

Community Coordination & Outreach (CCO) Meeting

Culpeper County, Virginia December 11, 2018



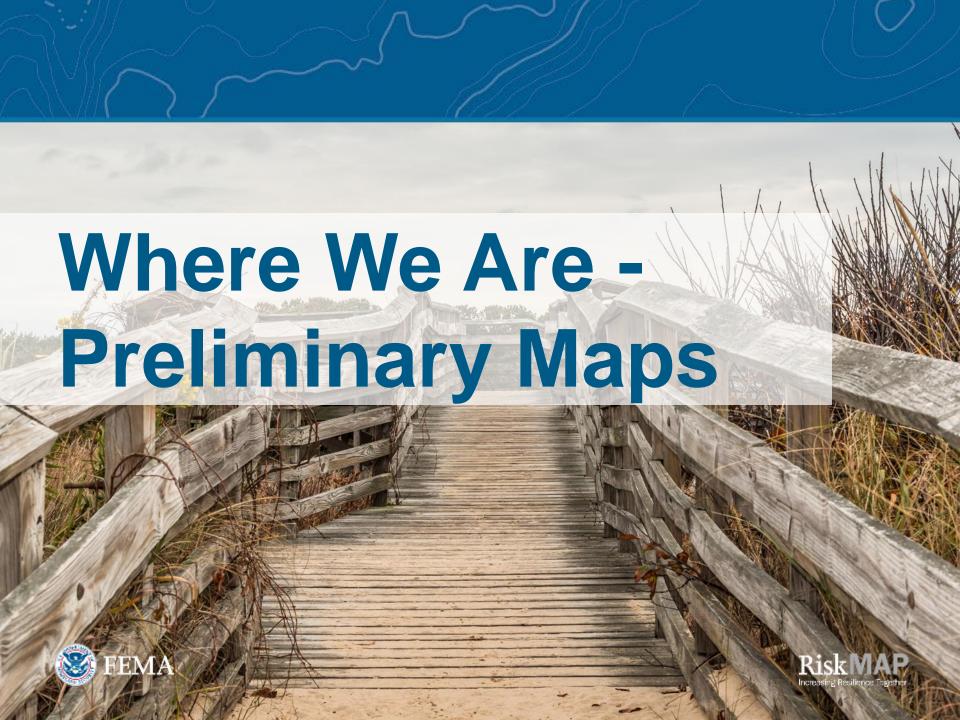
Agenda

- Welcome and Introductions
- Where We Are Preliminary Maps
- Impacts
- Floodplain Management
- What You Should Do

