

**CITY OF DECATUR COMMUNITY RATING SYSTEM PROGRAM**  
**OUTREACH PROJECT FOR FLOODPLAIN IMPACTED PROPERTIES**

City of Decatur Public Works Department – Engineering Division  
404/377-6198 – [www.decaturga.com](http://www.decaturga.com) JULY 2009

**FLOOD HAZARD MAP INFORMATION**

The City of Decatur Public Works Department - Engineering Department administers the Community Rating System (CRS) program. The Department has on file all of the new Flood Insurance Rate Maps (FIRM) map panels of the City approved by FEMA on February 20, 2008 that identify the Special Flood Hazard Areas (SFHA's) that have been established by Federal Emergency Management Agency (FEMA). The new floodplain maps were approved by FEMA through the issuance of a Letter of Map Revision (LOMR) for the entire City. The floodplain maps and LOMR data are available for viewing on the City' website at [www.decaturga.com](http://www.decaturga.com) under the Floodplain Information link. If a surveyor will be conducting a floodplain limits location survey or preparing an Elevation Certificate for your property they will need to contact the Engineering Department to obtain the correct floodplain information to prepare either of those documents. The correct Base Flood Elevation (BFE) must be obtained from the Flood Insurance Study (FIS) profiles not from the Flood Insurance Rate Map panels (FIRM). Enclosed is the applicable portion of the FIRM map panel, with property information provided by the City that illustrates your property and its relationship to the SFHA established. Property owners may obtain general and site-specific flood and flood-related information concerning their property by calling the Engineering Department at (404) 377-6198 or by visiting our offices located at 2635 Talley Street. An official map information service letter is available from the Engineering Department for a fee of \$10. This service provides inquirers with current FIRM information and identifies if a property lies within a SFHA. This service is also provided free of charge to inquirers. However, no official letter can be provided for this level of service. Notification of this service is also published twice yearly in the Decatur FOCUS in June and October.

**FLOOD HAZARD**

The greatest flood threat within the City comes from seasonal storms, tropical storms and on rare occasion a hurricane. Although the City is located at the upper reaches of four (4) independent watersheds; Peavine Creek, South Fork Peachtree Creek Tributary, Shoal Creek and Sugar Creek Tributary, Decatur does periodically experience minor to moderate localized flooding. Due to the highly developed nature of the City, runoff from storm events can quickly travel overland and along streets to the stormwater collection system where it is rapidly conveyed to the streams and creeks that are identified on the FIRM panels. Water levels in the local streams can rise rapidly due to ponding behind

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drainage pipes and culverts causing flooding of streets, driveways, parking lots and yards. Property owners are requested to contact the City's Stormwater Management Engineer, Julie Gyuricza, at (404) 377-6198 or by email: [julie.gyuricza@decaturga.com](mailto:julie.gyuricza@decaturga.com) to report blockages to waterways, storm sewers or storm drainage structures that could create a condition that would impede stormwater runoff and increase the potential for flooding. Being aware of historical flooding problems in your neighborhood can aid property owners by increasing knowledge on the potential flood hazards they may expect to experience during seasonal peak rainfall events. The enclosed Flood Protection Information pamphlet is distributed yearly in the Decatur FOCUS to all property owners in the City and is enclosed herein for a reminder of the location of historical flooding problems within the City limits.

**FLOOD SAFETY MEASURES**

As indicated on the enclosed portion of your FIRM map, your property is subject to flooding. Therefore, the following information and recommended activities are important for you to consider:

- Prepare an inventory of your personal property, which should include a list that describes items of personal value. It is recommended that photographs of these items be taken and kept with the inventory. All records and paper documents should be stored in waterproof containers or in a safe deposit box at your bank.
- Your homeowner's insurance policy and the coverages it provides should be reviewed with your insurance agent on a routine basis. It is your responsibility to ensure you are properly covered for losses, including protection against rising water (flood insurance).
- Be responsible for observing basic flood safety precautions including but not limited to; not walking through flowing water, not driving through flooded areas, keeping away from any downed utility lines (you never know when the line could be a power line), remember that if your house or other structure is flooded the power company should be contacted to turn off your electric service, be mindful of animals trapped by flood waters including snakes, be alert for gas leaks and be careful where you step.
- If you or your family are required to be evacuated to an emergency shelter be sure to carry with you as many personal supplies and food as possible, including any personal documents you deem necessary. Be as helpful as possible to the shelter staff and remember that during a flood there will be a significant amount of problems that emergency service personnel will be confronted with; try not to be one.

