



City of Alexandria, Virginia

Flood Insurance Rate Map Changes

Informational Meeting – For Property
Owners Entering the Floodplain

Durant Center
February 23, 2011

Introductions

- City of Alexandria
 - Transportation and Environmental Services Department
 - Planning and Zoning Department
- Virginia Department of Conservation and Recreation
- Federal Emergency Management Agency (FEMA)

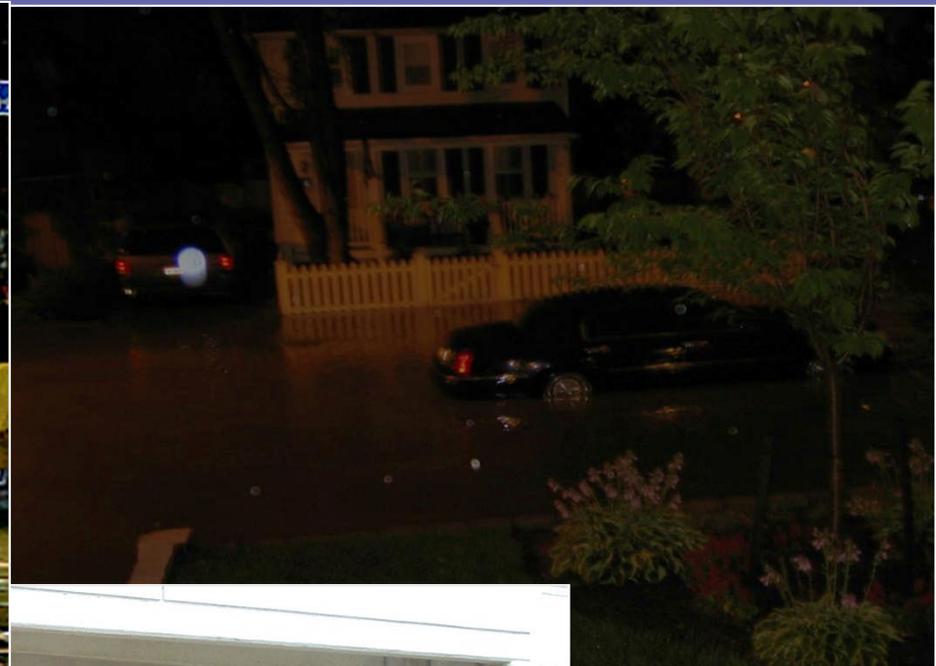
Background Information

- City participates in the National Flood Insurance Program (NFIP)
- As part of the NFIP, FEMA has updated the Flood Insurance Rate Maps (FIRMs) and published a Flood Insurance Study (FIS) for Alexandria
- FIRM and FIS will be effective as of June 16, 2011

Purpose of Tonight's Meeting

- Who: Property owners now entering the floodplain (approximately 300 properties citywide)
- Agenda:
 - Discussion of FEMA program
 - Summary of changes to new flood maps
 - City construction permit requirements
 - Insurance requirements and grandfathering
 - Removal of properties from the floodplain

Why is this important?



Why is this important?

- Flooding causes the most declared disasters and damages the most infrastructure
- Flood insurance is the best and most reliable response and recovery method to flooding
- The NFIP and its mitigation actions reduce and prevent future flood losses

National Flood Insurance Program (NFIP) Overview

- Administered by FEMA
- City's participation allows residents and business owners to purchase flood insurance
- City enforces FEMA permitting regulations via its Zoning Ordinance (Section 6-300)
- Requires all property owners in the 100-year floodplain with federally-regulated mortgages purchase flood insurance

