

# Understanding Flood Insurance

## Planning and Development Services

Serving the City of Albany and Dougherty County, Georgia

### Top Ten Facts about Flood Insurance

#### 1. Everyone lives in a flood zone.

- You do not need to live near water to be flooded.
- Floods are caused by storms, melting snow, hurricanes, water backup due to inadequate or overloaded drainage systems, as well as broken water mains.

#### 2. Flood damage is not covered by homeowners policies.

- You can protect your home, business, and belongings with flood insurance from the NFIP.
- You can insure your home with flood insurance up to \$250,000 for the building and \$100,000 for its contents.

#### 3. You can buy flood insurance no matter your flood risk.

- It does not matter whether your flood risk is high or low. Anyone in a community that participates in the NFIP can buy building and/or contents coverage, with very few exceptions. Some Otherwise Protected Areas (OPAs) and buildings principally below ground or entirely over water are not eligible for National Flood Insurance.
- It is a good idea to buy even in lower risk areas because 25 to 30 percent of flood insurance claims come from low-to-moderate risk areas.



Flint River area, March 1998

FEMA / Andrea Booher

#### 4. The low-cost Preferred Risk Policy is ideal for homes and businesses in low-to-moderate-risk areas.

- Homeowners can insure buildings and contents for as little as \$129 per year. Business owners can insure buildings and contents for as little as \$567 per year.
- Residential renters can insure contents for as little as \$39 per year.

#### 5. Flood insurance is affordable.

- About 90 private insurance companies nationally offer affordable flood insurance backed by the federal government. Contact your local agent.
- Policies are available to homeowners, condo owners, business owners and renters alike.

#### 6. Flood insurance is easy to get.

- You can buy flood insurance from private insurance companies and independent insurance agents; call yours today!
- You can purchase flood insurance with a credit card.

#### 7. Contents coverage is separate, so renters can also insure their belongings.

- Up to \$100,000 contents coverage is available for homeowners and renters.
- Whether you rent or own your home or business, make sure to ask your insurance agent about contents coverage. It is not automatically included with the building coverage (except under the Preferred Risk Policy).

(cont. on page 2)

For answers to questions on flood insurance or to locate an agent to purchase flood insurance, call Floodsmart toll-free:

**1-888-379-9531**

and/or visit these websites:

- [www.floodsmart.gov](http://www.floodsmart.gov)
- [www.fema.gov](http://www.fema.gov)

Albany/Dougherty website:

- [www.albany.ga.us](http://www.albany.ga.us)

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## Top Ten Facts About Flood Insurance (cont.)

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### 8. Up to a total of \$1 million in flood insurance coverage is available for non-residential buildings and contents.

- Up to \$500,000 of coverage is available for non-residential buildings.
- Up to \$500,000 of coverage is available for the contents of non-residential buildings.

### 9. There is usually a 30-day waiting period before coverage goes into effect.

- Plan ahead so you are not caught without insurance when a flood threatens your home or business.

### 10. Federal disaster assistance is not the answer.

- Federal disaster assistance is only available if the President declares a disaster.
- Flood insurance pays even if a disaster is not declared.

#### What is a Flood Hazard Map?

Flood hazard maps, also called "Flood Insurance Rate Maps" or "FIRMs", are used to determine the flood risk to your home or business. The low and moderate-risk zones are represented on the maps by the letter "X". The high-risk zones will be labeled "A" or "AE".

## Flood Insurance Rate Maps (FIRMS)

A Flood Insurance Rate Map offers much useful information and represents the official depiction of flood hazards for a community.

There are a number of ways you may look at or obtain the appropriate FIRM for your property.

The City of Albany Planning and Development Services Department maintains all current and previous FIRM maps and is the Community Map Repository for the maps. You may view the paper FIRM, and obtain additional information on flooding, flood protection and flood insurance, by calling or visiting our office:

**240 Pine Avenue, Suite 300  
Albany, GA 31702  
229-438-3901**

The FIRM and many flood information materials are also available at the Central Library at 300 Pine Avenue. Computers are available at all libraries to access the websites listed in this newsletter.

**FEMA Map Service Center (toll-free):  
1-877-336-2627**

Our Community Identification Numbers (CID):  
City of Albany - 130075  
Dougherty County - 130074  
FIRM's effective date of revision - 09/25/2009

#### What is an Elevation Certificate?

The Elevation Certificate (EC) is a FEMA form that is prepared, signed and sealed by a licensed land surveyor.

