



# **FEMA Floodplain Changes in Alexandria**

**PRELIMINARY Map Revisions Available**

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T&ES Stormwater Management Division

HOLMES RUN  
June 29<sup>th</sup>, 2021



# FEMA Floodplain Changes in Alexandria

## City outreach meetings:

- March 1, 2021 – FEMA Map Changes Open House
- May 19, 2021 – Four Mile Run
- May 24, 2021 - Potomac River / Old Town / Waterfront
- June 2, 2021 - Hooffs Run
- June 7, 20201 - Cameron Run, Backlick Run, Strawberry Run, Taylor Run
- **June 29, 2021 - Holmes Run**



# National Flood Insurance Program

## Quick Facts:

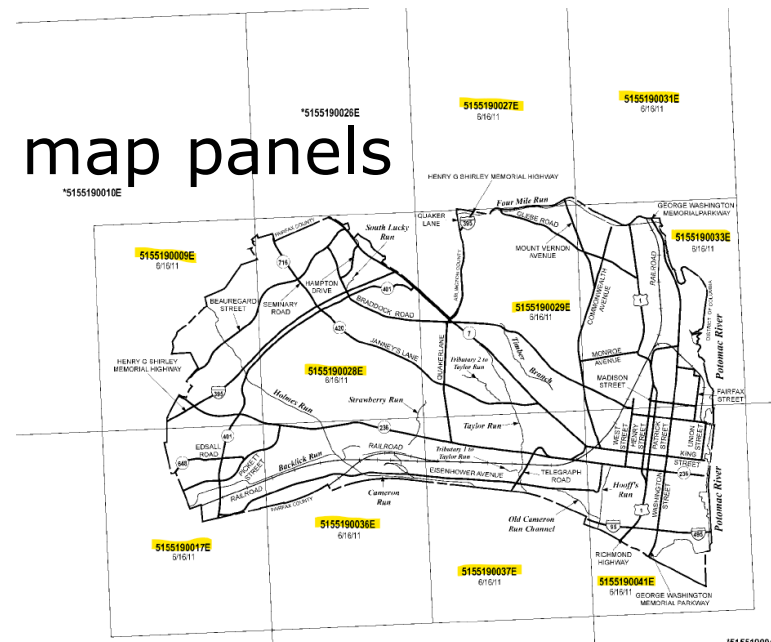
- Established in 1968
- Alexandria began participation in 1969
- Alexandria's first Flood Insurance Rate Map (FIRM) was published in 1969
- Mandatory Flood Insurance began in 1973
- Alexandria began participation in the Community Rating System (CRS) in 1992 (Flood Insurance discounts)
- Last update to Alexandria's maps became effective on June 16, 2011

# What are the FEMA Flood Maps?

The regulatory FEMA floodplain, is officially shown on FEMA's published maps, also known as:

