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Communicating Flood Risks

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Communicating Flood Risks



Hampton Roads Sea Level Rise/Flooding Adaptation Forum
July 24, 2015



City Flood Information Website



- City's Home Page
- Neighborhood Advancement Home
- Flood Program
- Flood Maps
- Letters of Map Change
- Developing in the Floodplain
- Online Flood Information Library
- Flood Insurance
- Benefits of Floodplains

Department of Neighborhood Advancement Flood Program

Anywhere it rains, it can flood. A flood happens when areas that are normally dry get submerged with water. Floods are caused by many things, including rainstorms, slow water run-off, tides, storm surges, and hurricanes. Floods are the most common and widespread of all natural disasters. Most communities in the United States can experience some kind of flooding after spring rains, heavy thunderstorms, or winter snow thaws. Flash floods usually result from intense storms dropping large amounts of rain within a brief period. Just because you haven't experienced a flood in the past, doesn't mean you won't in the future. Flood risk isn't just based on history, it's also based on a number of factors including: rainfall, river-flow and tidal-surge data, topography, flood-control measures, and changes due to building and development.

Flood Awareness

Like any other low lying coastal area, Portsmouth's elevation and proximity to water makes it susceptible to flooding. Nearly every year, and sometimes several times throughout the year during periods of heavy rain, hurricanes or nor'easter storms, residential and commercial properties are threatened by floodwaters.

Much of Portsmouth is susceptible to some level of flooding, and all property owners and renters are encouraged to contact an insurance agent to inquire about purchasing flood insurance.

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Department of Neighborhood Advancement Flood Insurance Rate Maps

What are flood zones?

Flood zones are geographic areas that FEMA has defined according to varying levels of flood risk and type of flooding. These zones are depicted on the published Flood Insurance Rate Map (FIRM). [Click here for detailed descriptions of the different flood zones.](#)

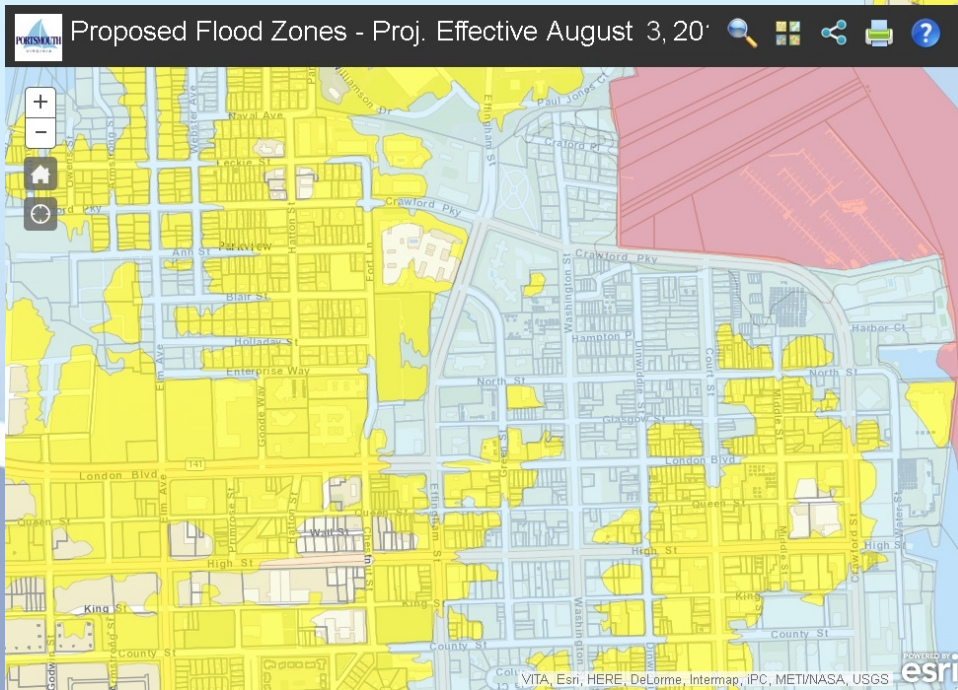
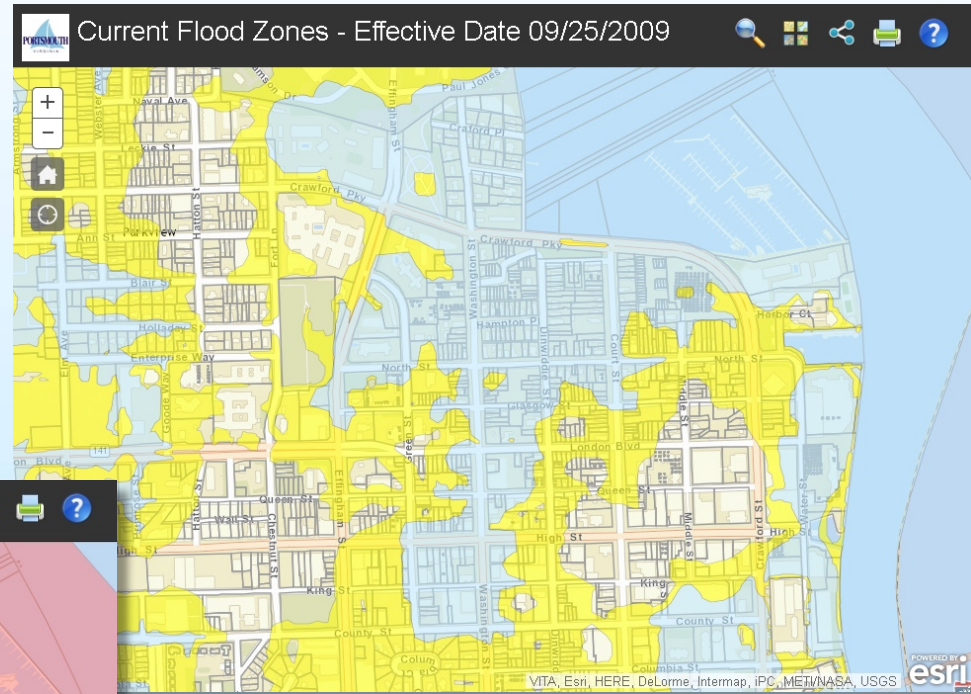


