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Loudoun County, Virginia

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NEWS RELEASE

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FEMA Revises Loudoun County Flood Insurance Rate Map

The Federal Emergency Management Agency (FEMA), which is responsible for floodplain mapping and regulation throughout the United States, is revising the Loudoun County Flood Insurance Rate Map (FIRM). The revision will result in changes to the boundary and designation of the FEMA-delineated flood hazard areas within the Selma Estates development. Certain areas currently delineated as moderate and minimal flood risk, will be re-designated to an area of high flood risk. This will further result in a change to the Floodplain Overlay District (FOD) boundary as it pertains to the FOD, Minor Floodplain and FOD, Major Floodplain. Loudoun County encourages residents who are impacted by the change to learn more about the FEMA process, which includes a 90-day appeal period.

In a letter to Loudoun County dated January 28, 2019, FEMA stated that "future developments of projects upstream could cause increased flood discharges, which could cause increased flood hazards" in the area.

The FIRM is FEMA's official map that shows the county's flood hazard areas and is the basis for the boundaries of the Floodplain Overlay District on the Loudoun County zoning map. To help preserve floodplains and to protect life and property from flood risks, Loudoun County manages floodplains in accordance with the Revised 1993 Loudoun County Zoning Ordinance, Section 4-1500, which defines the types of activities and land uses allowed or prohibited in a floodplain.

The most common mapped floodplain for regulatory purposes is established from a rainfall event that has one percent annual chance of occurring in any year. The area inundated by water from the one percent annual chance storm is generally considered to be FOD Major Floodplain.

Flood risk can change over time because of new building and development, weather patterns and other factors. Because Loudoun County participates in FEMA's <u>National Flood Insurance</u> <u>Program</u>, homeowners, business owners and renters in the county are able to secure federally backed mortgages for properties with structures within the floodplain, and to purchase federally-backed flood insurance for properties countywide.

FEMA's revision is subject to a 90-day appeal period that begins February 15, 2019. The revision, which is expected to be posted on the <u>FEMA website</u>, will become effective only after the 90-day appeal period has elapsed and all appeals received during the appeal period have been resolved.

Those who have questions or concerns about the revision and its effect on their property may contact Loudoun County Floodplain Administrator Maggie Auer at maggie.auer@loudoun.gov or 703-777-0222.