



FEMA

Federal Emergency Management Agency (FEMA) Flood Zone Changes in Alexandria

New PRELIMINARY Maps Available

City of Alexandria

Department of Transportation and Environmental Services

March 1st, 2021



Why are we here?

1. On behalf of **FEMA**, update Alexandrians on the **federal government's** process for the flood map update coming in Fall 2022
2. Explain what this is, why it is important & **what it means to you**
3. Explain **how & where you can get more information**

!STOP!

Map changes are **unrelated** to recent flash flooding and will occur **independent** of City flood mitigation efforts



Agenda

1. Overview of FEMA & National Flood Insurance Program
2. Purpose of FEMA's Flood Insurance Rate Maps (FIRMs)
3. Different FEMA Flood Zones in Alexandria
4. FEMA's New Preliminary Flood Maps
5. Property Impacts
6. What is the City Doing?
7. What about that recent flooding?
8. Will I be affected? Where to Find More Info
9. What's Next?
10. Q&A

FEMA's National Flood Insurance Program (NFIP)



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
- Participation in NFIP is required for flood insurance eligibility and obligates communities to a set of minimum standards for development



What is the Purpose of FEMA's Flood Maps?

1. Establish Flood Insurance Rates for a Community
2. Delineate (Map) Flood Insurance Rating Zones in a Community
3. Inform participating Communities:
 - a. Where Flood Zone Development Rules and Regulations must be Enforced
 - b. Where the Areas of High Flood Risk as defined by FEMA are located



Flood Zones in Alexandria as defined by FEMA

Zone X:

Lower Risk of Flooding (not zero risk)

Shaded Zone X: (0.2% Chance-per-year flood):

Moderate Risk of Flooding (500-yr Flood)

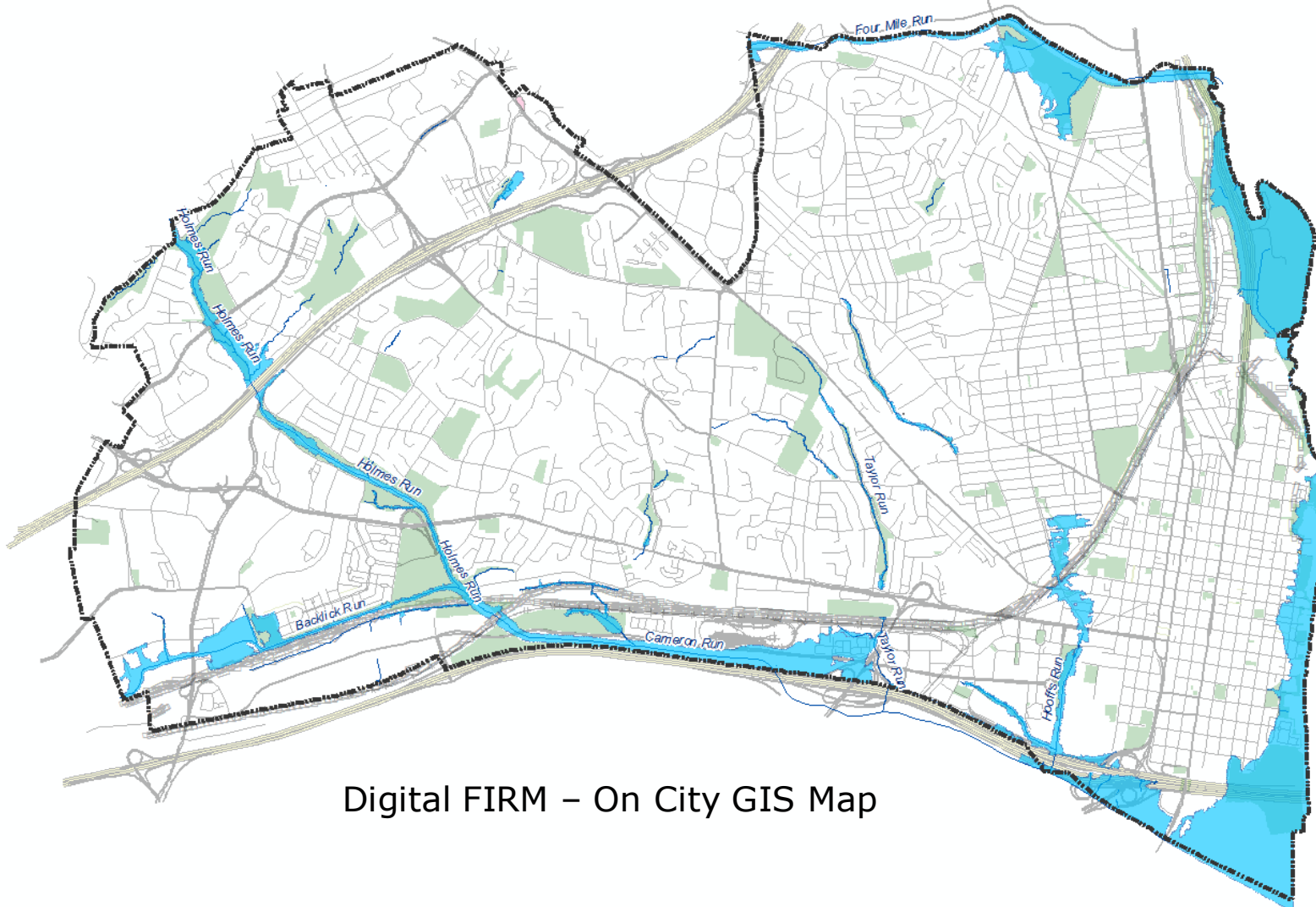
Zone AE (1% Chance-per-year flood):

