

# Coastal Virginia CRS Workgroup September 2019 Meeting

*COASTAL VIRGINIA COMMUNITY RATING SYSTEM WORKGROUP*



*WORKING TOGETHER FOR A STRONGER VIRGINIA*



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# UPDATES/ANNOUNCEMENTS

## **WIFI Info**

*Removed for security purposes.*

*Please provide your information on the sign-in meeting sheet*

## **WORKGROUP MEETING INTRODUCTIONS**

### **2019 Meeting Dates (James Room)**

Wednesday, November 20, 10AM-Noon

### **May 2019 CRS Workgroup Meeting**

- 1.5 CECs awarded – names submitted to ASFPM
- Presentation & materials posted on [coastalvacrs.com](http://coastalvacrs.com)



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# VA FLOODPLAIN MANAGERS ASSOCIATION (VFMA)

Join VFMA today! Only \$25 yearly membership fee.

- **Fall Hampton Roads Workshop**
  - Register Online: [vaflood.org](http://vaflood.org)
  - **Registration**: \$85 (includes 2020 VFMA Membership)
  - **Date**: October 10<sup>th</sup>, ODU Darden College of Education
  - **Time**: 8AM (registration), 9AM-3:30PM
  - **Topics**:
    - Proof of Concepts for Buyouts (ODU)
    - Homeowner Elevation Grant Reboot (VA Beach)
    - Hampton Resilience Plan (Hampton)
    - ASFPM Director of Region II Briefing
    - Tax abatement for flood mitigation constitutional amendment (Portsmouth)
    - Resilient Coast Guard Facilities (Portsmouth base)



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# CFM EXAM OFFERING

- VFMA Proctored CFM Exam – Hampton Roads Region
  - Tentative Date: October 30<sup>th</sup>, in the evening



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# CITY OF NORFOLK – PUBLIC OUTREACH CAMPAIGNS

## **City of Norfolk’s Program for Public Information (PPI) and other outreach**

Matthew Simons, AICP CZA CFM  
Principal Planner, Floodplain Administrator  
City of Norfolk  
757-664-4752 (Office) | 757-664-4750 (Direct)  
[matthew.simons@norfolk.gov](mailto:matthew.simons@norfolk.gov)



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# City of Norfolk CRS Improvements

