

HAMPTON ROADS REGIONAL CRS WORKGROUP



WORKING TOGETHER TOWARDS A STRONGER VIRGINIA

INSERT ADDRESSES HERE

OF ALL RELEVANT LOCALITIES AND SEND A MULTIPLE ADDRESSEE LETTER TO THE RELEVANT LOCALITIES; SEND IT C/O THE COUNTY MANAGER OR PLANNER; I.E., NOT TO AN ELECTED OFFICIAL

To Whom It May Concern:

The Hampton Roads Regional Community Rating System (CRS) Workgroup is a collaboration of floodplain professionals from all levels of government, private businesses, academia, and non-profits in the Hampton Roads and surrounding regions working to improve floodplain management in our communities. Recently we have examined the concept of freeboard and its relevance to climate change resiliency in the Hampton Roads region.

Freeboard is an additional height above the base flood elevation that determines the minimum elevation for the construction of a compliant structure. The National Flood Insurance Program requires all new structures to be built to at least base flood elevation; freeboard increases that height to provide a greater measure of safety.

The use of freeboard helps to reduce damages to structures during floods, and the higher the freeboard, the greater the benefits. There are many reasons to increase freeboard:

- Freeboard enhances community resiliency by creating safer structures and reducing post-disaster cleanup time and costs.
- Freeboard has a direct benefit to property owners by lowering flood insurance premiums. Three feet of freeboard can reduce flood insurance costs for that structure three to six times.
- If a community is interested in joining the Community Rating System, three feet of freeboard can earn enough credit to reduce flood insurance premiums for community members by 5%.
- The International Code Council's 2015 International Code will require a minimum of one foot of freeboard and encourages more.

While freeboard can present a higher up-front cost during building, these costs can often be offset by the added safety of the structure and reduced flood insurance costs. Many localities in

Virginia have adopted freeboard provisions, and several are in the process of increasing their freeboard requirements up to three feet.

Based on this and other relevant information, it the opinion of the Workgroup that localities in the Hampton Roads region should review the potential benefits of freeboard provisions and consider whether to adopt them.

If it would be of value for the Workgroup to provide you with additional information regarding freeboard, please contact Kenneth Somerset at 757-868-3035 or kensomerset1@hotmail.com.

Respectfully,

Kenneth Somerset

Chairperson

Hampton Roads Regional CRS Workgroup Members