

# 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 due to flat topography street drainage and also low land elevations. Many hurricanes, nor'easters, and tropical storms drive river water inland and flood streets and property.

Portsmouth's history includes storms that have caused significant flood damage and loss of life. Since 1735, Portsmouth has been affected by severe storms, on the average, once every 8 years. The August 1933 hurricane caused the highest flood on record in the area with waters reaching 8 feet



above mean sea level. This flood caused \$5 million in damage with 15 lives lost. A nor'easter that blew into town in 1962 caused flood waters to reach 7.5 feet above mean sea level and caused \$1.4 million in damage.

More recent storms include Hurricane Isabel in 2003 and the November 2009 Nor'easter ("Nor'Ida"). Isabel produced a

storm surge approximately one foot below the base flood elevation, while the November 2009 storm had tide heights within a few inches of the 100 year storm level.

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 of Portsmouth flood information website at [www.portsmouthva.gov/DNA/flood-program.aspx](http://www.portsmouthva.gov/DNA/flood-program.aspx) to learn about your risks and how to be better prepared. **Know Your Risk.**

### What's New

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

- New preliminary Flood Insurance Rate Maps (FIRMs) released by FEMA January 2014. Projected effective date of new maps is Mid-2015.
- FEMA Coastal Study providing better evaluation of coastal flood hazards and risk. More detailed and complete hazard determination.
- Projected Higher Base Flood Elevations (EFE) for many areas in the City.

Visit the City of Portsmouth flood information website or call the Department of Neighborhood Advancement at **757-393-8522** for more information.

[www.portsmouthva.gov/DNA/flood-program.aspx](http://www.portsmouthva.gov/DNA/flood-program.aspx)

## 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 property/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 most 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](http://www.portsmouthva.gov/DNA/flood-program.aspx).

# 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 a 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 or to the roof. Do not try to swim to safety; floodwaters can move very rapidly. If time permits, turn off all utilities, particularly electricity and gas, and board up windows. Bring outdoor possessions inside the house.

### In Your Vehicle

**TURN AROUND. DON'T DROWN. ([tadd.weather.gov](http://tadd.weather.gov))** 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. A majority of deaths occur because the driver didn't feel the water was that deep. If the vehicle stalls, abandon it.

## **Flood Warning System**

The Portsmouth Fire Department is responsible for Emergency Preparedness and the Emergency Operation Center (EOC). In addition, they hold primary responsibility for the City's Emergency Alert System (EAS) which 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 Department of Neighborhood Advancement**

[www.portsmouthva.gov/DNA](http://www.portsmouthva.gov/DNA)

#### **Portsmouth Emergency Operations Center**

[www.portsmouthva.gov/EOC](http://www.portsmouthva.gov/EOC)

#### **FloodSmart**

[www.floodsmart.gov](http://www.floodsmart.gov)

#### **Federal Emergency Management Agency (FEMA)**

[www.fema.gov](http://www.fema.gov)

#### **FEMA Flood information**

[www.fema.gov/information-property-owners](http://www.fema.gov/information-property-owners)

#### **National Flood Insurance Program**

[www.fema.gov/national-flood-insurance-program](http://www.fema.gov/national-flood-insurance-program)

#### **FEMA Region III Coastal Analysis and Mapping**

[www.R3coastal.com](http://www.R3coastal.com)

#### **NOAA Flood Safety**

[www.floodsafety.noaa.gov](http://www.floodsafety.noaa.gov)

#### **Red Cross**

[www.redcross.org](http://www.redcross.org)

#### **National Hurricane Center**

[www.nhc.noaa.gov](http://www.nhc.noaa.gov)

#### **Individual Preparedness Guides**

[www.ready.gov/be-informed](http://www.ready.gov/be-informed)

#### **Emergency Preparedness for Business**

[www.ready.gov/business/implementation/continuity](http://www.ready.gov/business/implementation/continuity)

## 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](http://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.

## 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.

Maintenance of both the open and closed systems is very important. 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 is carried by rain through the stormwater system and then into creeks, rivers and the Bay creating pollution that damages our creeks and rivers and harms fish and wildlife.



The Department of Public Works (**757-393-8666**) maintains all ditches and stormdrain structures within the City that accept street drainage. This activity is performed routinely throughout the year. Citizens can assist by regularly keep those drainage ditches adjacent to their property not maintained by the City free of debris.

## Benefits of Floodplains

**Flood Protection and Erosion Control:** Floodplains provide a river 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, floodplains act as natural filters, removing excess sediment and nutrients

**Recharged Aquifers:** Outside of a river's main channel, water flow is slowed and has more time to seep into the ground where it can replenish underground water sources.

**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.



**DEPARTMENT OF NEIGHBORHOOD ADVANCEMENT  
801 CRAWFORD STREET • 4TH FLOOR  
PORTSMOUTH, VIRGINIA 23704**

**RETURN SERVICE REQUESTED**