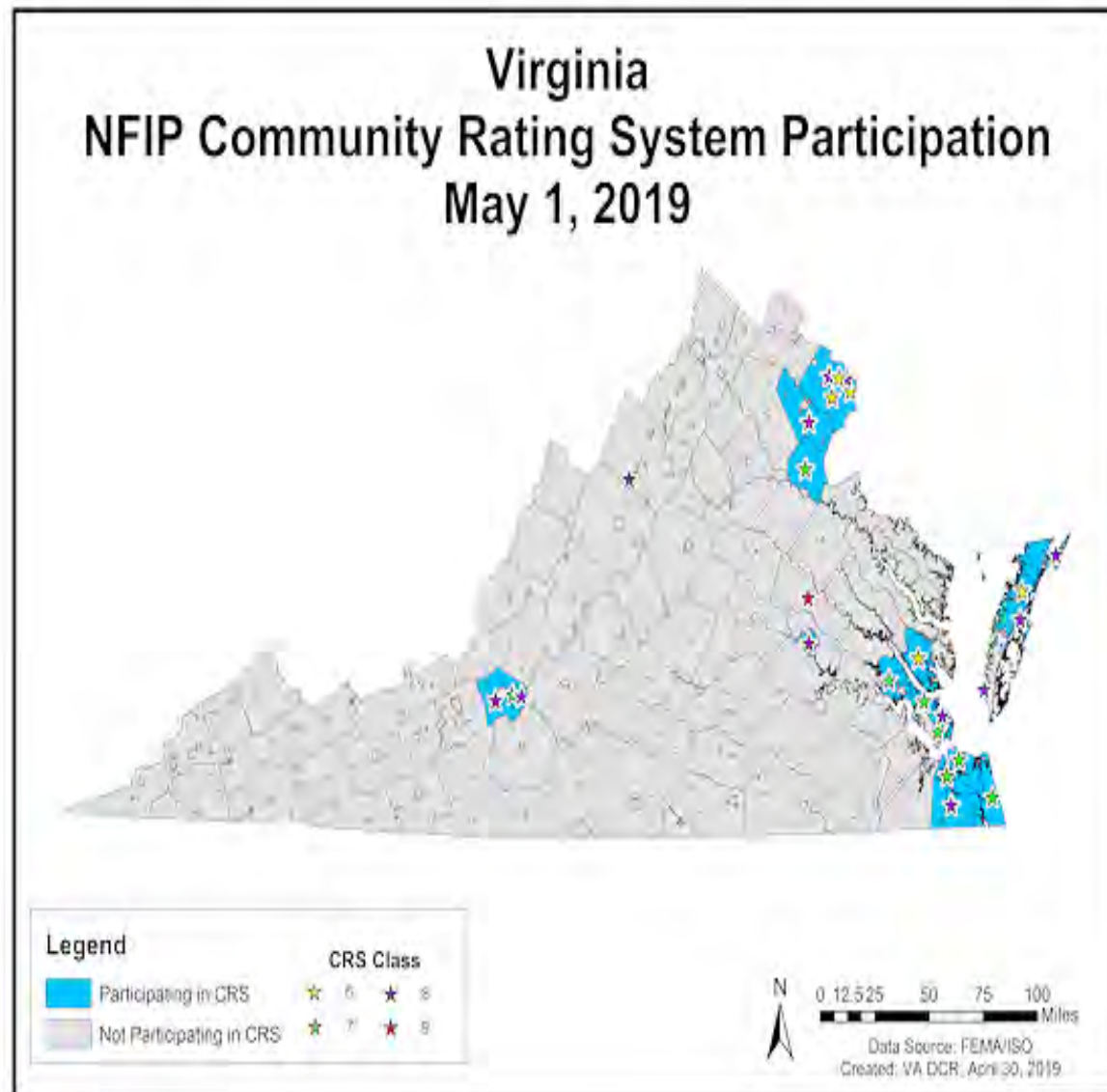
Coastal Virginia CRS Workgroup

September 25, 2019

# CRS Overview

- Norfolk is one of 26 Communities in Virginia participating in the CRS program
- Joined CRS in 1991
- Class 7 Community since 2018
- Working to submit for modification to Class 5 in 2020
- 24% of parcels are within the SFHA
- 16% are within the X (Shaded) zone

# Map of all Virginia CRS communities





## Current Coverage

- Norfolk has 15,996 parcels in the SFHA (24% of all parcels; 17% of land area):
  - 7,596 individual (insurable) buildings in the SFHA, including 2,306 condos (9,902 properties)
  - 6,870 NFIP policies in the SFHA:
    - 69% of all properties
    - **90% of all buildings have some NFIP flood coverage\***
  - Weakest Area: VE zones
    - Only 1 VE policy (45 buildings and 72 properties)
    - Only 2% of VE buildings have NFIP coverage

\*Some condos carry private coverage for the entire building, some only have coverage for common areas or ground floor units.

# Current/ Potential Savings

- 12,373 total policies, including 4,149 PRPs
- Total number of eligible policies for CRS discount – **8,224**
- Modification from Class 7 to Class 5:
  - Citywide savings to Norfolk policyholders will increase from \$1.2M (Class 7) to \$2M (Class 5)
    - This \$2M savings will represent over 26% of the total savings from all VA CRS communities combined

# CRS Improvements

- Major areas of improvement for Norfolk:
  - **Improved Map Information Services (CRS 330)**
    - Flood Depth Data (MI4) – VFris
    - Historical/repetitive flood info (MI6) – sharing flood elevation depth of most significant event within the residents' time in home compared with BFE
      - “Records indicate you owned the home during Isabel (2003), which reached elevation 6.3-feet\* in your area of Norfolk (approximately 1 to 2 feet of flood depth on your property), which is 1.7-feet below the flood depth that is expected to occur during the 1% annual chance flood.”

\*NAVD88

# CRS Improvements

- Major areas of improvement for Norfolk:
  - **Outreach Projects (CRS 330) & Flood Insurance Promotion (CRS 370)**
    - Program for Public Information (PPI)
      - provides clear messaging to the public on flood risk and the importance of obtaining flood insurance.
        - Includes a Flood Insurance coverage Assessment (FIA) and a Coverage improvement Plan (CP).
        - The FIA and CP should always be incorporated into the PPI – committee is already formed.
        - Be sure that the PPI committee members meet the credentials for the PPI and the CP – at least one member must be a representative from a local insurance agency.

