

City's Federal Rating Secures Flood Insurance Policy Discount for Residents

The City of Alexandria's flood mitigation efforts received a Class 6 rating from the National Flood Insurance Community Rating System (CRS), securing a discount on flood insurance policies for City residents.

The rating, which is valid for five years, entitles property owners in designated Special Flood Hazard Areas of Alexandria to receive up to a 20% discount on flood insurance policies. The rating is based on a variety of flood mitigation efforts conducted by the City.

The CRS program is a voluntary federal floodplain management incentive program that recognizes communities implementing flood management practices that exceed federal minimum requirements.

Communities are urged to meet three goals:

- Reduce flood damage to insurable property
- Strengthen and support insurance aspects of the NFIP
- Encourage a comprehensive approach to floodplain management

There are 1,681 flood insurance policies in Alexandria, according to City data from October 2020. Residents are encouraged to contact policy providers for more information.

Alexandria became the first community in Virginia to receive a Class 6 CRS rating in October 2013. To renew its certification through the CRS program every five years, the City conducts inspections of streams and routine dredging of flood channels, among other flood mitigation activities.

Earlier this year, engineers from the Stormwater Management Division inspected 24.8 miles of local streams as part of the CRS program application. During the inspections, engineers examined the stream's ability to convey water properly and scheduled work for issues that need to be corrected, such as potential blockages or severe erosion.

As part of the CRS, Alexandria adopted the Northern Virginia Hazard Mitigation Plan and its subsequent update in 2017, which includes the City's Hazard Mitigation Plan. To continue receiving credit for the Floodplain Management/Hazard Mitigation Plan activities, the City must submit annual public progress reports, which are available on the City's [Community Rating System webpage](#).