date: 06/09/2013 GTA Date: 12/01/2014		Policies in Force: 1,700 Insurance in Force: \$417,501,800.00 No. of Paid Losses: 1,125 Total Losses Paid: \$27,461,242.11 Sub. Damage Claims Since 1978: 221
<input type="checkbox"/> Tribal Community Community Website: http://www.co.gloucester.va.us <input type="checkbox"/> Upton Jones Claims <input type="checkbox"/> HMGP Projects <input type="checkbox"/> ICC Claims <input type="checkbox"/> FMA Projects		

Insurance Overview

As of 12/31/2014

Community: GLOUCESTER COUNTY*	State: VIRGINIA
County: GLOUCESTER COUNTY	CID: 510071

Total by Community	
	Group Flood Insurance



Total Number of Policies:	1,700	Total Number of Policies:	0
Total Premiums:	\$1,445,025	Total Premiums:	\$0
Insurance in Force:	\$417,501,800	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	1,125	Total Number of Closed Paid Losses:	26
\$ of Closed Paid Losses:	\$27,461,242	\$ of Closed Paid Losses:	\$295,263

Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	90	Total Number of Policies:	30
A Zone Minus Rated Policies:	82	Total Number of Closed Paid Losses:	20
V Zone Minus Rated Policies:	8	\$ of Closed Paid Losses:	\$158,810

ICC		1316	
Total Number of ICC Closed Paid Losses:	100	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$2,711,289		

Substantial Damage Losses	
Number of Substantial Damage Closed Paid Losses: 221	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	1,611	\$1,347,016	\$401,628,500	1,080	\$25,907,873.66	\$1,084,485.25
2-4 Family	6	\$5,368	\$1,318,800	6	\$220,524.47	\$7,626.66
All Other Residential	23	\$8,722	\$4,073,700	1	\$2,891.15	\$350.00
Non Residential	60	\$83,919	\$10,480,800	38	\$1,329,952.83	\$49,228.02
Total	1,700	\$1,445,025	\$417,501,800	1,125	\$27,461,240.00	\$1,141,689.00



	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	19	\$6,189	\$3,571,700	15	\$35,427.53	\$2,600.00
Non Condo	1,681	\$1,438,836	\$413,930,100	1,110	\$27,425,814.58	\$1,139,089.93
Total	1,700	\$1,445,025	\$417,501,800	1,125	\$27,461,241.00	\$1,141,689.00

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	1,148	\$1,055,703	\$262,119,400	871	\$21,279,960.25	\$894,548.36
A Zones	15	\$24,199	\$3,343,000	34	\$1,078,609.92	\$41,683.35
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	65	\$146,648	\$9,707,200	106	\$3,707,464.92	\$137,001.44
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	27	\$35,072	\$5,774,200	9	\$276,358.23	\$10,505.88
Preferred	445	\$183,403	\$136,558,000	37	\$686,623.84	\$31,445.90
Total	1,700	\$1,445,025	\$417,501,800	1,057	\$27,029,014.00	\$1,115,182.00

Pre-FIRM						
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	691	\$800,991	\$143,726,100	703	\$18,792,823.75	\$763,283.32
A Zones	11	\$19,908	\$2,552,100	34	\$1,078,609.92	\$41,683.35
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	46	\$93,378	\$6,051,700	99	\$3,618,264.98	\$131,535.85
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	273	\$127,438	\$78,652,500	33	\$777,408.29	\$31,595.90
Standard	23	\$26,375	\$4,443,500	7	\$197,659.98	\$7,650.00
Preferred	250	\$101,063	\$74,209,000	26	\$579,748.31	\$23,945.90
Grand Total	1,021	\$1,041,715	\$230,982,400	869	\$24,267,104.00	\$968,096.00



Post-FIRM						
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	455	\$253,434	\$118,372,300	168	\$2,487,136.50	\$131,265.04
A Zones	4	\$4,291	\$790,900	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	19	\$53,270	\$3,655,500	7	\$89,199.94	\$5,465.59
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	199	\$91,037	\$63,679,700	13	\$185,573.78	\$10,355.88
Standard	4	\$8,697	\$1,330,700	2	\$78,698.25	\$2,855.88
Preferred	195	\$82,340	\$62,349,000	11	\$106,875.53	\$7,500.00
Grand Total	677	\$402,032	\$186,498,400	188	\$2,761,908.00	\$147,085.00



VII.....FLOOD INSURANCE ASSESSMENT

Pages 9-12 contain a wealth of information on flood insurance policies in our county. This data is current as of 12/31/2014, and can be summarized as follows.

