



Henrico County
VIRGINIA

Local Floodplain Management Successes and Lessons Learned with the National Flood Insurance Program & Community Rating System

Chesapeake Bay Program

Local Leadership Workgroup Quarterly Meeting

May 14, 2024



Overview



Introduction to Floodplain Management

National Flood Insurance Program
Community Rating System



Local Program Highlights

County Background
Floodplain Program Efforts



Journey to CRS

Application Process
Activity Highlights



Insights & Lessons Learned

Introduction to Floodplain Management



National Flood Insurance Program

- Created in 1968 to reduce flood damages and provide flood insurance coverage
- Voluntary program, with requirements:
 - Floodplain ordinance that meets or exceeds the NFIP minimums
 - Enforcement of adopted floodplain ordinance
 - Adoption of FEMA Flood Insurance Rate Maps (FIRMs)
- Participation Benefits:
 - Access for all residents to NFIP Flood Insurance
 - Eligibility for certain Federal and State grants and loans
 - Certain federal disaster assistance for properties in the SFHA



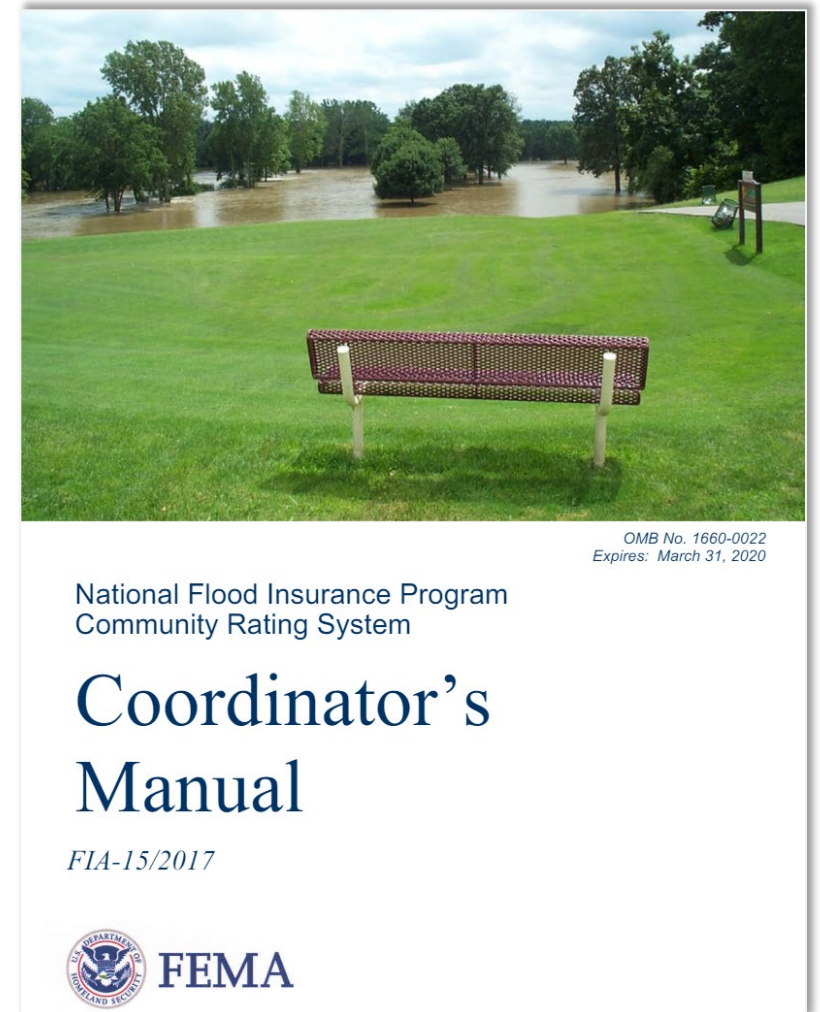
Community Rating System

- Recognizes communities for going above and beyond the minimum NFIP requirements
- Encourages comprehensive floodplain management
- Provides flood insurance premium discounts ranging from 5%-45%
- Class rating based on activity points

CRS Class	Credit Points	Policy Premium Reduction
1	4500+	45%
2	4000-4499	40%
3	3500-3999	35%
4	3000-3499	30%
5	2500-2999	25%
6	2000-2499	20%
7	1500-1999	15%
8	1000-1499	10%
9	500-999	5%
10	0-499	0%