## FLOOD INSURANCE RATE MAPS (FIRMs)

Alexandria has 10 FEMA map panels







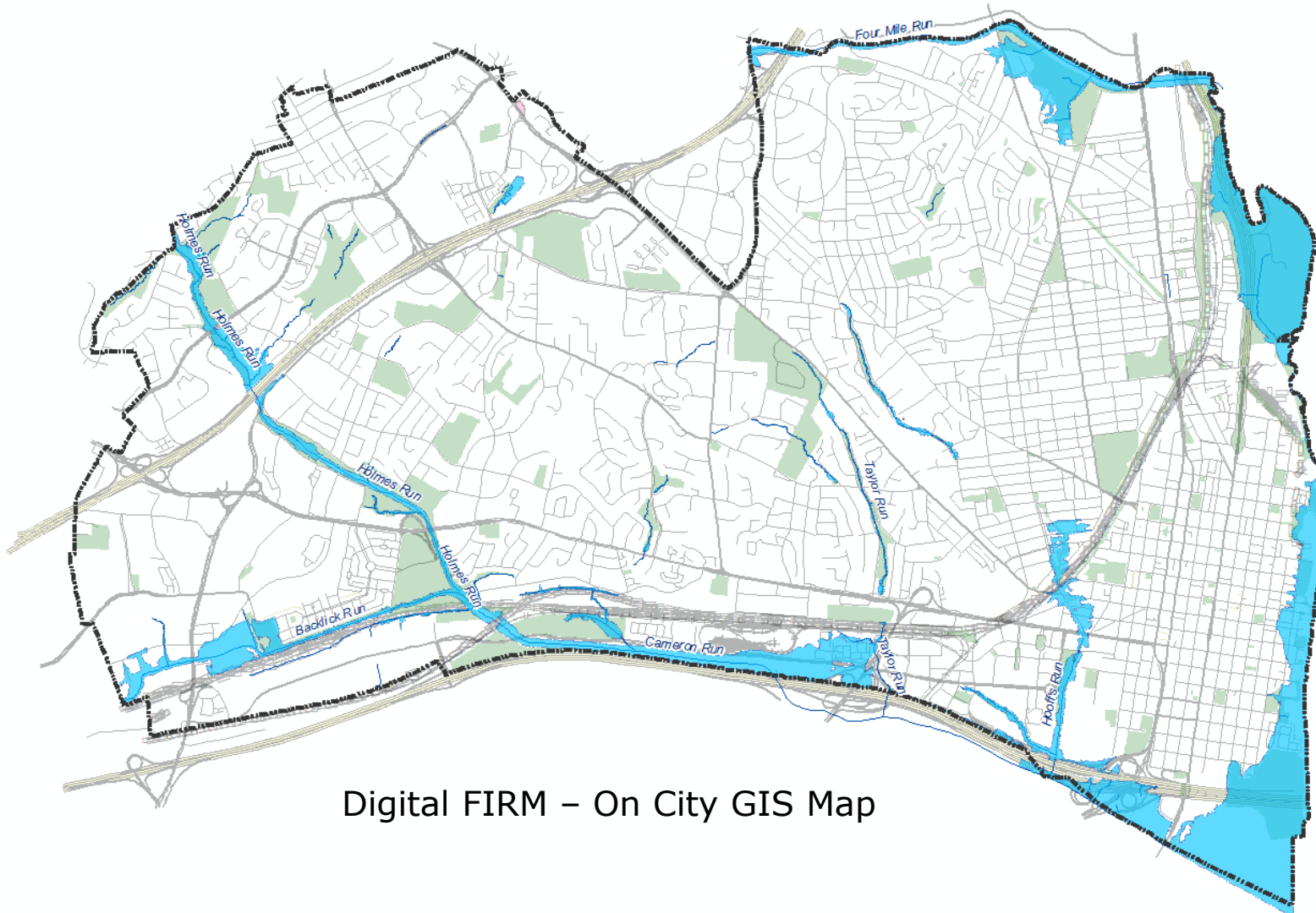
# What is the FEMA Floodplain?

The regulatory FEMA floodplain, as shown on the maps, is known as:

**Zone AE:** An area inundated by 1% annual chance flood, for which Base Flood Elevations (BFEs) have been determined by detailed methods (H&H). Other zones defined by flooding source.

**AKA:** Special Flood Hazard Area (SFHA), 100-year floodplain.

# Alexandria's Floodplains Effective June 16, 2011



Digital FIRM – On City GIS Map





# Alexandria's Floodplain Administration by Ordinance

- Alexandria's Floodplain District
  - Zoning Ordinance: **ARTICLE VI – SPECIAL AND OVERLAY ZONES, Section 6-300 Floodplain District**
- Regulation of Development
  - Development:

“Any man-made change to improved or unimproved real estate, including, but not limited to, the construction of buildings or other structures, the placement of manufactured homes, the construction of streets, the installation of utilities and other activities or operations involving paving, filling, grading, excavating, mining, dredging or drilling, the storage of equipment or materials.”



# Regulation of Development

When does the Ordinance apply?

- **New Construction in Floodplain**
  - Always
- **Existing Buildings in Floodplain**
  - Substantial Improvement:
    - Any repair, reconstruction, rehabilitation, addition or other improvement of a building or structure, the cost of which equals or exceeds 50% of the market value of the building or structure.
  - Any improvements to Substantially Damaged buildings or structures.
  - Historic buildings are exempt.

