

Flood Insurance Summary

June, 2016

Since its creation in 1968, the NFIP (National Flood Insurance Program) has been regularly revised to make it self-sustaining. [Find details here](#). The Biggert-Waters Flood Insurance Reform Act of 2012 did that and created major problems with unsustainable premium payments for homeowners. The Homeowner Flood Insurance Affordability Act was in 2014, a major correction to make the actual cost to homeowners somewhat less onerous than a one-time fee adjustment.

In addition to those changes, FEMA (Federal Emergency Management Administration) has been going through a round of flood map updates based on new data. Those are being implemented through the Flood Management Plans in each local jurisdiction. Most of those are in the final stage or completed.

What you should know!

1. Flood Insurance rates for a specific home may change when ownership changes. It is NOT advisable to quote the current owners rate for flood insurance in your listing documents.
2. The rules to determine that change are based on many factors and are not always predictable, including a new rating the FIRM (Flood Insurance Rate Map).
3. For assistance in providing new Flood Insurance quote, contact your Flood Insurance Representative. We encourage using an HERRA Affiliate member.
4. When you work with a property that is subject to the NFIP, the local jurisdiction Flood Management Plan, and staff, may be able to provide mitigation strategies and information that can lower the Flood Insurance Premium

City Resources

Norfolk – with about 1/3 of the homes in Norfolk in a rated flood zone, Norfolk has adopted a very assertive strategy to assist home owners and REALTORS® with flooding information.

This website provides [flooding information for the City of Norfolk](#) including tidal and storm flooding, flood prone areas in the city and current city projects that are aimed at reducing loss across the City of Norfolk.

The Planning Department provides a great deal of information about flood zones and flood zone determinations. They provide a variety of mapping tools and geographic information which can be found on their [Geographic Information System \(GIS\) Portal](#).

An invitation from Robert Tajan, Norfolk Zoning Office: “Our office is increasingly receiving flood inquiries on properties listed for sale from prospective buyers. We are prepared to assist you and your colleagues with determining the flood hazard for individual properties. Please contact me for legal flood zone determinations. I will be able to provide determinations for insurance purposes as well as “Preferred Risk Policy” extension forms for residents. I also can answer any questions regarding City of Norfolk zoning requirements and about the city’s participation in the Community Rating System (CRS).”

For assistance with Norfolk properties, please contact Robert Tajan at (757) 664-4752 or by email at Robert.Tajan@norfolk.gov.

Chesapeake

Chesapeake has updated its Floodplain Management Ordinance to reflect the date of the new maps and to incorporate other changes enacted by FEMA to remain in the National Flood Insurance Program. The revised Floodplain Management Ordinance was adopted by Chesapeake City Council on October 21, 2014. You can review the [Chesapeake Floodplain Management Portal here](#). This page contains contact information to get assistance with Chesapeake properties.

For general information about Chesapeake flooding, you can refer to the [2014 Hazard Mitigation Plan](#). Pages 36 – 42 give detailed maps and lists of areas subject to flooding.

Virginia Beach

Most of Virginia Beach is susceptible to some level of flooding, and officials encourage all property owners and renters to contact an insurance agent to inquire about purchasing flood insurance. The Virginia Beach [Environment and Sustainability Office](#) has mapping resources for Virginia Beach properties. Contact information for the ESO is (757) 385-4621 email: eso@vb.gov. **Additional assistance is available from Rebecca L. Lear, CFM, City of Virginia Beach**, Public Works Engineering 2405 Courthouse Drive, Virginia Beach, VA 23456, Phone: (757) 385-1948, email: rlear@vb.gov

Portsmouth

Portsmouth's elevation and proximity to water makes it susceptible to flooding. Nearly every year, and sometimes several times throughout the year during periods of heavy rain, hurricanes or nor'easter storms, residential and commercial properties are threatened by floodwaters. Portsmouth is one of 21 Virginia localities actively participating in the NFIP's Community Rating System (CRS) Program. As a participant in the CRS program, the city must perform regular flood prevention activities. CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. The Floodplain Management Plan adopted by City Council outlines the strategy for flood prevention for the coming years. The Portsmouth Flood Program web page is here: <http://www.portsmouthva.gov/323/Flood-Program>

For additional information about Portsmouth Flood Program, please contact the **Meg Pittenger, Environmental Manager** (Email: pittengerm@portsmouthva.gov), 4th Floor City Hall, 801 Crawford Street, Portsmouth, VA 23704. Phone: 757-393-8836, extension 4216

Suffolk

Suffolk has [on-line information about their flood management plan](#) and directs consumers to their Emergency Management Department. (757) 514-4536

Federal Resources

FEMA Flood Portal: <https://msc.fema.gov/portal>

Viewer Map with street Address: [FEMA Interactive Map](#)

Basic Flood Insurance Information Resource: <https://www.floodsmart.gov/floodsmart/>
Information compiled, June, 2016. Updated 10/25/16. Ron Lovell, Local Government Affairs Director, Hampton Roads REALTORS® Association, 638 Independence Parkway, Chesapeake VA 23320