The information on an EC is utilized by insurance agents to help them determine your flood insurance premium rates. The EC provides the elevation of a 100-year flood on your property, known as the Base Flood Elevation (BFE). It also provides the elevation of specific points on your structure, the ground around it, and equipment servicing the structure.

Copies of Elevation Certificates for many buildings constructed in the floodplain are available at Planning and Development Services.



1925 Flood

photo courtesy of the Georgia Archives,  
Vanishing Georgia Collection

## Flood Zone Map Layer

The National Flood Hazard Layer (NFHL) is a flood zone layer on the GIS maps on the City of Albany/ Dougherty County website:

<http://gis.albany.ga.us/external/>

To see if a specific parcel is in a flood hazard zone, locate the property and then check the "2009 FEMA flood maps" layer. Click on the + to the left of this category, check "Flood Zone", then click on the + to the left of this category to bring up the legend for the different flood zones.

The "Letter of Map Amendment" (LOMA) layer indicates properties that have been officially removed from the flood hazard zone because that property has been determined by FEMA to be above the 100-year base flood elevation.

#### What is a floodplain?

A floodplain is the part of the land where water collects, pools, and flows during the course of natural events. Such areas are classified as Special Flood Hazard Areas (SFHA). The Special Flood Hazard Area is the 100-year floodplain.

The term "100-year flood" is a little confusing. It is the flood elevation that has a one percent chance of being equaled or exceeded each year; it is not the flood that will occur once every 100 years.

The likelihood of a flood occurring within a 100-year stretch of time is very, very high, but there's no way to predict when the next flood will occur – or the one after that.

## The History of Flooding in the Albany Area

Flooding of the Flint River Basin has been recorded as far back as 1841, when a flood devastated much of the town. Since then, there have been over 100 flood occurrences.

The flood stage of the Flint River in Albany used to be 20 ft. In January of 2011, due to flood mitigation measures, the flood stage was raised from 20 ft. to 26 ft. At 26 ft., minor flooding begins. At 29 ft., minor flooding begins at the lower elevations on Front St., Third Ave. and Highland Ave. Twenty-nine floods have been recorded at a stage of 26 ft. or higher since 1925.

The flood of July 1994 was the worst flood in Georgia's recorded flood history. The intense flooding triggered by Tropical Storm Alberto surpassed every other previous flood event. Although the rainfall in Albany between July 3rd and July 7th was 6.8 inches, it was the torrential rains of 10 to 27 inches in the upper

portions of the Flint River Basin, as far north as Atlanta, that caused the flooding in Albany. Due to this immense amount of rainfall in such a short time, the Flint River watershed became saturated, flooding the City of Albany with a record crest of 42.7 ft.; 5 ft. above the peak crest of the 1925 floods. Five people died in Albany. Over 7,000 people were left homeless, and repairs were needed on 12,000 homes. Over 40 tons of debris had to be picked up.

Flooding also occurred in March of 1998. Heavy rainfall hit southwestern Georgia on March 3rd and 4th and again on March 7th through the 9th. Major flooding developed along the entire Flint River and crests reached 36.9 ft. in Albany.

The most recent floods occurred in March of 2005, with a flood stage of 32.3 feet; and in April of 2009, with a flood stage of 31.7 ft.



The Palmyra Hospital area, July 1994

Photo courtesy of The Albany Herald

## Understanding Flood Areas and Zones

Flooding can happen anywhere, but certain areas are especially prone to serious flooding. To help communities understand their risk, flood maps, called Flood Insurance Rate Maps (FIRMs), have been created to show the locations of high-risk, moderate-to-low risk, and undetermined-risk areas. Each area, or zone, reflects the severity or type of flooding in that area. Note that a property outside of the High Risk Special Flood Hazard Area may still be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map. Here are the definitions for each:

### High-Risk Area (Special Flood Hazard Area) - 100-Year Floodplain. / Zones A and AE :

- This is the 100-Year Floodplain, also known as the Special Flood Hazard Area (SFHA), on the Flood Insurance Rate Maps. The Special Flood Hazard Area is an area with a 1% chance of being flooded in any given year, which is a 26% chance of flooding over the life of a 30 year mortgage. All Zones starting with the letter "A" are High Risk Areas.
- These areas are shown on FIRM maps as the "A" or "AE" Zones.
- The Base Flood Elevation (BFE) is the water surface elevation of a 100-year flood. Zone "A" is a Special Flood Hazard Area without a determined Base Flood Elevation. Zone "AE" is a Special Flood Hazard Area with a BFE.
- All homeowners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance.

