

## Floodplain Permits

Hampton requires that all proposed development in the 100-year floodplain, not just buildings, be reviewed and permitted in compliance with the Floodplain Zone District Ordinance. The ordinance outlines mandatory design guidelines for protecting structures from flood damage, including elevation of residential structures to one foot above the 100-year flood elevation.

The Community Development Department administers the ordinance through the issuance of permits, inspection of construction, and collection of FEMA Elevation Certificates to show the final elevation of new and substantially improved construction.

Contact the Community Development Department to find out the requirements for floodplain construction before you build, fill, or develop flood-prone land.

If you see illegal floodplain development, report the activity by calling the City's 311 Customer Call Center and an inspector will follow up.

## Substantial Damage and Substantial Improvement

Hampton's floodplain management regulations specify that all new buildings to be constructed in the 100-year floodplain are required to have their lowest floors elevated to at least one foot above the 100-year flood elevation. The regulations also specify that **substantial improvement** of existing buildings or buildings that have sustained **substantial damage** may have to be brought into compliance with the requirements for new construction. Please note that a building may be substantially damaged by any cause, including fire, flood, high wind, seismic activity, land movement, or neglect. It is important to note that all costs to repair a substantially damaged building to its pre-damage condition must be identified, including donated supplies and labor.

**In the aftermath of a storm that damages your structure, contact the City's 311 Customer Call Center and request that an inspector visit your site. Permits are likely required.**



**City Hall 22 Lincoln Street,**  
Hampton, VA 23669  
**Phone: 757-727-6140**  
**Fax: 757-728-2449**  
[www.hampton.gov/cdd](http://www.hampton.gov/cdd)

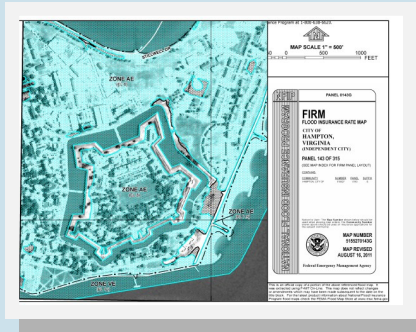
# HAMPTON'S FLOODPLAINS



## What Every Homeowner Should Know

- **Determine Your Flood Zone**
- **Buy Federal Flood Insurance**
- **Obtain a Building Permit for a Project in the Floodplain**
- **Protect Your Home from Flood Damage**

# Floodplain Management in Hampton



## Hampton's Flood Hazard

Hampton's location along Chesapeake Bay and Hampton Roads makes many areas of the City susceptible to coastal flooding. Storms associated with coastal flooding are familiar to Hampton's residents, and include hurricanes, tropical storms and nor'easters. These events generate high winds that result in storm surge along the coast and inland along the shorelines of Indian Creek, Hampton River, Back River, and Newmarket Creek.

### There are three types of flood zones on Hampton's FEMA flood map:

V Zone- along the open coast; subject to high velocity wave action and inundation by the 100-year flood.

A Zone- subject to inundation by the 100-year flood.

Zone X (shaded) - 500-year floodplain with a 0.2-percent chance of flooding in any given year.

## How to Determine Your Flood Zone

- Online from the City of Hampton home page, choose the Feature "Floodplain Management" followed by the Feature "Flood Maps - GIS."
- Online, go to FEMA's Map Service Center where you can digitally search by address.

**Visit Hampton Public Library, Main Branch, to see the library's set of floodplain maps.**

## Important Facts About Flood Insurance:

*Most homeowners policies do not cover flood damage.*

*There is a thirty day waiting period before flood insurance policies go into effect.*

*Federal flood insurance is available throughout Hampton, except in designated Coastal Barrier Resource Areas.*

*Separate contents insurance for your personal property is available.*

*Contact your insurance agent for more information.*

## Protect Your Home From Flood Damage

Elevate individual components such as HVAC unit, ductwork, or plumbing. Elevating an HVAC unit may cost between \$750 and \$2500.

Turn off utilities before floods. Secure valuables on upper floors or offsite.

Check structure for water entry points to be protected with low walls or temporary shields before floods.

Install floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backups.

Consider elevating your home above flood levels. Recent flood elevation projects near Hampton averaged \$150,000 per structure.

### Sources of Financial Assistance

Get a flood insurance policy, it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating your home if it is substantially damaged after a flood. Contact your insurance agent.

Contact Hampton Office of Emergency Management for information on grant programs and other cost-share opportunities for which you may be eligible, especially if you have been flooded previously, call 757-727-1208.

**Structures in A and V Zones have a 26% chance of experiencing a flood during the life of a 30-year mortgage.**