



# GEORGIA FLOOD MAP

Modernization Program



## WHAT THE PUBLIC NEEDS TO KNOW

### MAPPING TODAY'S FLOOD RISKS

The remapping of John Creek is a comprehensive effort to remap the area's flood risks using the latest flood modeling and digital mapping technologies. The new maps, known officially as Digital Flood Insurance Rate Maps (DFIRMs), will provide detailed, property-specific flood risk data to guide construction and flood insurance decisions. With the planned release of these maps in July 2012, residents and business owners will have up-to-date, reliable, Internet-accessible data about the flood hazards they face.

The project is part of a nationwide flood hazard map update effort spearheaded by the Federal Emergency Agency (FEMA), which also oversees the National Flood Insurance Program (NFIP). The Georgia Department of Natural Resources (GA DNR) is overseeing this remapping effort as a partner with FEMA.



### WHY UPDATE THE MAPS

The flood maps currently in use are out of date. The flood risks shown do not reflect the effects of recent growth or changes in drainage and run-off patterns caused by land-use and natural forces. The likelihood of riverine and flash flooding in some areas has increased significantly. In many areas, the flood risk had not been previously been identified, but now is due to investments by Johns Creek, GA DNR, and FEMA. So, up-to-date flood maps are needed to accurately represent these

changes; they are an important tool in the effort to protect lives and properties in Johns Creek.

### NEW MAPS MEAN A SAFER JOHNS CREEK

By showing the extent to which areas of Johns Creek and individual properties are at risk for flooding, the new maps will help guide financial protection, planning, investment, building, development and renovation decisions.

- **Residents and business owners** will understand their *current* flood risk and be able to make better decisions about insuring and protecting their property against floods.
- **Builders and developers** can use the updated map data to determine where and how to build structures more safely and how high to build to reduce the risk of flood damage.
- **Real estate agents** will be better able to inform clients of the risk factors that may affect the property they are buying or selling as well as any flood insurance requirements.
- **Insurance agents** will know their clients' current flood risk and can provide more informed recommendations regarding flood insurance coverage options.

### HOW RESIDENTS AND BUSINESSES ARE AFFECTED

Flood zone designations and base flood elevations<sup>1</sup> will change with the new flood maps. Some property owners with mortgages will face new flood insurance requirements, and people seeking to build or to substantially add to existing buildings may face new permitting and construction requirements. For example:

- If your building is re-mapped from a low- or moderate-risk flood zone to a high-risk zone, flood insurance is likely to be a requirement.

<sup>1</sup> The Base Flood Elevation (BFE) is the level, in feet above sea level, that flood waters have a 1% annual chance of reaching or exceeding in any given year.

- If you already have a flood insurance policy when (or purchase before) the maps become effective, you may be able to save money on flood insurance if you maintain your policy.
- If your building is re-mapped from a high-risk zone to a moderate- or low-risk zone (labeled as an X zone), the risk of flooding is reduced *but not removed* and flood insurance is still recommended.
- If you are planning new construction or improvements to your home or business, design requirements may change based on the new flood risk information.

### BEFORE THE MAPS BECOME EFFECTIVE: PUBLIC COMMENT AND REVIEW

The preliminary DFIRMs will be provided to Johns Creek for review. An Open House will be held to allow residents and business owners to view the new maps and ask FEMA, GA DNR and Johns Creek officials questions.

### STAY INFORMED

Knowing when and where map changes are occurring allows you to be properly prepared to make important decisions. Prepare by staying in contact with local officials and periodically visiting the Johns Creek web site at <http://www.johnscreekgga.gov/>. The preliminary maps will be available for viewing at Johns Creek City Hall. Questions can be directed to the Johns Creek Department of Community Development by calling 678.512.3200.

Contact your local insurance agent to learn more about flood insurance and your options, or visit [www.FloodSmart.gov](http://www.FloodSmart.gov).

### 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.

12000 Findley Road, Suite 400

Johns Creek, GA 30097

Open Monday – Friday from 8:30am – 4:30pm.

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

