

## ABOUT THE FLOOD STUDY

The flood maps in Fluvanna County, Virginia, are changing. FEMA is updating the flood risk data for Fluvanna County to help communities in the county understand and reduce their flood risk. This fact sheet provides information related to the flood study, where you can access the data, and how you can take action to reduce your risk.

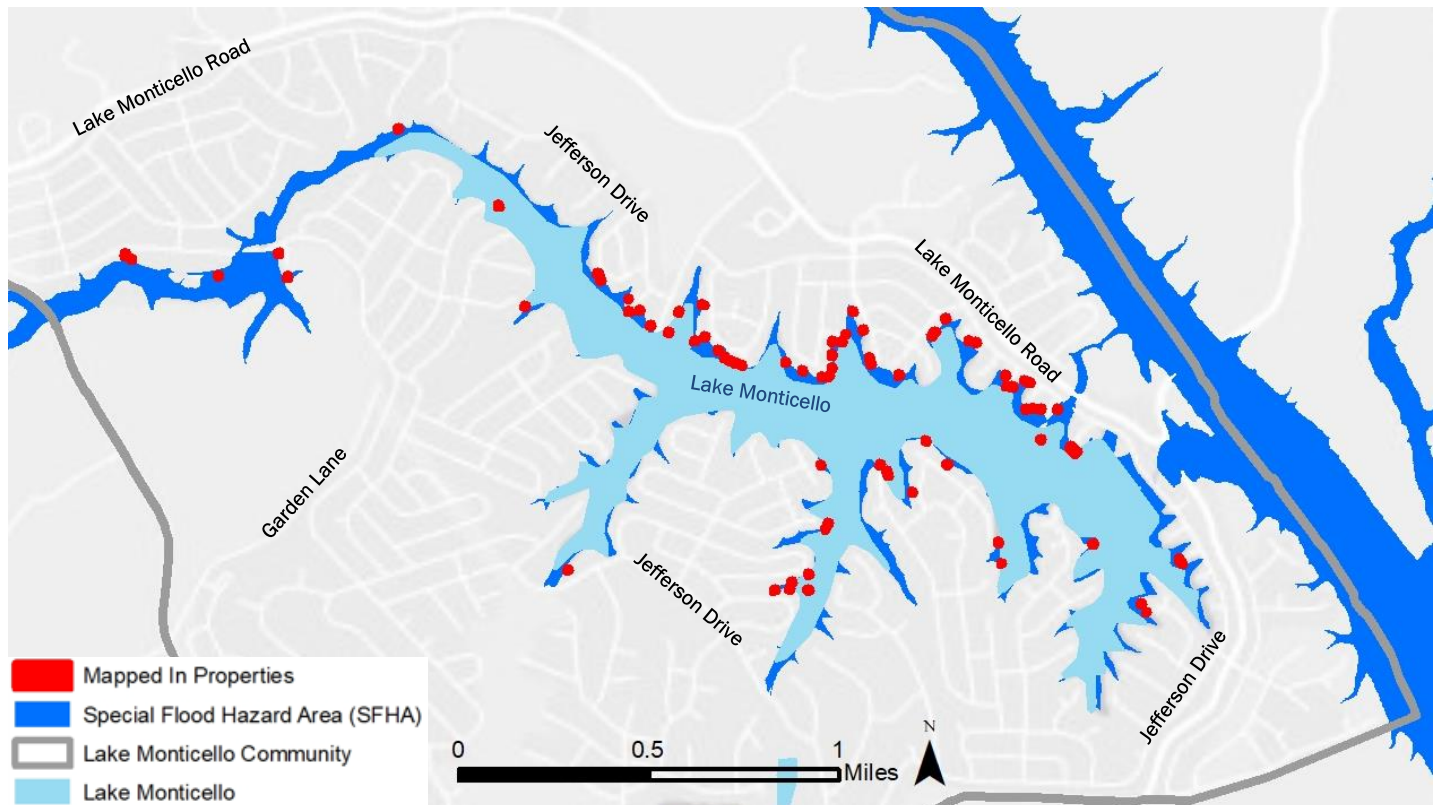
### HISTORY OF FLOOD MAP UPDATES IN THE LAKE MONTICELLO COMMUNITY

Lake Monticello is being newly mapped into the Special Flood Hazard Area (SFHA). A few factors have identified the community as having high flood risk; the map update reflects this risk. The first factor is the new technology that came out since the last flood map update, which was completed in 2008. Since 2008, modeling and engineering technologies have improved. The capability to identify flood risk has also increased. Another factor is that the lake area has experienced repeated flooding. During the flood map update process, these factors were considered. Updated data, engineering, and past flood events have shown that Lake Monticello has a high risk of flooding.