# Regulation of Development

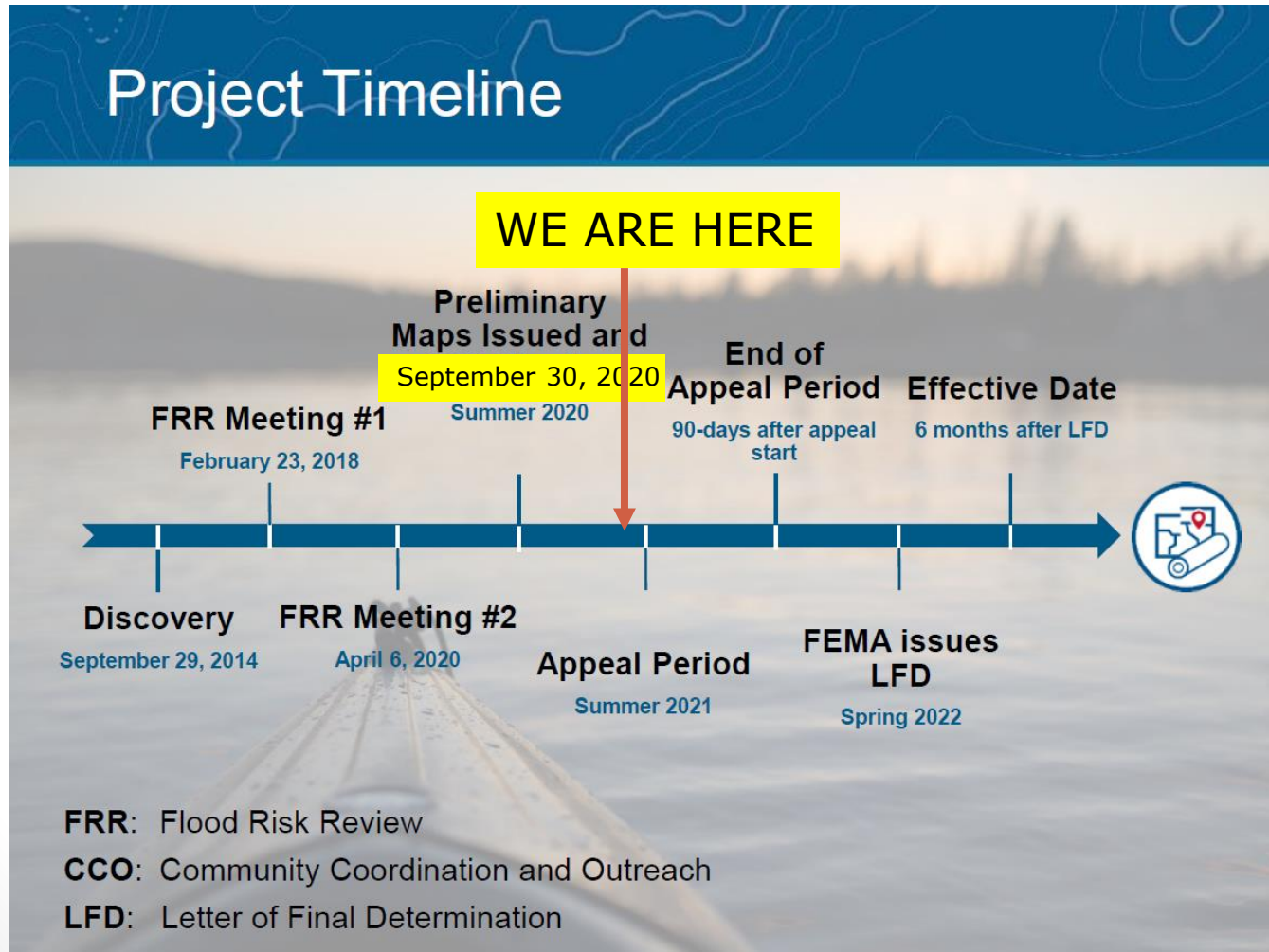
- Three Major Uses:
  - **Residential Building**
    - Any single-family dwelling, two-family dwelling, row or townhouse dwelling, or multi-family dwelling, and any accessory building or structure. Floodproofing underground spaces (basement/parking) is not permitted.
  - **Nonresidential Building**
    - Any building or structure which is not a residential building or a mixed-use building. Floodproofing underground spaces (basement/parking) is permitted.
  - **Mixed-Use Building**
    - Any building or structure that is used or intended for use in a mixture of nonresidential and residential uses in the same building or structure. For floodplain management purposes, **a mixed-use building is subject to the same rules and conditions as a residential building** unless all of the provisions set forth more specifically in Section 6-305(K) are met. Floodproofing is conditional.

# How often are the maps updated?

- **Depends!** Alexandria's maps were last updated in June 2011.
- Previous map dates:
  - 1991
  - 1983
  - 1981
  - First mapped in 1969

# NEW MAPS ARE COMING

## Schedule:



# Citywide Impacts

- Based on PRELIMINARY maps (FEMA)

## Significant Impacts

### City of Alexandria, VA – Citywide

FEMA's Risk Mapping, Assessment, and Planning (Risk MAP) Program helps strengthen communities by identifying actions they can take now to reduce their hazard risk, enhance local planning, improve outreach through risk communications, and increase local resilience to natural hazards. Below is an overview of some key items identified during the Changes Since Last FIRM<sup>1</sup> impact assessment.

The information presented below are estimates as of March 2020.