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**FLOOD INSURANCE**

Any property located within a SFHA that is subject to a federally funded loan or mortgage is required to carry insurance against rising waters (flood insurance). Standard property owner insurance policies do not provide for coverage of losses due to flooding. Additionally, even if your home, other structures or your entire property are not within a Special Flood Hazard Area (SFHA), it is strongly recommended that this valuable coverage be considered since storms of greater intensity than the 100-year event used by FEMA to develop the FIRM maps are possible in any given year. Storms of greater intensity than the 100-year event will cause increased limits of flooding that could impact structures adjacent to but outside the FIRM designated SFHA. Contact your insurance agent to determine details regarding qualification requirements, coverages and cost. Obtaining or having available a current elevation certificate properly prepared by a registered land surveyor on the approved FEMA certificate form is required for applicants with property that is within a SFHA. A copy of the completed form should be provided to the Engineering Department for our records. The following table lists the amount of maximum coverages for flood insurance available to property owners within the City. Since the City participates in FEMA’s Community Rating System (CRS) program, at the current time a 15% discount on policy cost is available to property owners in the City. However, effective May 1, 2008 a new FEMA policy will take effect which specifies that structures determined by FEMA as having the lowest floor one foot or more below the Base Flood Elevation (BFE) will no longer be eligible for the City’s CRS premium discount .

The following table lists the amounts of maximum coverages available to property owners in the City.

<b>Building Coverage</b>		<b>Contents Coverage</b>	
Single Family Dwelling	\$250,000	Residential	\$100,000
Apartment Building	\$250,000	Non-residential	\$500,000
Condominium Association	\$250,000 x number of units or replacement cost, whichever is less	Small business	\$500,000
Non-residential	\$500,000		
Small business	\$500,000		

**PROPERTY PROTECTION MEASURES**

Data collected national indicates that flooding has caused more property damage in the United States than any other form of natural disaster. The City has taken steps through the adoption of Flood Damage Prevention Ordinances over the last 10 years to address

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this situation and make new home construction less susceptible to flooding. However, the majority of structures in the City prone to flooding were constructed prior to such regulations, known as Pre-FIRM structures. Pre-FIRM means built before 1971. Owners of such properties are encouraged to seek ways to implement practical and cost effective ways to prevent floodwaters from impacting their properties or consider retrofitting of the structure to protect it from flooding. Retrofitting is an approach that is designed to modify the structure to prevent or minimize flooding to habitable space, while the property itself still remains subject to flooding.

Retrofitting can be approached from a number ways, some of which are listed as follows:

- Elevation of the structure above the Base Flood Elevation (BFE) in accordance with the City's freeboard standards, 3 feet above the adopted BFE.
- Construction of barriers to isolate the structure from floodwaters.
- Installation of waterproofing systems to create watertight floor and wall systems.
- Wet floodproofing (modifying flood prone areas of the structure, such as basement, crawling spaces and garages, to permit the entry and exit of flood waters and removing and relocating utilities, plumbing and electrical systems, heating and air conditioning units and other personal items of value to higher elevation levels within and without the structure).
- Installing flood vents for areas of a structure below the BFE to permit the safe entrance and exit of flood waters without creating hydrostatic pressure on exterior walls.

If a pending flooding situation occurs, as time permits it is advisable to undertake the following emergency response actions:

- Sand bag door openings and attempt to seal off points of water access into the structure that lies below known flooding levels.
- Elevate furniture and other valuables above known flood elevations or to the highest possible level of the structure.
- Seal off sanitary sewer lines in the structure to prevent backflow from the local sewerage system.
- Move all vehicles to higher ground out of low level garages and from driveway that are known to flood.

The Engineering Department and the Decatur Public Library have reference publications on file from FEMA to assist property owners in evaluating how to address the above listed areas of concern.