Citizens can get a wide range of flood material including information about flood maps, flood zones, preparedness, flood insurance, developing in the floodplain, etc.



Flood Map Viewers

- Available for both current (effective) flood maps and proposed (new) flood maps
- Linked on the City's Flood Information website



Available to the public 24 hours a day - 7 days a week



Know Your Risk - Postcard Mailed Out

- Mailed to all properties and all property owners in flood zones in the city
- Also emailed through the City's email network and the Hampton Roads Realtors Association and posted on the City's **Facebook** and **Twitter** accounts

Know Your Risk

NEW Flood Maps and Flood Protection Information

www.portsmouthva.gov/DNA/flood-program.aspx

Printed copies of the preliminary Flood Maps can be viewed in the Department of Neighborhood Advancement on the 4th Floor of City Hall during normal business hours.

For questions or additional information, contact the Department of Neighborhood Advancement at 757-393-8522

FEMA is revising the City's Flood Insurance Rate Maps

Why are the maps being updated?
A new coastal study has been completed by FEMA that integrates recent data with new technologies to provide more detailed and reliable information about the area's coastal flood risks. The map revision incorporates the new information so that residents, property owners, business owners, and community officials may understand their local flood risk and take action to keep people and property safe from floods.

Additional information on the FEMA Region III Coastal Study and new maps can be found at www.R3coastal.com



Department of Neighborhood Advancement
801 Crawford Street • 4th Floor
Portsmouth, Virginia 23704

PRESORTED
FIRST CLASS MAIL
PORTSMOUTH,
VIRGINIA
PERMIT
NO. 16



Flood Information Pamphlet Mailed Out

Mailed to all properties and all property owners in flood zones

Flood and Hurricane Preparedness Guide



You are receiving this pamphlet because you own or live on property that is located in or near a Special Flood Hazard Area

THE CITY OF
PORTSMOUTH

Protecting Your Property

Floodproofing is any combination of structural and non-structural additions, changes, or adjustments to structures which reduce or eliminate flood damage to property, structures, and their contents. The Department of Permits and Inspections should be contacted at 757-393-8531 in order to ensure that any proposed construction complies with City regulations. Examples of retrofitting include: elevating your home or business, relocating your home or business out of the floodplain, creating a levee adjacent to the walls of your structure or erecting a floodwall. In residential buildings, floodproofing of areas below the Base Flood Elevation (BFE) is not permitted. www.portsmouthva.gov/buildingofficial

What is a Floodplain?

A floodplain is any land area susceptible to being inundated by water from any source. When left in a natural state, floodplain systems store and dissipate floods without adverse impacts on humans, buildings, roads and other infrastructure. Simply put, floodplains are meant to flood.

Developing and Building in the Floodplain

Portsmouth City Code (Chapter 14) regulates development in the floodplain area. A permit is required for ALL construction and development (any manmade change) in areas designated as floodplain areas. An Elevation Certificate will be required to be submitted for the property. City staff will take measures to ensure that improvements on existing structures and new construction are consistent with current regulations. Any illegal development in the floodplain should be reported to the Department of Permits and Inspections at 757-393-8531.



