



CITY COUNCIL AGENDA ITEM

TO: Mayor & City Council

DATE: April 6, 2012

FROM: John McDonough, City Manager

AGENDA ITEM: Approval of Resolution Requesting that FEMA Depict the Flood Risk Areas between the 640 Acre and 100 Acre Limits within the City as Zone X

MEETING DATE: For Submission onto the April 17, 2012, City Council Regular Meeting Agenda

BACKGROUND INFORMATION: (Attach additional pages if necessary)

See attached:

Memorandum
Resolution
Presentation
Exhibits

APPROVAL BY CITY MANAGER: _____

APPROVED

NOT APPROVED

PLACED ON AGENDA FOR: _____

4/17/12

CITY ATTORNEY APPROVAL REQUIRED: () YES () NO

CITY ATTORNEY APPROVAL: _____

REMARKS:

TO: John McDonough, City Manager

FROM: Kevin Walter, Public Works Director

DATE: March 28, 2012 for the Mayor and City Council Regular Meeting of April 17, 2012

ITEM: FEMA Flood Insurance Rate Map Update

Background:

Through the Federal Emergency Management Agency’s (FEMA) Map Modernization Program and the City’s requirement to be in compliance with the Metropolitan North Georgia Water Planning District (District), preliminary flood maps have been issued that show updated flood risk zones for the entire Chattahoochee River Basin including all of incorporated Sandy Springs. FEMA typically studies flood risk areas for drainage basins that are greater than 640 acres. The District requires that drainage basins that are greater than 100 acres are studied. Therefore, a portion of the flood risk areas mapped (100 acres < studied basins < 640 acres) are studied to comply with the District’s requirements.

Since FEMA does not require these areas to be studied and the methodology used to study these areas is consistent with FEMA’s criteria for designating the flood risk as Zone A, FEMA is allowing the local communities to determine if these areas can be designated as a Zone A (high-risk flood zone) or as a Shaded Zone X (moderate-risk flood zone). For the purpose of this discussion, these areas will be referred to as the District Flood Risk Area.

There is a 90-day Public Comment Period that will be part of the map revision process. GA DNR is currently awaiting approval from FEMA in order to commence the Comment Period. GA DNR will notify the City once an official start of the Comment Period has been determined. During this period, there will be an opportunity to submit technical and or scientific data to file a protest regarding individual properties or an appeal regarding the overall accuracy of the mapping process in general. In order for constituents to be able to submit valid protests or appeals, the designation of the District Flood Risk Area must be determined.

Discussion:

COMPARISON OF IMPACTS ASSOCIATED WITH ZONE A OR SHADED ZONE X DESIGNATIONS

Zone A (high-risk flood zone)	Shaded Zone X (moderate-risk flood zone)
<ul style="list-style-type: none"> • Nationally recognized as having a high likelihood of flooding • Properties with federally backed loans are required to have flood insurance which costs more than properties insured in Shaded Zone X areas • Ability to utilize a registered surveyor to complete an elevation certificate that can be used to either negate or reduce insurance costs • Potential change in property values 	<ul style="list-style-type: none"> • Inability to insure that property owners are aware of their property’s flood designation • The City will regulate development in a Shaded Zone X exactly as development in a Zone A would be regulated • Flood insurance not required but can be purchased • Flood insurance less expensive than Zone A in most cases

Alternatives:

The preliminary maps currently designate the District Flood Risk Area as a Zone A (high-risk flood zone). Therefore, the City has two possible action alternatives in regards to the flood risk designation of the District Flood Risk Area. The City can either take no action which would maintain the currently mapped designation of Zone A or the City can choose to re-designate the District Flood Risk Area as a Shaded Zone X (moderate-risk flood zone)

Attachments:

PowerPoint Presentation
Flood Insurance Premium Comparisons Hand Out
FEMA Flood Insurance Rate Map (figure showing the 244 structures affected by the District Flood Risk Areas)
GA DNR Letter to Sandy Springs dated March 30, 2012