High Risk of Flooding (100-yr Flood) ← **REGULATED AREAS/FLOOD INSURANCE REQUIRED**

There is a 26% chance of flooding over the life of a 30-year mortgage.

Percent of Alexandria covered by Zone AE: **20%**

FEMA AE Zone Floodplains Effective June 16, 2011



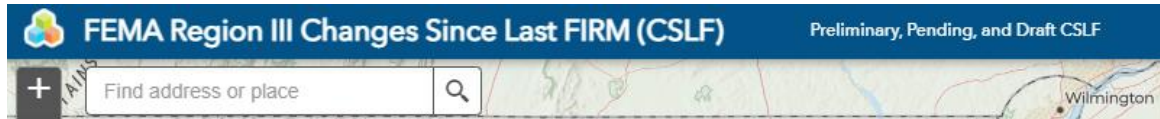
Digital FIRM – On City GIS Map



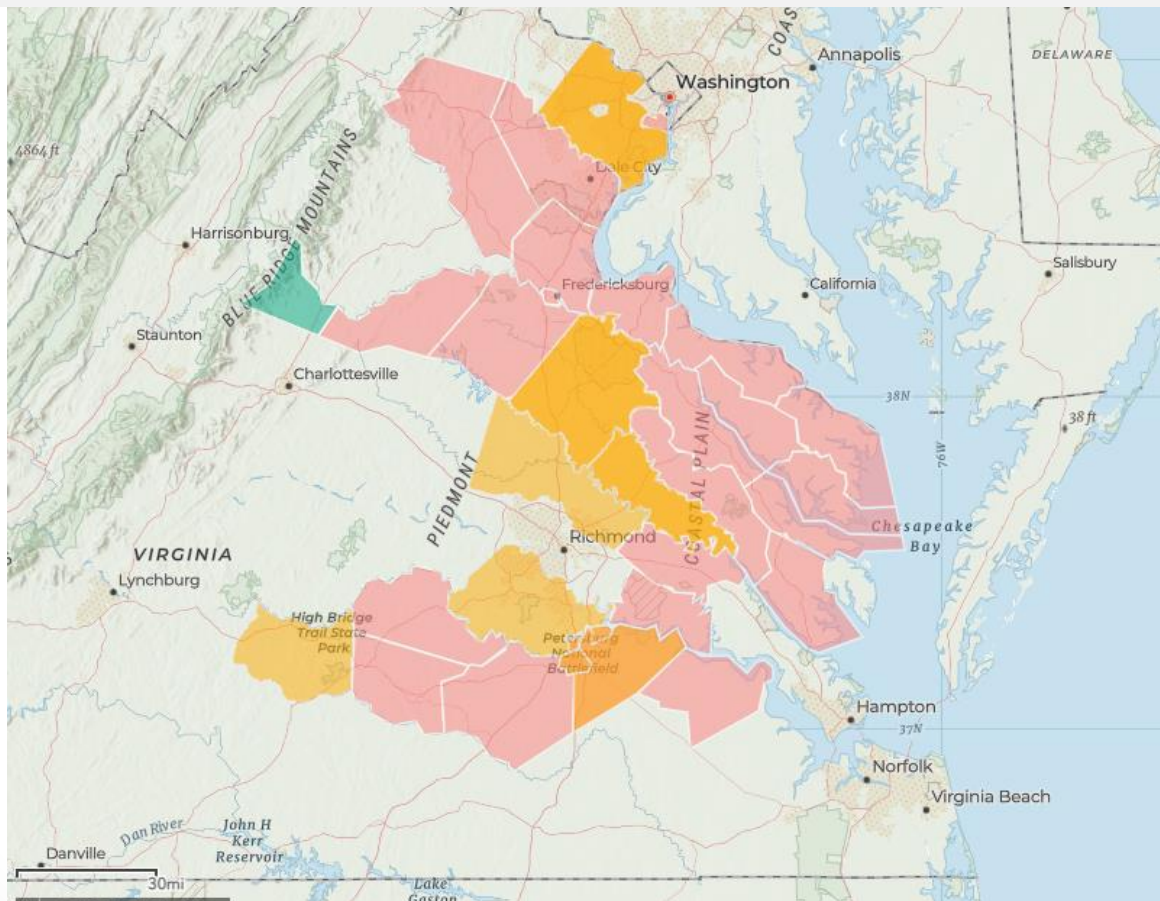
How often are the maps updated?