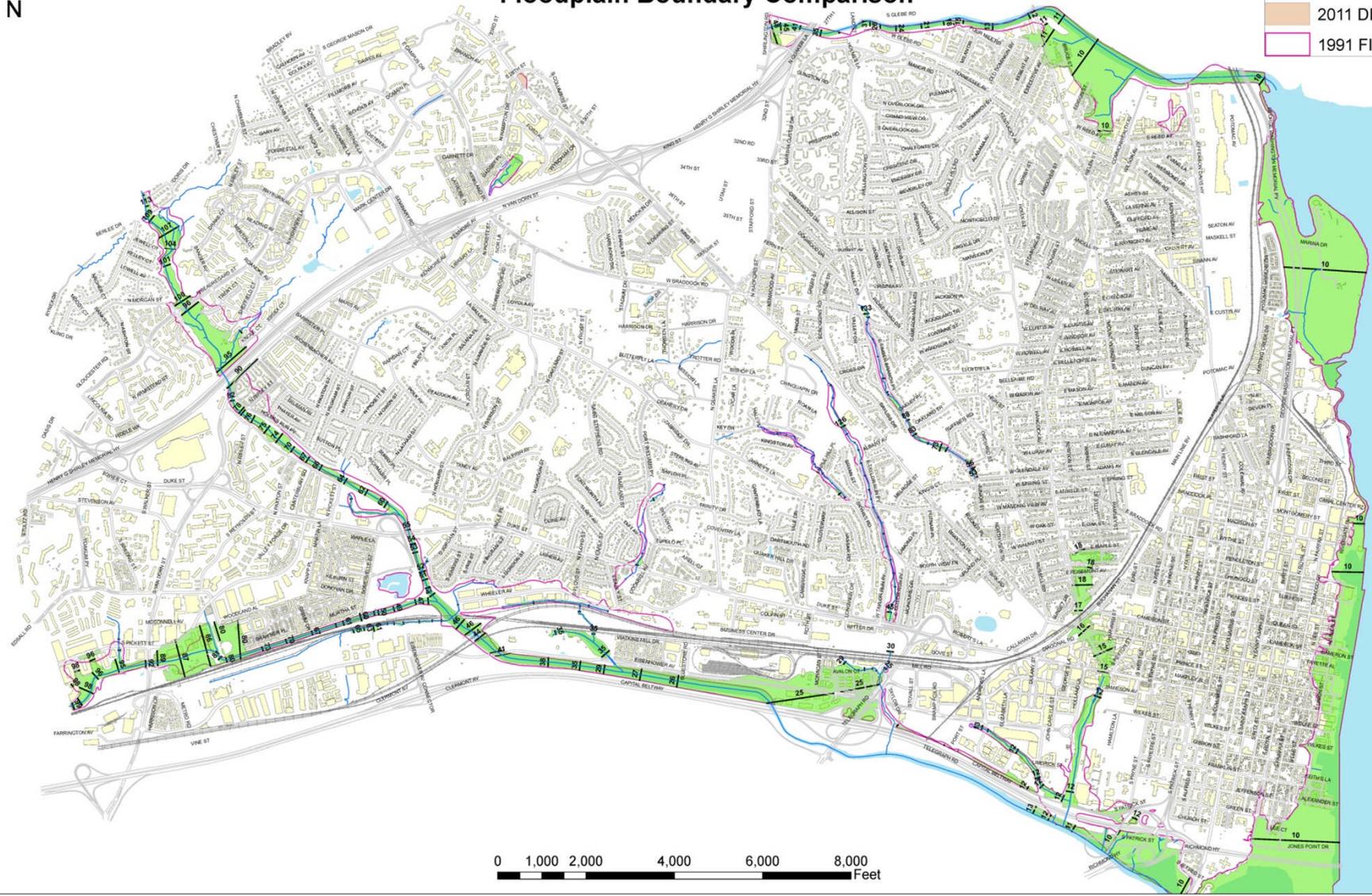
Summary of FIRM Changes

- Part of FEMA's 2003 Map Modernization Program to update and digitize existing flood maps
- Floodplains delineated based on City 2-foot contours
- New vertical datum (NAVD88)
- New analysis for Cameron Run watershed