STATE OF GEORGIA
COUNTY OF FULTON

**RESOLUTION OF THE CITY COUNCIL OF THE CITY OF SANDY SPRINGS, GEORGIA,
REQUESTING THAT FEMA DEPICT THE FLOOD RISK AREAS BETWEEN THE 640
ACRE AND 100 ACRE LIMITS WITHIN THE CITY AS ZONE X**

WHEREAS, as required by the Metropolitan North Georgia Water Planning District, the City of Sandy Springs, Georgia (the “City”) completed flood studies for all streams within its jurisdiction falling within the 640 acre to 100 acre basin limit (the “District Basin”); and

WHEREAS, based upon such studies, the Federal Emergency Management Agency (“FEMA”) has requested guidance from the City as to whether the City desires to have the flood risk areas within the District Basin to be depicted on the Flood Insurance Rate Map (“FIRM”) panels as Zone X or Zone A as defined by such maps; and

WHEREAS, after consideration of the various issues related to the Zone X and Zone A categories, the City has determined that it is appropriate and in the best interest of the City to have the flood risk areas in the District Basin be depicted as Zone X;

NOW, THEREFORE, BE IT SO RESOLVED BY THIS COUNCIL OF THE CITY OF SANDY SPRINGS, GEORGIA, AND IT IS RESOLVED BY THE AUTHORITY OF SAID COUNCIL THAT:

For the purposes of the FIRM Maps, FEMA is requested to depict all flood risk areas in the District Basin within the City as Zone X.

RESOLVED this the ___ day of _____, 20__.

Approved:

Eva Galambos, Mayor

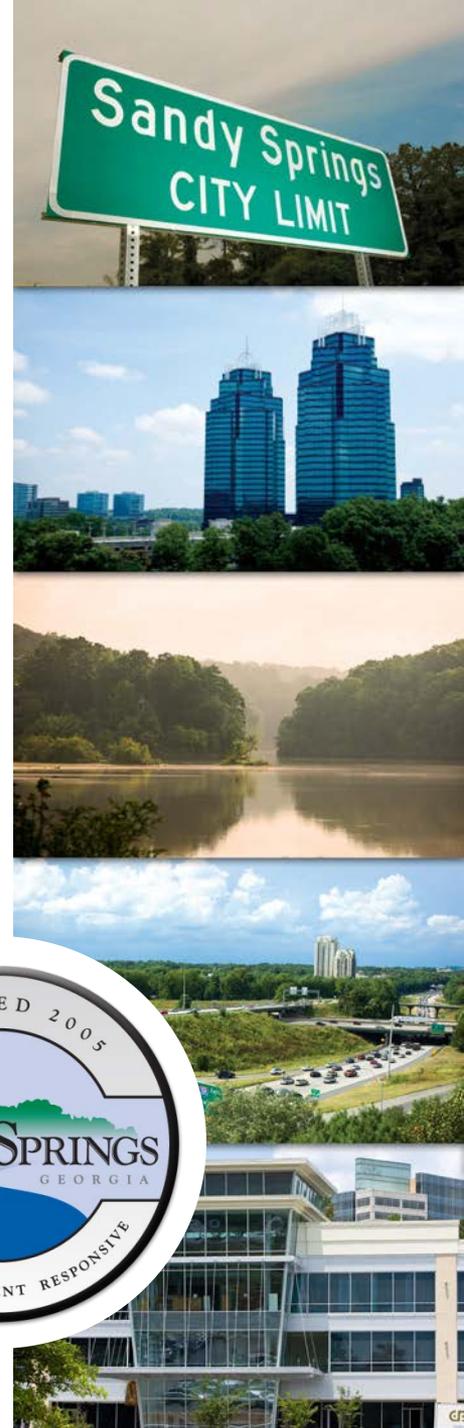
Attest:

Michael Casey, City Clerk

(Seal)