- **Depends!** Alexandria's maps were last updated in June 2011.
- Previous FEMA map updates in Alexandria:
 - 1991
 - 1983
 - 1981
 - First mapped in 1969
- This FEMA map update covers FEMA Region 3 – Middle-Potomac, Anacostia, and Occoquan Watersheds

FEMA's Latest Update



- This FEMA map update covers – Middle-Potomac, Anacostia, and Occoquan Watersheds





Are the maps updated due to new flooding?

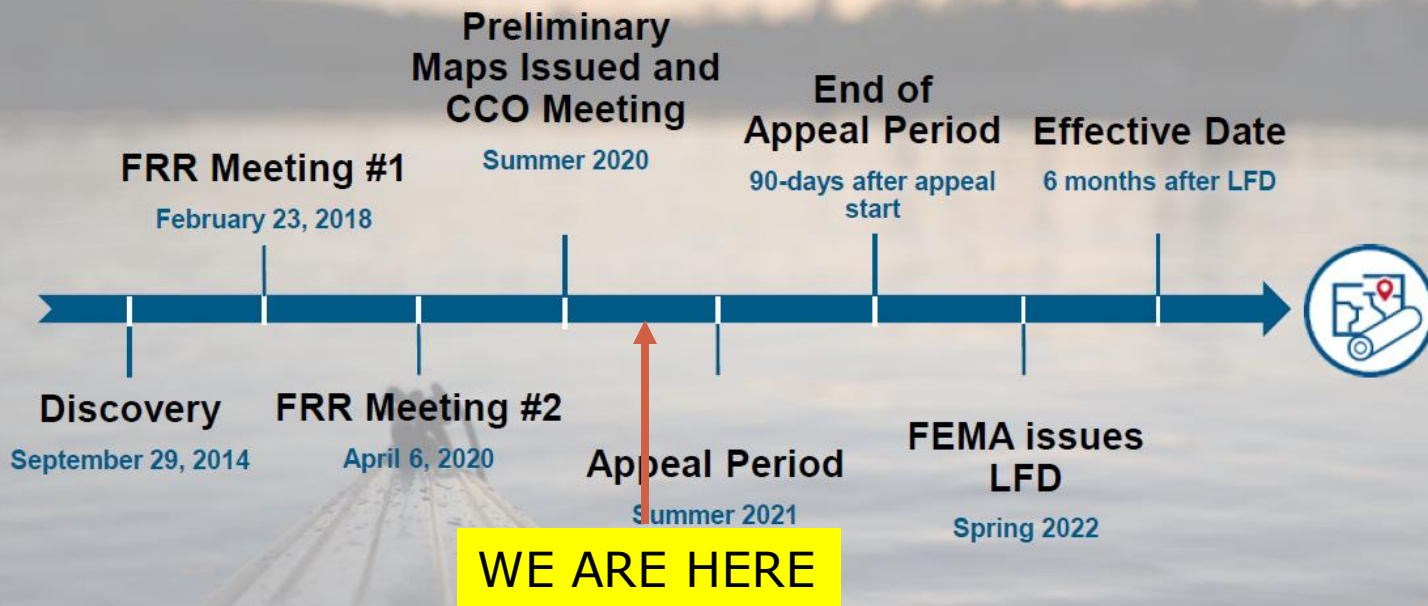
- **Sometimes!**

- However, the recent flooding in Alexandria is not a consideration for this FEMA map update.
- FEMA began the map update process in 2014, well before the recent flooding events.
- No new High-Risk Zones were created, only existing Zones were refined, expanding and contracting in some areas.