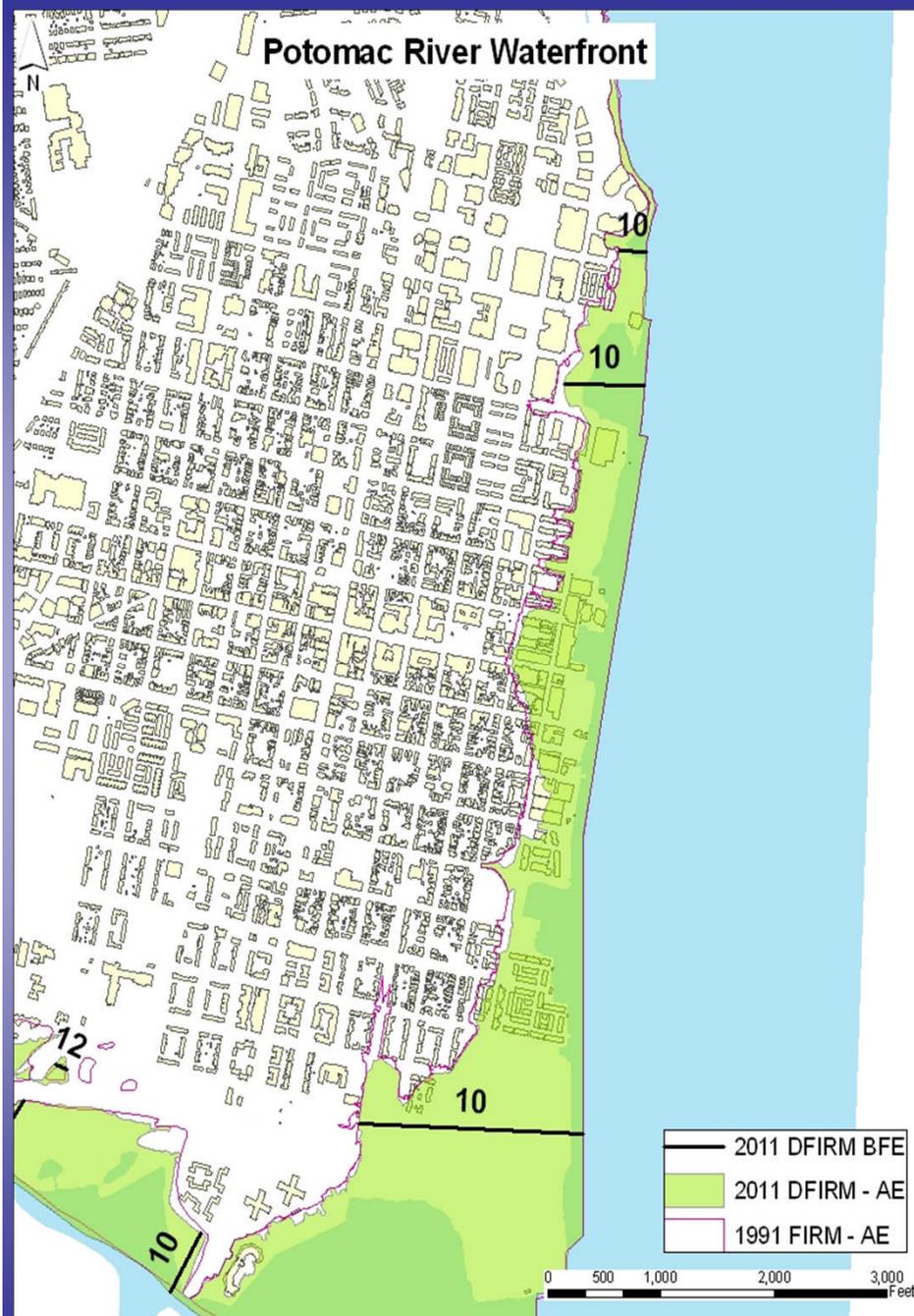


City of Alexandria Floodplain Boundary Comparison

- 2011 DFIRM BFE
- 2011 DFIRM - AE
- 2011 DFIRM - A
- 1991 FIRM



0 1,000 2,000 4,000 6,000 8,000 Feet



Old Town/Potomac River

- Mapping based on City 2-foot contour data (no new study)
- Base flood elevation = 10 feet NAVD88
- Floodplain width decreases overall