There are over 14,000 households in our community. Of that total, 3,867 of them are located in special flood hazard zones, but only 1,228 of those homes are insured by the National Flood Insurance Program. That is less than 32% of the homes at the highest level of risk from flooding. Tracking this metric will be a prime indicator of our success in the future as this plan is implemented. There is no better way of protecting homes at risk from flooding than educating home owners and having them obtain flood insurance.

Another focus point is that numerous homes would be at risk from flooding in severe coastal storms that result in water rising beyond the special hazard flood zones. These homes can obtain flood insurance on a “preferred risk” basis for fixed premiums. There are only 445 preferred risk policies in force in our community which is far below the number of at risk households throughout the southeastern areas of our community.

Future reports detailing flood insurance policies in our community will be a key measure of our influence. There are always opportunities to correct misinformation about the risk of flooding and options to protect yourself from this predictable risk. This is a primary focus of our Program for Public Information, and will be evaluated annually by our group.



VIII.....REPETITIVE LOSS PROPERTIES

FEMA classifies Repetitive Loss Properties as those that have made flood damage claims of \$1,000 or more twice within a 10-year period. FEMA classifies Severe Repetitive Loss Properties as any property that has at least four NFIP claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000. These properties are subject to change over time, and will depend on the frequency and severity of the seasonal coastal storms that affect the area. Due to Privacy Act requirements, Repetitive Loss & Severe Repetitive Loss properties will be generalized based on location, and will further be known as Repetitive Loss Areas (Targeted Areas). These areas and the amount of repetitive loss properties in them will aid in the county's determination of which portions of the county have the most frequent and severe flood related damages to residences, and will be high priority target areas for future mitigation activities.

As of April 30, 2014 Gloucester County has experienced a total of 1,338 flood losses since January 1, 1978 with total payments of \$30,280,135.40. As of December 31, 2011, of the 140 repetitive loss properties, 37 had been mitigated against damages caused by flooding through either elevation or demolition of the primary structure, or through acquisition of the property. Regardless, these properties remain on the list due to the required time frame that must pass since each repetitive loss property last had an insurance claim.

More detailed information available on Repetitive Loss Areas (Targeted Areas) in the Gloucester County Floodplain Management Plan, pg. 21-23 and illustrated in Table 5; Repetitive Loss Areas.



IX.....TARGET AUDIENCES

While mass communication is a helpful tool, our PPI group is committed to tailoring our message to “targeted audiences” that hold positions of influence in our community. It is the members of these groups that are in unique positions to guide and educate residents about the risk of flooding. We are committed to offering ongoing outreach to these groups designed to build their confidence in this area, and to be sure that accurate information is provided given the rapidly changing facets of the National Flood Insurance Program. Our targeted audiences are...

- **Gloucester County Board of Supervisors**
- **Realtors/Chesapeake Bay and Rivers Association**
- **Loan Offices at all Financial Institutions**
- **Contractors**
- **Insurance Agents**
- **Surveyors**
- **Attorney and Title Professionals**
- **Residents or Property Owners**

TARGET AREAS

- **Repetitive Loss properties**
- **SFHA and include all other properties***

* The availability of purchasing flood insurance should be shared with all property owners in the County. Some properties may be located on the fringe of a SFHA and or be in an area that could possible flood (more than two acres) and be considered as a flood event? Others may elect to purchase flood insurance and should be aware of that opportunity.



More information and maps available in the Gloucester County Floodplain Management Plan pg. 14-24

Our goal is to provide at least two opportunities each year to these groups.



