



Gloucester Department of Community Engagement and Public Information

6382 Main Street

Gloucester, Va. 23061

804.693.5730 • www.gloucesterva.info

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FOR IMMEDIATE RELEASE

Contact: Quinton Sheppard

qsheppard@gloucesterva.info

Gloucester Proposes Increasing Minimum Freeboard Requirements

On August 11th, Gloucester County's Floodplain Management Committee approved a recommendation to the County's Board of Supervisors to increase the County's minimum freeboard requirement from two feet to three feet. Freeboard is the elevation of a building's lowest floor above the Base Flood Elevation (BFE). If the building is in a Coastal A or V Zone then Freeboard is defined as the distance between the BFE and the lowest horizontal structural member of the first floor.

An informational meeting for contractors and home builders to help understand the proposed change is scheduled for Tuesday, Aug. 31 from 5:30 – 6:30 p.m. at the Gloucester Main Library's Community Room, located at 6920 Main Street. Interested members of the public are also welcomed to attend this meeting, and an opportunity will be provided for questions and answers.

According to Brent Payne, Gloucester's Floodplain Administrator, the additional foot of elevation will increase flood resilience, decrease insurance rates for the individual home, and broadly contribute toward decreased insurance rates throughout the County. "By elevating to three feet of freeboard, the average insurance premium for homes three feet above BFE are reduced 62% when compared to a home built at BFE," Payne added.

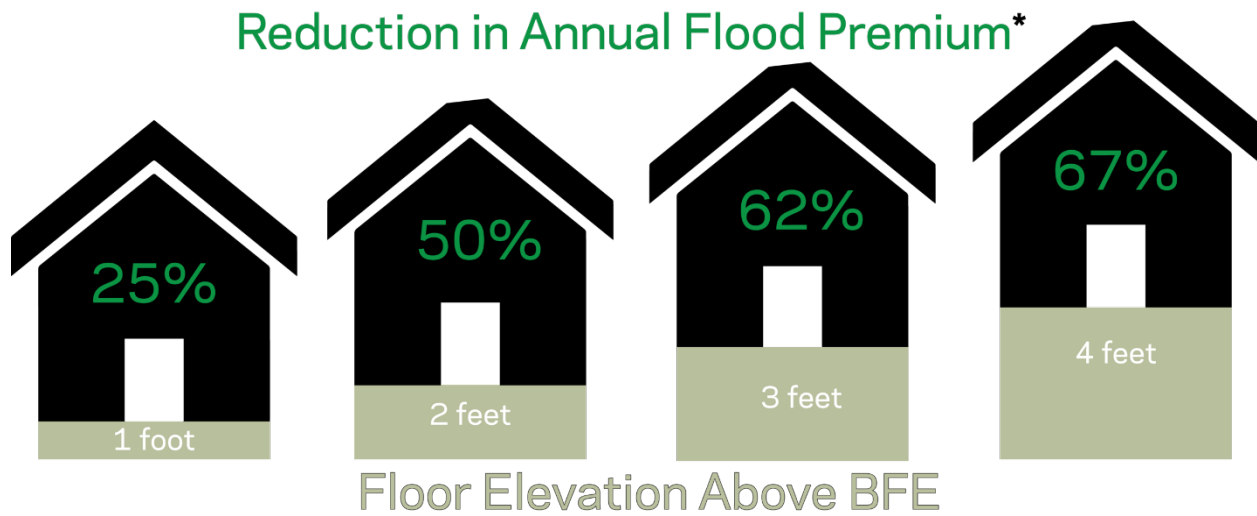
Under the proposal, new additions would be allowed to be built at the same elevation of the existing structure, or the BFE, whichever is higher.

The County's Board of Supervisors is anticipating holding a public hearing on the matter at its next meeting, which is scheduled for Sept. 7, beginning at 7 p.m. in the colonial courthouse.

For more general information regarding Freeboard Requirements, visit

<https://wetlandswatch.org/freeboard-requirement/>.

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* Example: V-Zone building with an open foundation. \$250,000 building coverage, \$100,000 contents coverage. Reductions compared to lowest flood at BFE. Note: This does not include recent rate increases. (FEMA Home Builder's Guide to Coastal Construction)