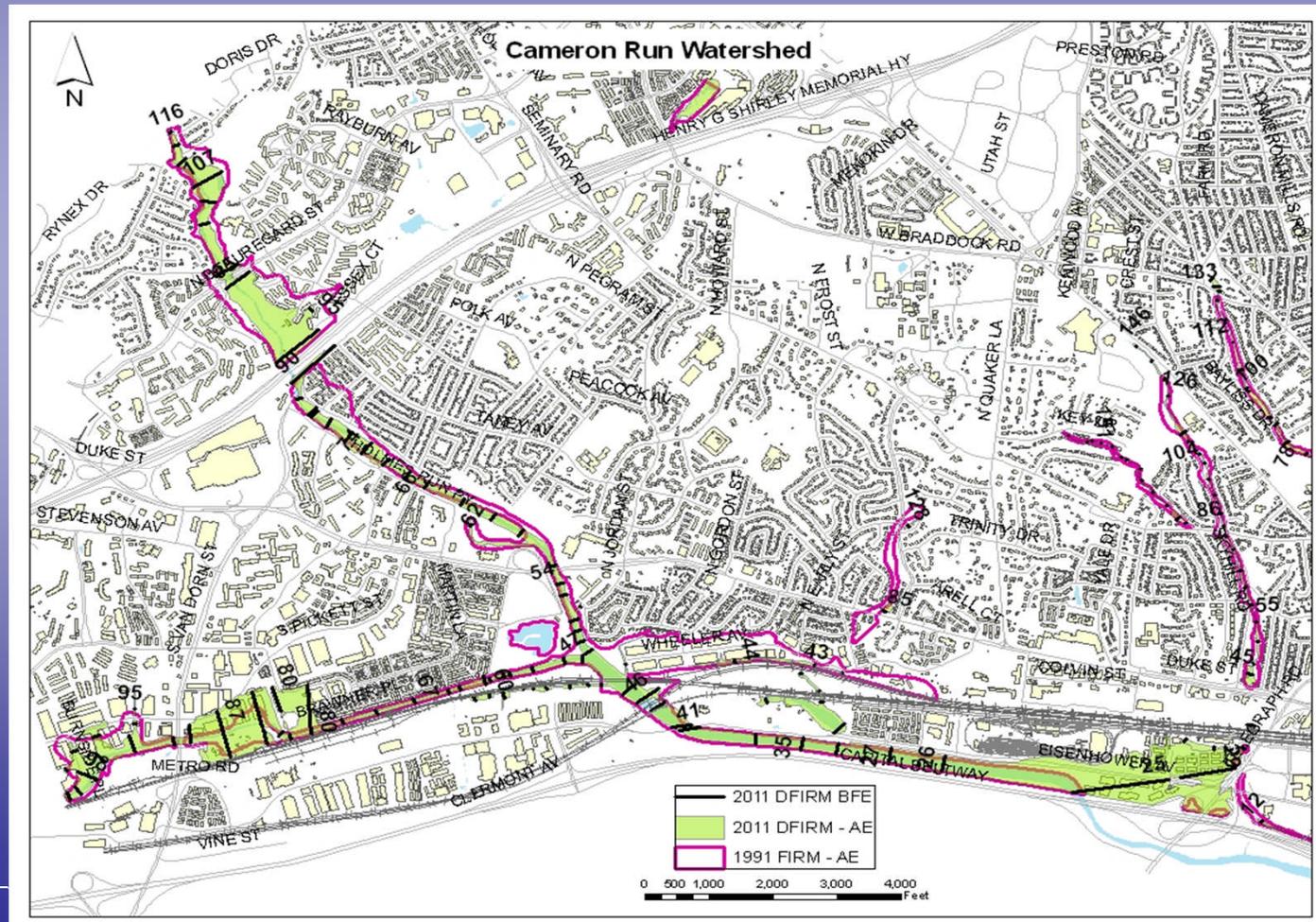
Four Mile Run

- Mapping based on City 2-foot contours and adjacent Arlington base flood elevations
- Slight floodplain boundary changes