FEMA FLOOD INSURANCE RATE MAP UPDATE

April 17, 2012



FEMA Mapping Definitions and Background

2

- Definitions per www.msc.fema.gov website and Georgia Department of Natural Resources (GA DNR)
 - Zone A: High risk areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage.
 - Shaded Zone X: Flood insurance risk zones that correspond to areas outside the 1% annual chance floodplain, and areas of 1% annual chance sheet flow flooding where average depths are less than 1 foot, areas of 1 % annual chance stream flooding where the contributing drainage area is less than 1 square mile. (See GA DNR Letter)
- Background of District Flood Risk Area
 - Areas that FEMA is requiring the City designate as either Zone A or Shaded Zone X
 - Comprised of areas with drainage basins less than 640 acres but larger than 100 acres that are not required to be studied per FEMA but are required by the Metropolitan North Georgia Water Planning District
 - Areas are currently shown on the draft maps as Zone A because the methodology used to determine the limits are consistent with FEMA studies that designate the areas as Zone A
 - A City decision to take “No Action” will maintain the areas shown as Zone A

What have other municipalities done?

3

- Alpharetta
 - Shaded Zone X designation
- DeKalb County
 - Zone AE designation (full detailed study)
- Douglas County
 - Zone A designation
- Forsyth County
 - Zone A designation (may be reconsidering)
- Roswell
 - Shaded Zone X designation

FEMA Mapping Process Information

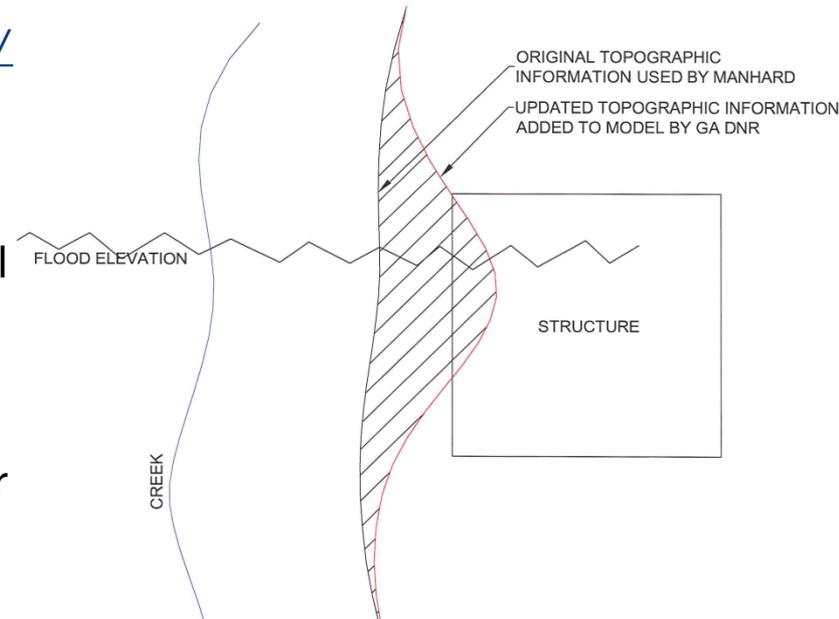
4

- Preliminary Maps issued in Draft Form
 - 90-day public comment period available. GA DNR is currently awaiting approval from FEMA in order to commence the Comment Period.
 - During this period technical and/or scientific data can be submitted to file a protest or an appeal regarding the overall accuracy of the mapping process in general
 - City Staff will assist the property owners affected by the District Area by interpretation of their flood maps, site visits to evaluate mapped limits of flood risk areas, and providing available information that would support protests or appeals
 - Affected properties that obtain flood insurance prior to the maps becoming effective will benefit from a grandfathered insurance rate for the two years after the maps become current
- Preliminary Maps are adopted as Current Effective FEMA Maps
 - Property owners that are required or desire to get flood insurance can submit a Letter of Map Amendment (LOMA) to FEMA for review
 - Property owners of approved LOMAs will most likely not be required to have insurance or the insurance cost will be reduced

On-line Mapping Tools

5

- GA DNR's Website
 - <http://map.georgiadfirm.com/>
- City of Sandy Springs Website
 - <http://gis.sandyspringsga.org/floodmapping/>
- Online Updates
 - As of January 2012 COSS website was updated to reflect revisions made to GA DNR's map due to more recent topographical information
- Staff has gone door to door to review the mapping with owners along Colewood Way
- Due to the likelihood that the map will be further revised by the State during the 90-day public comment period, the COSS website has been removed until such time that the final maps can be reposted



How do I know if I am affected?

