

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

As a low lying coastal area in close proximity to the Chesapeake Bay and several rivers, the City of Norfolk is prone to flooding. Floods can occur at any time of year due to heavy rain, nor'easters, hurricanes, or high tides. Heavy and prolonged rainfall can exceed the capacity of the drainage system, while storm flooding may result from wind-driven surge. Tidal flooding can occur on sunny days or can magnify the impacts of rain or storm flooding. All of these flood types can affect city streets and infrastructure and private property, creating potentially dangerous conditions. Because of Norfolk's relatively flat topography, flooding can occur almost anywhere in the City. **Being prepared is your best defense against a flood.**

Steps to Prepare for a Flood

Step 1 - KNOW YOUR FLOOD HAZARD

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). A FIRM is the official map for a community on which FEMA has delineated both the Special Flood Hazard Areas (SFHAs) and the risk premium zones applicable to the community. SFHAs represent the areas subject to inundation by the 1-percent-annual chance flood event. Structures located in the SFHA have a 26-percent

chance of flooding during the life of a standard 30-year mortgage. FIRM maps are available for free public viewing online at msc.fema.gov/portal. You can also use the Norfolk Air web map tool or contact the Department of City Planning at 757-664-4752 to determine the flood zone for your property.

The Planning Department maintains completed FEMA Elevation Certificates on new and substantially improved buildings.

Step 2 - INSURE YOUR PROPERTY

Flooding is not covered by a standard homeowner's insurance policy. The City of Norfolk participates in the National Flood Insurance Program, **so that flood insurance is available to everyone in the City**, including homeowners, condo owners, commercial property owners, and renters. Homeowners can get up to \$250,000 of coverage and businesses up to \$500,000. Renters can obtain up to \$100,000 of contents coverage. Due to Norfolk's participation in the Community Rating System, you will receive a reduction in your insurance premium.

Note that there is a 30-day waiting period before coverage goes into effect. That means now is the best time to buy flood insurance! Contact your preferred insurance agency for more information. Additional information can be found online at www.floodsmart.gov or by calling 1-888-379-9531.

Step 3 - PROTECT YOURSELF AND YOUR FAMILY

The City of Norfolk Division of Emergency Management coordinates with the

National Weather Service (NWS) in issuing public warnings about expected floods and storms. Local TV and radio stations may announce NWS advisories and info.

- Register to receive emergency notifications through Norfolk Alert.
- Tune-in to local radio stations like WSNB (91.1) and local TV for updates on storms and information on when floodwaters may be approaching.
- All hazard NOAA Weather Radios (NWR) are available for purchase in local electronic retail or department stores and provide access to the NOAA Weather Radio Frequencies 162.550 and 162.450.
- If flooding threatens your home, turn off electricity at the main breaker. If you lose power, turn off all major appliances. Do not touch electrical equipment if you are wet or in standing water.
- Turn off the gas and be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use any open flames unless you know that the gas has been turned off and the area has been ventilated.
- Avoid low-lying areas. Seek shelter in the highest areas possible.
- Discuss your family emergency plan. Your family may not be together when disaster strikes, so contact one another beforehand and decide how you will get back together in case of an emergency.
- Do not disregard road barriers. Never attempt to drive through flooded roads. Floodwaters can conceal damage underneath. As little as two feet of running water can carry away most vehicles, including SUV's. **Turn Around, Don't Drown!**

Step 4 - PROTECT YOUR PROPERTY

If the first finished floor elevation of your property is lower than the 1% annual chance flood elevation shown on the FEMA, consider elevating your structure. If a flood is imminent, protect your property by sandbagging areas vulnerable to the entry of water. Move valuables and furniture to the highest floor to minimize damages. The City of Norfolk will make a site visit to provide one-on-one advice to property owners regarding flooding and drainage issues on private property. For more information, contact the the City's Floodplain Administrator at 757-664-4750.

Step 5 - BUILD RESPONSIBLY

You must obtain a building permit before beginning any repair, addition, or new construction. Norfolk's Zoning Ordinance requires that if your structure is substantially damaged or improved it must meet the construction requirements for a new building. For example, this means all new and substantially improved residential buildings in the AE and AH zones must be built with the lowest floor, including basement, elevated to or above the 1% annual chance flood plus three feet of freeboard. Know the substantial damage rules before you begin repairs.

You should always keep areas between lots clear to maintain drainage.

Before you build, fill, or otherwise develop in a floodplain, contact the Development Services Center at 757-664-6565 to discuss city regulations in more detail.