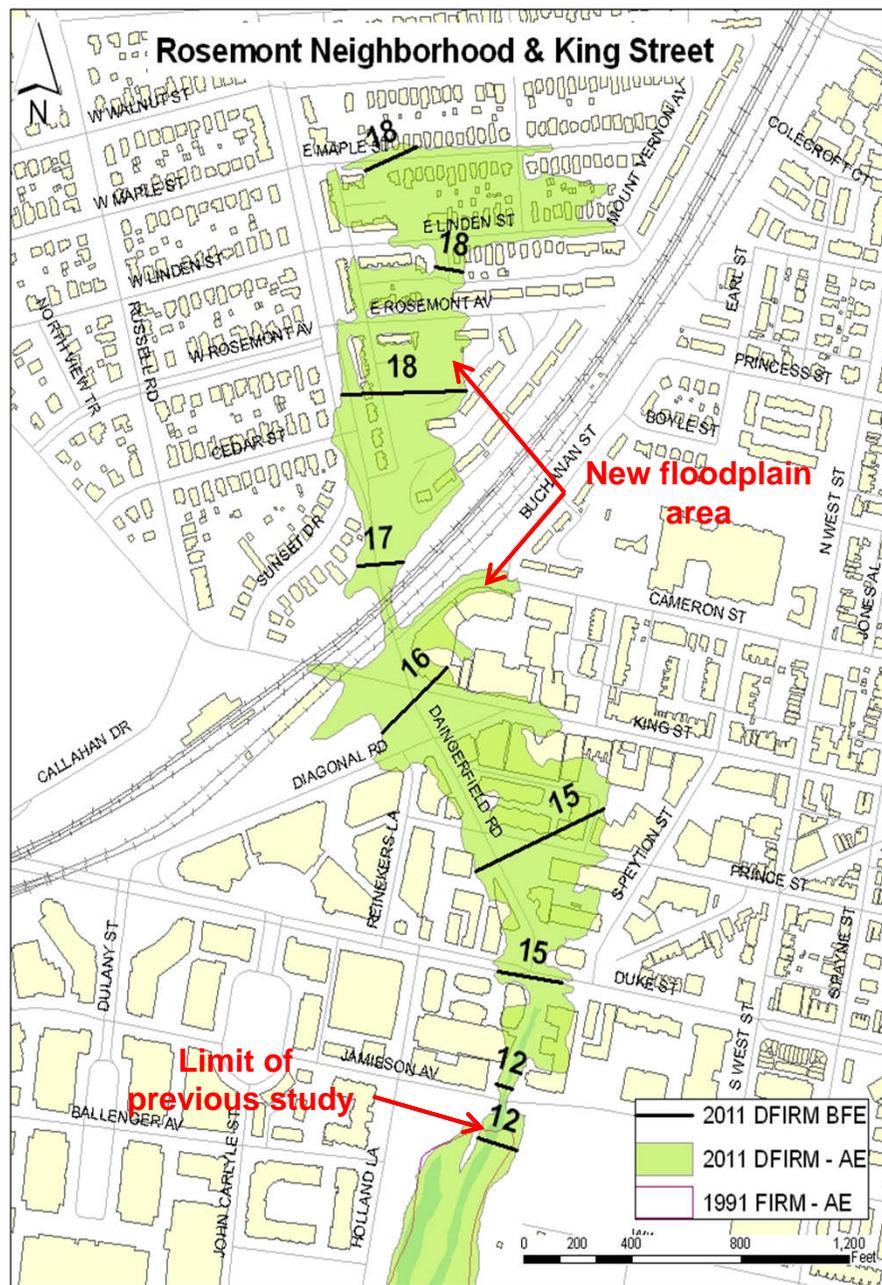
Cameron Run Watershed

- Restudied and resurveyed by USACE in 2006
- Floodplain increases in a couple of areas; decreases overall



Rosemont/Hooff's Run

- Not previously mapped
- Underground culvert has limited capacity and overtopped during June 2006 event



Permitting in the Floodplain

- New construction and substantial improvement to a structure (not parcel) subject to additional requirements specified in City floodplain ordinance
- Substantial improvement = any reconstruction or improvement to a structure, the cost of which equals or exceeds 50% of the market value of the structure

Permitting Requirements

- Residential Structures
 - Lowest floor at or above base flood elevation plus one foot (BFE+1 foot)
 - Basement considered lowest floor, including underground parking
- Nonresidential Structures
 - Lowest floor at or above BFE+1, or
 - Lowest floor floodproofed to BFE+1

Permitting Requirements

- Mixed-use Structures
 - Mix of residential and nonresidential uses
 - May be floodproofed in some cases, but all habitable living spaces must meet BFE+1 requirement
 - City evaluating appropriate use on a citywide basis