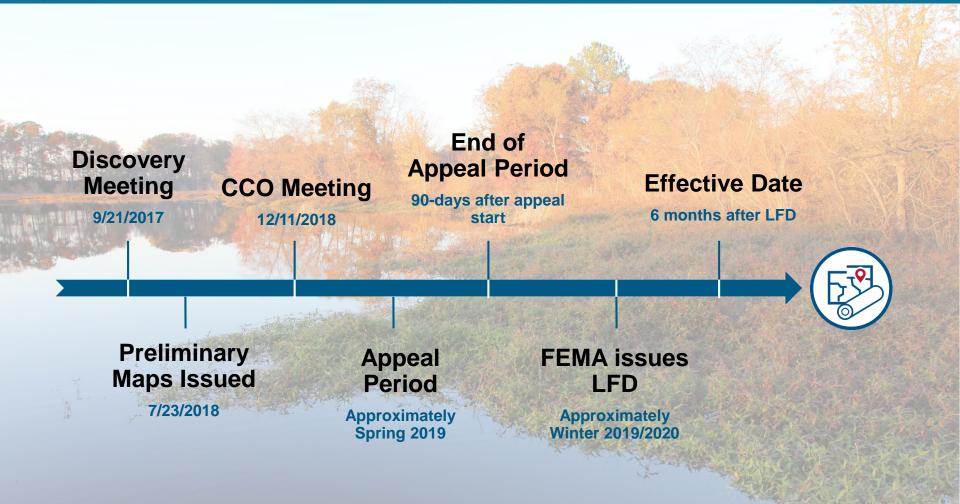






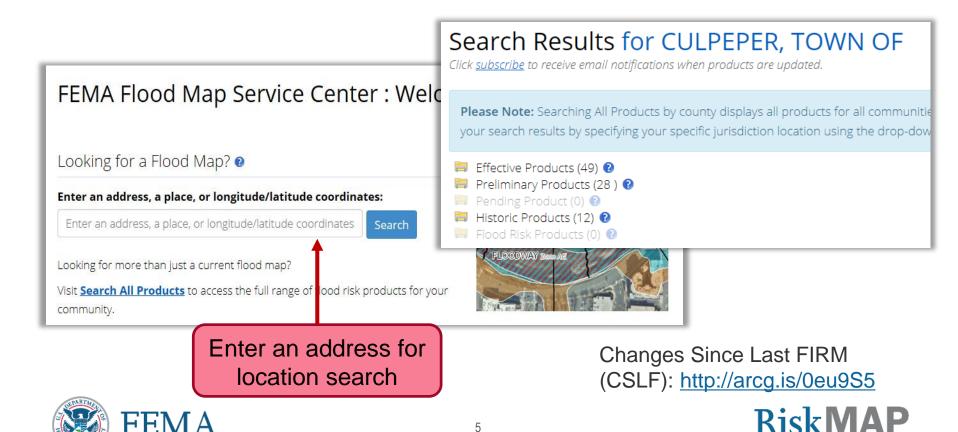


Timeline for Culpeper County



Where Can I Find My Flood Maps?

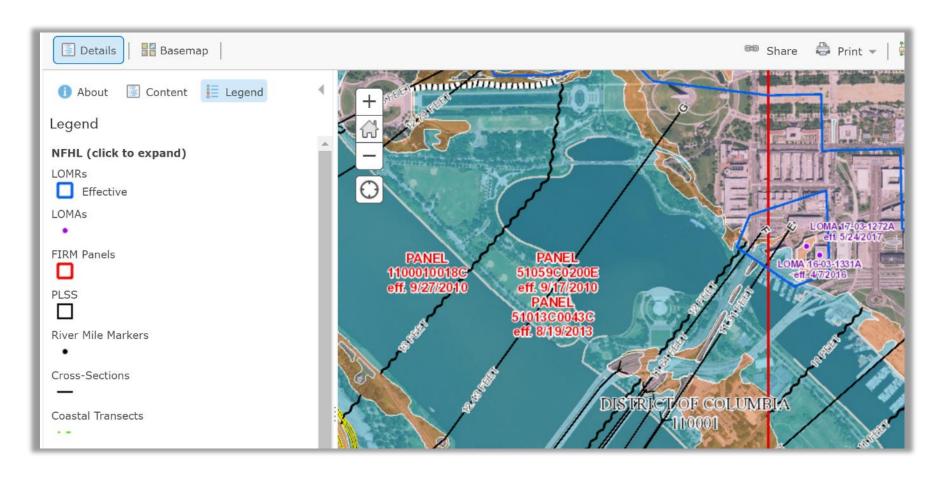
The FEMA Map Service Center (MSC) is the official public source for flood hazard information: www.msc.fema.gov.



Increasing Resilience Together

National Flood Hazard Layer

Visit https://www.fema.gov/national-flood-hazard-layer-nfhl for multiple options to view and download NFHL data.



Virginia Flood Risk Information System

www.dcr.virginia.gov/vfris







Virginia Flood Risk Information System

Data shown on Virginia Flood Risk Information System (VFRIS):

- Flood hazard information from the NFHL
- Flood insurance study reports
- VGIN parcel boundaries
- Non regulatory data:
 - 1% annual chance depth grids where available
 - Changes since last FIRM
 - HEC-RAS models as they become available (Loudoun County so far)

Data coming soon:

- Preliminary maps
- Water surface elevation grids in model backed A-Zones
- Coastal A Zone polygons





Is There a Person I Can Talk To?

Map specialists are available at the **FEMA Map Information eXchange (FMIX)** to assist customers. **FMIX** also connects stakeholders with a wide range of technical subject matter experts.