# CRS Improvements

- Major areas of improvement for Norfolk:
  - **Natural Floodplain Function Plan (NFP)**  
– CRS 510
    - HRPDC adopted a Green Infrastructure Plan for Hampton Roads in 2010.
    - Norfolk adopted a Green Infrastructure Plan in 2018.
      - Both plans will be reviewed for potential CRS credit.



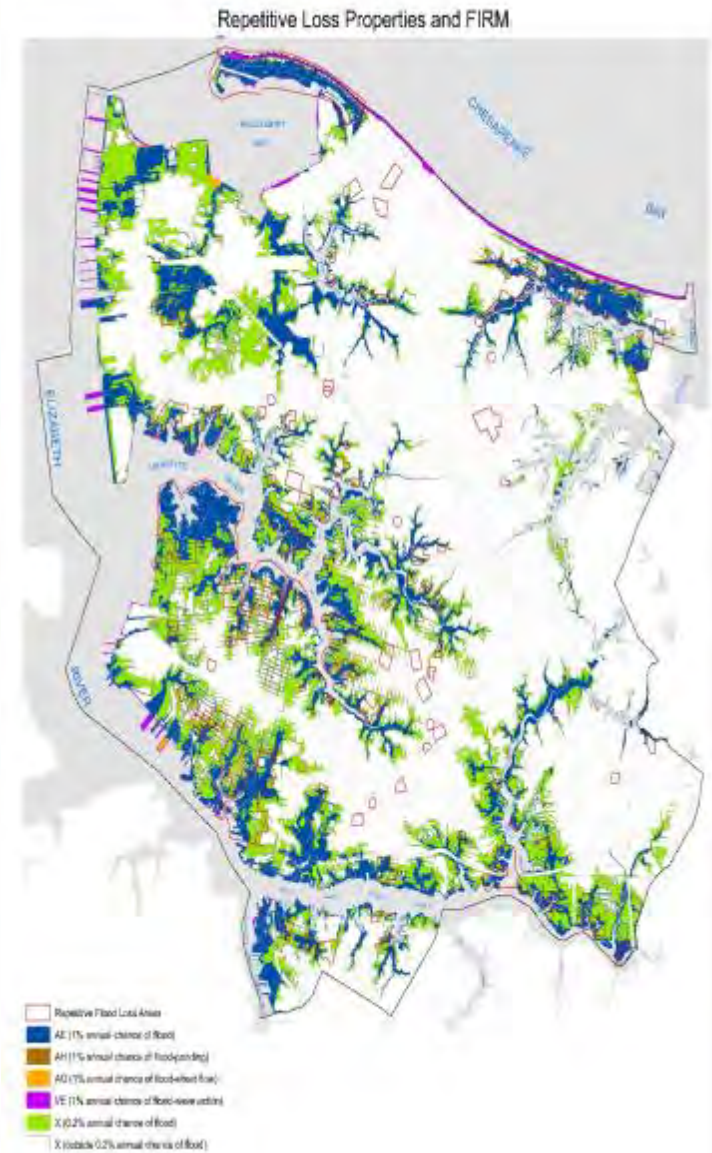
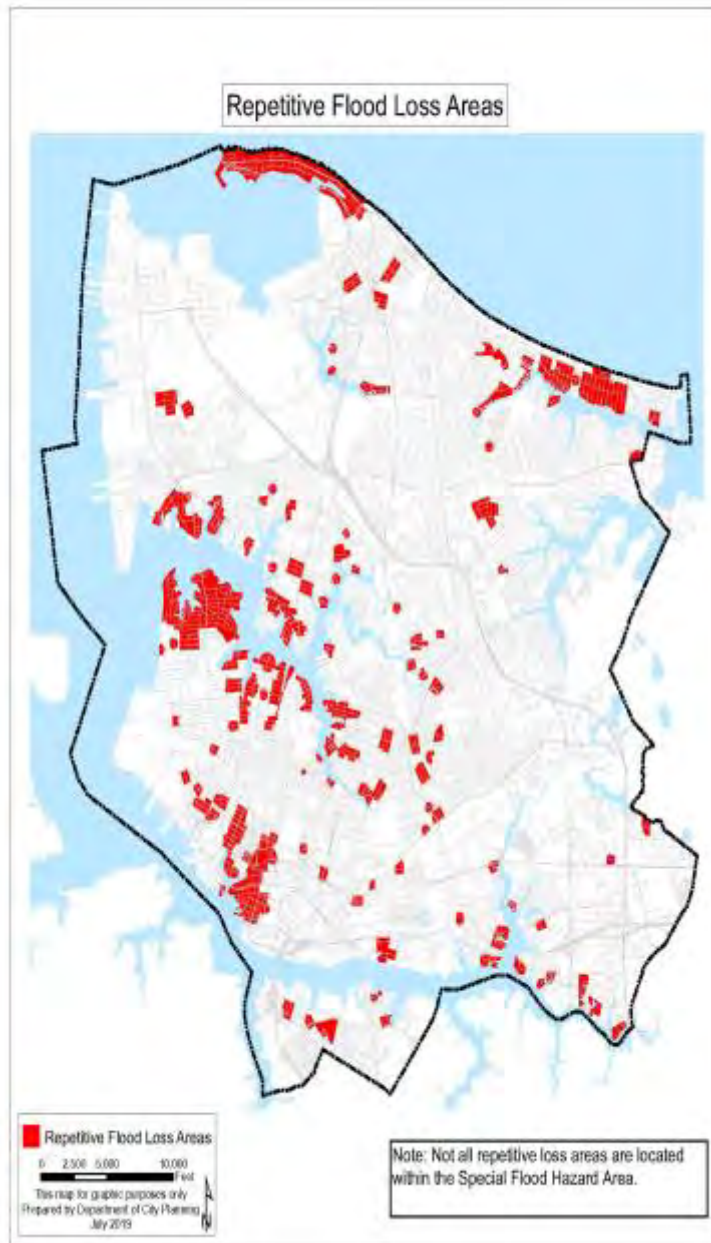
# CRS Improvements