NEW MAPS ARE COMING

Project Timeline

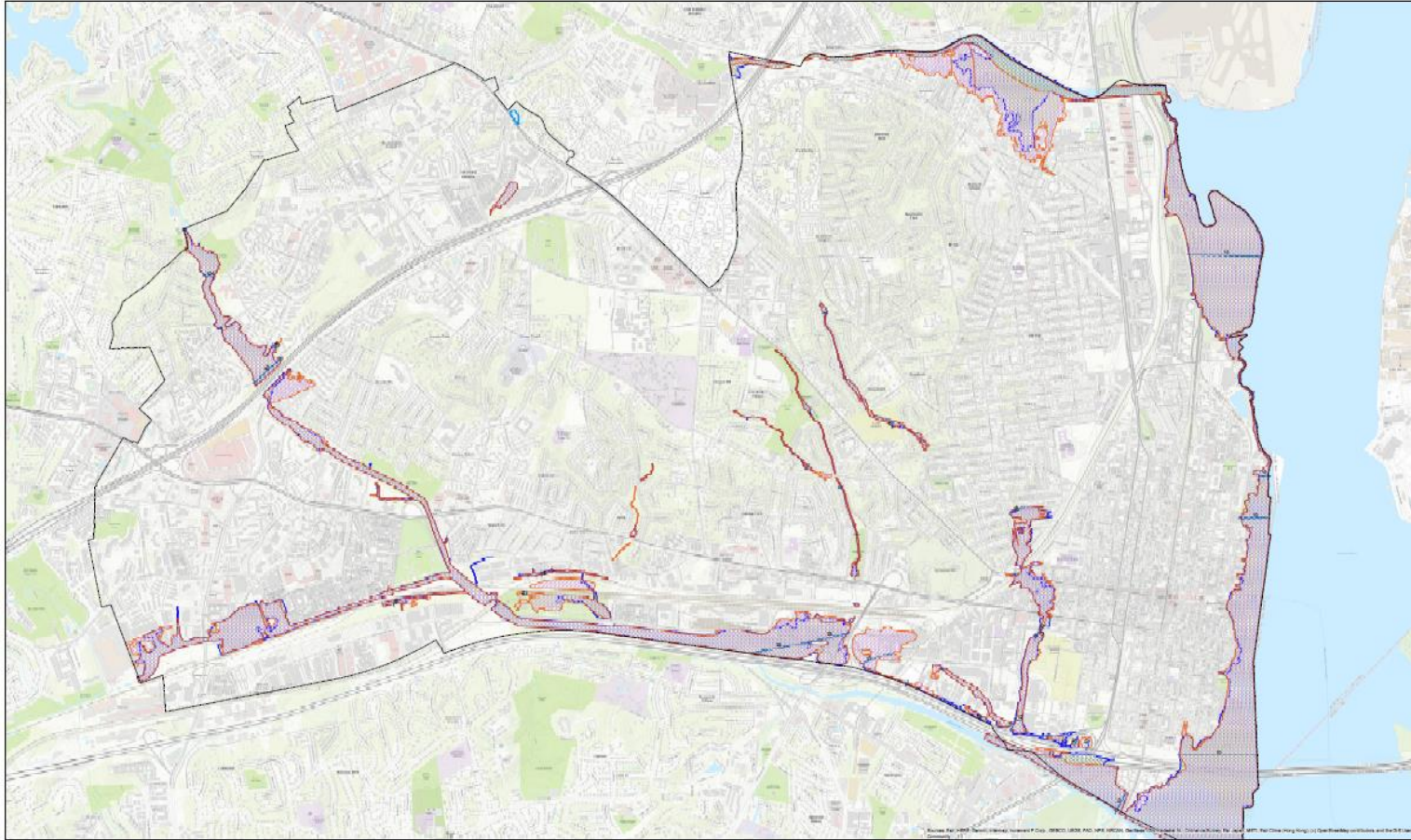


FRR: Flood Risk Review

CCO: Community Coordination and Outreach

LFD: Letter of Final Determination

FEMA'S PROPOSED MAP CHANGES



Switch screen to Map



Property Impacts

Properties New to the Floodplain:

- Insurance is mandatory for government backed mortgages. **GET FLOOD INSURANCE NOW.** Lock in Low-Risk Zone Rates before map changes become effective in 2022.
 - Average annual premium in Alexandria is \$1,180/yr.
- Elevation certificates may be required by mortgage holders.
 - \$400-\$600 One-time expense for physical topographic survey.
- Redevelopment of property will be subject to New and Substantial Improvement floodplain regulations in 2022. [ARTICLE VI. - SPECIAL AND OVERLAY ZONES - Sec. 6-300 - Floodplain district.](#)
 - Nonresidential redevelopment may dry-floodproof.