CRS Activity Categories

- Public Information Activities (300)
- Mapping and Regulations (400)
- Flood Damage Reduction Activities (500)
- Warning and Response (600)



Local Program Highlights



County Background

- Founded in 1611
- Population: 330,000+
- Part of the Richmond Metro Area
- Split between the Virginia Piedmont & Atlantic Coastal Plain

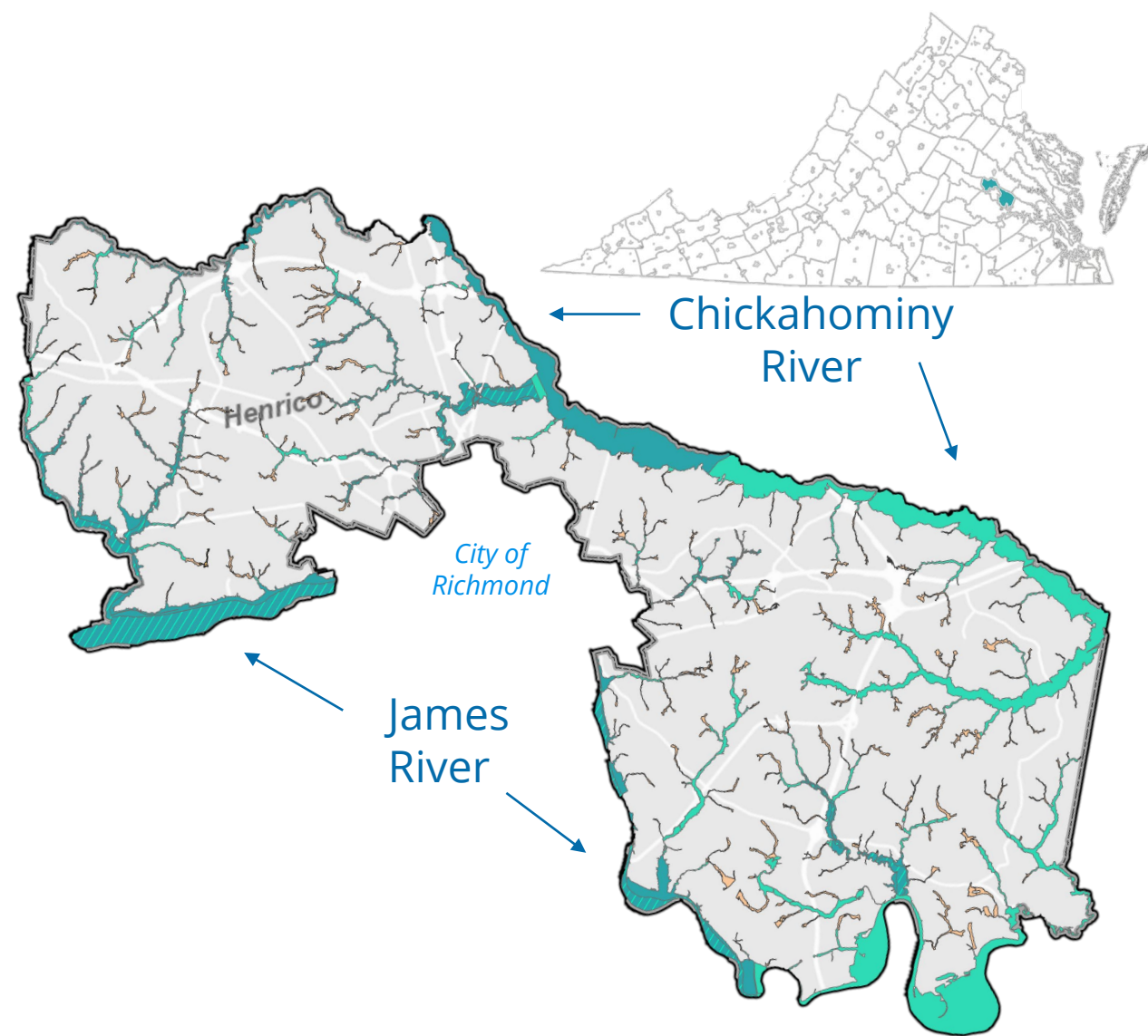


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February 4, 1981 –
Joined the National
Flood Insurance
Program (NFIP)