<p>Flood insurance is available to the entire City</p> <p>The city participates in the Community Rating System (CRS), receiving flood insurance savings of up to twenty percent</p>	<p><b>5%</b></p> <p>Of the population is in the draft flood high hazard area</p>	<p><b>\$6.5M</b></p> <p>Total paid losses<sup>2</sup></p> <p><b>362</b></p> <p>Total paid claims<sup>2</sup></p>	<p><b>201</b></p> <p>Paid claims outside of the effective flood high hazard area<sup>2</sup></p>	<p><b>1,174</b></p> <p>Flood Insurance policies in force</p> <p><b>947</b></p> <p>For Single Family Residential Structures</p>	<p><b>33,700</b></p> <p>Estimated structures<sup>3</sup> in the community</p> <p><b>1,140</b></p> <p>Estimated structures<sup>3</sup> in the draft flood high hazard area</p>				
<p><b>17</b></p> <p>Flood-related presidential disaster declarations</p>	<p><b>4 levees</b></p> <p>a</p>	<p><b>\$1,180</b></p> <p>Average premium</p> <p><b>38%</b></p> <p>Higher than the national average</p>	<p><b>\$2M</b></p> <p>Repetitive Loss (RL) paid losses<sup>2</sup></p> <p><b>14</b></p> <p>RL properties<sup>2</sup></p>	<p><b>337</b></p> <p>Policies in the effective flood high hazard area</p>	<table border="1"> <tr> <td>Estimated structures<sup>3</sup> newly mapped in</td> <td>Estimated structures<sup>3</sup> newly mapped out</td> </tr> <tr> <td><b>+350</b></td> <td><b>-30</b></td> </tr> </table>	Estimated structures <sup>3</sup> newly mapped in	Estimated structures <sup>3</sup> newly mapped out	<b>+350</b>	<b>-30</b>
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# Property Impacts

## Properties New to the Floodplain:

- Insurance is mandatory for government backed mortgages.
  - Average annual premium in Alexandria is \$1,180/yr.
- Elevation certificates may be required by mortgage holders.
  - \$400-\$600 One-time expense.
- Any development of property (including additions, interior work) now subject to Substantial Improvement floodplain regulations.
- Nonresidential redevelopment may dry-floodproof.
- Won't be impacted until maps become Effective in Fall 2022.

# Property Impacts

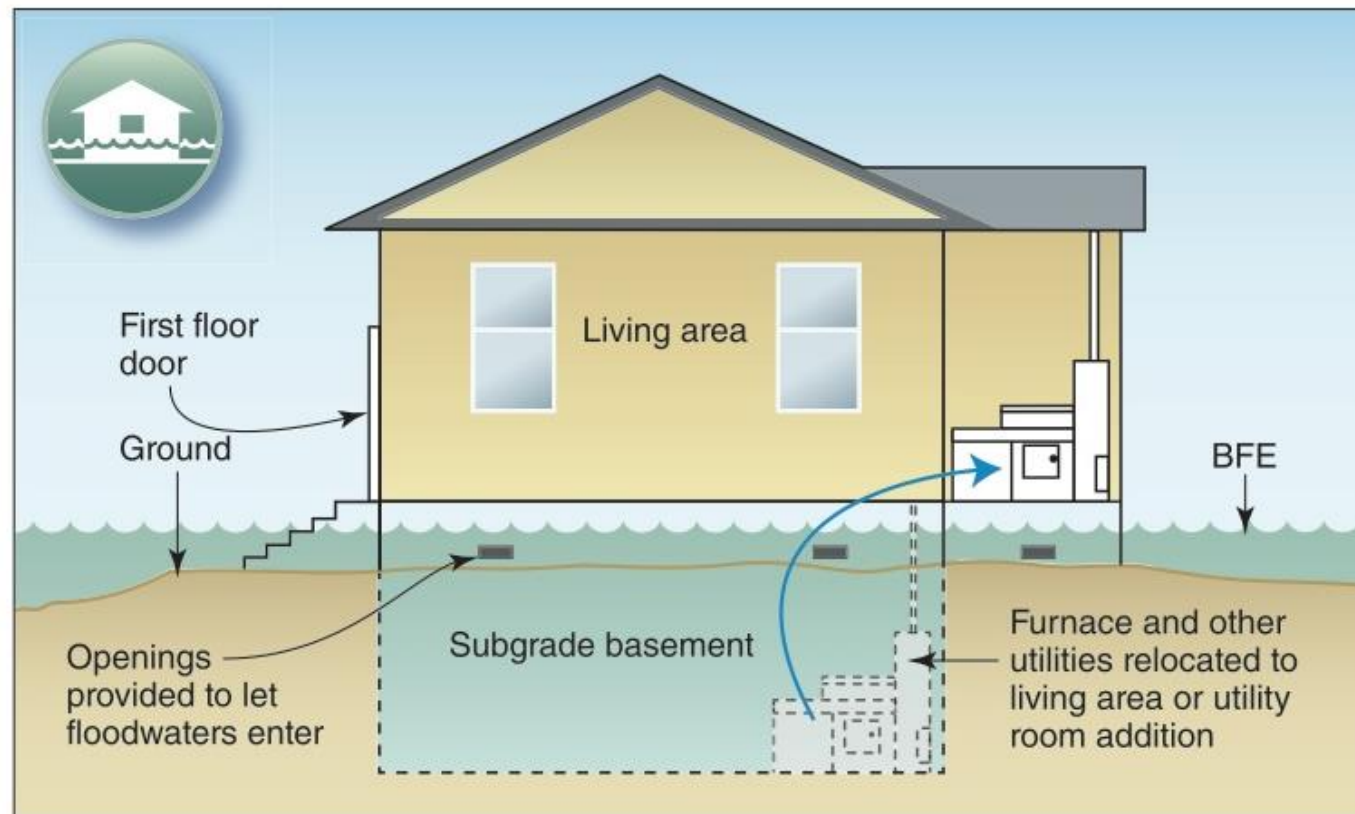
## Basic Floodplain Regulations:

- All New and Substantially Improved buildings must have the lowest floor (including basements) at least 1-ft above the Base Flood Elevation (BFE).
- Substantial Improvement means any improvement to a building, the cost of which is 50% or greater than the Value of the building. (city uses tax assessed data)



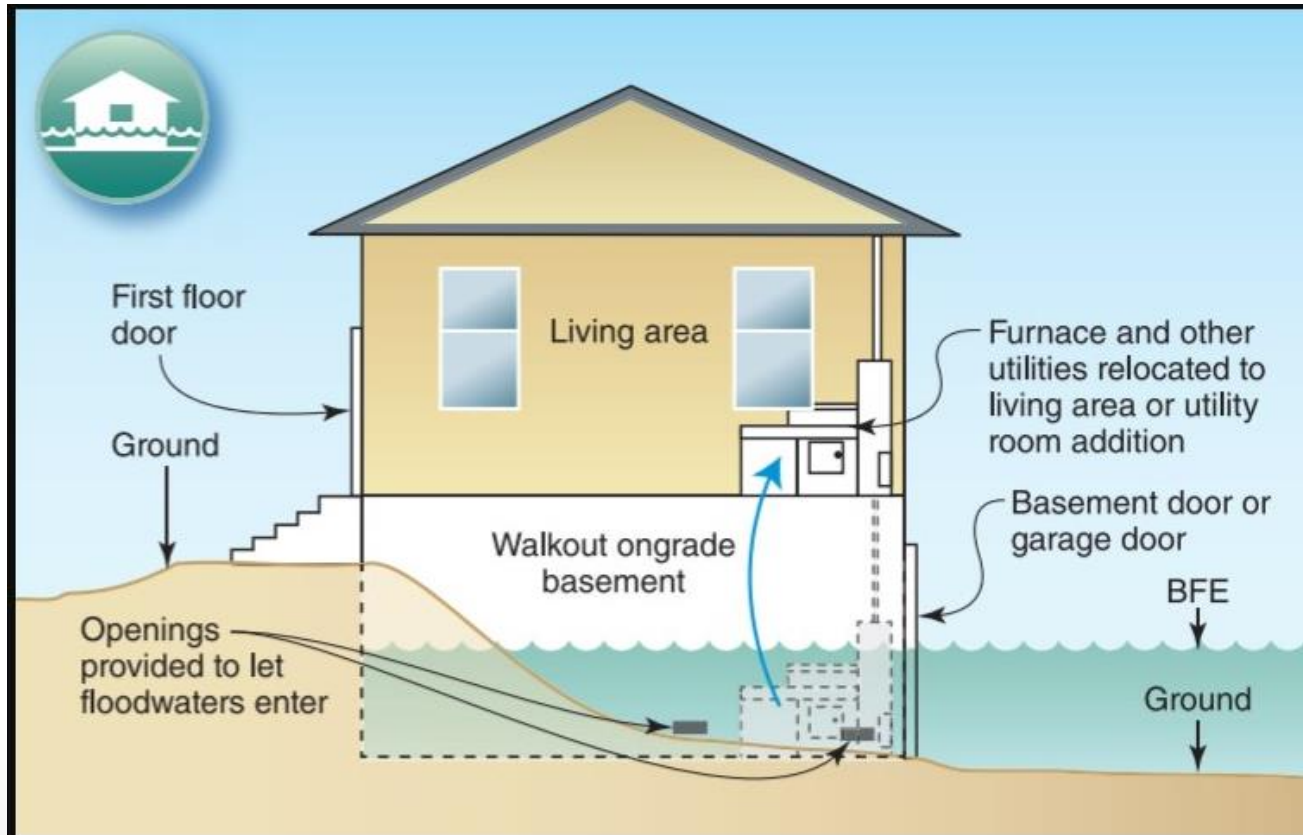
# Property Impacts

Examples of older buildings with basements made compliant with regulations. (Only required if substantially improved).