Flood Mapping Milestones	
<b>November 2018</b>	FEMA held a Discovery meeting with local officials to gather their communities' data and insights on local flood hazards.
<b>May 13, 2022</b>	FEMA held a Flood Risk Review meeting with local officials to review and discuss the first draft of the updated maps.
<b>November 30, 2022</b>	FEMA issued preliminary flood maps.
<b>February 13, 2023</b>	FEMA held a Community Coordination and Outreach meeting with local officials to review the preliminary maps and seek community input.
<b>November 16, 2023</b>	The 90-day appeal period started. Property owners and renters have until February 14, 2024, to submit their comments and appeals to FEMA.
<b>Spring 2024*</b>	The six-month adoption period is expected to start. Communities will have six months to update their floodplain management ordinances to use the new maps.
<b>Winter 2024/2025*</b>	New flood maps are expected to become effective and flood insurance requirements take effect.

*\*Timeline subject to change*

See the map below, which reflects areas of the Lake Monticello community in the SFHA.



# FREQUENTLY ASKED QUESTIONS

## WHAT IS A FLOOD MAP?

Flood maps are one tool that communities use to learn which areas have the highest risk of flooding. Floods do not follow city limits or property lines. You can use a flood map to see the relationship between your property and the areas with the highest risk of flooding. There is no such thing as a “no-risk zone.” However, some areas have a low or moderate risk.

## WHY ARE THE FLOOD MAPS CHANGING?

The first step to reduce flood risk is to know your flood risk. Updated flood maps provide up-to-date, reliable, and accessible information about your property’s flood risk. Since the last maps were released, methodologies and data have improved. FEMA can now develop more accurate maps. This may mean that new areas are identified as sources of flooding.

## ARE THE FLOOD MAPS AS ACCURATE AS POSSIBLE?

The process to produce flood maps can typically take three to five years. This process is known as Risk Mapping, Assessment, and Planning (Risk MAP). FEMA uses the best available, industry-standard practices and technology to collect relevant data. During a Risk MAP study, there are several chances for community involvement and input. This helps to make sure that final maps accurately reflect flood risk.

## WHAT DO I NEED TO KNOW ABOUT FLOOD INSURANCE?

Flood insurance can help to protect you, your family, and your property from flood damage. FEMA’s National Flood Insurance Program (NFIP), and a network of more than 50 insurance companies, provide flood insurance to anyone living in one of the 23,000 communities that take part in the NFIP. To learn more about flood insurance and to find a flood insurance provider, visit: <https://www.floodsmart.gov>.

### **FLOOD INSURANCE FOR HIGH-RISK FLOOD ZONES**

The flood maps show structures within high-risk areas for flooding. These are known as SFHAs. They are shown on the flood maps with zones starting with A (e.g., zones A, AE, AO, etc.).

If your home or business is in a high-risk area and you have a federally backed mortgage, your lender will require flood insurance. The NFIP offers coverage of up to \$250,000 for residential buildings. Coverage of up to \$500,000 is available for commercial buildings. Coverage for contents is also available. Reach out to your insurance agent to talk about your options.

### **FLOOD INSURANCE FOR MODERATE- AND LOW-RISK FLOOD ZONES**

In moderate- and low-risk areas, the NFIP offers the same coverage that is available in high-risk flood zones. Flood insurance is not required here. However, 25% of flood claims are filed in moderate- and low-risk areas.

## WHERE DO I FIND MY FLOOD MAP?

The FEMA Flood Map Service Center (MSC) is the official public source for all flood hazard information for the NFIP (<https://www.fema.gov/flood-insurance>). This includes your community’s flood map. Having a digital version of the maps available to communities makes it easier to access flood risk data for your property.

You can find your flood map on FEMA’s MSC (<https://msc.fema.gov/portal/home>). Use the search tool to find all available products. You can use the Flood Map Changes Viewer (<https://msc.fema.gov/fmcy>) to quickly look up your property.

## MY NEIGHBORHOOD HAS NOT EXPERIENCED FLOODING RECENTLY, SO WHY AM I IN THE FLOOD ZONE?

Each flood is unique. FEMA used high-quality data and technology to develop the new flood maps. It’s important to keep in mind that flood maps are based on much more than the extent of previous flooding. If your property is in the SFHA, there is at least a 26% chance it will experience flooding over the course of a typical 30-year mortgage. Areas outside of the SFHA can experience flooding as well. Also, while the dam in the community may be seen as mitigating flood risk, repeated flooding has shown that the dam does not eliminate the community’s risk to flooding. **Anywhere it can rain, it can flood.**

## WHAT IF I HAVE QUESTIONS?

Please call Fluvanna County at 434-591-1910 and ask to speak with Valencia Porter-Henderson. You can also e-mail [planning@fluvannacounty.org](mailto:planning@fluvannacounty.org) with any meeting questions.

To learn more about your flood risk, speak with your local floodplain manager or visit the Virginia Department of Conservation and Recreation (VA DCR) [Flood Risk Information System](https://www.dcr.virginia.gov/dam-safety-and-floodplains/fpvfris) (<https://www.dcr.virginia.gov/dam-safety-and-floodplains/fpvfris>).