### **FLOODPLAIN DEVELOPMENT PERMITS**

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If you are receiving this notification a Special Flood Hazard Area impacts your property. In February 2007 the City's new Floodplain Management/Flood Damage Prevention Ordinance, Chapter 42 – Environment, Article IX took effect. The subject Code can be found on the City's website and is downloadable to viewing and copying. This Code should be reviewed so that you will be aware of the restrictions and prohibitions that exist concerning developing or improving existing structures or proposing to construct new structures within the Floodplain. Questions concerning the meaning of this Code and its impacts to development of Floodplain properties should be directed to the Engineering Department at (404) 377-6198.

The Code establishes provisions to address violations of the provisions of this ordinance and creates enforcement and penalties for such violations to ensure compliance with the adopted regulations occurs. Should you observe unauthorized activities within the Floodplain, please contact the Building Official at (404) 370-4104 so that an investigation can take place. Your cooperation and assistance in Code enforcement activities is appreciated.

### **SUBSTANTIAL IMPROVEMENT REQUIREMENTS**

Substantial improvement as defined in the Floodplain Management/Flood Damage Prevention Ordinance shall mean: “Any combination of repairs, reconstruction, alteration, or improvements to a building, taking place during a 10-year period, in which the cumulative cost equals or exceeds 50 percent of the market value of the structure prior to the improvement. The market value of the building means (1) the appraised value of the structure prior to the start of the initial repair or improvement, or (2) in the case of damage, the value of the structure prior to the damage occurring. This term includes structures which have incurred “substantial damage” regardless of the actual amount of repair work performed. For the purposes of this definition, “substantial improvement” is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the building. The term does not, however, include those improvements of a building required to comply with existing health, sanitary, or safety code specifications which are solely necessary to assure safe living conditions, which have been pre-identified by the City Building Official or other Code Enforcement Official, and not solely triggered by an improvement or repair project”

### **DRAINAGE SYSTEM MAINTENANCE**

The streams and creeks within the City that convey stormwater runoff can have their carrying and storage capacity significantly reduced by the dumping of debris, through soil erosion and sedimentation and by overgrowth of vegetation. When these conditions exist and stream capacity is reduced flooding can occur at more frequent intervals and to

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higher elevations subsequently impacting properties that may not normally be at risk of flood damage. Should you have any questions or concerns relating to drainage or flooding issues on or adjacent to your property or elsewhere within the City you can contact the Stormwater Management Engineer at (404) 377-6198 or by email: [julie.gyuricza@decaturga.com](mailto:julie.gyuricza@decaturga.com) to request a site visit. During a site visit, which is conducted at no cost, the Engineer will inspect and evaluate specific drainage or flooding concerns identified to determine the best possible course of action to address the situation present.

To minimize such conditions, the enforcement of dumping regulations and the maintenance of streams and creeks and stormwater detention systems are administered by the Engineering Department through Ordinances covering Soil Erosion and Sedimentation Control, Post-Development Stormwater Management for New Development and Redevelopment, Floodplain Management/Flood Damage Prevention, Stream Buffer Protection, Litter Control and Illicit Discharge and Illegal Connection. The City Public Works Department's Engineering Department is responsible for the administration of these regulations and should be notified immediately of any violations or conditions that endanger the City's drainage system and detention systems. The Engineering Department can be reached at (404) 377-6198 to report violations by telephone or at the Department Office located at 2635 Talley Street in the Eloise T. Leveritt Building.

### **NATURAL AND BENEFICIAL FUNCTIONS**

The City of Decatur's Floodplains, Greenspace areas and stream buffers provide a considerable range of natural benefits to the environment and to flood protection. These natural and beneficial functions include:

- Flood and erosion control: Allowing for flood storage and conveyance, a reduction in floodwater velocity and stabilization and control of stream bank erosion.
- Water quality: Filtration and uptake of nutrients and impurities contained in stormwater runoff.
- Biological resources: Provide areas for high rates of plant growth and a diversity of flora and potential breeding and feeding grounds for many types water fowl and local fauna.
- Societal resources: Provide open space and aesthetic pleasures for walking and bird and animal viewing

The Floodplain and Greenspace areas and stream buffers referenced above are regulated by the City of Decatur Code of Ordinances and are enforced by the Public Works Department – Engineering Department.