X.....EXISTING PUBLIC INFORMATION EFFORTS

The County of Gloucester conducts a comprehensive and ongoing public information strategy as part of effective floodplain management and emergency preparedness efforts understanding that reaching a wide and varied audience is a key part of developing a successful Public Information Program. The public information efforts are designed to inform, involve and engage citizens and businesses in sustainable community resilience to flooding and assisting all community members to learn and adopt behaviors to improve flood hazard preparedness and decrease future flood damage. The information below was compiled through County of Gloucester department staff input/research and PPI Committee involvement.

Organization	Project	Subject Matter	Frequency
County of Gloucester Dept. of Community Education	Quarterly Citizen Publication	Various flood-related topics	Quarterly (all postal customers)
	Facebook/Twitter	Various flood-related topics	Monthly (off season) Weekly (Hurricane season)
	School Newsletters	Various flood and emergency preparedness topics	Semi-annual
	GCTV Gov Cable Channel and Video Streaming	Announcements; slide shows and videos on flood-related topics	Ongoing
	Electronic Bulletins	Various flood-related topics	Monthly (off season) Weekly (Hurricane season)
	Media & PSAs	Various flood-related topics	Ongoing; seasonal



Organization	Project	Subject Matter	Frequency
County of Gloucester Dept. of Emergency Management	Annual Emergency Preparedness Community EXPO	Various flood-related & disaster preparedness information; exhibits and activities	Annual
	Website	Various flood management links: flood protection; developing in a floodplain; flood protection assistance & flood zone determination; flood insurance; flood protection measures; flood warning procedures; drainage system maintenance; elevation certificates (NFI); and changes to NFI; and various other flood safety and emergency preparedness information	Ongoing
	Hurricane Guides	Distributed to the two public libraries	Annually
	Business Preparedness Expo	Information to prepare business for disaster	Annually
	CERT (Community Emergency Response Training)	Personal preparedness and flood safety	Quarterly
County of Gloucester Building Inspection Department	Floodplain management & Flood Zone Maps	Various flood-related & flood zone maps	Ongoing
	Floodplain – Building & Construction; codes; flood options	NFIP, flood preparation, preferred risk, flood insurance, retrofitting, ICC, federal disaster assistance, preparing for disaster, repairing your flooded home, technical bulletins on openings in foundation walls, flood resistant materials, flood proofing, elevator installation, free from obstruction requirements, corrosion protection, design and construction for breakaway walls	Annually



Organization	Project	Subject Matter	Frequency
County of Gloucester Building Inspection Department	"The Beehive" Citizen Publication mailing to all county residents	Flood Insurance, flood zones, natural and beneficial functions, developing in a floodplain, substantial improvement, protective flood measures, drainage system maintenance, flood safety, flood warning, elevation certificates, flood protection assistance and flood zone determination	Annually
	Brochures available in office	NFIP, flood preparation, preferred risk, flood insurance, retrofitting, ICC, federal disaster assistance, preparing for disaster, repairing your flooded home, technical bulletins on openings in foundation walls, flood resistant materials, flood proofing, elevator installation, free from obstruction requirements, corrosion protection, design and construction for breakaway walls	Ongoing
	Brochures/information available at public library branches	Mandatory purchase of flood insurance, answers to questions about the NFIP, Mitigation of flood and erosion damage to residential buildings in coastal areas, elevating your flood prone house, home owners guide to retrofitting, protecting building utilities from flood damage, Coastal construction manual, elevated residential structures	Ongoing
	Department Website	Flood Insurance, flood zones, natural and beneficial functions, developing in a floodplain, substantial improvement, protective flood measures, drainage system maintenance, flood safety, flood warning, elevation certificates, flood protection assistance and flood zone determination. Links to flood maps, flood smart and flood ordinances.	Ongoing
	Direct assistance	Providing flood protection assistance to citizens on how to select a contractor and conduct site visits to review flooding, drainage and sewer problems. Advice on flood proofing and retrofitting	Advertised annually; available ongoing