- FEMA's Flood Insurance Website: www.floodsmart.gov



Property Impacts

The primary consequence of being mapped into a high-risk flood zone is that these properties must have flood insurance if they seek mortgages from federally regulated or insured lenders. A typical consequence to new development is that these properties must take extra floodproofing measures.

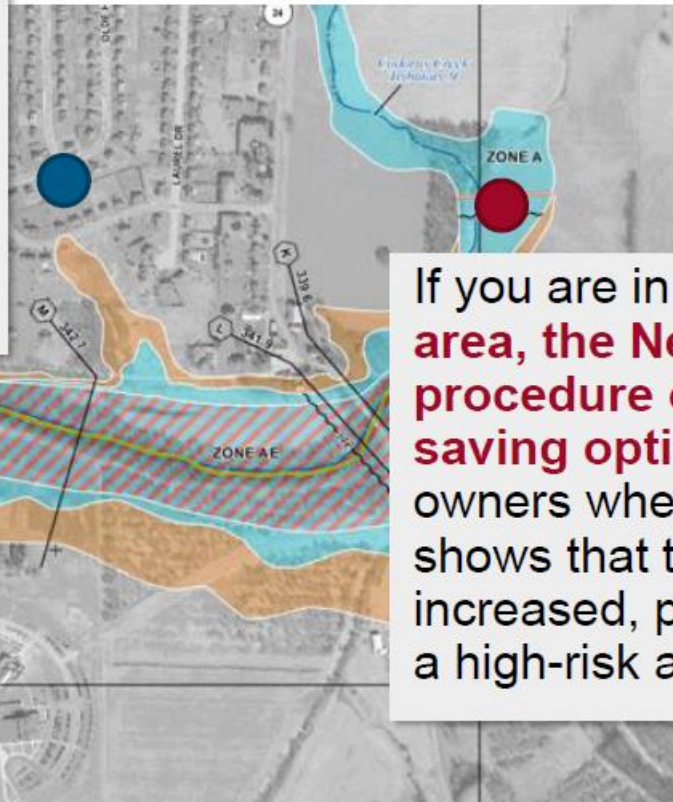
Basic Floodplain Regulations:

- 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

Flood Insurance Information:

If you are in **moderate- to low-risk areas**, where flood insurance is not required, you will qualify for **lower-cost Preferred Risk Policy rates**.



If you are in a **high-risk area**, the **Newly Mapped procedure offers a cost-saving option** for property owners when a new FIRM shows that their risk has increased, placing them in a high-risk area.



