

## Proposed FEMA Flood Map Changes in Morgan County

In order for flood insurance to be made available from the National Flood Insurance Program (NFIP), the Federal Emergency Management Agency (FEMA) required Morgan County to adopt and enforce a floodplain management ordinance. The NFIP is a federal program enabling property owners to purchase insurance protection against losses from flooding. Participation in the NFIP is based on an agreement between local communities and the Federal Government. The agreement states that if a community will adopt and enforce a floodplain management ordinance to reduce future flood risks, the Federal Government will make flood insurance available within the community as a financial protection against flood losses. Morgan County adopted the Morgan County Flood Damage Prevention Ordinance on February 25, 1991 for rural Morgan County. Each Municipality is responsible for their own program. As a participating community in the NFIP, Morgan County must require permits for any development (*including but not limited to building, mobile home installation, filling, grading, excavating, storage, and accessory buildings*) in the designated 1% flood hazard area (previously known as the “100 year flood”) and ensure that construction materials and methods used will minimize future flood damages. Lack of enforcement by Morgan County could result in being removed from the program and property owners would no longer be able to obtain insurance coverage through FEMA. Morgan County’s Program is operated through the Engineering Department:

Morgan County Engineering Department  
580 Shull Rd NE  
Hartselle, AL 35640  
Phone: (256)-773-5297

The Flood Insurance Rate Maps (FIRM) are updated as funding becomes available. As part of the current update, FEMA has released a new set of preliminary maps for Morgan County. The preliminary FIRM issued by FEMA for Morgan County could add more than 400 structures to the regulated 1% flood area. Some of the larger areas affected include the Cave Springs area in Priceville, Iron Man area south of Al Hwy 36, and the Cotaco/Florette area. Other locations throughout the County will be affected.

Flood risks can change over time. Water flow and drainage patterns can change dramatically because of surface erosion, land use, and natural forces. The data available and runoff analysis models continue to improve. Some high risk areas previously identified using approximate methods (Zone A’s) are being updated with new, detailed information (typically shown as Zone AE) that reflects calculated flood elevation data. The intent of the FIRM updates is to incorporate the new data into the maps which should improve the flood risk determinations.

The following is a breakdown of the areas being studied:

- **Detailed Study** (82.9 miles) (AE zones)
  - Tennessee River – 39.6 miles
  - Flint Creek – 39.3 miles
  - Painter Branch – 4.0 miles
  
- **Limited Detailed Studies** (70.8 miles) (AE & A zones)
  - Cotaco Creek – 31.7 miles

- Crowabout Creek – 13.8 miles
- No Business Creek – 10.0 miles
- West Flint Creek – 15.3 miles

- **Approximate Studies** – 231.5 miles (A zones)

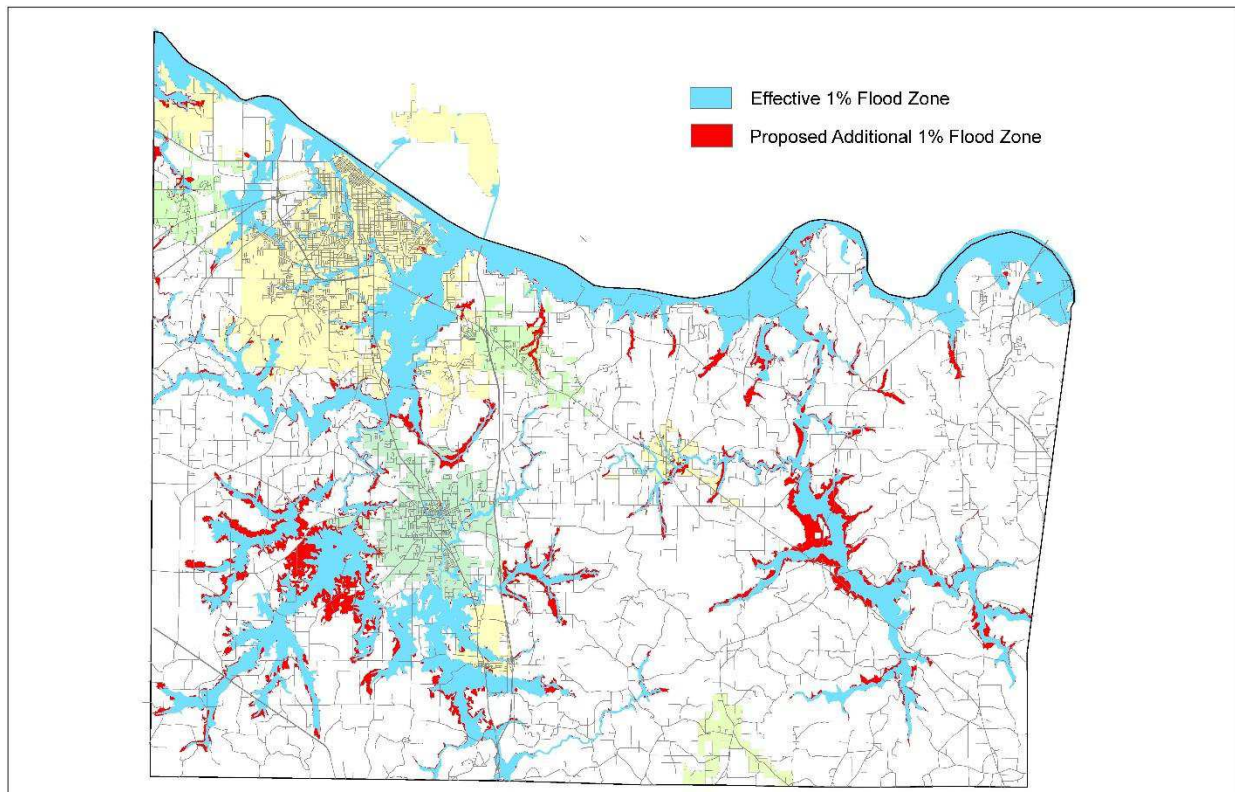
The release of preliminary flood hazard maps, or Flood Insurance Rate Maps (FIRMs), is an important step in the mapping lifecycle for Morgan County. This release provides officials, the public, and other stakeholders with their first view of the proposed FIRMs, which include changes that may have occurred throughout Morgan County since the last flood hazard map was published in December 16, 2005. The preliminary maps are being reviewed for accuracy and **changes are expected.**

