

**March 17 – 21, 2014 is**

## **Flood Safety Awareness Week**

Every year during National Flood Safety Awareness Week (March 17 – 21, 2014), the National Oceanic Atmospheric Administration (NOAA) educates Americans about how floods occur and what residents can do to safeguard their lives and property. This year FEMA is partnering with NOAA to introduce flood insurance as an important element in flood preparation and protection. **Determine Flood Plain Risk on property by address:** <http://map.georgiadfirm.com>

Since flooding is so common throughout Georgia, the City of Marietta has decided to join FEMA and NOAA in getting the word out. Whether flooding is from the flowing waters of rivers, creeks, and streams, or from all too often inland coastal storms (hurricanes), being aware of your own flood risk and what you can do about it is very important.

In Georgia you have to be prepared for floods, whether you live in a flood zone, or not. Also, check the City's Public Works Department – Engineering Division website (<http://www.mariettaga.gov/departments/pubworks/floodplain.aspx>) for information of Floods, Stormwater Management, Stormwater Quality, and other related topics. There are ways to know if you are in a flood zone. Flood Safety Awareness Week (March 17 – 21, 2014) information can be found at [www.floodsafety.noaa.gov](http://www.floodsafety.noaa.gov). Individuals can view an interactive map showing the scope, cause and magnitude of flooding in their communities/state or nearby. or fill in their address on the form on the one-step flood risk profile at [www.floodsmart.gov](http://www.floodsmart.gov). Educate yourself in Preparation & Recovery (Before a Flood) – see page 6 below.

Knowing the reach of the highest flood on record is a good way of knowing what may flood again. Property within 100 feet of moving water such as a stream or river is at risk of flooding, particularly if the moving water is prone to debris jamming that can cause flooding. Most of Georgia's communities are subject to severe storms and erosion causing flooding of low or susceptible areas.

Even being outside the flood zone is not necessarily safe. More than 25% of all flood claims are from outside the flood zone. Property that is flat is more likely to flood.

Flood insurance is the best protection and is available everywhere in Georgia. Flood insurance is available through most insurance agencies; however floods are not covered under regular business, home owners, or renters insurance.

There are a number of protective measures to take to avoid flood damage. Figure out how high flood waters are likely to get on your land and in what direction and speed the water is likely to flow. It is best to have your home, business, shop, or garage sited above flood levels.

Move outdoor storage and parking above the potential flood water level whenever possible. Securely anchor buoyant items such as oil and propane tanks, or firewood

stacks to keep them from floating away. Floating debris clogs roadway pipes resulting in increased upstream flooding.

Do not store trash or waste where it may be reached by flood waters. FEMA suggests: Install backflow preventer valves in septic lines. Seal or raise the tops of well casings and monitoring tubes. Raise generators, pumps, electrical outlets, appliances, stands and shelving above water levels. Make sure your animals can reach safety above flood waters without help.

Flood insurance, building smart, and protective measures are the best way to avoid the impact of flooding. Just a few inches of water can cause tens of thousands of dollars in damage, destroying homes, businesses, and wiping out personal savings should a resident NOT have flood insurance.

FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation to reduce the loss of life and property and protect the nation from all hazards including natural disasters, acts of terrorism, and other man-made disasters.

See below (page 4) for “The Mandatory Purchase of Flood Insurance Requirement” by FEMA.

**The City of Marietta was confirmed as Insurance Services Office (ISO) Community Rating System (CRS) Class 8, which provides a savings to our citizens who have flood insurance.**

If you have questions, or wish information on FEMA Flood Plains and the possible effect on you and your property, contact the Marietta Department of Public Works – Engineering Division:

Richard E. King, CPSS, CPESC, Civil Engineer

770-794-8110; [rking@mariettaga.gov](mailto:rking@mariettaga.gov)

James A. Wilgus, P.E., City Engineer & Assistant Public Works Director

770-794-5648; [jwilgus@mariettaga.gov](mailto:jwilgus@mariettaga.gov)

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**NOTICE TO:** Banks/Lending Institutions, Real Estate and Insurance Agents

**DATE:** July 17, 2013

**SUBJECT:** Flood Insurance Rate Map Zone Information

As a public service, the City of Marietta will provide you with the following information upon request:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Cobb County Flood Insurance Rate Maps (FIRM) for the City – effective December 18, 2008 and November 2012. Maps are available at: City of Marietta City Hall, Department of Public Works – Engineering Division, 2<sup>nd</sup> Floor. NOTE: Revisions to some floodplain map panels were effective March 4, 2013.
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, is shown on the FIRM.
- We have handouts on the flood insurance purchase requirement that can help people who need a mortgage or loan for a property in the SFHA (see below).
- Copies of completed FEMA Elevation Certificates for most buildings built that were near the floodplain. Call Public Works - Building Inspections Division at 770-794-5659, or Richard King, 770-794-8110.

If you would like to make an inquiry, please tell us the street address and, if available, the subdivision, lot and block number. We are available and open 8:00 am to 4:30 pm, Monday – Friday. Call us at (770) 794-8110 or drop by the Public Works Department – Engineering Division in City Hall (2<sup>nd</sup> Floor). Richard King can help you with information. There is no charge for this service.

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## **The Mandatory Purchase of Flood Insurance Requirement**

**NFIP:** This community participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building.

**Mandatory Purchase Requirement:** The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for Federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V."

The requirement applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security's FEMA.

**How it Works:** Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend, or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency's or the lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in an SFHA. Copies of the FIRM are available for review in most local government building or planning departments. Lenders may also have copies or they may use a flood zone determination company to provide the SFHD form.

If the building is in an SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is \$250,000. Government-sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business

expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that an SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found in the attached [Letter of Determination Review.pdf](#) on the FEMA website.

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## **Preparation & Recovery – Before a Flood**

### **Educate Yourself**

After getting flood insurance, there are several things you can do to minimize losses in your home and ensure your family's safety.

#### **1. Safeguard your possessions.**

Create a personal “flood file” containing information about all your possessions and keep it in a secure place, such as a safe deposit box or waterproof container. This file should have:

- A copy of your insurance policies with your agent's contact information.
- A room-by-room inventory of your possessions, including receipts, photos, and videos.
- Copies of all other critical documents, including finance records or receipts of major purchases.

#### **2. Prepare your house.**

- Make sure your sump pump is working.
- Clear debris from gutters and downspouts.
- Anchor any fuel tanks.
- Raise your electrical components (switches, sockets, circuit breakers, and wiring) at least 12 inches above your home's projected flood elevation.
- Place the furnace, water heater, washer, and dryer on cement blocks at least 12 inches above the projected flood elevation.
- Move furniture, valuables, and important documents to a safe place.

#### **3. Develop a family emergency plan.**

- Create a safety kit with drinking water, canned food, first aid, blankets, a radio, and a flashlight.
- Post emergency telephone numbers by the phone and teach your children how to dial 911.
- Plan and practice a flood evacuation route with your family. Know safe routes from home, work, and school that are on higher ground.
- Ask an out-of-state relative or friend to be your emergency family contact.
- Have a plan to protect your pets.

For more information on emergency preparation, talk to your insurance agent or visit [Ready.gov](http://Ready.gov).

Stay Safe during a flood

Learn your risk, and find an agent, by taking Your Risk Profile at FEMA's website.

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