Flood Risk

- FEMA + Community Special Flood Hazard Areas (SFHA)
- 15% of County is mapped SFHA
 - 1,200 residential structures
 - 300 nonresidential structures
- 7,000 drainage complaints
- 35 dams

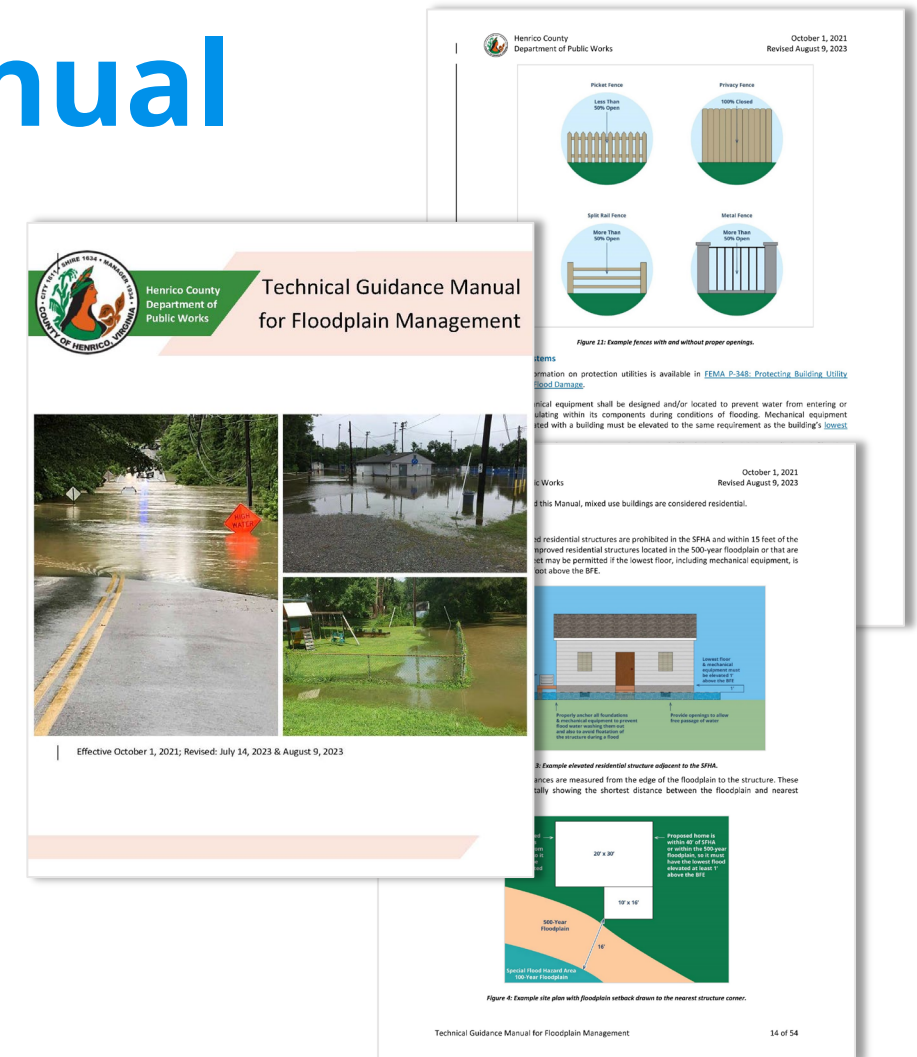


Floodplain Ordinance Highlights

- No Rise (everywhere)
- No Fill
- Dryland Access
- No Hazardous Materials
- No Stormwater Facilities
- No Residential Structures
- No Critical Facilities
- Setback Areas
- Freeboard
 - 2' in SFHA
 - 1' in areas adjacent to SFHA

Technical Guidance Manual

- Supports the ordinance requirements
- Dives deeper into:
 - Floodplain boundary interpretations
 - Measuring setbacks
 - Minor projects (fences, decks, etc.)
 - No-Rise Certificate requirements
 - Flood modeling and mapping procedures
 - Submission requirements
- Forms, templates, and more in appendices





Outreach & Education

- Online Resources
 - DPW Design Division Webpages
 - Flood Zone & Dam Safety Information Map
 - Flood Model Repository
- Coordination with County Leadership
- Developer forums & pre-application meetings
- Map Update Outreach

Inclusive and Meaningful Outreach



Impacted residents
and businesses



Direct Mail

Letters were mailed to affected residents March 1, 2024.
Postcards delivered the week of April 15.