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

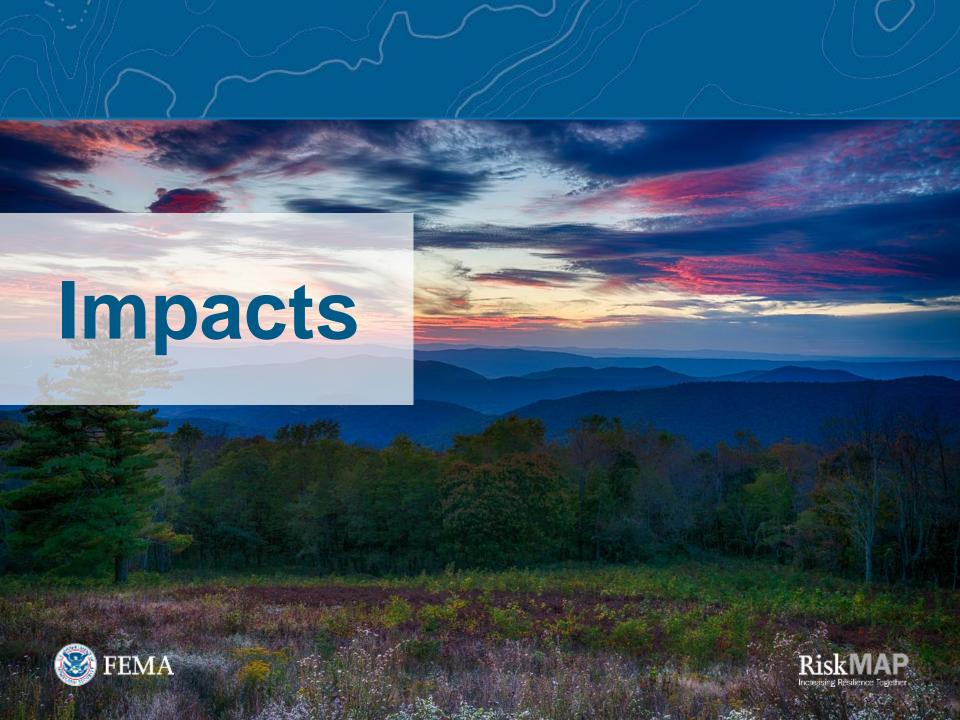


FEMAMapSpecialist@riskmapcds.com

Online Chat: www.floodmaps.fema.gov/fhm/fmx_main.html







History of Flooding



Double Ford Bridge, Culpeper County July 2015, fredericksburg.com

County Public Assistance

Category	Type of Funding	Funding	Category	Type of Funding	Funding
A- Debris Removal	Total Projects in Category	6	E- Public Buildings	Total Projects in Category	10
	Federal Share Obligated	\$33,888		Federal Share Obligated	\$502,021
B- Protective Measures	Total Projects in Category	24	F- Public Utilities	Total Projects in Category	4
	Federal Share Obligated	\$478,698		Federal Share Obligated	\$19,500
C- Roads & Bridges	Total Projects in Category	N/A	G- Recreational or Other	Total Projects in Category	1
	Federal Share Obligated	N/A		Federal Share Obligated	\$1,396
D- Water Control	Total Projects in Category	N/A	Total All Categories	Total Projects in Category	45
	Federal Share Obligated	N/A		Federal Share Obligated	\$1,035,502





Culpeper County Dashboard

Culpeper County, VA – Countywide



during the Changes Since Last FIRM impact assessment, Insurance-related data is current as of November 2018.



Flood insurance is available to

ALL COMMUNITIES

NO COMMUNITIES

are taking advantage of the flood insurance savings offered through the CRS





3%

Of the population is in the preliminary flood high hazard area





\$512K

Total paid losses²

24

Total paid claims²

\$851

Average premium

21%

Higher than the national

average



Paid claims outside of the effective flood high hazard area2



\$269K

Repetitive Loss (RL) paid losses2

RL properties²



Flood insurance policies in force

53%

In Unincorporated Areas



26

Policies in the effective flood high hazard area



29,890

Estimated structures in the community

270

Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in

Estimated structures newly mapped out

+155 -189

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

Preliminary Map

Community Insurance Impact

	Community	NFIP Status	# of Policies in Force	Insurance in Force	# of Paid Losses Since 1978	Losses Paid Since 1978
1	Culpeper County	Participating	43	\$12,851,000	22	\$479,745
2	Town of Culpeper	Participating	46	\$10,924,500	2	\$30,922





Additional Risk

- > 25 percent of all flood insurance claims come from outside the high risk areas.
- ➤ Your community can regulate to standards higher than those set forth by the National Flood Hazard Program (NFIP). Consider planning and regulating to the 0.2% annual chance flood, requiring setbacks/buffers, and/or freeboard.