- Major areas of improvement for Norfolk:
  - **Natural Floodplain Function Plan (NFP)**
    - CRS 510
      - The EPA published a report on the *Flood Loss Avoidance Benefits of Green Infrastructure for Stormwater Management* (2015).
        - EPA report provides guidance on the following:
          - The estimation of avoided flood losses
          - Zero-damage thresholds
          - Vulnerability of new construction
          - Effects of flood control structures
          - Watershed characterization
      - The report promotes green infrastructure as a means to achieve co-benefits (flood loss reduction, groundwater recharge, etc.)

# CRS Improvements

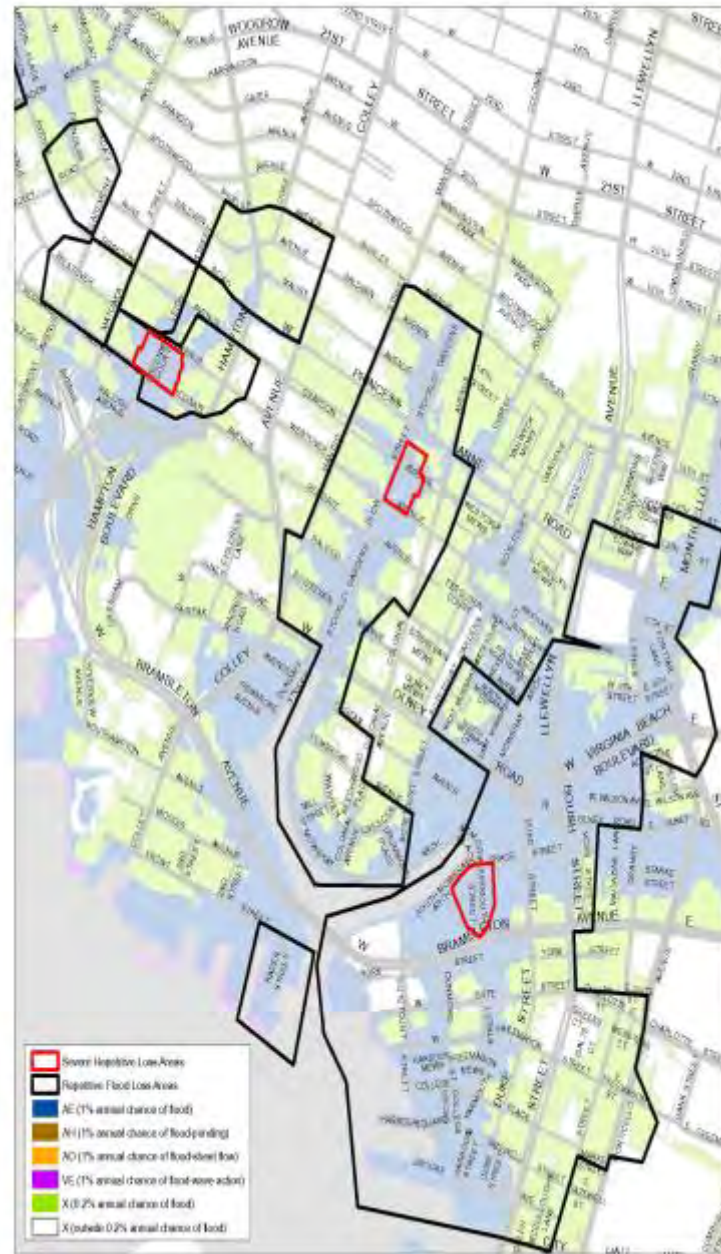
- Major areas of improvement for Norfolk:
  - **Repetitive Loss Area Analysis (RLAA)**
    - CRS 510
      - Norfolk is a Category “C” Rep Loss Community (50+ rep loss properties not yet mitigated).
        - 975 Rep Loss properties
        - 84 Severe Rep Loss