### High-Risk Area (Special Flood Hazard Area)- Floodway / Zone AE :

- The floodway is the channel of a river, stream, or other watercourse, plus any adjacent floodplain areas, that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights.
- Floodways are within the High Risk Areas known as "AE" Zones on the FIRM map.
- All homeowners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance.

### Moderate-to-Low Risk Areas - 500-Year Floodplain (Moderate Risk) / Zone X. and Land outside the Floodplains (Low Risk) / Zone X:

- In moderate-to-low risk areas, the risk of being flooded is reduced, but not completely removed. These areas are outside the 100-Year Floodplain.
- The 500-Year Floodplain is a moderate risk area with a 0.2% annual chance of flooding.
- Land areas outside of these floodplains are low risk, with a less than 0.2% annual chance of flooding.
- They are shown on FIRM maps as the "X" zones.
- Flood insurance isn't required, but it is recommended for all property owners and renters.

### Undetermined-Risk Areas / Zone D:

- These are areas where a flood-hazard analysis has not been conducted, but a flood risk still exists.
- These zones are labeled with the letter "D" on FIRM maps.



Wells Avenue in Albany, July 1994

Photo courtesy of The Albany Herald

*Sewing Albany and Dougherty County*

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## Letters of Map Change (LOMC)

FEMA uses the most accurate flood hazard information available and applies rigorous standards in developing the FIRMs. However, because of limitations of scale or topographic definition of the source maps used to prepare a FIRM, small areas may be inadvertently shown within a Special Flood Hazard Area (SFHA) on a FIRM even though the property is on natural ground and is at or above the elevation of the SFHA (the Floodway or 100-year floodplain, Zones A and AE). The elevation of the 100-year flood /SFHA is most commonly referred to as the Base Flood Elevation, or BFE.

If you think that your property is above the Base Flood Elevation, you may consider applying to FEMA for a Letter of Map Amendment (LOMA) or Letter of Map Revision with Fill (LOMR-F). The issuance of a LOMA or LOMR-F eliminates the Federal flood insurance purchase requirement as a condition of Federal or federally backed financing; *however, the mortgage lender retains the prerogative to require flood insurance as a condition of providing financing, regardless of the location of a structure.*

The first step to take is to find out the Base Flood Elevation and the ground elevation of your property. A licensed Surveyor documents this information with an Elevation Certificate.

For further information, see the FEMA website section on Letters of Map Change at the [www.fema.gov](http://www.fema.gov) website. You may also call the FEMA Map Service Center at 877-336-2627.

## Protect Yourself with the National Flood Insurance Program (NFIP)

**Please take the opportunity to read over this newsletter and review your flood insurance coverage.**

Since standard homeowners insurance doesn't cover flooding, it's important to have protection from the floods associated with hurricanes, tropical storms, heavy rains and other conditions that impact our area.

In 1968, Congress created the National Flood Insurance Program (NFIP) to help provide a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding.

The City of Albany and Dougherty County participate in the NFIP. Our ratings in the FEMA Community Rating System have been upgraded as a result of our public outreach, higher standards for construction in the floodplain, and other mitigation activities. This lowers the cost of flood insurance in the city and county. The City of Albany is a Class 8, which lowers the flood insurance premium for properties in high risk zones by 10%, and in lower risk zones by 5%. Dougherty County is a Class 6, which lowers the flood insurance premium in high risk zones by 20%, and in lower risk zones by 10%.

Homes and buildings in high-risk flood areas with mortgages from federally regulated or insured lenders are required to have flood insurance. These areas have a 1% or greater chance of flooding in any given year, which is equivalent to a 26% chance of flooding during a 30-year mortgage.

Homes and businesses located in moderate-to-low risk areas that have mortgages from federally regulated or insured lenders are typically not required to have flood insurance. However, flood insurance is highly recommended because 25% of all flood claims occur in moderate-to-low risk flood areas.

**A lender can require flood insurance, even if it is not federally required.**



Coachman Park Elementary School, July 1994 Photo courtesy of The Albany Herald