Organization	Project	Subject Matter	Frequency
County of Gloucester Parks, Recreation, Tourism Dept.	Beach Cleaning	Removal of debris from beach	As needed
County of Gloucester Environmental Programs Dept.	Storm drain; protect water quality	Hampton Roads distribution of HRwet, HRstorm, HRask and advise public on surface and groundwater issues	Ongoing
Virginia Department of Transportation	Drain cleaning/clearing	Cleaning drains and drainage ways	As needed
County of Gloucester Department of Planning & Zoning	Plat review & flood zone info	Require flood zones to be on all approved plats	Ongoing
Gloucester Insurance Agencies	Brochures/Handouts on flood insurance	Need for flood insurance	As needed
Gloucester Chamber of Commerce (w/ Emergency Management	Business Preparedness Expo	Information to prepare business for disaster	Annually
Hampton Roads Planning District Commission	ReadyHamptonRoads.org Website	General emergency preparedness info and awareness campaign	Ongoing
Virginia Department of Emergency Management	Website	Know Your Storm Surge Risk Map ReadyVirginia Preparedness Weblink	Ongoing
FEMA/US Government	Ready.gov Website	Comprehensive flood-related topics	Ongoing
American Red Cross	Website	Flood safety information	Ongoing
	National Preparedness Month	Flood safety and preparedness information; brochures	Annually in September
	National Flood Insurance Program	Information on National Flood Insurance Program and VA FRIS/Special Flood Hazard Area	Ongoing



Organization	Project	Subject Matter	Frequency
National Weather Service	Website	Flood safety information and outreach materials	Ongoing
Local Television Stations WVEC TV WTKR TV WAVY TV	Website Television Mobile Devices Facebook/Twitter	Preparedness information, hurricane tracking maps, preparedness, evacuation, and various flood-related topics	Year-round/ongoing
NOAA	Website	Interactive Storm-Surge Map	Ongoing
Peninsula Housing & Builders Association	Annual codes and compliance meeting	Development in the floodplain	Annually



XI.....PROJECTS AND INITIATIVES

The intent of this PPI Plan is to share accurate information pertaining to flood preparedness, availability of flood insurance, presence of flood hazards and availability of appropriate construction practices to our targeted audiences identified in Section IX – Target Audiences.

This document details how the following message topics will be shared with Target Audiences including the first six listed that are CRS priority messages and the remaining four messages that have been tailored to our community:

1. Know your flood hazard.
2. Insure your property for your flood hazard exposure.
3. Protect people from the hazard.
4. Protect your property from the hazard.
5. Build responsibly.
6. Protect natural floodplain functions.
7. You can purchase flood insurance outside of a SFHA.
8. Get permits before you build.
9. Have an evacuation plan.
10. Tips for hurricane season.

The PPI committee's intentions are focused toward public awareness, not only for preparation safeguards, but also through shared information on available best practices that may be chosen for an individual's particular floodplain project. The following tables provide specific messages, their audiences, desired outcomes, and methods through which the messages will be disseminated:



Target Audience	Message	Outcome	Project(s) proposed to support message	Assignment	Proposed schedule	Stakeholder
Gloucester County Board of Supervisors	Topic 1: Disseminating accurate flood information to the community	Community awareness of flood information	Annual FMPC review presentation to the BOS	Floodplain Management Planning Committee Chair	Annually	Floodplain Management Planning Committee Chair
Realtors	Topic 2: When you need flood Insurance	Increase in Flood Insurance Policies	Meeting of Realtors Chesapeake Bay Rivers Association Meeting	Insurance Agent representative on the Floodplain Management Planning Committee	Semi-Annually	Insurance Agent representative on the FMPC Floodplain Management Planning Committee
	Topic 7: Take advantage of low cost Preferred Risk Policy	Increase awareness of flood insurance				
Loan Officers	Topic 2: When you need flood Insurance	Increase in Flood Insurance Policies	Meeting of Loan Officers at local Bank-currently Chesapeake Bank	Bank Representative on the Floodplain Management Planning Committee	Semi-Annually	Bank Representative on the Floodplain Management Planning Committee
	Topic 7: Take advantage of low cost Preferred Risk Policy	Increase awareness of flood insurance				
Attorneys and Title Companies	Topic 2: When you need flood Insurance	Increase in Flood Insurance Policies	Meeting of Attorneys and Title Companies at local Bank-currently Chesapeake Bank	Loan Officer Representative on the Floodplain Management Planning Committee	Semi-Annually	Loan Officer Representative on the Floodplain Management Planning Committee
	Topic 7: Take advantage of low cost Preferred Risk Policy	Increase awareness of flood insurance				



