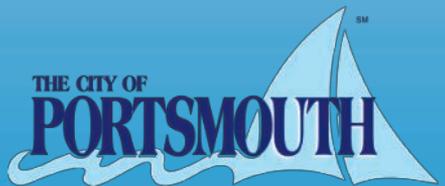


Flood and Hurricane Preparedness Guide



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



Portsmouth's Flood History

During severe storms, the City of Portsmouth is highly susceptible to coastal flooding because of its location adjacent to the Elizabeth and James Rivers. Additionally, non-tidal related flooding can occur during rain events due to flat topography street drainage and low land elevations. Hurricanes, nor'easters, and tropical storms often drive river water inland and cause flooding.



Since Portsmouth was settled in 1752, it has experienced numerous flooding events related to coastal storms or hurricanes, including the **flood of record** as a result of the Chesapeake/Potomac hurricane of August 23, 1933 which left most of downtown Portsmouth and other low-lying areas under water.

Although we have not experienced the same catastrophic flooding caused by storms such as Hurricanes Katrina and Rita and Superstorm Sandy, we are still at risk. 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,

Please visit the City's Flood Information website to learn about your risks and how to be better prepared. **Know Your Risk.**

www.portsmouthva.gov/323/Flood-Program

What's New

The City of Portsmouth witnessed many changes during the past year. Some of the most notable are:

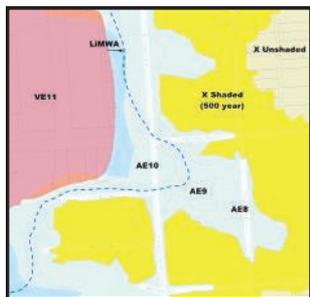
- New Flood Insurance Rate Maps (FIRMs) released by FEMA became effective on August 3, 2015
- FEMA Coastal Study provides better evaluation of coastal flood hazards and risk. More detailed and complete hazard determination.
- Higher Base Flood Elevations (BFE) for many areas in the City.
- New flood regulations including 3.0 feet of freeboard above the BFE and adoption of the Limit of Moderate Wave Action line (LiMWA).

Visit the City's Flood Information website or call the Floodplain Management office at **757-393-8522** for more information.

www.portsmouthva.gov/323/Flood-Program

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. **AE** is a high-risk flood area, **VE** is a high-risk area with the additional risk of wave action. **X Shaded** is an area of moderate flood risk and **X Unshaded** is considered the area of minimal flood risk. For more information on 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. Digital maps may be viewed on the City's flood information website and paper copies may be viewed in the Floodplain Management office 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 Floodplain Management office 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 private casualty/property insurance agents and brokers. Building owners can insure both the structure and contents. Renters can insure the contents (personal property) in 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.

You need flood insurance.

Everyone should consider obtaining flood insurance. Flood insurance is required by federal regulations for structures either partially or completely in Flood Zone AE or VE and with a federally backed mortgage. Owning flood insurance may be necessary to maintain eligibility for federal or federally related financial reconstruction or acquisition assistance.

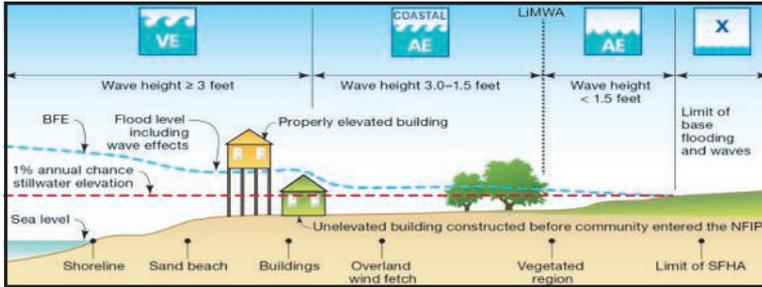
The City's Flood Program is Helping YOU!

Portsmouth is one of 22 localities in Virginia actively participating in the NFIP's Community Rating System (CRS) Program. This program awards points to communities with flood protection policies beyond minimum NFIP participation requirements. Because of this commitment to flood prevention, we have achieved a **5% discount** (for eligible policies) 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 can be downloaded from the City's Flood Information website.

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.



Benefits of Floodplains

Flood Protection and Erosion Control: Floodplains provide a body of water more room as it rises. They accommodate temporary storage of flood water - reducing flood peaks and erosion potential.

Improved Water Quality: When inundated with water, a floodplain acts as a natural filter, removing excess sediment and nutrients

Improved Wildlife Habitat: Floodplains are home to some of the most biologically rich habitats on Earth. They provide spawning grounds for fish and critical areas of rest and foraging for migrating waterfowl and birds.

Recreational Opportunities: Many outdoor recreational activities – like fishing, hunting, camping, hiking, wildlife watching and boating – are made possible by and greatly enhanced by the natural processes of rivers and healthy floodplains.