Multimedia

Social media, television news



Webinars and Open Houses

Virtual information session and in-person open houses



Canvassing

Door-to-door outreach and posting in community spaces

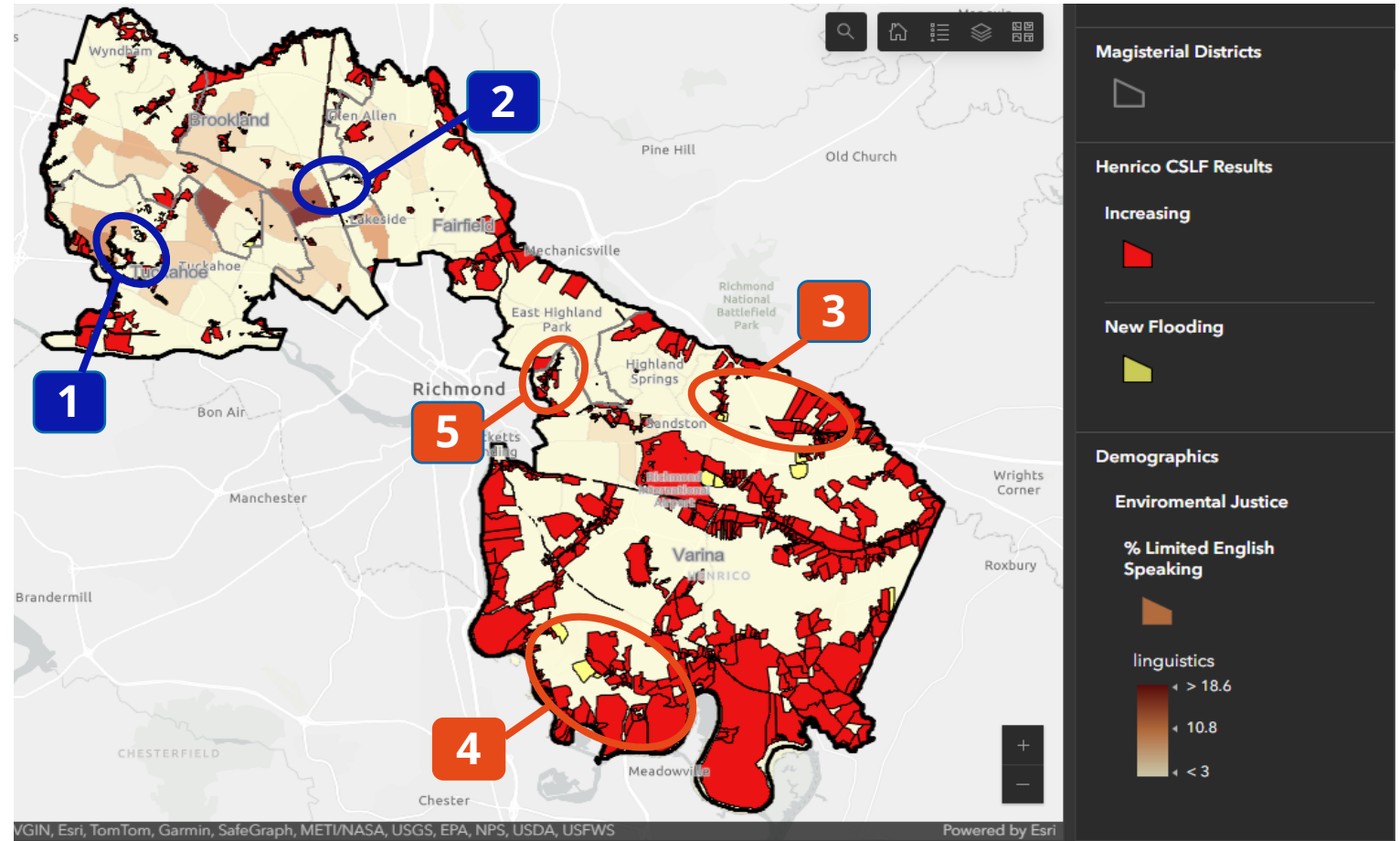
Flood Map Outreach

- Parcel Analysis
 - Impact Categories
 - Approximately 6,500 parcels impacted
- Individualized Letters
- Demographic Dashboard