6

- Search GA DNR's on-line mapping tool for property address
 - <http://map.georgiadfirm.com/>
- Contact Sandy Springs Staff
 - Bennett White, Floodplain Administrator
 - 770-206-1567
 - bwhite@sandyspringsga.gov
 - Celia Klardie, Assistant Floodplain Administrator
 - 770-206-2524
 - cklardie@sandyspringsga.gov

Pros & Cons of No Action (Zone A) vs Action (Shaded Zone X)

7

- No Action (Zone A)
 - Pros
 - Buyers notified of Flood Risk
 - Greater probability of receiving mitigation funds
 - Cons
 - Insurance required & rates are more costly
- Action (Shaded Zone X)
 - Pros
 - Insurance not required
 - Cons
 - Buyers may be unaware of possible flooding

FEMA Mapping Summary

8

- Development & Re-Development Projects
 - Projects are regulated using the same requirements regardless of the area's location in either a Zone A or Shade Zone X. All future development in these areas will be regulated to the same standard.
- FEMA Regulations
 - The requirement of insurance for federally backed loans on properties in Zone A is the nationally recognized method for ensuring the buyers are notified and properly protected against high risk flood areas

FEMA Mapping Summary

9

- Sandy Springs Parcels/Structures Affected
 - There are 27,688 parcels within the City
 - 4,819 of those parcels are affected by the preliminary flood risk areas
 - 2,567 of the 4,819 parcels lie within the District Areas where the City can designate them as Zone A or Shaded Zone X
 - A maximum of 244 structures are within the District Flood Risk Area. However, insurance coverage requirements are ultimately up to the lender.
- Staff Recommendation
 - Staff Recommends the City take action to designate the District Areas as Shaded Zone X.



FLOOD INSURANCE PREMIUM COMPARISONS

Pre- or Post-FIRM ¹	Dwelling Type & # of Floors	Amount of Coverage Build/Content (in thousands)	Deductible Build/Content	Flood Zone	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance ² (per year)
Pre-	Single Family/ One Floor/ No Basement	\$200/\$80	\$2,000/\$2,000	A1-30, AE, AO, AH, A	Not Needed (Pre-FIRM)	\$2,235
Pre-	Single Family/ Without Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$4,620
Pre-	Single Family/ With Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$6,308
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	B, C or X	Not Needed	\$1,439 Standard Rates
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	B, C or X	Not Needed	\$343 Preferred Risk Policy (<i>Eligibility Requirements</i>) ³
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	A1-30, AE	+4	\$462
					+3	\$480
					+2	\$570
					+1	\$819
					At BFE	\$1,534
					-1 Below	\$5,623
Post-1981	Single Family/ Without Obstruction	\$200/\$80 ⁴	\$1,000/\$1,000	V1-V30, VE	+4 or more	\$1,830
					+3	\$2,130
					+2	\$2,810
					+1	\$4,206
					At BFE	\$6,258
					-1	\$8,382
Post-1981	Single Family/ With Obstruction	\$200/\$80 ⁴	\$1,000/\$1,000	V1-V30, VE	+4 or more	\$3,674
					+3	\$4,062
					+2	\$4,846
					+1	\$6,322
					At BFE	\$8,058
					-1	\$9,806

¹ Pre-FIRM – Construction on or before December 31, 1974 or before the effective date of the initial FIRM for the community, whichever is later

² Rates as of October 1, 2010 (January 1, 2011 for PRPs), including the Federal Policy Fee and Increased Cost of Compliance Fee

³ Preferred Risk Eligibility: Before January 1, 2011, the building must be in a B, C, or X Zone on the effective date of the policy to be eligible for building/contents coverage or contents-only coverage under the PRP. Starting January 1, 2011, the eligibility period for PRPs is extended. Check the *Flood Insurance Manual* for the eligibility rules for being extended and for loss history.

