



FEMA Flood Map Updates Q&As



Please refer to the following questions and answers to learn more about the Federal Emergency Management Agency's (FEMA) updates to the City's current floodplain maps.

What is the purpose of FEMA's flood maps?

The purpose of FEMA's flood maps is to establish flood insurance rates within a community and create zones based off of flood risk. It also seeks to inform communities on what areas are considered high flood risk and what development rules and regulations are within flood zones.

How often are the maps updated?

It depends – Alexandria's maps were last updated in June 2011.

How will these updates/changes affect me?

If your property is located in a Special Flood Hazard Area (SFHA), and shown as Zone A or AE on the FIRM and if you have a mortgage from a federally-regulated lender and the building(s) on this property are within the SFHA, then by federal law, your lender must require you to carry flood insurance when these flood maps become effective. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and written through licensed insurance agents. Contact your insurance agent to learn about lower-cost "grandfathering" options offered by the NFIP for properties being mapped into higher-risk areas for the first time.

If I feel there has been an error, may I file a protest or appeal?

If you feel your property or your building(s) are physically out of the floodplain, FEMA provides an opportunity for you to have the insurance requirement removed by applying for a Letter of Map Amendment (LOMA) that lenders/underwriters accept.

When do these maps become effective?

Fall 2022.

Are the maps updated due to new flooding?

Sometimes – however, the recent flooding in Alexandria is not a consideration for the latest FEMA map update. FEMA began the map update process in 2014, well before the recent flooding events.

In the updated flood maps, is there a reduction of existing flood zones or only expansion?

Approximately 370 properties were added, 60 removed, and 1,300 remaining in the AE Zones. No new high-risk zones were created, only existing zones were refined, expanding and contracting in some areas.

How will I know if my house or business will be in the flood zone?

The City mails letters to individual property owners that are affected by the map updates.

Is FEMA updating its flood maps for other communities in the Greater Washington area at the same time as the City of Alexandria's?

All communities in the FEMA Region III Mid-Potomac-Anacostia-Occoquan Watershed were part of this map update. Schedules are staggered depending on community needs. An interactive map with community status is available [here](#).

What is the cost of flood insurance if I live in a flood zone?

The average annual policy in the City is approximately, \$1,180.00. The average includes all FEMA flood insurance policies in the city. Approximately 25% of all FEMA flood insurance policies are on properties outside the Special Flood Hazard Area (SFHA) or Zone AE, in Alexandria.

Is it worth getting flood insurance if I'm not in a floodplain, but am affected by the flash floods?

The City supports people not in the floodplain to get flood insurance, especially if they have experienced flooding in the past. Flood insurance costs much less if your home is not mapped in the FEMA high hazard flood zone, such as Zone AE. And if you have a low-cost flood insurance policy before your property is remapped into a high hazard zone, you can keep your low-cost rates for as long as you maintain continuous coverage.

My property flooded during the recent storm events (July 2019, 2020, and September 2020) but I'm not mapped in the floodplain, why not?

FEMA's Flood Insurance Rate Maps (FIRMs) are official maps of a community on which FEMA has delineated the Special Flood Hazard Areas, the Base Flood Elevations (BFEs) and the risk premium zones applicable to the community. FEMA is generally concerned about areas at high risk of flooding from a flooding source like a river or stream, or ponded area that has a minimum drainage area of 1-square mile and is inundated by the 1%-chance-per-year flood, also known as the 100-year flood.

Do FEMA's updated flood maps account for projected climate changes?

FEMA uses these maps for rating insurance policies and is only interested in the current risks of today. Future risks are not included in rating flood insurance policies.

How will the City's future flood mitigation efforts along the riverfront affect the high-risk areas?

The Waterfront flood mitigation is to the 10%-chance-per-year flood from the Potomac. The improvements will have little effect on the flood risk for the 1%-chance-per-year flood from the Potomac River.