

## LEARN YOUR PROPERTY'S FLOOD RISK

Hurricanes, tropical storms and slow moving storms can create serious runoff and flooding problems in Georgia. Costly flooding can occur, not only in high-risk areas but in moderate- to low-risk areas as well. About 25 percent of all flood insurance claims come from lower-risk areas.

Johns Creek's Water Features Map shows all the floodplains within the City. You can determine if your property is within or adjacent to a floodplain. Your level of flood risk helps determine minimum building requirements and your cost of flood insurance. So, learn your risk. Go to <http://www.johnscreekga.gov/pdf/maps/water-features.pdf> to view the map. You can also view FEMA Flood Insurance Rate Maps at <http://msc.fema.gov>

### Questions about if your property is in the floodplain?

Call Johns Creek at **678.512.3200**

### Questions about Georgia's Flood Map Modernization Program?

Visit [www.GeorgiaDFIRM.com](http://www.GeorgiaDFIRM.com).

### Questions about flood insurance?

Visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or speak with your insurance agent.



## FROM RELEASE TO FINAL ADOPTION

New flood maps are scheduled to become effective in the summer of 2012. At that time, any related flood insurance requirements will also take effect. The map adoption process includes a round of community meetings, and a review of citizen concerns. Some property owners may feel that even though part of their property is in a high-risk area, the house or commercial structure itself sits high enough to warrant a lower flood insurance rate. An owner who wishes to challenge the new designation will need to prove that the structure is sufficiently above the elevation that a major flood would reach (known as the base flood elevation). For more details on the appeals and protest process, visit [www.GeorgiaDFIRM.com](http://www.GeorgiaDFIRM.com).

### MAPPING MILESTONES

**June 2011** – Preliminary flood maps released

**July 2011** – Open House Held; Public Review

**August 2011** – Start of Public Comment Period

**July 2012\*** – New flood maps take effect; new flood insurance requirements also take effect

Visit [www.GeorgiaDFIRM.com](http://www.GeorgiaDFIRM.com) to learn more about the mapping process and where and when meetings may be held

### For General Information Call

The City of Johns Creek at 678.512.3200

*\* Date subject to change pending completion of review process*



# MAPPING THE RISK

New Flood Hazard Maps  
for

Johns Creek

*What property owners  
should know.*

## MAPPING THE RISK

Flood risks vary from neighborhood to neighborhood and even property to property, and they can change over time.

The likelihood of flooding in some areas has increased due to new development and environmental changes.

New detailed, digital flood hazard maps are being developed to show current risk levels for Johns Creek. The new maps, known as Digital Flood Insurance Rate Maps (DFIRMs) will replace maps that are very outdated. Planners, local officials, engineers and builders should use the maps to determine where and how to build new structures and developments.

Residents and business owners can use the maps to learn their flood risk, and decide the financial and practical steps they need to take to protect against damage and loss.



FEMA Photo/Liz Roll

## FLOOD MAPS AND FLOOD INSURANCE

With the release of the new flood hazard maps, some property owners will learn that their risk is higher, or lower, than they thought. Others may find out that their Base Flood Elevation (BFE)<sup>1</sup> has changed. A change in risk level can affect what you pay for flood insurance. Flood insurance is a federally underwritten program that helps homeowners, business owners, and renters repair or replace structures and belongings after a flood.

If you have a loan through a federally regulated or insured lender and are in a high-risk area (flood zones labeled with letters beginning with A or V), the federal government requires you to carry flood insurance as a condition of your loan.

However, if you already have a flood insurance policy in place when you are mapped into a high-risk area, your premium can be calculated using the lower risk zone shown on the earlier map. This type of rating is called grandfathering. So, having a policy in advance not only will protect you, but can save you money. The chart below helps explain your options.

If New Maps Show...	These Requirements, Options And Savings Apply
Change from low or moderate flood risk to high risk (flood zone B, C, or X to zone A, AE, AH, AO, A99, AR, V or VE)	<p><b>Flood insurance is mandatory.</b> Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the true (high) risk.</p> <p><b>“Grandfathering” can offer savings.</b> The National Flood Insurance Program has “grandfathering” rules to protect policyholders who complied with the flood map in effect at the time of construction or who maintain continuous coverage. Sometimes, using the new flood maps can actually result in a lower premium, especially if the home is high enough above the BFE.</p>
Change from high flood risk to low or moderate risk (e.g., flood zone A, AE, AH, AO, A99, AR to X or shaded X)	<p><b>Flood insurance is optional but recommended. The risk has only been reduced, not removed.</b> Flood insurance can still be obtained, and at lower rates. About 25 percent of all flood insurance claims come from moderate- to low-risk areas.</p> <p><b>Conversion offers savings.</b> An existing policy can be easily converted to a lower-cost Preferred Risk Policy, if the building qualifies. Note that lenders always have the option to require flood insurance in these areas.</p>
Increase in the Base Flood Elevation (BFE)	<p><b>An increase in BFE can result in higher premiums; however, “grandfathering” can offer savings.</b> The National Flood Insurance Program grandfathering rules allow policyholders who complied with the flood map in effect at the time of construction to keep using the earlier base flood elevation to calculate their insurance rate. This could result in significant savings.</p>
No change in risk level	<p><b>No change in insurance rates.</b> However, this is a good time to review your coverages and ensure that your building and contents are adequately protected.</p>

<sup>1</sup> A BFE is the level that flood waters have a one-percent chance of reaching in any given year