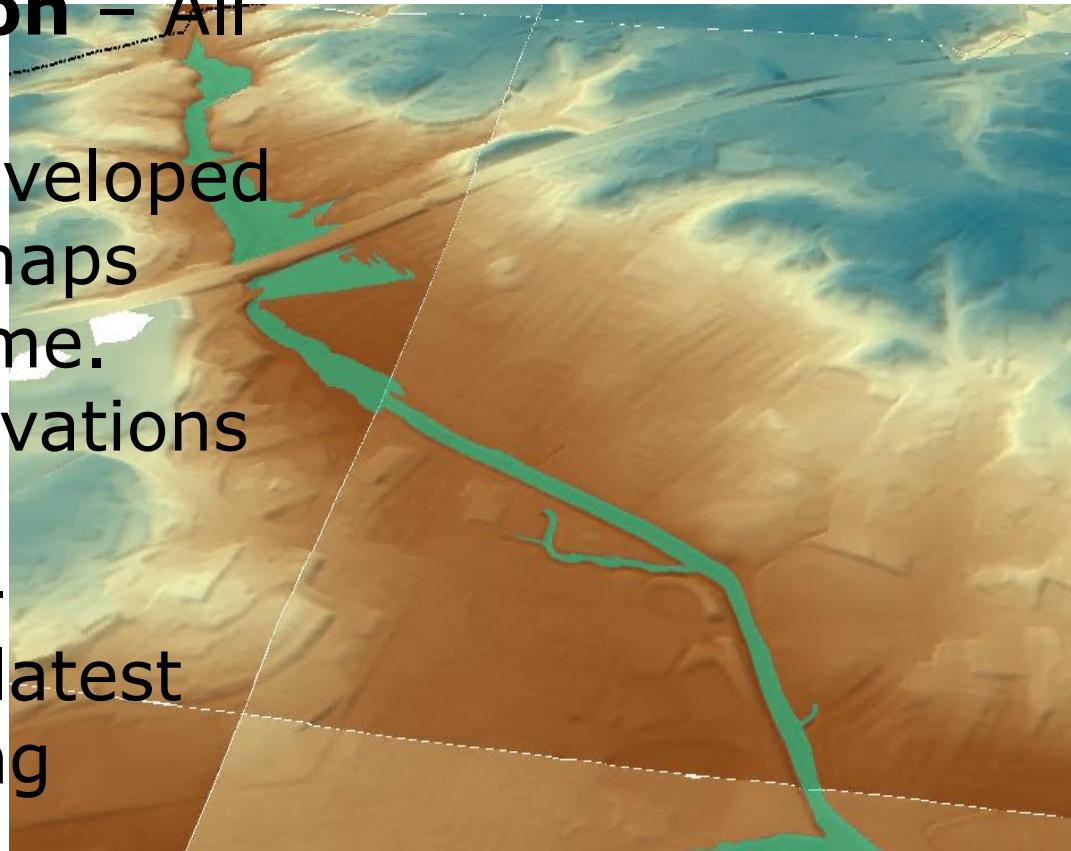
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# FEMA Floodplains in Alexandria