Developing and Building in the Floodplain

Portsmouth City Code (Chapter 14.1) regulates development in the flood zone areas. Approval **is required** for ALL construction and development in areas designated as Special Flood Hazard Areas. Submission of an Elevation Certificate may be required. Contact the Department of Permits and Inspections at **757-393-8531** for details on permit requirements.

Protecting Your Property

Floodproofing is any combination of changes, or adjustments to structures which reduce or eliminate flood damage to property, structures, and their contents. Examples of retrofitting include: elevating your home or business, installing flood vents, elevating mechanical equipment, or relocating your structure out of the floodplain. , Dry floodproofing of areas below the Base Flood Elevation (BFE) of new and substantially improved residential buildings is not permitted.



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.

Substantial Improvement Requirements

For existing structures located in any Special Flood Hazard Zone,

- (1) Any modification, alteration, repair, reconstruction, or improvement of any kind to a structure that is **less than 50 percent** of the current market value of the structure shall conform to the Virginia Statewide Building Code and be elevated and/or flood-proofed to the greatest extent possible, as determined by the floodplain administrator.
- (2) Any modification, alteration, repair, reconstruction or improvement of any kind to a structure that is **50 percent or greater** of the current market value of the structure will require that entire structure be brought into compliance with the provisions of the floodplain ordinance and the Virginia Statewide Building Code.

Contact Permits and Inspections at **757-393-8531** for further information regarding requirements for substantial improvements.

City Drainage Maintenance

Portsmouth has a stormwater drainage system composed of both open drainage swales/ditches and closed stormwater structures such as stormwater inlets and piping segments.

Creeks, ditches, and storm inlets provide a place for water to flow and properly drain. If these systems are clogged with debris, flooding of streets and nearby properties can occur. Trash that is thrown from a vehicle, dropped on a parking lot, or dumped into a storm drain can be carried by rain through the stormwater system and then into creeks, rivers, and the Chesapeake Bay creating pollution that is harmful to fish and wildlife.

Contact the Department of Public Works (**757-393-8666**) regarding ditches and stormdrain structures within the City that accept street drainage. Citizens can assist by keep drainage ditches adjacent to their property that are not maintained by the City free of debris.

FLOOD SAFETY

Before the Flood

It is important to make plans before the flood arrives. Your advanced plan should include the following (at a minimum):

- Purchase flood insurance at least 30 days before the event and keep your policy and other important papers in a safe place such as a fire-proof box, safety deposit box, or waterproof container.
- Learn the safest route from your home in case you have to evacuate.
- Fill the gas tank of your automobile.
- Purchase sandbags, plywood, and plastic sheeting to protect your property. Never place sandbags directly adjacent to walls.
- Make arrangements for your pets.
- Create an emergency supply kit to include:
 - Fresh water to last seven days (one gallon per person per day)
 - Non-perishable food to last seven days with paper products and plastic serving utensils
 - One change of clothing and footwear per person
 - First aid kit **with prescription medicines**
 - Personal hygiene items
 - Portable radio (preferably weather band radio) and flashlight with plenty of extra batteries
 - Extra set of car keys
 - Cash, preferably in small bills
 - Necessary items for infants, elderly, disabled family members and pets
 - A small basic toolkit



During the Flood

In Your Home

If you are in your home when it begins to flood, move to the second floor. If time permits, turn off all utilities, particularly electricity and gas, and board up windows. Bring outdoor possessions inside the house.

In Your Vehicle

If you are in a vehicle during a flood, do not drive into standing water. Two feet of water can cause most vehicles to float. If the vehicle stalls, abandon it.

TURN AROUND. DON'T DROWN.



Flood Warning System

The Portsmouth Fire Department is responsible for Emergency Preparedness and the Emergency Operation Center (EOC). In addition, the City's Emergency Alert System (EAS) partners with local broadcasting stations to give citizens the most recent weather updates and precautions. The EAS is broadcast on television on WTKR, WAVY, and WVEC. It is also broadcast on all manned 24-hour radio stations.

PREPAREDNESS INFORMATION LINKS

Portsmouth Floodplain Management Program
www.portsmouthva.gov/323/Flood-Program

Portsmouth Emergency Operations Center
www.portsmouthva.gov/EOC

FloodSmart
www.floodsmart.gov

FEMA Flood information
www.fema.gov/information-property-owners

NOAA Flood Safety
www.floodsafety.noaa.gov

Red Cross
www.redcross.org

National Hurricane Center
www.nhc.noaa.gov

Flood Preparedness Guides
www.ready.gov/floods

Emergency Preparedness for Business
www.ready.gov/business

A graphic with the text "FLOODS HAPPEN" in large, bold, blue letters. Below it, in smaller blue letters, is "are you ready?". The background features a stylized blue wave and a globe.

FLOODS HAPPEN
are you ready?



DEPARTMENT OF PLANNING - FLOODPLAIN MANAGEMENT

801 CRAWFORD STREET • 4TH FLOOR

PORTSMOUTH, VIRGINIA 23704

RETURN SERVICE REQUESTED