⁴ Rates based on the building being insured for 75% or more of replacement cost.



FLOOD INSURANCE PREMIUM COMPARISONS

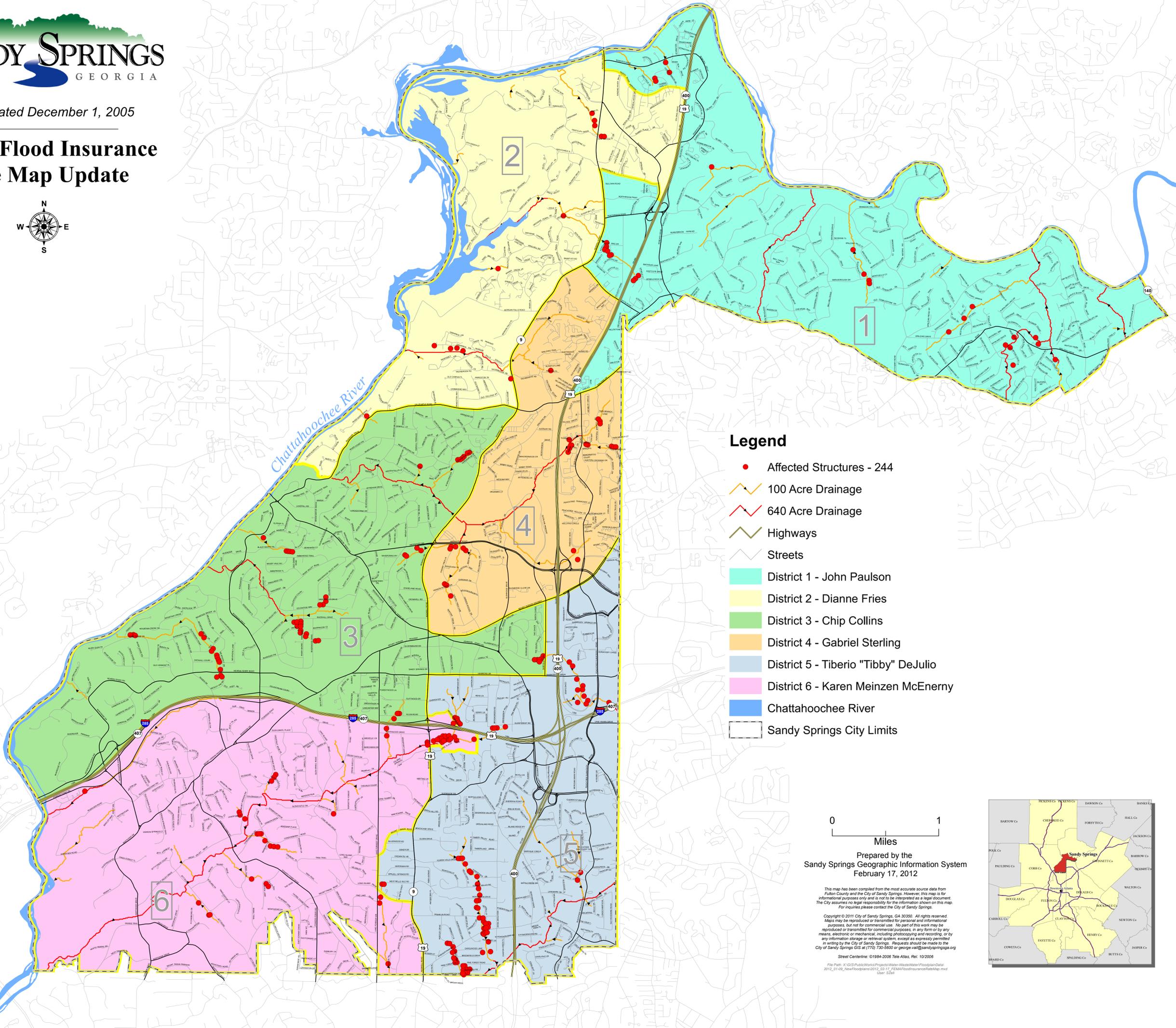
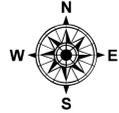
Pre- or Post-FIRM	Dwelling Type & # of Floors	Amount of Coverage Build/Content (in thousands)	Deductible Build/Content	Flood Zone	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance (per year)
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone (No Estimated BFE)	+5 ¹	\$600
					+2 to +4 ¹	\$1,217
					+1 ¹	\$2,789
					At Ground or Below	Submit for Rate
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone (With Estimated BFE)	+2	\$597
					0 to +1	\$1,259
					-1	\$4,996
					-2 or Below	Submit for Rate
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone (No Elevation Certificate)	Unknown	\$6,022