# Norfolk Rep Loss Areas





# Severe Rep Loss Areas





# CRS Ongoing Efforts

- Major areas of improvement for Norfolk:
  - **Repetitive Loss Area Annual Outreach Project**– CRS Activity 504
    - Outreach Project must advise the recipient of four things:
      - The property is in, or near, an area subject to flooding.
      - What property protection measures are appropriate for the flood situation.
      - What sources of financial assistance may be available for property protection measures.
      - Basic facts about flood insurance.

# CRS Ongoing Efforts

- Major areas of improvement for Norfolk:
  - **Repetitive Loss Area Annual Outreach Project**– CRS Activity 504
  - Project included:
    - One-page attention grabber – most important info.
    - 3-page formal letter to the property owner.
    - City-wide Rep Loss Map.
    - 10-topic PPI outreach brochure.
  - Project issues:
    - Only mailed to listed property owner, not renter.
    - Mailing cost was not budgeted (over 11K letters).
      - Major cost savings achieved through pre-sorted marketing mail postage in a pre-fold tabbed format.


# CRS Ongoing Efforts

## FLOODING

Your property is in an area subject to repetitive flooding.  
Visit [norfolk.gov/reploss](http://norfolk.gov/reploss) to learn more.

800 Love Street  
Norfolk, VA 23510  
516  
PROJECT STS  
PAID  
CITY OF NORFOLK  
ON DELIVERED  
418



## FLOODING

Your property is in an area subject to repetitive flooding.  
Visit [norfolk.gov/reploss](http://norfolk.gov/reploss) to learn more.

### Know Your Flood Hazard

Visit these websites:

- [norfolk.gov/norfolkair](http://norfolk.gov/norfolkair)
- [msc.fema.gov/portals](http://msc.fema.gov/portals)

### Insured & Protected

- Flood insurance is available to renters and owners, even if your property has already flooded.
- You are in a repetitive loss area. Contact your insurance agent and ask about both structure & content insurance.
- Don't wait! Flooding is common in Norfolk and there is a 30-day waiting period.
- Federal grant funds are available to help protect Repetitive Loss and Severe Repetitive Loss properties.
- Protect your investment: elevate your HVAC, fill-in your basement, install flood vents.

### Be Ready

- Develop a disaster response plan, and plan to help those who may need extra help.
- Learn how to shut off your electricity and gas, prepare an emergency supply kit, and keep valuables & important documents safe and dry.
- Visit [norfolk.gov/flooding](http://norfolk.gov/flooding) to find out more about what the City is doing to protect the city from flooding.
- Don't build without a building permit.
- Purchase a rain barrel to reduce urban flooding; don't dump in storm drains.

### Questions?

Call: (757)864.4752 or email: [planning@norfolk.gov](mailto:planning@norfolk.gov) to get help locating your flood zones.



## CHECK LIST:

- Flood damage is not covered by homeowner's insurance.
- Get an elevation certificate.
- Renters should purchase contents coverage.
- Know your Evacuation Zone. Have a plan.
- Consider permanent flood protection measures.
- Don't drive through flooded streets.



# CRS Ongoing Efforts

- Major areas of improvement for Norfolk:
  - **Repetitive Loss Area Annual Outreach Project** – CRS Activity 504
  - Topics include:
    - Prepare for Flooding
      - Develop a disaster response plan
      - Register to receive emergency notifications – Norfolk Alert
      - Tune-in to local radio WSNB 91.1
    - Consider permanent flood protection measures
      - Contact staff for one-on-one mitigation and insurance advice, etc.
    - Obtain a flood insurance policy

# Questions

?