Substantial Improvement Requirements

In accordance with Chapter 14 of the Portsmouth City Code, buildings existing in the floodplain prior to November 26, 1991, with existing conditions not in accordance with the City Code, may be modified, altered, repaired, reconstructed or improved subject to the following conditions:

1. If the improvements or repairs to a structure amount less than 50% of its market value, it shall be elevated and/or flood-protected to the greatest extent possible, as determined by the Permits and Inspections Department.
2. If the structure is improved or repaired to an extent or amount greater than 50% of its market value, the structure shall conform to the current Floodplain regulations in City Code as well as the current Virginia State-wide Building Code.

What Flood Zone Am I In?

Everyone is in a flood zone of some kind. There are four major zones: AE, VE, X Shaded, and X Unshaded. Zone AE is a high-risk flood area, Zone VE is a high-risk area with the additional risk of wave action. Zone X Shaded is an area of moderate flood risk and Zone X Unshaded is considered the area of minimal flood risk. For detailed descriptions of the different flood zones, please visit the City of Portsmouth's flood information website. To determine the flood zone for your property, you can consult a flood map. These maps, known as Flood Insurance Rate Maps (FIRMs), indicate high-risk flood areas (Flood Zones AE and VE) in Portsmouth. Digital maps may be viewed on the City's flood information website and paper copies may be viewed in the Department of Neighborhood Advancement on the 4th floor of City Hall. Additional flood materials can also be found at the main branch of the Portsmouth Public Library located at 601 Court Street and in the Department of Neighborhood Advancement on the 4th Floor of City Hall. 757-393-8522



Flood Insurance

Flood insurance is available through the National Flood Insurance Program (NFIP). Locally, this insurance is administered through casualty insurance agents and brokers. Homeowners and business owners should check with their local insurance company of choice. Building owners can insure both the structure and contents. Renters can insure the contents of their dwelling. Mobile homeowners can be insured if located on a permanent foundation and anchored to resist movement during a flood. You may be able to have your premium reduced if you obtain an Elevation Certificate from a licensed private surveyor.

Flood insurance is required by the federal regulations for structures either partially or completely in Flood Zone AE or VE and with a mortgage backed by federal programs. Owning flood insurance is necessary to maintain eligibility for any federal or federally related financial reconstruction or acquisition assistance.

The City's Flood Program is Helping YOU!

We are one of 22 Virginia localities actively participating in the NFIP's Community Rating System (CRS) Program. As a participant in the CRS program, we must perform regular flood prevention activities. Because of this commitment to flood prevention, we have achieved a 5% discount (for our citizens in the flood hazard zones) on your flood insurance premiums! The Floodplain Management Plan adopted by City Council outlines our strategy for flood prevention for the coming years. This document is viewable at www.portsmouthva.gov/DNA/flood-program.aspx.

Signage

- “**Road May Flood**” signs were installed by the City at a dozen locations on roadways known to experience recurrent flooding. These signs help protect motorists traveling in Portsmouth from damaging their vehicles by driving through flooded areas.
- Some residents near where the signs are installed have reacted negatively to the signs. They indicate that they are afraid it will affect their property values.