AR and AR Dual Flood Zones

Pre- or Post-FIRM ¹	Dwelling Type & # of Floors	Amount of Coverage Build/Content (in thousands)	Deductible Build/Content	Flood Zone	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance (per year)
Pre-/ Non-Elevation -Rated	Single Family/ One Floor/ No Basement	\$200/\$80	\$2,000/\$2,000	AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	Not Needed (Pre-FIRM)	\$1,439
Post-/ Non-Elevation -Rated	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	Not Needed	\$1,439
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	+3	\$480
					+2	\$570
					+1	\$819
					At BFE	\$1,244
					-1 or more Below	\$1,439

¹ This is the elevation difference between the top of the bottom floor and the highest adjacent grade

FEMA Flood Insurance Rate Map Update



Legend

- Affected Structures - 244
- 100 Acre Drainage
- 640 Acre Drainage
- Highways
- Streets
- District 1 - John Paulson
- District 2 - Dianne Fries
- District 3 - Chip Collins
- District 4 - Gabriel Sterling
- District 5 - Tiberio "Tibby" DeJulio
- District 6 - Karen Meinzen McEnery
- Chattahoochee River
- Sandy Springs City Limits

0 1
Miles

Prepared by the
Sandy Springs Geographic Information System
February 17, 2012

This map has been compiled from the most accurate source data from Fulton County and the City of Sandy Springs. However, this map is for informational purposes only and is not to be interpreted as a legal document. The City assumes no legal responsibility for the information shown on this map. For inquiries please contact the City of Sandy Springs.

Copyright © 2011 City of Sandy Springs, GA 30350. All rights reserved. Maps may be reproduced or transmitted for personal and informational purposes, but not for commercial use. No part of this work may be reproduced or transmitted for commercial purposes, in any form or by any means, electronic or mechanical, including photocopying and recording, or by any information storage or retrieval system, except as expressly permitted in writing by the City of Sandy Springs. Requests should be made to the City of Sandy Springs GIS at (770) 730-5500 or george.vall@sandyspringsga.org

Street Centerline: ©1984-2005 Tele Atlas, Ref. 10/2006

File Path: X:\GIS\PublicWorks\Projects\Water-Waste\Water\Floodplain\Detail\2012_01_09_NewFloodplans\2012_01_17_FEMA\FloodInsuranceRateMap.mxd

User: S24



Georgia Department of Natural Resources

2 Martin Luther King, Jr., Drive, SE, Suite 1152 East,, Atlanta, Georgia 30334-9000

Mark Williams, Commissioner

Judson H. Turner, Director

Environmental Protection Division

Reply to:

Floodplain Management

4200 International Parkway, Suite 101

Atlanta, Georgia 30354

(404) 656-6382; fax (404) 656-6386

Sandy Springs Flood Study Data

March 30, 2012

The Honorable Eva Galambos
Mayor, City of Sandy Springs
City Hall
7840 Roswell Road, Building 500
Sandy Springs, GA 30350