Demographics Dashboard

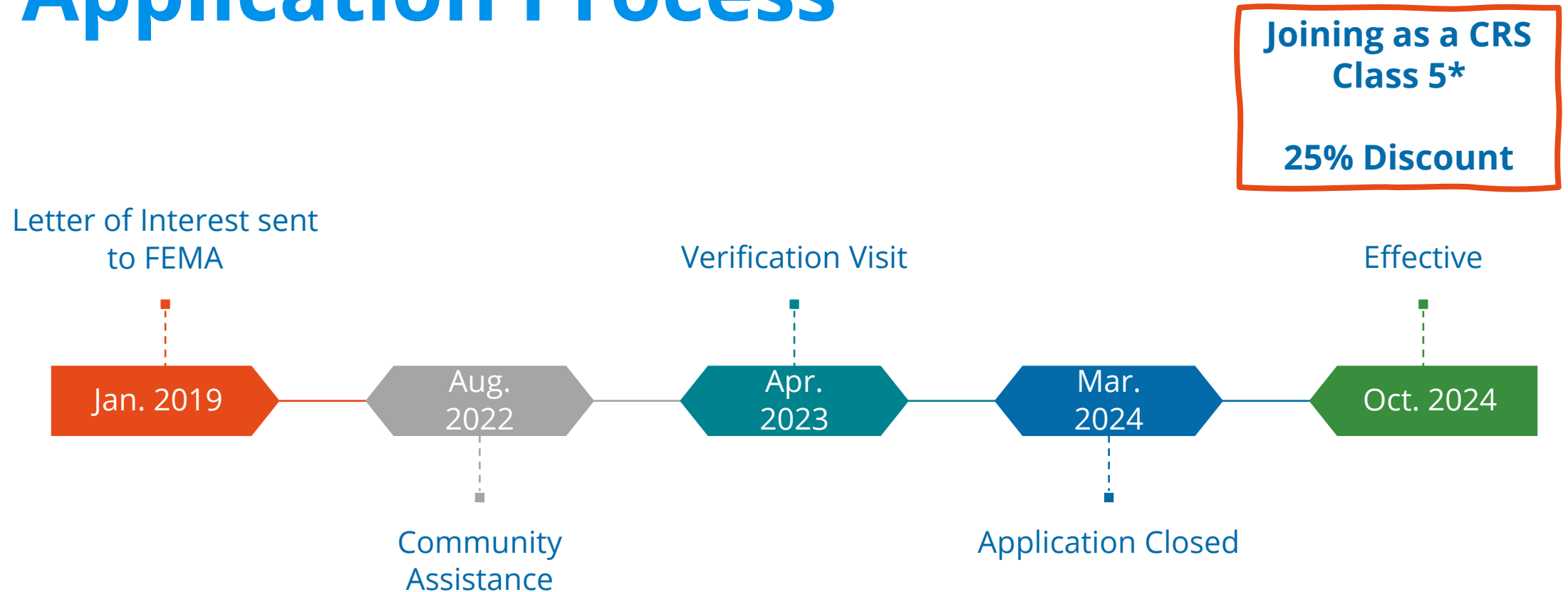
- Linguistic Isolation
- Low-income
- Unemployment
- Poverty
- Education
- Transportation
- Households with broadband subscriptions or smartphones



Journey to CRS



Application Process



CRS Activity Highlights

- Outreach Projects (350 points)
- Open Space Preservation (244 points)
- Higher Regulatory Standards (1427 points)
- Flood Data Maintenance (187 points)
- Floodplain Management Planning (288 points)
- Acquisition and Relocation (84 points)



Insights & Lessons Learned



Insights & Lessons Learned

- Set expectations early and be prepared to adapt
- Define what “success” means
- Communication and organization are key
- QA/QC is critical
- It will always take longer than you think

Questions?



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