

**Minutes from April 27, 2015**  
**Presented 18 May 2015**  
**Shore Drive Community Coalition General Meeting**  
**Submitted by David Williams**

**Meeting Location: Ocean Park Volunteer Rescue Squad Meeting Hall**  
**Meeting Start: Called to order at 7:35 pm by Todd Solomon. 18**  
**attendees.**

**Special Guest: Mr. Mike Vernon, Dir. Of Business Development, Flood Mitigation Hampton Roads ([www.Floodmitigationhr.com](http://www.Floodmitigationhr.com))**

**Special presentation: Flood Mitigation in Hampton Roads**

Secretary David Williams submitted the minutes from the 30<sup>th</sup> March SDCC meeting. A motion to approve the minutes as written was approved by Wally Damon and 2<sup>nd</sup> by Bob Magoon. Minutes were approved unanimously.

Treasurer Kathy Pawlak submitted her report - Ending balance as of April 27  
Checking \$6,983.75, Special account \$1,527.55 with 20 memberships renewed.

Wally Damon briefed members on the monthly Chesapeake Beach (Chic's Beach) Civic League meeting and the BAC meeting. Chick's Beach is planning a 5K race for next month (May), Art Show June 20<sup>th</sup>, and June 27<sup>th</sup> Paddle Board Race. BAC is reviewing support for the city's proposed trolley car extension to go to the Brock Center at Pleasure House Point. This route would be a loop from the Oceanfront to the new Brock Center. Serious discussions continued concerning the naming of the new bridge and the manner in which BAC counted (discounted) some votes. Matter is still open.

Special presentation: **Flood Mitigation in Hampton Roads** by Mike Vernon. The new National Flood Insurance Program (NFIP) insurance premiums will have higher renewal premiums starting this month (Apr.). Those living in the Special Flood Hazard Area (SFHA), also called the Base Flood Elevation (BFE), "100 year flood zone" (risk of being flooded once every 100 years or 1% chance per year) will be paying more. Many of our Hampton Roads cities have a serious flooding problem like Naval Base Norfolk where the Navy has spent and will be spending million of dollars more to protect their people and resources. Ghent (in Norfork) experienced 150 flood hours last year. What is the cost to business? President Obama has required all Federal buildings to be constructed in a SFHA to be elevated above the 500 year flood zone. Netherlands builds their public buildings above the 700 year flood plain.

Flood Mitigation Hampton Roads, (Mike's company) offers assistance in managing the flood threat to your property. A Class "A" contractor, they offer engineered measures to help reduce flood damage, and thereby potentially help reduce flood insurance premiums. If your property is on a crawl space, flood vents can be installed to help prevent the foundation damaging water buildup.

Flood damage is not limited to just hurricanes and N'or Easters, but can come from damaging heavy rains as in Minnesota and North Dakota. Hampton Roads has 70,000 properties that require flood insurance (in the SFHA). The National Flood Insurance Program is currently \$30B in the hole with premiums paid into the Flood

Insurance program insufficient to sustain the program. Individual owner flood insurance premiums that were \$300 per year would have to go to as much as \$8,000 per year. In April 2015, premiums will start to increase 25% per year. Homes build before 1974 (Pre-Flood Insurance Rate Map called "Pre-FIRM") will have their rates increased at 18% per year.

The Flood Insurance Rates for your structure are determined by your lot's elevation above Sea Level and its proximity to water. If some portion of your structure falls within the lower flood zone, your entire structure's flooding potential will be rated at that lower level. If your outside air conditioning unit or your water heater in your garage is at this lower level, the flood insurance premiums for your entire structure can be increased. If you're a/c unit, or your water heater were raised above the BFE, you could have savings in your flood insurance. An Elevation Certificate could indicate which structures present potential claims due flood damage, and therefore effect your premiums.

Flood damage mitigation may be possible for home structures and could reduce flood insurance premiums. With flood vents properly engineered and installed in the crawl space foundation walls, a potentially catastrophic rising water event which might have destroyed a \$250,000 house might now be limited to a \$45,000 event.

The impact from rising flood insurance rates in Hampton Roads is already being felt where 20 of 30 properties currently cannot be sold until flood insurance problems have been resolved. If all the Repetitive Loss (RL) structures were mitigated in Hampton Roads, it would cost \$432 million. As it relates to the Community Rating System (CRS), it is estimated that local owners of \$100 Billion dollars worth of property would clearly benefit if our city participated in the program and took appropriate flood mitigation measures. **For more information, contact Mike Vernon at (757) 636-6455.**

### **Old Business**

Baylake Pines upper school area residential project approved by Zoning Board. Going before City Council, 24 housing units up to 31 units, with medical staff office, open space zoned R7.5. Possible Shore Drive safety issues with no median cuts to allow for easy entry and exit. Builder will put in sidewalks.

VB Comprehensive Plan 2015 Update workshops completed. Draft Comp Plan 2015 will be viewable in approximately 2-3 months.

New bridge safety issues Speed bump eastbound near Starbucks fixed. Crosswalks will be re-arranged. Traffic light and crosswalk will be shifted for better visibility and access.

### **New Business**

Virginia Beach Council of Civic Organizations awarded Ms Empsy Mundan, President of Cape Story By the Sea Civic organization the Community Service Award for 2015.

VB City Council will decide shortly on the city's budget which will include a possible tax rate increase of 6 cents to a mil rate of 99 cents per \$100 of assessed value.

Next SDCC General Meeting- Monday May 18, 2015 at 7:30 pm in the Ocean Park Volunteer Rescue Squad Hall.

Meeting Adjourned- 9:08 pm. Motion to adjourn was made by Tim Solanic and 2<sup>nd</sup> by Ann Williams