The preliminary maps are available on the internet at:

- <https://hazards.fema.gov/femaportal/prelimdownload/>
- [www.alabamaflood.com](http://www.alabamaflood.com)

Other websites with information on the flood program:

- <http://adeca.alabama.gov/Divisions/owr/floodplain/Pages/default.aspx>
- <http://www.fema.gov/view-your-communitys-preliminary-flood-hazard-data-0>



The map above shows the current 1% flood area (December 2005) in blue. The red depicts new areas being added to the 1% flood area in the preliminary FIRM.

If a property is mapped into a high-risk area (1% areas shown as a zone labeled with letters starting with A) from a low risk areas (shown as a zone labeled with the letter X) then Morgan County, a participating community in the National Flood Insurance Program (NFIP), is required to permit all development (including but not limited to building, filling, grading, excavating, and storage & accessory buildings) and ensure that construction materials and methods used will minimize future flood damages. This includes requiring new construction, substantial improvements, and other development to elevate the lowest floor a minimum of 2 feet above the Base Flood Elevation (BFE). Non-residential structures can also be flood proofed to a minimum of 2 feet above the BFE.

Also, if a property is mapped into the high-risk area, and the property owner has a mortgage through a federally regulated or insured lender, flood insurance will be required when the maps become effective. Lenders have the option to make the purchase of flood insurance a condition for their loans at any time. Some lenders may institute such requirements in advance of the maps becoming effective. **Property owners, who obtain flood insurance before the new maps become effective and then maintain it, may be able to benefit from the NFIP's "grandfathering" insurance rating process and pay a lower premium. Property owners should contact their insurance agent for more information.**

When the maps become effective and a property is mapped from a high-risk zone (1% areas shown as a zone labeled with letters starting with A) into a low-risk or moderate-risk zone (shown as a zone labeled with the letter X), it is at the lender's discretion whether or not to require coverage; however, they will require it up until the new maps become effective. Once effective, property owners should remember that the flood risk has only been reduced, not eliminated, and should consider staying protected. The property owner should also be aware that the FIRM maps are for insurance rating purposes only and areas do flood outside of the marked flood hazard area. Most property owners can maintain coverage by easily converting their current flood insurance policy to the lower-cost Preferred Risk Policy (PRP). A PRP offers a significant cost savings while still providing coverage and the benefit of protection. Property owners should contact their insurance agent for more information.

If Maps Show...	These Requirements, Options And Savings Apply
<b>Change from low or moderate flood risk to high risk ( flood zone B, C, or X to zone A, AE, AH or AO)</b>	<p><b>Development Permit Required.</b> Permit is required for new development (including but not limited to building, filling, grading, excavating, and storage &amp; accessory buildings) or substantial improvement/damage.</p> <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>
<b>Change from high flood risk to low or moderate risk (e.g., flood zone A, AE, AH, AO, to X or shaded X)</b>	<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>
<b>Increase in the Base Flood Elevation (BFE)</b>	<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 have built in compliance with the flood map in effect at the time of construction to keep the earlier base flood elevation to calculate their insurance rate. This could result in significant savings.</p>
<b>No change in risk level</b>	<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>

## Projected Timeline

- ▶ Preliminary Issuance – May 13, 2016
- ▶ Preliminary Map Meeting (PDCC)– June 28, 2016
- ▶ Publish Proposed Flood Hazard Determinations (FHD) in the Federal Register – August 2016
- ▶ Post two local newspaper ads for proposed FHDs in 10 day period (Second ad begins **90-day Appeal Period**) – December 21, 2016 and December 28, 2016
- ▶ End Appeal Period – March 27, 2017
- ▶ Appeal Resolutions – May 2017
- ▶ Letter of Final Determination – October 2017
- ▶ Effective Date – April 2018

**Note: We expect the mapped 1% flood areas to change before the maps become effective. Also, the projected dates will probably change as well.**