Dear Mayor Galambos:

It has come to our attention that you wish to receive guidance on how to address the depiction of the flood study data that you provided to us for incorporation onto the most recent preliminary Flood Insurance Rate Map (FIRM). Georgia Flood M.A.P. (Mapping, Assessment & Planning) is part of the Federal Emergency Management Agency's national Risk MAP (Mapping, Assessment and Planning) program that assists communities in identifying, assessing, and reducing their flood risk. By combining quality engineering with updated flood hazard data, Georgia Department of Natural Resources – Environmental Protection Division (GA DNR-EPD) provides accurate and easy-to-use information to enhance local mitigation plans, improve community outreach, and increase local resilience to floods.

To meet the requirements of the Metropolitan North Georgia Water Planning District (MNGWPD), the City of Sandy Springs completed flood studies for all streams within its jurisdiction to the 100 acre basin limit. During the scoping phase of our efforts to revise the FIRM for Fulton County and Incorporated Areas, we were made aware that such a study existed and could be provided by Sandy Springs in order to improve the accuracy of the flood information shown for the City. Upon review of this information, it was determined that this data did meet FEMA's standards for incorporation onto the flood map.

Routinely, FEMA studies are conducted to the 1 square mile drainage limit (or 640 acres). Although this is the extent traditionally mapped, there are many instances when studies are shown beyond this limit. Other MNGWPD communities that have completed their studies to the 100 acre limit and provided their data to GA DNR-EPD and FEMA for incorporation onto the FIRM have approached this differently, but the majority have chosen to depict the studies between the 640 acre and 100 acre limits as a Zone X. Some have requested that those areas be depicted as Zone A.

Zone X is the flood insurance risk zone that corresponds to areas either outside the 1-percent-annual-chance floodplain; areas of 1-percent-annual-chance sheet flow flooding where average

depths are less than 1 foot; areas of 1-percent-annual-chance stream flooding where the contributing drainage area is less than 1 square mile; or areas protected from the 1-percent-annual-chance flood by levees. No BFEs or depths are shown within this zone designation, thus flood insurance is not required under the National Flood Insurance Program (NFIP) mandatory purchase requirements.

Zone A denotes those areas considered to be high-risk because it has a 1% annual chance of flooding. Over the life of a 30-year mortgage there is a 26% chance that flooding will occur in high-risk areas. Because detailed analyses are not performed in Zone A areas; no depths or base flood elevations are shown on flood maps within these zones. If a property owner has a mortgage from a federally regulated or insured lender, then flood insurance is mandatory under the NFIP.

After receiving the study data, it was determined that the methodology used was consistent with a Zone A study for the areas between the 640 and 100 acre drainage limit. Upon meeting with Sandy Springs staff to review the draft floodplain areas we were informed that a decision could not be made prior to issuing the preliminary flood map. To provide the City with the highest possible flood risk information, all areas were depicted as Zone A.

Since issuance of the preliminary FIRM panels, we have been awaiting a decision from the City on how to address the areas between the 640 acre limit and the 100 acre limit. We understand that this may not be an easy decision, but did not want to unilaterally apply the Zone A approach if indeed the City did not provide this data with the intent of the specified areas being depicted as high-risk.

We thank you for supporting this effort as we await your official decision. The partnership between GA DNR-EPD, FEMA and the City of Sandy Springs is vital to our success in identifying flood risks. If you have any further concerns, please contact me at 404-362-2606 or collis.brown@dnr.state.ga.us.

Sincerely,



Collis O. Brown, CFM
State Floodplain Management Coordinator
Georgia Environmental Protection Division

cc: John McDonough, City Manager, City of Sandy Springs
Bennett White, Floodplain Administrator, City of Sandy Springs
Celia Klardie, Engineer, City of Sandy Springs
Laura Algeo, P.E., FEMA Region IV
Garrett Skinner, CFM, Project Manager, ATKINS
Carla Muscarella, Manhard Consulting