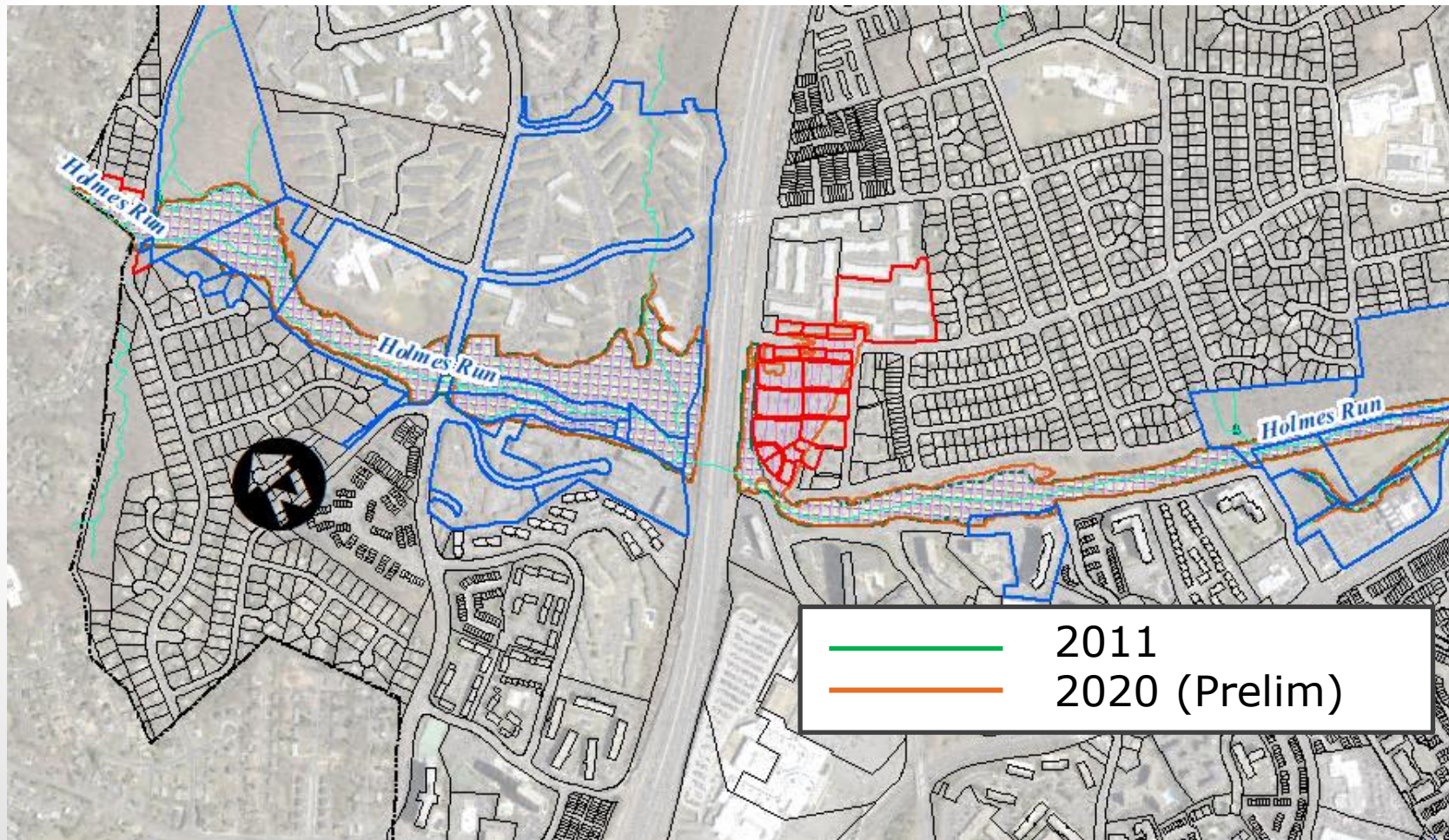
- **Re-Delineation** – All flood data / information developed for the 2011 maps remain the same. Base Flood Elevations are the same. Boundaries re-delineated on latest **LiDAR** mapping available.