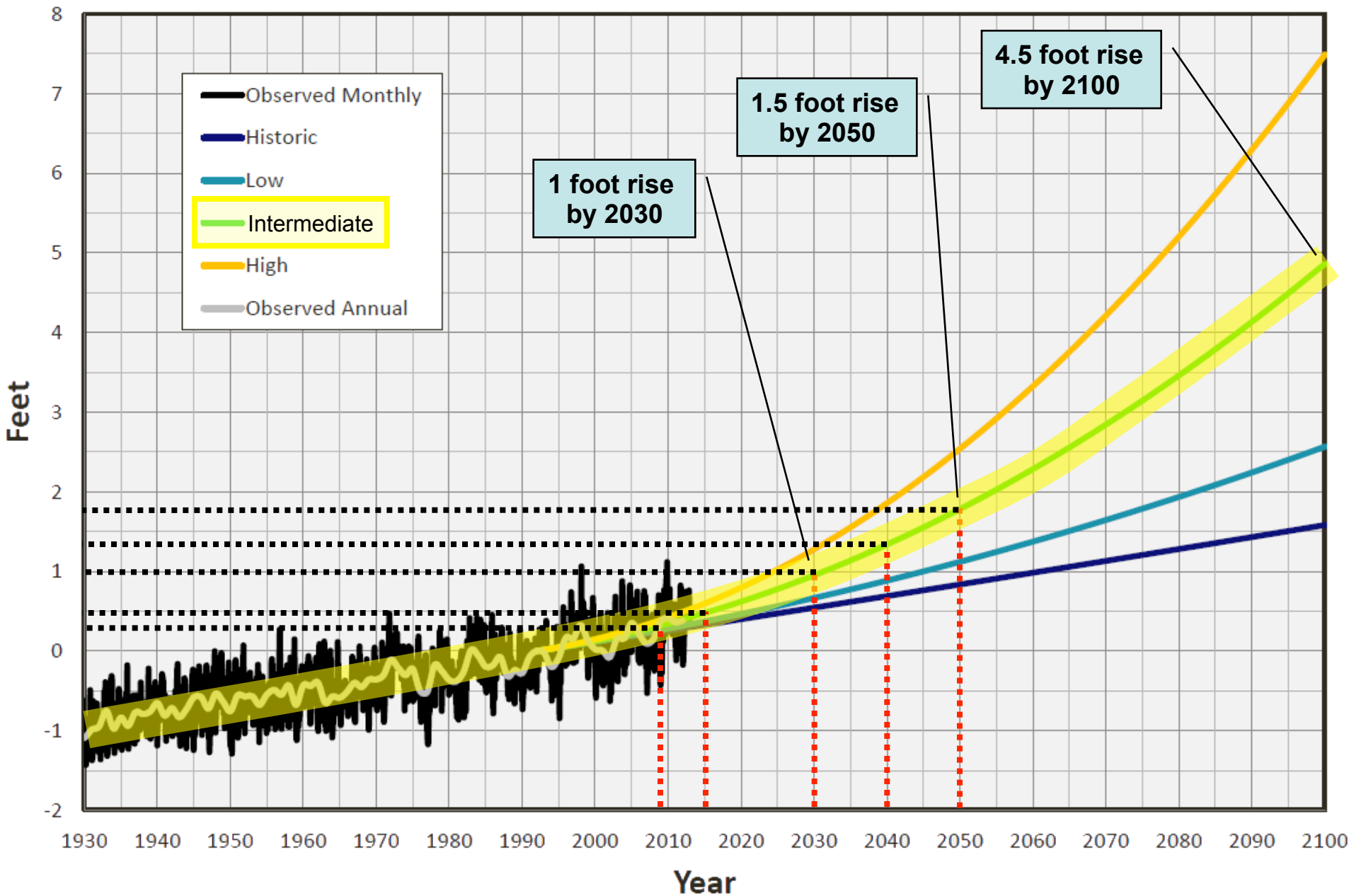


Program for Public Information (PPI)

Outreach Projects for the General Public

Target Audience	Messages	Outcome	Projects	Responsible Entity	Schedule
General Public	Know Your Flood Risk – Contact the City of Portsmouth at 757-393-8522 to find out your flood risk	Increase in the number of flood determinations. Better preparedness.	Brochure	Neighborhood Advancement	Placed in public locations for pickup year round
			Email blasts and social media posts	Marketing	Beginning of hurricane season
			Flood information website	Neighborhood Advancement	Maintain and update as needed
			Neighborhood presentations		As requested
	Know Your Flood Risk – Go online to find out your flood zone and get flood related information. www.portsmouthva.gov/dna/flood-program.aspx	Increase in the number of hits on the flood information webpages. Better preparedness.	Brochure	Neighborhood Advancement	Placed in public locations for pickup year round
			Email blasts and social media posts	Marketing	Beginning of hurricane season
			Flood information website	Neighborhood Advancement	Maintain and update as needed
			Neighborhood presentations		As requested
	Everywhere it rains it can flood. Everyone should buy flood insurance. Flood insurance is available anywhere in Portsmouth.	Increase in number of flood insurance policies.	Brochure	Neighborhood Advancement	Placed in public locations for pickup year round
			Email blasts and social media posts	Marketing	Beginning of hurricane season
			Flood information website	Neighborhood Advancement	Maintain and update as needed
			Neighborhood presentations		As requested
	Keep water clean: Don't dump in storm drains, they drain to the river. Limit use of fertilizers and pesticides. Scoop the poop - keep pet waste from entering waterways.	Improved water quality.	Social media posts and email blasts	Marketing, AskHRgreen.org, Elizabeth River	Post regularly on social media and email blasts.
			Stormdrain medallions	Public Works	Place on selected stormdrain inlets.
			Presentations to school age children	Neighborhood Advancement, Public	As requested
			Flood information website	Neighborhood Advancement	Maintain and update as needed

Observed and Projected Relative Sea Level Change at Sewells Point Tide Gauge, Norfolk, VA (1930-2100)





Pay Off Mortgage



You Are Born

Buy House

Child Graduates High School

Child Graduates College

Retirement

Have Baby

Get Married



Questions?

 NATIONAL
GEOGRAPHIC
MAGAZINE



A levee protects a home surrounded by floodwater from the Yazoo River on May 18, 2011 near Vicksburg, Mississippi. The flooded Mississippi River is forcing the Yazoo River to top its banks where the two meet near Vicksburg causing towns and farms upstream on the Yazoo to flood.