

FEMA Flood Insurance Rate Map Update for Cherokee County

Work Session - Cherokee County Board of Commissioners

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FEMA Flood Insurance Rate Map (FIRM) Update



- The updated maps were developed thanks to a joint effort by Cherokee County, the Georgia Department of Natural Resources Environmental Protection Division (EPD) and the Federal Emergency Management Agency (FEMA).
- The FIRM update is mandatory and was initiated by FEMA and EPD.
- FEMA & EPD sub-contracted the flood study to a civil engineering consultant, Atkins.
- Mapping update began in Fall of 2013 , with preliminary maps just being released.
- The new maps are more accurate will show the current flood risk on a property by property basis.
- Our goal is to conduct public outreach, receive comments, & adopt the updated maps in coordination with all agencies involved.

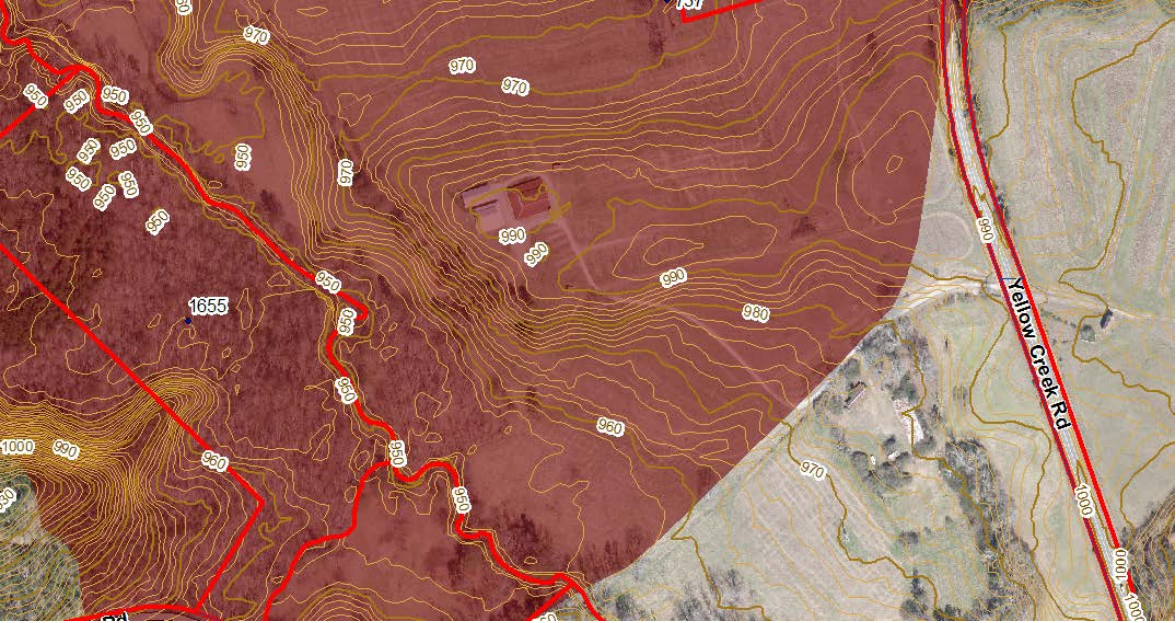
FEMA Flood Insurance Rate Map (FIRM) Update



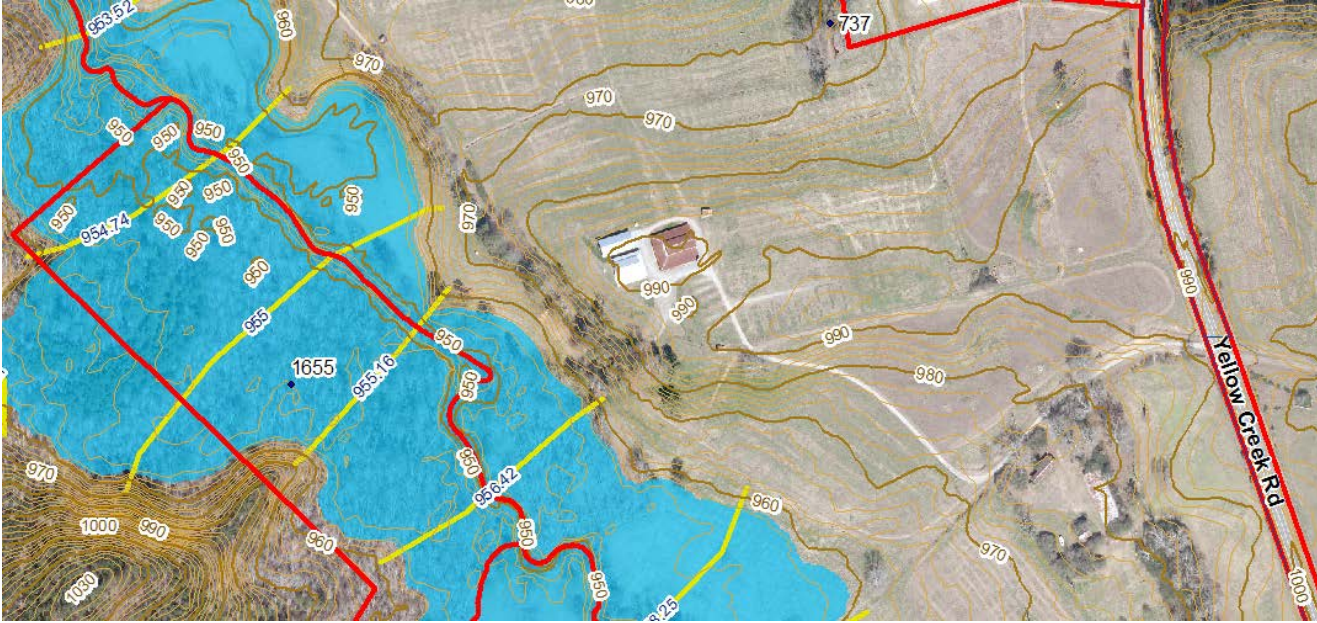
HOW THE MAPS AND MAP PRODUCTS WILL BENEFIT THE COUNTY

