



FEMA

Sandy Springs to Assess Floodplains, Redraw Maps

In the United States and in Georgia, flooding is the number one natural disaster. To identify flood hazards and the risks they pose, the Federal Emergency Management Agency (FEMA) develops flood hazard maps, officially known as Flood Insurance Rate Maps or FIRMS.

FEMA is now working with the State and the City of Sandy Springs to update or revise the FIRMS from Buford Dam to Coweta County, which includes the City of Sandy Springs. This will produce a better assessment of the Chattahoochee River Basin's current flood risk and will allow officials to develop a more comprehensive approach to mitigate damage brought on by flooding.

The new flood maps are targeted to become effective in the fall of 2011. Prior to that, residents are urged to attend regular meetings, voice their opinions during the review and comment period and investigate flood insurance requirements. Some property owners with mortgages may face new flood insurance requirements while others may find the requirements have been lifted. Flood insurance is a federally underwritten program that can help property owners repair or replace their structures and belongings after a flood.

If a resident already has a flood insurance policy in place when mapped into a high-risk area, the premium can be calculated using the lower risk zone on the earlier map. The National Flood Insurance Program has "grandfathering" rules to recognize policy holders who bought or kept coverage prior to the redrawing of the maps, which could result in a savings.

For additional information about Georgia's map modernization project, visit www.georgiaDFIRM.com. For more information about flood insurance, visit www.floodsmart.gov. For more information on Sandy Springs flood maps, visit www.sandyspringsga.org.