- [www.Norfolk.gov/flooding](http://www.Norfolk.gov/flooding)
- [www.Norfolk.gov/reploss](http://www.Norfolk.gov/reploss)
- [www.CRSresources.com](http://www.CRSresources.com)
- Contact:
  - Matthew Simons, AICP, CZA, CFM
  - Principal Planner and Floodplain Administrator
  - [Matthew.Simons@Norfolk.gov](mailto:Matthew.Simons@Norfolk.gov)

# WORKGROUP MEMBER/ATTENDEE REPORT OUTS

**Time for Workgroup members/attendees to bring up any news, questions, or future meeting topics to the group.**



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# THANKS!

Ross Weaver

Wetlands Watch

[ross.weaver@wetlandswatch.org](mailto:ross.weaver@wetlandswatch.org)



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If additional questions, please contact the Coastal VA CRS Workgroup Chair, Mary-Carson Stiff at [mc.stiff@wetlandswatch.org](mailto:mc.stiff@wetlandswatch.org)







# FLOODING

Your property is in an area subject to repetitive flooding.

Visit [norfolk.gov/reploss](http://norfolk.gov/reploss) to learn more.



810 Union Street  
Norfolk, VA 23510



PRSRST STD  
POSTAGE & FEES  
PAID  
CITY OF NORFOLK  
PERMIT NO. 2010

# FLOODING

Your property is in an area subject to repetitive flooding.

Visit [norfolk.gov/repross](http://norfolk.gov/repross) to learn more.



## Know Your Flood Hazard

Visit these websites:

- [norfolkair.norfolk.gov/norfolkair](http://norfolkair.norfolk.gov/norfolkair)
- [msc.fema.gov/portal](http://msc.fema.gov/portal)

## Insured & Protected

- Flood insurance is available to renters and owners, even if your property has already flooded.
- You are in a repetitive loss area. Contact your insurance agent and ask about both structure & content insurance.
- Don't wait! Flooding is common in Norfolk and there is a 30-day waiting period!
- Federal grant funds are available to help protect Repetitive Loss and Severe Repetitive Loss properties.
- Protect your investment: elevate your HVAC, fill-in your basement, install flood vents.

## Be Ready

- Develop a disaster response plan, and plan to help those who may need extra help.
- Learn how to shut off your electricity and gas, prepare an emergency supply kit, and keep valuables & important documents safe and dry.
- Visit [norfolk.gov/flooding](http://norfolk.gov/flooding) to find out more about what the City is doing to protect the city from flooding.
- Don't build without a building permit.
- Purchase a rain barrel to reduce urban flooding; don't dump in storm drains.

## Questions?

Call (757)664.4752 or email [planning@norfolk.gov](mailto:planning@norfolk.gov) to get help locating your flood zone.

# CHECK LIST:

- Flood damage is not covered by homeowner's insurance.
- Get an elevation certificate.
- Renters should purchase contents coverage.
- Know your Evacuation Zone. Have a plan.
- Consider permanent flood protection measures.
- Don't drive through flooded streets.



July 30, 2019

Dear Property Owner:

You have received this letter because you live or own property located within a repetitive flood loss area, which is an area where structures near you have experienced repetitive flood damages resulting in multiple flood insurance claims. A map has been included that provides the repetitive loss areas in the city. Each year, the City sends notification letters to the owners of properties in these areas as a reminder of the importance of keeping your flood insurance policy up to date or to encourage you to seek a policy to protect your property and belongings.

While you personally may not have suffered any damages caused by flood waters, someone near you has. Therefore, it is very important for you to consider taking mitigation actions to better protect your property, including speaking with an insurance agent about flood insurance.

With this outreach project, we hope to reach as many residents and property owners as possible, to inform them of the potential for losses and to advise on what the City is doing to help prevent future 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. Please visit [www.norfolk.gov/flooding](http://www.norfolk.gov/flooding) to find more specific information on all the efforts the City of Norfolk is doing to protect citizens and property. 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:

**Find out what flood zone your property is located in:**

1. City staff is available to provide one-on-one map reviews of what flood zone a property is located in. Please contact me at (757) 664-4752 or at [Planning@norfolk.gov](mailto:Planning@norfolk.gov) to obtain this information.
2. Flood zone information is also available using the NorfolkAIR mapping resource of the city. This online program provides an address search of properties and provides the flood zone information under the "Public Safety" tab. Please visit the City of Norfolk website to find NorfolkAIR or go directly to the program at <http://norfolkair.norfolk.gov/norfolkair>.
3. Flood zone information is also available at the FEMA website from their Flood Map Service Center and can be found at <https://msc.fema.gov/portal>.
4. Obtain an elevation certificate of the property. The elevation certificate will provide additional information on the property and will help to not only note what flood zone

the property is in, but will also provide data on the property which is important to purchase flood insurance.

