

TO: John McDonough, City Manager

FROM: Kevin Walter, Public Works Director

DATE: February 22, 2012 for the Mayor and City Council Regular Meeting of March 6, 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 (“The District Flood Risk Area”)

Since FEMA does not require these areas to be studied and the methodology used to study these areas fits 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 is currently expected to begin in late February to early March. 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

Public Works

Alternatives:

The preliminary maps currently designate the District Flood Risk Area as a Zone A (high-risk flood zone). The City has three possible action alternatives in regards to the flood risk designation of the District Flood Risk Area:

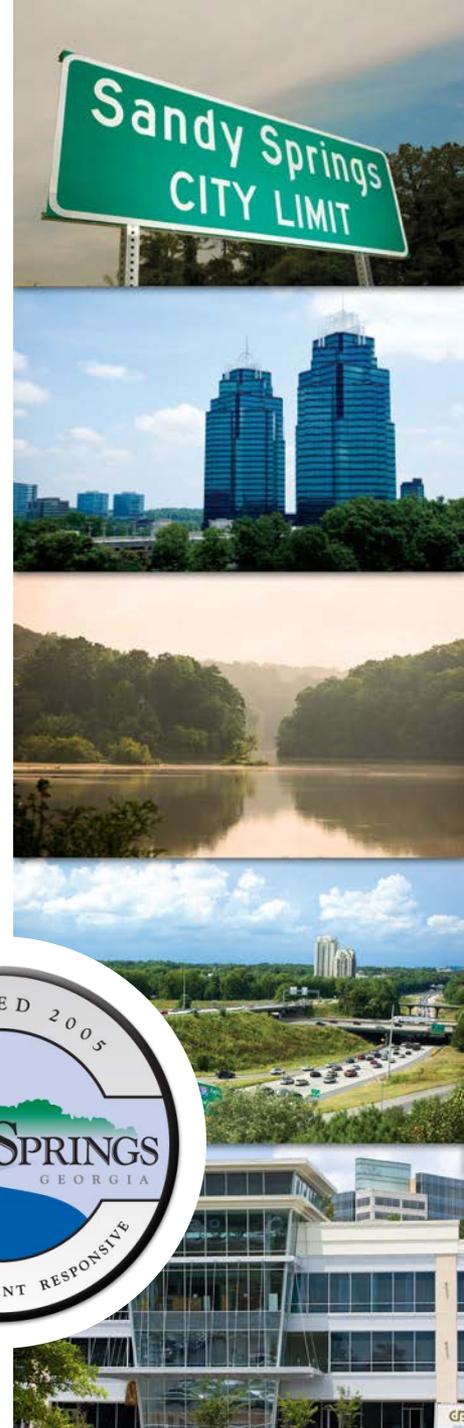
- The City can take no action which would maintain the currently mapped designation of Zone A for all 2567 parcels in the District Flood Risk Area.
- The City can request to re-designate all 2567 parcels the District Flood Risk Area as a Shaded Zone X (moderate-risk flood zone)
- The City can take no action on the 244 affected property owners with structures located in the District Flood Risk Area, which would maintain these parcels in the currently mapped designation of Zone A, However the City can request that the remaining 2323 parcels (2567-244) with no structure touching the flood area be re-designated Shaded Zone X (moderate-flood risk zone). Note that any future applications for building permits within either flood risk zone A or X would be subject to the floodplain protection requirements of City ordinances and regulations.

Attachments:

PowerPoint Presentation

FEMA FLOOD INSURANCE RATE MAP UPDATE

March 6, 2012



FEMA Mapping Definitions and Background

2

- Definitions per www.msc.fema.gov website
 - 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: Moderate risk areas with a 0.2% chance of flooding
- 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

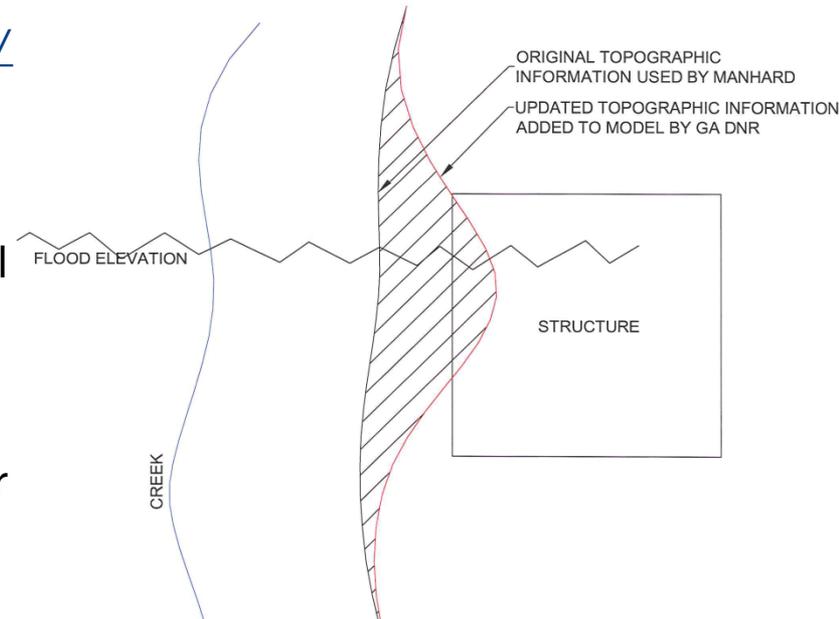
4

- Preliminary Maps issued in Draft Form
 - 90-day public comment period currently expected to begin in late February to early March
 - 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 either 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 will be 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 designate the parcels that are affected by the District Flood Risk Area as Shaded Zone X
- Staff Recommends the City take “No Action” on the 244 affected property owners with structures located in the District Flood Risk Area which would maintain the District Areas as Zone A.
 - Staff will assist the 244 affected property owners with structures located in the District Flood Risk Area to complete protests, appeals, or LOMA submittals
 - The City will reimburse those property owners whose LOMAs are approved by FEMA up to a maximum of \$750. The property owners will have up to one year after the maps become effective to file for reimbursement.
 - The study methodology supports a Zone A designation.
 - Assurance that buyers will be aware of flood risk
 - Development in Zone A is restricted the same as Shaded Zone X
 - Allow properties to meet requirements of future grant programs