



City of NORFOLK

September 7, 2011

Dear Property Owner:

On September 2, 2009 Norfolk adopted a new Flood Insurance Rate Map (FIRM) and updated our zoning regulations which implement our flood protection regulations. Recently we experienced the affects of a Category 1 Hurricane with major rain and winds that can overwhelm stormdrain systems and cause water to accumulate in upland neighborhoods and on our roads.

Each year we send notification letters to the owners of properties that have reported losses due to flooding and storm damage and to their neighbors. This letter serves as a reminder of the importance of keeping your flood insurance policy up to date.

While you personally may not have suffered any damages caused by flood waters, someone you know did. Therefore it is very important for everyone in Norfolk to consider mitigation efforts, including speaking with an insurance agent about flood insurance.

With this outreach project we hope to reach as many properties owners as possible to inform them of the potential for losses and to advise on what we as a city are doing to help prevent losses. In order to reduce potential-damage for all properties, the city is continuing to work in the areas of storm water management, erosion and sediment control, drainage system maintenance, public education, strict code enforcement and emergency preparedness.

This letter is being sent to you because a property you own is in an area that has previously experienced flood damage and loss. A map has been included that provides the repetitive loss properties and areas in the city. These are the properties which have had two or more flood claims filed within a 10 year period. **The following information is being provided for you to reduce the damaging effects created by floodwaters:**

1. The City of Norfolk is a participating member in "Good Standing" with the National Flood Insurance Program.
2. The City of Norfolk provides map reviews of flood zone information for all businesses and citizens. Contact the Planning Department at 664-4752 to obtain this information. You may also send any inquiries to Robert Tajan at Robert.Tajan@norfolk.gov.
3. The City of Norfolk performs regular maintenance that keeps the drainage ditches free of debris and the floodwall in the downtown area in good working condition.

4. The City of Norfolk has prepared a group of publications discussing several areas of Flood Plain Management, including how to flood proof structures, can be found in the Planning Department in City Hall, the Granby Municipal Building at 400 Granby Street and the public library.
5. A digital flood map reflecting the official Flood Insurance Rate Map is now available online in the City's Website at www.gis.norfolk.gov.
6. The city makes available publications on how to flood proof structures.
7. The City of Norfolk regularly conducts presentations explaining the various facets of the National Flood Insurance Program and disaster preparedness.

Prepare for flooding by doing the following:

- Know how to shut off the electricity and gas to your house when a flood comes.
- Make a list of emergency numbers and identify a safe place to go to.
- Make a household inventory.
- Collect and put cleaning supplies, camera, waterproof boots, personal items, etc. in a handy place.
- Put insurance policies, valuable papers, medicine, etc. in a safe place.
- Develop a disaster plan. For an example, see the Red Cross's website: www.redcross.org/services/disaster/ for a copy of the brochure "Your Family Disaster Plan".

Other options:

- Consider elevating your home. You will need to speak with a licensed contractor for information on how to do so. Permits are required to be obtained prior to construction through the Department of Planning-Building Safety located at 400 Granby Street, Norfolk, Virginia, 23510.

Obtain a flood insurance policy

- Homeowner's insurance policies do not cover damage from floods. However, because Norfolk participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.
- Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure, be sure you have contents coverage.

- Please do not wait for the next flood to buy insurance protection. There is a 30-day waiting before National Flood Insurance Program coverage takes effect.
- Contact your insurance agent for more information on rates and coverage.

In addition to the above activities, the following existing programs will again be reported to the National Flood Insurance Program for point credit:


1. The City of Norfolk continues to enforce provisions of the Zoning Ordinance that require the public land the city owns and uses for parks to remain open/undeveloped areas.
2. The city is continuing to enforce regulations that deal with controlling erosion and sediment for construction projects.
3. The city is utilizing the computer based Storm Surge Atlas to provide better evacuation plans when the need arises.

There are also several areas where you can help protect your property in the event of a hurricane or other flooding:

1. It is important not to dump or throw anything, including grass clippings or yard debris, into storm drains, ditches, or other waterways because this blocks the means of egress for floodwaters, which in turn creates flooding of properties.
2. If your structure is located in a flood hazard zone and the finished floor is below the required minimum finished floor elevation, you should consider raising it to meet the present elevation requirements and or choose other methods of retrofitting to minimize flood damage.
3. A very important step for you to take is to talk to your insurance agent to learn more about obtaining flood insurance.

Should you have any questions regarding preparedness, the National Flood Insurance Program, or if you are planning a construction project, please feel free to contact any of the zoning staff Monday-Friday from 8:30 a.m.-5:00 p.m. at (757) 664-4752, or visit one of our offices, 810 Union Street, room 508 City Hall or at 400 Granby Street, Norfolk, Virginia 23510. The FEMA website at www.fema.gov is a wonderful web site to visit for information on flooding, hurricanes, and so much more. Take the time at home or at your public library to view this site. Working and learning together we can build a safer community.

Sincerely



Leonard M. Newcomb, III
Land Use Services Manager
CRS Coordinator