- The current maps and studies are outdated. A detailed study has not been performed by FEMA in 11 years (2006).
- The new maps take into account the changes in land use, development, topography, and drainage patterns that have taken place since 2006.
- The flood maps incorporate new GIS models and technology and are more accurate than the 2006 maps.
- Cherokee County provided in house GIS data to EPD & FEMA to reduce the remapping cost.
- By showing the current flood risk, the new maps will help guide financial protection, planning, investment, building, development and renovation decisions.

FEMA Flood Insurance Rate Map (FIRM) Update



2006 Map



New Map

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MAP CHANGES MEAN CHANGES IN FLOOD INSURANCE

- If a building is re-mapped from a moderate- or low-risk flood zone to a high-risk zone, flood insurance is likely to be required as part of a mortgage.
- Existing flood insurance policy holders, or those that purchase before the maps become effective, may be able to save money on flood insurance.
- If a building is re-mapped from a high-risk zone to a moderate- or low-risk zone, the risk of flooding is reduced but not removed and flood insurance is still recommended.
- Flood insurance varies based on total value, but annual premiums generally range from **\$200 up to \$2500 per year**, for low-risk to high-risk zones respectively.
- Cherokee County participates in the optional Community Rating System (CRS) program. CRS is a national program developed by FEMA.
- Participation in CRS allows Cherokee County citizens a 5% discount on flood insurance.

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MAP CHANGES MEAN CHANGES IN DEVELOPMENT AND BUILDING REQUIREMENTS

- All new developments and buildings will have to be constructed in accordance with the revised flood zones.
- Higher accuracy of the maps haven generally reduced special flood hazard area (SFHA) throughout the county. This can aid in future development.
 - Some high risk zones in the 2006 study did not incorporate our current more accurate topography, and/or a formal flood study. This would require developers/engineers to prepare the study and establish the accurate zone. The new maps may eliminate that requirement in some cases.
- In areas where the SFHA has increased, new developments will be safer, and also provide conservation and water quality opportunities. A higher quality product for our future citizens.

Cherokee County Draft Results



NEWLY REMOVED ACREAGE AND BUILDINGS IN SFHA

- 4,091 Acres Removed from SFHA
- 632 Buildings Removed from SFHA

NEWLY ADDED ACREAGE AND BUILDINGS IN SFHA (HIGHEST CONCERN)

- 1337 Acres Newly Added to SFHA
- 101 Buildings Newly Added to SFHA

RESULTS IN A NET DECREASE OF ACREAGE AND BUILDINGS IN SFHA

Cherokee County Draft Results

Community	ACRES within PMR							
	SFHA				Floodway			
	Effective	Newly Added	Newly Removed	Net Change	Effective*	Newly Added	Newly Removed	Net Change
City of Ball Ground	0	0	0	0	0	0	0	0
City of Canton	555	3	19	-16	358	0	0	0
City of Holly Springs	125	19	53	-34	52	4	19	-15
City of Mountain Park	0	2	0	2	0	0	0	0
City of Nelson	0	0	0	0	0	0	0	0
City of Waleska	22	0	11	-11	0	0	0	0
City of Woodstock	446	65	48	17	314	24	54	-30
Cherokee County Unincorporated Areas	20,172	893	3553	-2660	2846	327	334	-7
Total for Revision Area	21,320	982	3684	-2702	3570	355	407	-52

Cherokee County Draft Results

Community	BUILDINGS*							
	SFHA				Floodway			
	Effective	Newly Added	Newly Removed	Net Change	Effective*	Newly Added	Newly Removed	Net Change
City of Ball Ground	0	0	0	0	0	0	0	0
City of Canton	103	0	5	-5	22	0	0	0
City of Holly Springs	5	3	28	-25	0	0	0	0
City of Mountain Park	0	0	0	0	0	0	0	0
City of Nelson	0	0	0	0	0	0	0	0
City of Waleska	0	0	3	-3	0	0	0	0
City of Woodstock	68	15	32	-17	7	1	5	-4
Cherokee County Unincorporated Areas	728	67	533	-466	20	15	26	-11
Total for Revision Area	904	85	601	-516	49	16	31	-15

*In an effort to not include sheds and detached garages, only buildings greater than 400 square feet were included in these numbers.

Next Steps: Public Outreach & Final Adoption



PUBLIC OUTREACH

- Open house on Wednesday, August 30, 2017, from 5 to 7 p.m.
- Cherokee County, EPD, and FEMA officials will be available to answer questions at the open house
- The open house was advertised on Cherokee County Social Media Sites on August 4th. (Facebook, Main Web Page, Stormwater Management Web Page)
- The event will be advertised in the Cherokee Tribune & Ledger News on August 16th.
- Board of Commissioner's Meeting August 15th.
- Maps are currently available to view in the Engineering Department
- Using GIS data, all property owners with SFHA will be notified via mail. Separate mailings will be issued for removals, additions, and no change to SFHA. General flood insurance information will also be provided.

Next Steps: Public Outreach & Final Adoption



APPEAL PERIOD AND FINAL ADOPTION

- Following the open house, there will be at least a 90 day review/appeal period for citizens.
- Once the appeals and comments are reviewed/implemented, the maps are finalized and will become effective in approximately 12 -18 months
- Questions?