5. Visit [www.norfolk.gov/reploss](http://www.norfolk.gov/reploss) for more information specific to repetitive loss properties.

#### **Prepare for flooding:**

1. Develop a disaster response plan. The Department of Emergency Management and Response can assist you with this plan. Please contact them at (757) 441-5600 for more details or visit their website at <http://www.norfolk.gov/index.aspx?NID=643>. This website has information on how to be prepared.
2. Know how to shut off the electricity and gas to your house when a flood comes.
3. Make a list of emergency numbers and identify safe places to go.
4. Keep important documents and insurance policy information in a safe place.
5. Make a household inventory especially of all contents that could be damaged during a flood event.
6. Register to receive emergency notifications through Norfolk Alert.
7. 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.
8. 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.

#### **Consider permanent flood protection measures:**

1. Mark your fuse or breaker box to show the circuits in areas that could be flooded. Turning off power to these areas can reduce property damage and save lives.
2. Consider protecting water entry points such as basement windows, doors, dryer vents with walls, flood gates, or with a berm.
3. There are a number of additional ways to protect your property. Please visit FEMA's website, [www.ready.gov/floods](http://www.ready.gov/floods) for more information.
4. To receive personalized one-on-one advice on property protection and possible sources of financial assistance, please contact me at (757) 664-4752 or at [Planning@norfolk.gov](mailto:Planning@norfolk.gov).
5. Consider elevating your house above flood levels. The City of Norfolk is constantly working on obtaining grants to elevate structures. Please contact the Department of Emergency Management and Response at (757) 441-5600 for more information.
6. Please note that some improvements require building permits or may not be permitted for your structure. Please contact the Development Services Center at (757) 664-6565 for more information.

#### **Obtain a flood insurance policy**

1. 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.

2. 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 sometimes more damage to the furniture and contents than there is to the structure, be sure you have contents coverage.
3. If your property is located outside of the Special Flood Hazard Area, then you may qualify for a lower-cost Preferred Risk Policy; find out more at <https://www.fema.gov/media-library/assets/documents/17576>.
4. 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.
5. Contact your insurance agent for more information on rates and coverage, or the City's Department of City Planning at (757) 664-4752 or at [Planning@norfolk.gov](mailto:Planning@norfolk.gov).

