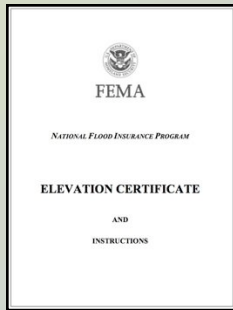




Greenway's Services

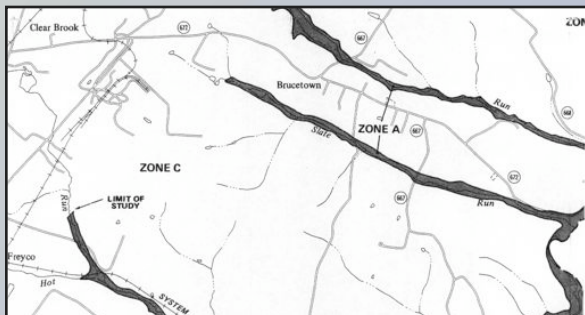
Flood Elevation Certificate Preparation

- ➡ **This documentation provides** relative data between your building and the Flood Insurance Rate Map base flood elevation or the adjacent ground if a base flood elevation has not been determined and is used by FEMA to determine flood insurance rates.
- ➡ **Used by** County Planning and Engineering Departments to determine if home should have flood proofing.



Detailed Flood Study

- ➡ **Can be used to determine** a base flood elevation for your property, which can be submitted to FEMA to revise flood maps so your building's zone can be changed to help get a better insurance rate or have the requirement for flood insurance waived.



Please call for more information regarding pricing.



GREENWAY ENGINEERING
151 WINDY HILL LANE
WINCHESTER, VIRGINIA 22602

Floodplain Survey

FEMA Flood Elevation Certificate for Flood Insurance

Pictures of Flood of 1906



*WFCHS Collection, Stewart Bell, Jr. Archives Room
Handley Regional Library, Winchester, Virginia*



*Charles Affleck Collection, Stewart Bell, Jr. Archives Room
Handley Regional Library, Winchester, Virginia*



Greenway Engineering

151 WINDY HILL LANE
WINCHESTER, VIRGINIA 22602
(540)-662-4185



www.greenwayeng.com

Greenway Engineering's Duties

- ✓ Determine flood zone designation using National Flood Insurance Program (NFIP) Flood Insurance Rate Maps (FIRM).
- ✓ If available, determine base flood elevation (BFE) from flood maps and profiles.
- ✓ If BFE exists, we determine structure elevations at specific points relative to benchmark datum used on the FEMA map.
- ✓ If no BFE exists, we determine structure heights at specific points or we can perform a detailed flood study to determine a BFE, therefore possibly adjusting your insurance rate or re-designating the flood zone you are located in by filing a letter of map change.
- ✓ The Flood Elevation Certificate can be completed using field data gathered and can be submitted to FEMA through your insurance agent to determine your flood insurance premium.



Photo of Hogue Creek flooding into Virginia Route 50 West in 1995.

J.C. Cochran, Jr. Collection, Stewart Bell, Jr. Archives Room, Handley Regional Library, Winchester, Virginia.

Flood Insurance Facts

Everyone is at risk to flooding.

- ☹ There is a 26% chance of flood damage during a 30-year mortgage, compared to a 9% chance of fire.
- ☹ A flood can affect you regardless of whether or not you live near water.
- ☹ Inadequate drainage systems, heavy precipitation and snowmelt can cause floods. Development can also increase the risk of flooding.
- ☹ Floods are the most commonly-occurring natural disaster in the United States.
- ☹ Just one inch of water can cause costly damage to your dwelling.



Photo of flood at Virginia Woolen Mill, which was located at the current site of the Timbrook Public Safety Building. This is two blocks north of Town Run.

George Scheder Collection, Stewart Bell, Jr. Archives Room, Handley Regional Library, Winchester, Virginia.

Homeowner's insurance does not usually cover flood damage.

- ☹ The National Flood Insurance Program (NFIP) can help to insure your building.
- ☹ Contents coverage is separate, making it possible for tenants to insure only their belongings.

Flood insurance is available to everyone.

- ☹ Approximately 25% of all claims are from low risk areas (areas that have less than a 1% chance of flooding in any given year).
- ☹ NFIP flood insurance can be purchased through private insurance companies and agents.
- ☹ Flood insurance rates are determined by the Federal Emergency Management Agency (FEMA), so price comparison is unnecessary.
- ☹ If you live in a Flood Hazard Area and have a federally backed mortgage, then you will be required to have flood insurance,

Do not rely on Federal disaster assistance.

- ☹ Federal disaster assistance is only available if the President declares a disaster. Flood insurance provides assistance even if a disaster is not declared.
- ☹ Disaster assistance is usually an interest-bearing loan that must be paid back.
- ☹ If you do not have flood insurance and a flood that is not declared a disaster damages your home, you will suffer the financial burden.

For more facts, visit www.floodsmart.gov.

For additional information please contact **Greenway Engineering** at 540-662-4185, or on the web at www.greenwayeng.com.