Step 6 - PROTECT NATURAL FLOODPLAIN FUNCTIONS

Floodplains are a natural component of the City of Norfolk's environment. When flooding spreads out across the floodplain, its energy is dissipated, resulting in lower wave heights, reduced erosion of the shoreline and channel, less deposition of sediments and debris. Floodplains and wetlands are scenic, valued wildlife habitat. Poorly planned development in floodplains can lead to erosion, loss of valuable property, increased risk of flooding to adjacent properties, and degradation of water quality.

Per the City of Norfolk's Code of Ordinances Section 14.5-4, it is illegal to dump anything in the City's waters or stormwater system. Dumping materials into our drains pollutes our waters, clogs our storm drains, and leads to flooding in our neighborhoods. For questions, or to report obstructions or violations, call the Public Works Department at 757-441-1249.

Step 7 – DRIVE SAFE / PARK SAFE

Never drive through flooded streets. Almost half of flood deaths happen in vehicles. Be aware of heavy rain and tidal flooding when driving in the city or parking a car. Visit <https://www.norfolk.gov/flooding/> to access the City's STORM Map to identify real-time flooded streets before you drive.

It is also important to park safely when flooding is predicted and to leave the right-of-way clear for emergency vehicles. Your vehicle may be tagged for towing if it is parked improperly, and then it will be towed by the city's Towing and Recovery Division

after all- weather threats have passed. Contact *Norfolk Cares* at 757-664-6510 for more information on how to park safely.

Step 8 – HURRICANE PREPAREDNESS

If a storm is approaching, check TV and radio sources for up-to-date information. Know what to do in the event of a hurricane watch, warning, and/or evacuation order. Create a checklist for emergency supplies, know the locations of evacuation centers, and plan ahead for your pets. To identify your evacuation zone and evacuation routes, visit <https://www.vaemergency.gov/hurricane-evacuation-zone-lookup/>.

Prepare your home before a storm to reduce potential damage. Have pre-cut plywood ready for your windows. Build an emergency kit before you need to use it.

For more information, review the Hurricanes and Nor'easters information on the City of Norfolk Division of Emergency Management website. Visit [Ready.gov](https://www.ready.gov) to learn more about how to prepare and what to do in the event of a hurricane watch or warning in your area.

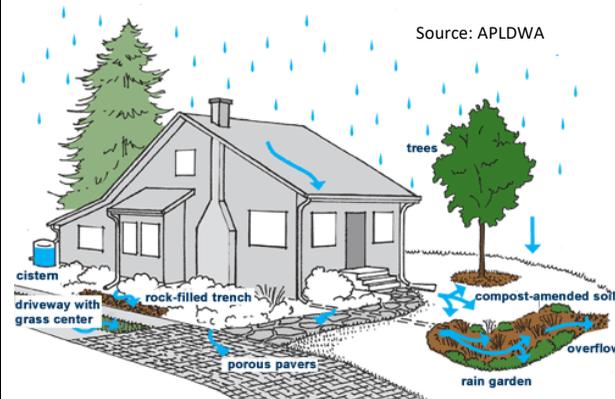
Step 9 – FINANCIAL BENEFITS OF MITIGATION

Elevating your property can keep you safe by reducing flood damages. Your flood insurance premiums may also go down. You may be eligible for federal Hazard Mitigation Grant Program funding following a Presidential Disaster Declaration to cover up to 75% of the cost. Discuss your options, like elevating mechanical equipment with your flood insurance agent or in consultation with the City's Building Department or contact Emergency Preparedness and Response at

(757) 441-5598 if you have questions about flood mitigation grant programs.

Step 10 – REDUCE STORMWATER RUNOFF

Norfolk is encouraging homeowners and developers to reduce stormwater flooding by limiting stormwater runoff from your property. Install rain barrels and permeable pavers to help retain stormwater on site instead of allowing it to enter the stormwater drainage system, which can become overwhelmed and lead to flooding.



To learn more about other runoff reduction techniques you can implement on your property, contact the Stormwater Division of Public Works at (757) 664-6510.

For more information about flood safety or the NFIP, please note the following:
www.floodsmart.gov
www.ready.gov/floods
www.fema.gov
1-888-379-9531



With this outreach project, we hope to reach as many residents and property owners as possible, to inform them of the mitigation actions that they can personally take to protect themselves and their property from the dangers of flooding. 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.

It is important to note that the City of Norfolk is a member in good standing with the National Flood Insurance Program (NFIP) and participates in the Community Rating System (CRS) program that provides property owners a discount on flood insurance throughout the city. Though the City of Norfolk has focused efforts on flood protection there are many things you can do to protect yourself and your property from future flooding.