

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)



OMB No. 1660-0022 Expires: March 31, 2020

National Flood Insurance Program Community Rating System

Coordinator's Manual

FIA-15/2017





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

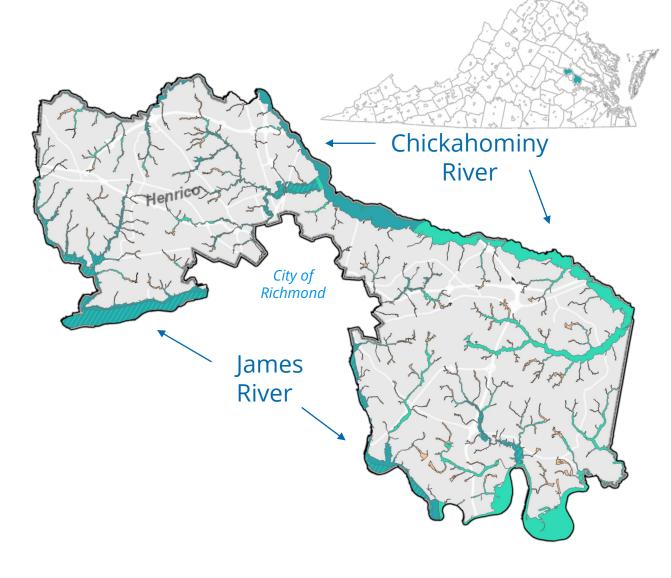


February 4, 1981 – Joined the National Flood Insurance Program (NFIP)



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

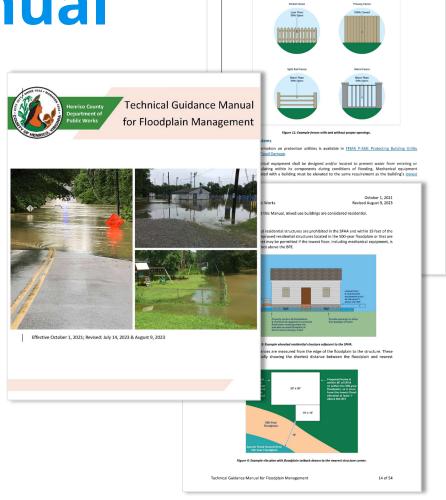
- No Rise (everywhere)
- No Fill
- Dryland Access
- No Hazardous Materials
- No Stormwater Facilities

- 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 & preapplication meetings
- Map Update Outreach



Inclusive and Meaningful Outreach



Direct Mail

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



Impacted residents and businesses



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



FEMA FLOOD MAPS HAVE CI

COMMONWEALTH OF VIRGINIA



COMMONWEALTH OF VIRGINIA COUNTY OF HENRICO

FEMA FLOOD MAPS HAVE CHANGED IN HENRICO COUNTY

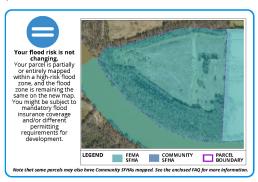
YOUR FLOOD RISK ZONE HAS NOT CHANGED

TUCKAHOE PLANTATION C/O OWNERS PARTNERSHIP 12601 RIVER RD HENRICO, VA 23238-6139 February 28, 2024

Dear Homeowner/Resident:

The purpose of this letter is to inform you that Henrico County participated in a multi-year process with the Federal Emergency Management Agency (FEMA) to map its current flood risk, and **those maps go into effect on April 25, 2024.** Based on our review of these maps, your parce is currently mapped in the FEMA Special Flood Hazard Area (SFHA) and that boundary is not changing. The SFHA has a 1% annual chance of flooding, depicted on the FEMA flood map as Zone AE or Zone A.

An image of your parcel (GPIN # 729-729-8199) showing the new FEMA SFHA is provided below for your reference.



P.O. BOX 90775/HENRICO, VIRGINIA 23273-0775 FAX (804) 501-7470

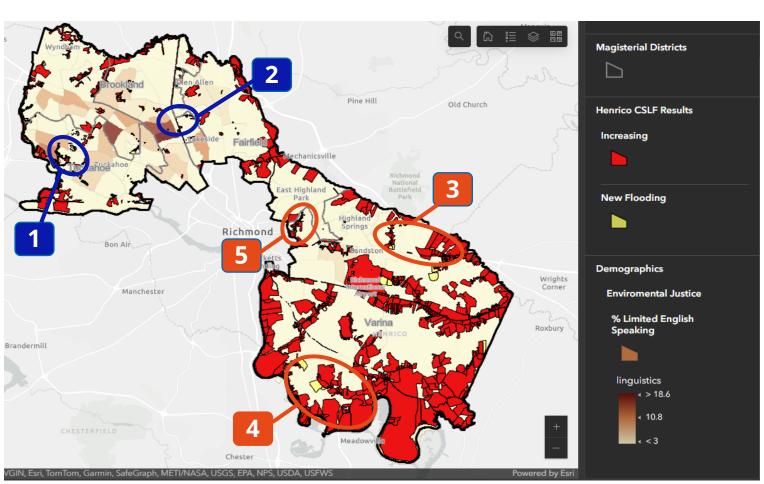
P.O. BOX 90775/HENRICO, VIRGINIA 23273-077

LEGEND FEMA COMMUNITY PARCEL
SFHA SFHA
Note that some parcels may also have Community SFHAs mapped. See the enclosed FAQ for more information



Demographics Dashboard

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





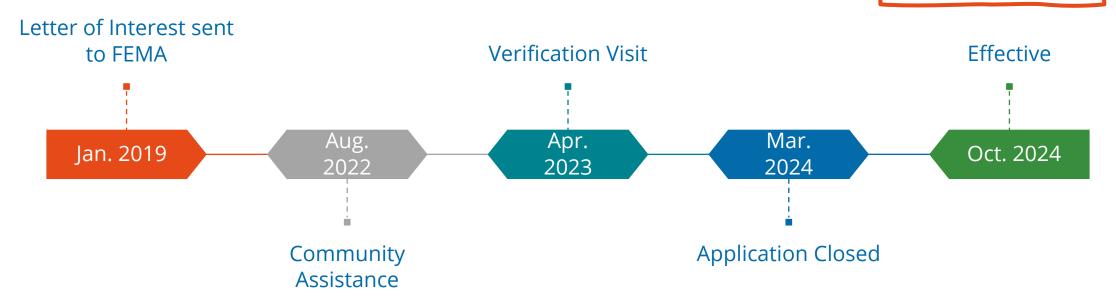
Journey to CRS



Application Process

Joining as a CRS Class 5*

25% Discount





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?

Kristin Owen, AICP, CFM
Floodplain & Dam Safety Manager
Henrico County, VA
owe042@henrico.us