Target Audience	Message	Outcome	Project(s) proposed to support message	Assignment	Proposed schedule	Stakeholder
Contractors	Topic 4: Acceptable flood vents need to be installed in flood zones	Correct building in the flood zones.	Peninsula Home Builders Association meeting	Building Official	Semi Annually	
	Topic 2: Flood vents can be installed in existing homes to lower flood insurance	More flood protection and lower insurance rates for citizens	Lowes Home Improvement Contractor Appreciation Day		Annually	
	Topic 5: Get a permit before you build. Know the substantial damage/improvement rules	More flood protection and lower insurance rates for citizens				
Insurance Agents	Topic 2: When you need flood Insurance	Increase in Flood Insurance Policies	Insurance Agents Meeting	Insurance Agent representative for the Floodplain Management Planning Committee	Semi Annually	Insurance Agent representative for the Floodplain Management Planning Committee
	Topic 7: Take advantage of low cost Preferred Risk Policy	Increased awareness of flood Insurance				
Surveyors	Topic 1 and 2: Are you filling out the Elevation Certificate correctly? Understanding the LIMWA zone	Education on elevation certificates and decrease in corrections required	Surveyors Association Meeting	Insurance Agent representative for the Floodplain Management Planning Committee	Annually	Insurance Agent representative for the Floodplain Management Planning Committee
				Building Official		



Target Audience	Message	Outcome	Project(s) proposed to support message	Assignment	Proposed schedule	Stakeholder
Residents	Topic 2: Flood Insurance, Do you need it?	Increase in awareness and flood policies	Beehive publication Mailing to all citizens in the County	Building Inspection Office	Annually	
			320-Flood Map information service-explain need of flood insurance when doing flood determination	Building Inspection Office	Ongoing	
			Website updates	Emergency Management	Ongoing	
	Topic 6: You need to protect Gloucester County's natural resources Do not place refuse in or near storm drains	Decrease in damage to our natural resources	Beehive publication Mailing to all citizens in the Count	Building Inspection Office	Annually	
		Less dumping	Website updates			
	Topic 5: Your Improvements to your home could be substantial Improvement	Increased awareness of building in the flood zone	Beehive publication Mailing to all citizens in the County	Building Inspection Office	Annually	
			Website updates	Emergency Services		



Target Audience	Message	Outcome	Project(s) proposed to support message	Assignment	Proposed schedule	Stakeholder
Residents (cont.)	Topic 3: Do not walk through flowing water Do not drive through flooded areas	Less injuries and death in a flood event	Beehive publication Mailing to all citizens in the County	Building Inspection office	Annually	
			Website updates	Emergency Services		
	Topic 1: What flood zone are you in	Increased awareness of flood zones and building in a flood zone	Beehive publication Mailing to all citizens in the County	Building Inspection Office	Annually	
			350 Explain flood protection and provide flood protection assistance when doing flood zone determination	Building Inspections Office	Ongoing	
			Website updates	Emergency Management	Ongoing	



Target Audience	Message	Outcome	Project(s) proposed to support message	Assignment	Proposed schedule	Stakeholder
Residents (cont.)	Topic 3: Register for CodeRED; tune into your local radio station for emergency information	Increased registration in the CodeRED system Less injuries and death in a flood event	Beehive publication Mailing to all citizens in the County Website updates	Emergency Management	Annually	
	Topic 4: Retrofit your home to protect from flood hazards; 6 ways to retrofit	Less damage to homes in a flood event Better insurance rates	Beehive publication Mailing to all citizens in the County Website updates	Building Inspection Office Emergency Services	Annually	
Repetitive Loss Area	Topic 1: Your property is in a flood zone and a repetitive loss area	Decrease in number of repetitive loss properties	Annual mailing to repetitive loss area properties	Building Inspection Office	Annually	
	Topics 1-6: See messages under "Residents" target audience	See outcome under Resident Target audience	Include Information sent in Beehive Publication with repetitive loss letters	Building Inspection Office	Annually	



