



CITY COUNCIL AGENDA ITEM

TO: Mayor & City Council

DATE: December 12, 2011

FROM: John McDonough, City Manager

AGENDA ITEM: City Council District Flood Maps

MEETING DATE: For Submission onto the December 20, 2011, City Council Work Session Meeting Agenda

BACKGROUND INFORMATION: (Attach additional pages if necessary)

See attached:

Presentation

APPROVAL BY CITY MANAGER: Jim APPROVED

_____ NOT APPROVED

PLACED ON AGENDA FOR: 12/20/2011

CITY ATTORNEY APPROVAL REQUIRED: () YES () NO

CITY ATTORNEY APPROVAL: [Signature]

REMARKS:

To: John McDonough, City Manager

From: Angela Parker, Director, Community Development 

Date: December 14, 2011 for Submission on the December 20, 2011 City Council Work Session

Agenda Item: FEMA Flood Insurance Rate Map Update

Background:

In 2004 the Federal Emergency Management Agency (FEMA) launched the Map Modernization Program to update the nation's Flood Insurance Rate Maps. The preliminary flood maps show updated flood risk zones based upon existing conditions. High risk flood zones or Special Flood Hazard Areas are designated as Zones A or AE on the Flood Insurance Rate Maps. Federal law mandates that federally regulated or insured lenders require that owners of buildings located within areas designated as Zone A or AE on the Flood Insurance Maps carry flood insurance.

FEMA traditionally studies and delineates Special Flood Hazard Areas for streams with drainage basins of 640 acres (one square mile) or greater. However, Georgia requires communities within the Metropolitan North Georgia Water Planning District, which includes Sandy Springs, to delineate Special Flood Hazard Areas for all streams with a drainage basin of 100 acres or greater. FEMA allows communities to make a decision whether to map areas in the upper reaches of streams in basins between 100 acres and 640 acres as Zone A, Zone AE, or Zone X depending on the methodology used to develop the floodplain designations.

Discussion:

The city of Sandy Springs can direct FEMA to designate areas in the upper reaches of the drainage basins as Zone A or as shaded Zone X on the final Flood Insurance Rate Maps. (The study methodology used in Sandy Springs allows the city to designate these areas as Zone A or Zone X only.)

Alternatives:

Impact of Zone A Designation

- Flood insurance required for properties with federally backed loans on structures within Zone A, flood insurance is more expensive than if the property is designated Zone X
- Potential impact on property values
- Property owners may need to engage an engineer to certify to lenders that structures are located outside of Zone A
- A property within an area designated as Zone A is recognized nationally as having a high likelihood of flooding

Impact of Shaded Zone X Designation

- There is no mechanism in place to insure property owners are aware that their property lies within a special flood hazard area
- While property owners can acquire flood insurance, it is not required
- The city is required by the Metropolitan North Georgia Water Planning District to regulate development in these special flood hazard areas in the same manner regardless whether they are designated Zone A or Zone X
- Flood insurance premiums can be less expensive than if the property were designated Zone A

Attachments:

None



FEMA Flood Insurance Rate Map Update

Nationwide Maps

- Nationwide Map Modernization Program began in 2004
- Georgia DNR/EPD teamed with FEMA to produce updated flood maps in a digital format
- The Georgia Flood M.A.P. (Mapping, Assessment and Planning) Program seeks to help communities better assess flood risk and reduce future flood losses.



100 to 640 Acre Drainage Basin

- MNGWPD requires Special Flood Hazard Areas be delineated for all streams with a drainage area of 100 acres or greater
- As this area is outside of the standard FEMA study area, each jurisdiction in the Atlanta metro area has to determine how to designate these flood areas on the FEMA maps
- Sandy Springs can determine whether these areas will be shown as Zone A or Zone X shaded on the final maps



640 Acre Drainage Basin (Zone A and Zone AE)

- High risk flood zones are designated on the FEMA Flood Insurance Rate Maps as A or AE zones
- Federally regulated or insured lenders require owners of buildings located within areas designated Zone A or AE on the Flood Insurance Maps to have flood insurance
- The 90 day appeal/public comment period regarding the preliminary maps begins in late January, 2012
- During the comment period, property owners can submit technical information such as hydraulic analysis, flood profiles, topographic and/or structural data that shows a map revision is warranted



Zone A or Zone X Designation

- **There are 173 structures located within the area where the city can determine the flood zone designation**
- **100 structures are in the 10 year flood zone**
- **53 structures are in the 50 year flood zone**
- **20 structures are in the 100 year flood zone**



Zone A Designation (high flood risk)

- Federally regulated or insured lenders require flood insurance for structures located within flood zone
- Flood insurance is generally more expensive than if the property is designated Zone X
- Property owners may need to engage an engineer to certify to lenders that structures are located outside of Zone A



Zone X Designation (moderate flood risk)

- There is no mechanism in place to insure property owners know they are within special flood hazard area
- Flood insurance is not required
- Flood insurance is less expensive than if the property is designated Zone A



Options

- Council takes no action – stream segments denoted in orange are already designated Zone A on the preliminary maps
- Council requests FEMA designate stream segments denoted in orange be shown as shaded Zone X



Questions?