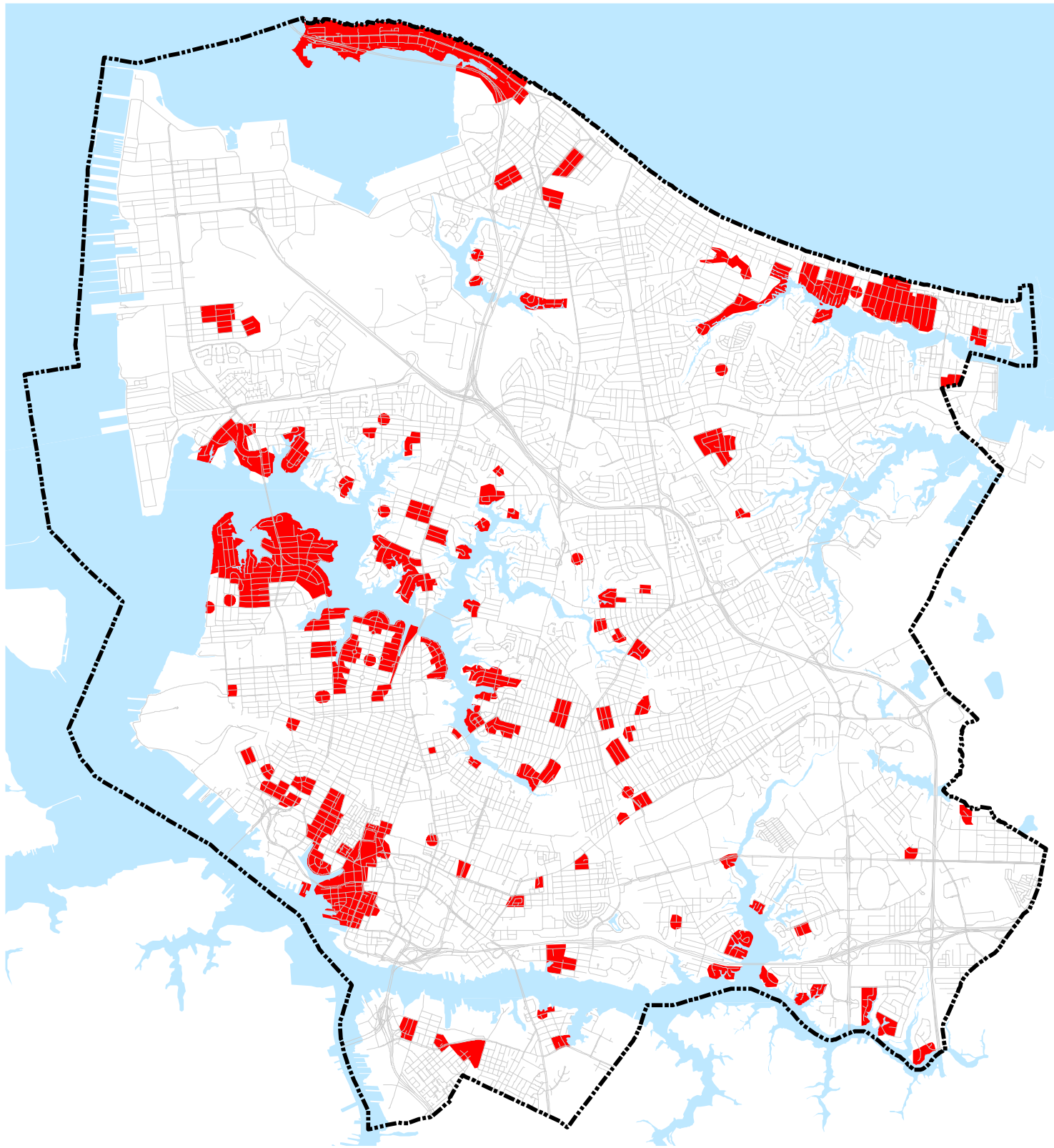
Should you have any questions regarding preparedness, the National Flood Insurance Program, or if you are planning a construction project, please feel free to contact any of the zoning staff Monday-Friday from 8:30 a.m.-5:00 p.m. at (757) 664-4752, or visit our office at City Hall - 810 Union Street Room 508, Norfolk, Virginia 23510. The FEMA website at [www.fema.gov](http://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,



Matthew Simons, AICP, CZA, CFM  
Principal Planner and Floodplain Administrator  
City of Norfolk, Department of City Planning

# Repetitive Flood Loss Areas



 Repetitive Flood Loss Areas

0 2,500 5,000 10,000  
Feet

This map for graphic purposes only  
Prepared by Department of City Planning  
July 2019



Note: Not all repetitive loss areas are located within the Special Flood Hazard Area.

## ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

**YOU ARE RECEIVING THIS BROCHURE BECAUSE YOUR PROPERTY IS LOCATED IN OR NEAR A FLOOD PRONE AREA.**



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](https://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](http://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.

#### 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's also important to park safely when flooding is predicted and to leave right-of-

ways clear for emergency vehicles. Your vehicle may be tagged for towing if it's parked improperly, and then it will be towed by the city's Towing and Recovery Division after all- weather threats have passed. Contact the Department of City Planning at 757-664-4752 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](http://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.

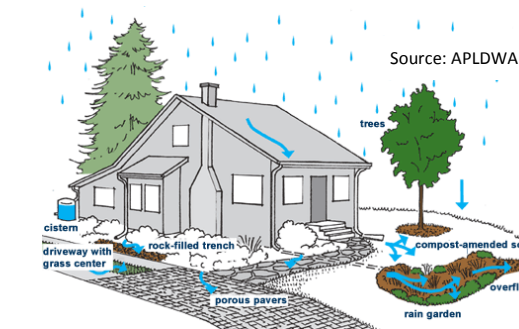
### **Step 9 - FINANCIAL BENEFITS OF MITIGATION**

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](http://www.floodsmart.gov)
- [www.ready.gov/floods](http://www.ready.gov/floods)
- [www.fema.gov](http://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.