XII.....FLOOD RESPONSE PREPARATIONS

The PPI group recognizes the need to prepare and coordinate with other community resources in the event of flood. An informational hotline which is operational during severe storms will help provide information on demand. With the help of Emergency Management we are also exploring web based applications to communicate similar information. The Building Inspections office of Gloucester County has stocked NFIP literature for issues related to recovery after a flood. Please see Section XI for a more detailed description of our initiatives.

During and in preparation for an event, information is disseminated by our Emergency Operations Center Public Information Officer in accordance with the County Emergency Operations Plan. Such informational announcements include updating press releases, and County Sheriff's Department telephone messages over our Code Red System.

In addition to such announcements, informational handouts will be prepared to be distributed by building inspectors and Community Emergency Response Teams (CERT) volunteers during County damage assessment activities. Handouts include a list of critical telephone numbers, permit information making citizens aware that permits are required for structural repairs, etc.



XIII.....ANNUAL EVALUATION

The PPI group will meet at least twice a year to evaluate the plan and incorporate needed revisions. The evaluation will cover...

- A review of completed projects
- Progress toward desired outcomes
- Recommendations regarding projects not completed
- Changes in the targeted audiences

The group will draft an update as changes are made, and revisions will be presented to the Board of Supervisors for review as part of the county's annual recertification package to the Community Rating System.



XIV.....PLAN ADOPTION BY BOARD OF SUPERVISORS

This plan will officially become effective when it is adopted by the Board of Supervisors. Adoption by resolution is anticipated at the July 7, 2015 Board meeting. After this action occurs a copy of the Board resolution will be included as the next and last page of this document.

COPY

AT A REGULAR MEETING OF THE GLOUCESTER COUNTY BOARD OF SUPERVISORS, HELD ON TUESDAY, JULY 7, 2015 AT 7:00 P.M., IN THE COLONIAL COURTHOUSE, 6504 MAIN STREET, GLOUCESTER, VIRGINIA: ON A MOTION DULY MADE BY MR. WINEBARGER AND SECONDED BY MR. JAMES THE FOLLOWING RESOLUTION WAS ADOPTED BY THE FOLLOWING VOTE:

Phillip N. Bazzani, no;
Ashley C. Chriscoe, yes;
Christopher A. Hutson, yes;
Andrew James, Jr., yes;
John C. Meyer, Jr., yes;
Robert J. Orth, absent;
Michael R. Winebarger, yes;

**RESOLUTION ADOPTING A PROGRAM FOR PUBLIC INFORMATION FOR
GLOUCESTER COUNTY**

WHEREAS, the Gloucester County Board of Supervisors adopted a Coastal Floodplain Management Plan in 2014; and

WHEREAS, the Coastal Floodplain Management Plan recommended the development of a formal Program for Public Information (PPI) as defined by the Community Rating System (CRS); and

WHEREAS, adoption of a PPI will serve the community by identifying and organizing methods through which information can be shared with citizens regarding how they can mitigate their flooding risks; and


WHEREAS, Gloucester County currently enjoys a Class 7 rating in the CRS leading to a 15% discount for nearly all flood insurance policy holders in the county, and the development of a PPI will provide additional CRS points potentially improving the County's class rating and related discount; and

WHEREAS, the citizen driven PPI subcommittee of the Floodplain Management Committee developed a PPI dated June 2015; and

WHEREAS, at their June 17, 2015, meeting the Floodplain Management Committee formally voted to approve the PPI and to recommend that the Board of Supervisors adopt the PPI.

NOW, THEREFORE, BE IT RESOLVED by the Gloucester County Board of Supervisors that the Program for Public Information dated June 2015 and included in the July 7, 2015 Board meeting agenda packet is hereby adopted as a planning tool for the community.

A Copy Teste:


Sanford B. Wanner,
Interim County Administrator