



TO: John McDonough, City Manager

FROM: Kevin Walter, P.E., Public Works Director 

CC: Blake Dettwiler, Director of Community Development
Bennett White, P.E., City Engineer

DATE: July 1, 2011

ITEM: Mapping Designation for new Floodplain Areas – City Council Work Session July 12, 2011

Background:

In the Federal Emergency Management Agency (FEMA) RISK Draft Working Map meeting held with all of the north Fulton cities on May 12, 2011, the cities were told that certain new floodplain areas could be mapped as Shaded Zone X and not Zone A. These new areas are reaches of stream with a drainage area between 640 acres and 100 acres. These reaches are required to be mapped as part of Metropolitan North Georgia Water Planning District Watershed Master Plan. The City must regulate development in these areas, but the Watershed Plan does not required that these areas be mapped as Zone A. Zone A floodplain is regulated by FEMA and would require property owners with Federally backed home loans on structures in the floodplain to acquire flood insurance. Houses located in the Shaded Zone X floodplain would not be required purchase insurance. FEMA needs to know how the City wants to map these areas as soon as possible to make their preliminary mapping deadline of September 2011. FEMA has asked for a decision no later than June 14, 2011.

Discussion:

One reason that could be brought forward to map these areas as Shaded Zone X is that it home owners would not be required to purchase flood insurance which would potentially save them the annual cost of flood insurance. A second reason is that the value of the homes in the regulated floodplain would probably be less than the homes not located in a regulated floodplain if a potential home buyer knew that the home was located in a floodplain.

A reason that these areas should be mapped as Zone A is that a positive mechanism would be in place to notify the home owner that their property is located in the floodplain. This positive notification helps protect the health and safety of the public. This allows the homeowner to take steps to mitigate the impact of flooding. Steps that can be taken are flood proofing the home and purchasing flood insurance. Both of these measures can be taken regardless of the floodplain designation, but home owners are not likely to know that their house is located in Zone X, because leading institutions are not required obtain flood insurance for these homes. While the home owner without flood insurance may save the annual cost of flood insurance, they are not likely to save in the long run because the flooding will occur. It is only a question of when the flood will occur and not if it will occur. There is also a grace period for purchasing flood insurance in the new areas at a lower rate if they purchase the insurance before the maps become effective in 2012.



This positive notification helps protect the health and safety of the public as well as prevents public feelings that the City was hiding information. Imagine a new home owner that calls the City to complain that their house flooded and the City tells them the City is not surprised because the house is located in a shaded Zone X floodplain. While the value of the house may suffer because it is located in the floodplain, the City could not be held accountable for not actively making the information available in a positive manner.

Your decision on whether to map the new floodplain areas as Zone A or Shaded Zone X is required by FEMA.