# FEMA Floodplain in Holmes Run Watershed

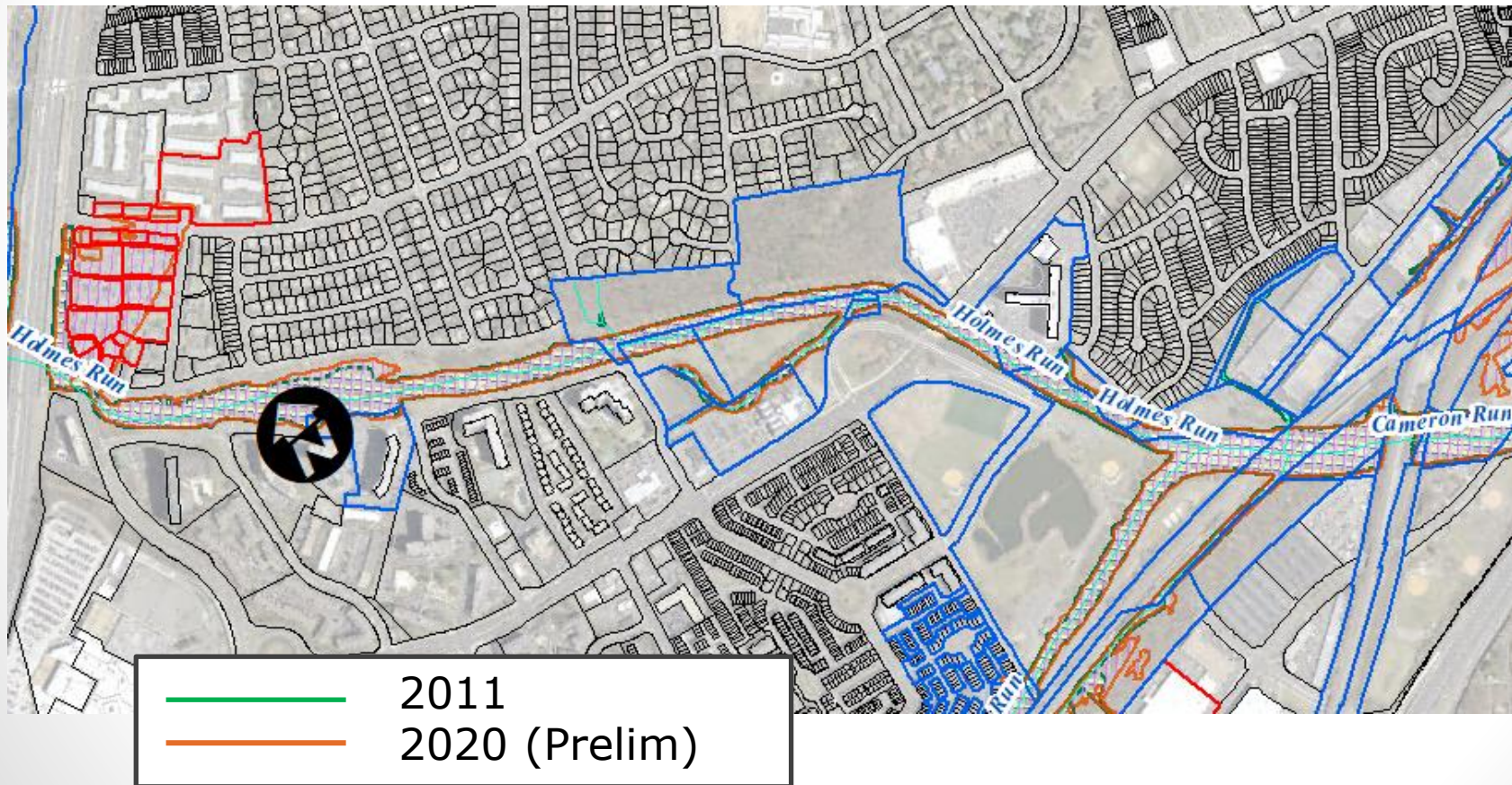
Mapping methods result in slight changes to boundary.



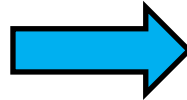


# FEMA Floodplain in Holmes Run Watershed

Mapping methods result in slight changes to boundary.



# More Information?



## Resources for more information:



City Website:

<https://alexandriava.gov/floodmap>

<https://alexandriava.gov/933446> (flooding & drainage)



## FEMA

FEMA MAP UPDATE:

<https://arcg.is/1L4fXW>



## FEMA

Flood Insurance:

- Your Homeowner's Insurance Provider
- FEMA: <https://floodsmart.gov>
  - Renter's insurance also available for belongings!
  - <https://www.floodsmart.gov/flood-insurance/types>



## FEMA

FEMA's RISK Rating 2.0:

<https://www.fema.gov/flood-insurance/work-with-nfip/risk-rating>



**COMING SOON:** Explore City 50% matching grants for Floodproofing your property! City reimburses up to \$5,000 for qualified projects.  
<https://www.alexandriava.gov/FloodAction>

# KEY TAKE-AWAYS

- MAP changes are coming!
  - Take steps to protect yourself and your property.
- Get Flood Insurance Now!
  - If you are NOW in Zone X, flood insurance policies prior to map change will be grandfathered in at Zone X rates when the map change becomes effective.\*
  - 30-day waiting period for policy coverage. Don't wait!
- Floodproofing 50% matching grants up to \$5,000 coming soon from the City. Watch for updates at <https://alexandriava.gov/floodaction>

\* First 12-months. Not to increase annually more than 18%.





# What's Next?

City continues community outreach for next phase of map change process - Appeals.

Appeal Period begins Summer 2021 for 90-days. Dates TBD.

FEMA sends Letter of Final Determination (LFD) in Spring 2022.

FEMA makes new maps effective 6-mo following LFD in Fall 2022. Any previous Letters of Map Change/Amendments will be validated against the new maps at this time, as appropriate by FEMA.

# APPEALS PROCESS

## **FEMA Issues Public Invitation to Appeal or Comment (COMING SOON!)**

Residents may submit an appeal if they perceive that modeling or data used to create the map is technically or scientifically incorrect.

- An appeal must include technical information, such as hydraulic or hydrologic data, to support the claim.
- Appeals cannot be based on the effects of proposed projects or projects started after the study is in progress.
- If property owners see incorrect information that does not change the flood hazard information—such as a missing or misspelled road name in the Special Flood Hazard Area or an incorrect corporate boundary—they can submit a written comment.

More information on dates for the appeals period coming soon.

# Questions?

Dangerfield Rd @ Prince St  
September 10, 2020