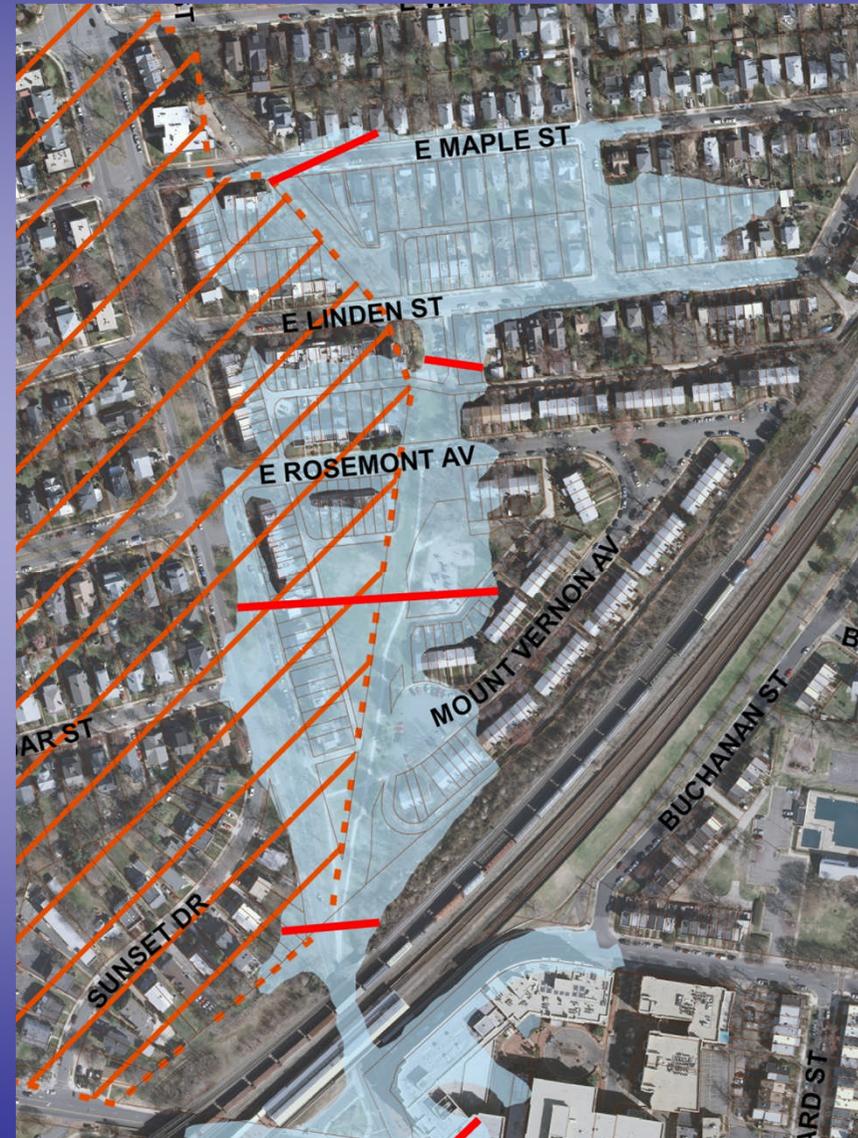
Infill Regulations

- Threshold/1st floor required in line w/ existing
- Regulation change to allow BFE+1 w/o SUP



Rosemont NR Historic District

- Renovations permitted to “contributing historic structures” for work that maintains historic character/integrity



Ordinance Update

- FEMA requires adoption of updated floodplain ordinance before June 16, 2011
- Incorporates date of new map
- No significant regulatory changes
- Pilot phase of mixed-use provision

Flood Insurance Overview

- Over 1300 policies citywide & over \$375 million in coverage
- City participates in NFIP Community Rating System (CRS)
 - Rating of “7”, 15% discount available
- Lower cost insurance options available
- Insurance agent can provide information on getting most favorable rates

Preferred Risk Policy (PRP)

- PRP is a program to help reduce the financial burden to property owners entering the SFHA
- Property owners pay significantly reduced rates for 2 policy years following the map revision date
- Buildings must meet loss history requirements
- More information at www.floodsmart.gov/PRPextension

Floodplain Mapping Isn't Perfect

- Based on best available data
- Structure in the floodplain may be above base flood elevation (BFE)
- FEMA has established procedures to review and remove an individual structure from the floodplain
- If requirements met, FEMA will issue letter stating structure is out of the floodplain
- Can be done through LOMA process

LOMA

- LOMA = Letter of Map Amendment
 - Determination based on natural grade
- Lowest adjacent grade at the structure must be higher than the base flood elevation
- Application package must be submitted including elevation certificate completed by a licensed land surveyor

Summary

- Any property can be flooded
- Risk of flooding has not changed
- Refer to FIS for more detailed information on studies performed
- City participation in FEMA NFIP allows property owners to purchase flood insurance
- Contact insurance agent before June 16, 2011 for favorable rates

For More Information

FEMA

Map Assistance Center

877-FEMA-MAP

FloodSmart.gov

City of Alexandria

Engineering & Design Division

703-746-4045

Alexandriava.gov/FloodMap

Questions?