Property Impacts

Properties **New** to High-Risk AE Zone:

Recommendations:

1. Get flood insurance before the new maps become effective.
2. If considering renovations to existing buildings that will be remapped into AE Zones, learn more about floodplain regulations.



Property Impacts

Properties **Leaving** High-Risk AE Zone:

- Please consider maintaining flood insurance.
- Remapping out of the High-Risk Zones makes flood insurance more affordable.



Property Impacts

Properties **Staying** in High-Risk AE Zone:

- Please be aware of floodplain regulations for redevelopment, if considering improving existing buildings in the AE Zone.

What the City is doing: FEMA's Community Rating System (CRS)



The **Community Rating System** (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the National Flood Insurance Program (NFIP). Over 1,500 communities participate nationwide.

Quick Facts:

- **Alexandria's** first participation October 1, 1992
- Classes awarded on 10 to 1 scale (1 is highest rating)
- Depending on class rating, flood insurance discounts apply



What the City is doing: FEMA's Community Rating System (CRS)

CRS Credit Points, Classes and Premium Discounts

Classifications are based on 19 creditable activities, organized in four categories:

- Public Information
- Mapping and Regulations
- Flood Damage Reduction
- Warning and Response

Credit Points	Class	Premium Reduction SFHA*	Premium Reduction Non-SFHA**
4,500+	1	45%	10%
4,000 - 4,499	2	40%	10%
3,500 - 3,999	3	35%	10%
3,000 - 3,499	4	30%	10%
2,500 - 2,999	5	25%	10%
2,000 - 2,499	6	20%	10%
1,500 - 1,999	7	15%	5%
1,000 - 1,499	8	10%	5%
500 - 999	9	5%	5%
0 - 499	10	0	0

What the City is doing: What about that recent flooding?

Council Approved SWU fee increase to fund:

- Accelerated Capital Improvements in Stormwater Infrastructure
- Pilot Grant Program (floodproofing)
- Enhancements to Flood Warning System

More

info: www.alexandriava.gov/stormwater



How will I know if my house will be in the Flood Zone?



City mailing letters to individual property owners. Will be sent out to affected properties in the coming weeks.

City Website: www.alexandriava.gov/floodmap

- PDFs of FEMA Map Panels
- FEMA's Flood Insurance Study 2020 Available (PDF)

FEMA website: [Region 3 Changes Since Last FIRM \(CSLF\) viewer](#)

Other flooding risk assessment tools:

Flood Factor: <https://floodfactor.com/>

- Past floods, current risks, and future projections based on peer-reviewed research from the world's leading flood modelers.

Virginia Flood Risk Information System (VFRIS):

<https://www.dcr.virginia.gov/dam-safety-and-floodplains/fpvfris>

More Resources



1-877-FEMA MAP
(1-877-336-2627)



FEMAMapSpecialist@riskmapcds.com

Online Chat:

www.floodmaps.fema.gov/fhm/fmx_main.html





Even More Resources

- NEW Flood Risk Communication Video Series available on the [FEMA YouTube Channel](#)
- FEMA's websites:
 - General Information
 - [FEMA's National Flood Insurance Program](#)
 - Insurance information:
<https://www.floodsmart.gov>



What's Next?

- FEMA Published PRELIMINARY MAPS in September 2020.
- ALEXANDRIA Community Outreach continues following Preliminary map publication.
 - Additional area-centric Zoom meetings will be scheduled
- ALEXANDRIA will host several Flood Insurance Workshops (Zoom)
 - Schedule will be published soon
- Appeal Period scheduled to begin Summer 2021 for 90-days.
- FEMA sends Letter of Final Determination (LFD) in Spring 2022.
- FEMA makes new maps effective 6-mo following LFD in Fall 2022.

Key Takeaways?

“If you live in an area where it rains, your house could flood.”

Brock Long, Administrator of the Federal Emergency Management Agency (FEMA)
June 23, 2017 – March 8, 2019

From the film “Last House Standing” Movetheworld.org

- Get Flood Insurance Now – 30-day wait on new policies
- Flooding does not stop at a line on a map. Nationally, about 20-25% of flood claims come from outside the FEMA High Risk Flood Zones.



Questions?