Permitting with Preliminary Data

- > Recommend using preliminary data to **build / rebuild** safely
 - Permit with two sets of data and regulate to the most restrictive
 - Inform applicants of the future risk and insurance implications
 - Potential community liability
- > Recommendation vs. requirement
 - Unless formally adopted by the community, use of preliminary data is not required
 - Communities must regulate at least to current effective data





Timeline for Culpeper County



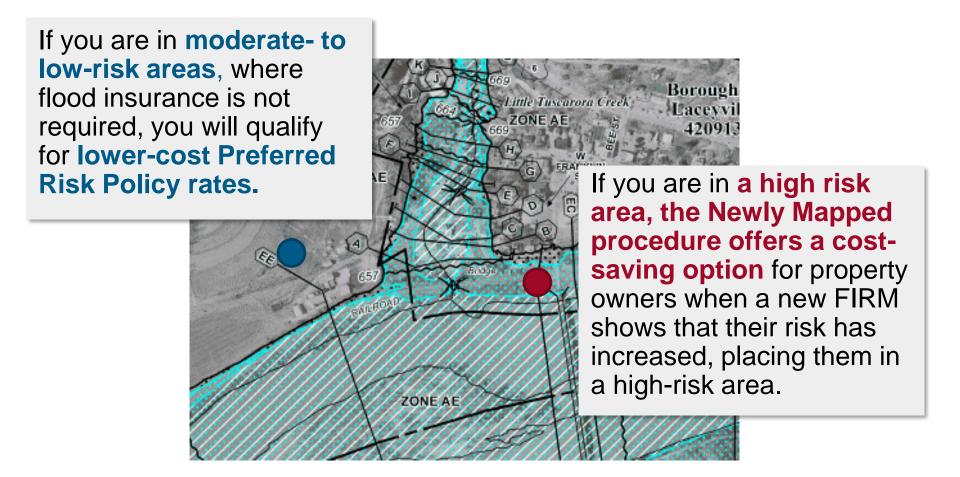
- Insurance is not impacted by Preliminary Maps.
- Insurance changes with Effective Maps.
- There is time between to reach out to impacted property owners.

Effective Date

6 months after LFD



Outreach Messaging for Residents







Resources for Property Owners

- Advise property
 owners to contact
 their insurance
 agents
- Call the NFIP Referral Call Center: 1-888-379-9531
- Visit
 <u>www.fema.gov/natio</u>
 <u>nal-flood-insurance-</u>
 <u>program</u> for additional information









Community Action Items





and SOMA



Comment on Preliminary Information



Appeal
Preliminary
Map if
desired



Reach out to Community Members

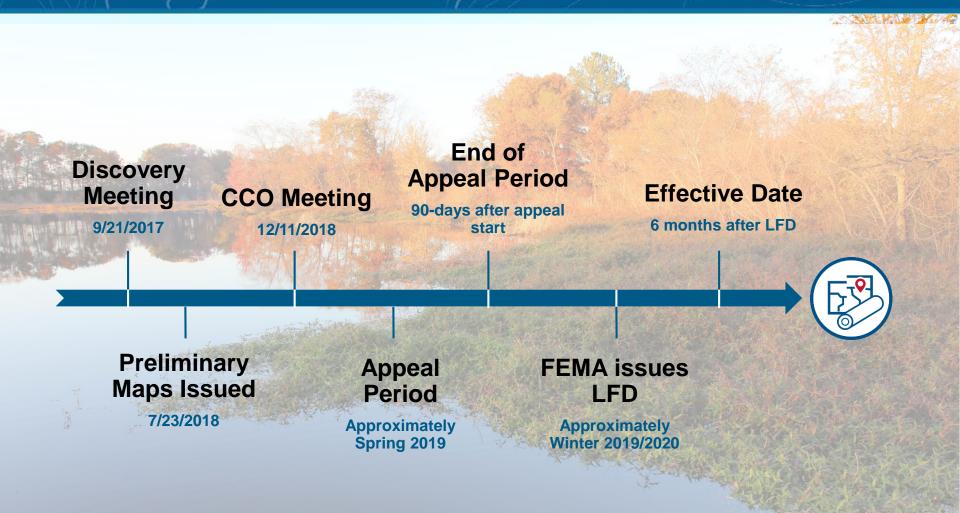


Wait for LFD to Adopt





Timeline for Culpeper County



Contacts for Comment & Assistance



State Contact: Kristin Owen, CFM (804) 786-2886 Kristin.Owen@dcr.virginia.gov



FEMA Contact: Zane Hadzick (215) 931-5615 Zane.Hadzick@fema.dhs.gov



State NFIP Agency: Virginia Department of Conservation and Recreation Division of Dam Safety and Floodplain Management 600 East Main Street, 24th Floor Richmond, Virginia 23219









