

## **New Flood Map and Flood Insurance Fact Sheet**

### **New Map Release Timeline**

- Preliminary Maps were issued on November 22, 2013. Maps included over 250 miles of new detailed studies from the U S Army Corps of Engineers (USACE) Nashville District
- A Preliminary Digital Flood Insurance Rate Map (DFIRM) Community Coordination (PDCC) Meeting was held on February 26, 2014 with local floodplain administrators to discuss the maps.
- Letters regarding the draft maps and the upcoming notice of the appeal period were sent to Metro Council Members on March 17, 2014.
- Letters signed by Federal Emergency Management Agency (FEMA) Region IV were distributed to each community in Davidson County, informing them of the upcoming appeal period, on July 17, 2014.
- The Flood Insurance Study update was advertised in *The Tennessean* and the 8 smaller local newspapers (the *Nashville Today*, the *Green Hills News*, the *West Side News*, the *Belle Meade News*, the *West Meade News*, the *Bellevue News*, the *Hermitage News* and the *Donelson News*). The appeal notice was carried in the July 24, 2014 and July 31, 2014 newspapers. It was also advertised in the Federal Register.
- The 90-day appeal period began on July 31, 2014 and ended on October 29, 2014.
- During the appeal period the USACE Nashville District submitted an additional 31 miles of new detailed stream modeling.
- FEMA's contract engineering firm AECOM incorporated the additional 31 miles of modeling and mapping and re-issued the maps.
- September 2016, letters were mailed to approximately 4,500 Davidson County homeowners affected by the changes.
- Open house meetings have been scheduled for Monday, November 7<sup>th</sup> and Tuesday, November 8<sup>th</sup> in the Sonny West Conference Center on the Fulton Complex at 700 Second Ave. South from 6 p.m. until 8 p.m.
- Changes between the old and new maps can be viewed by visiting <http://maps.nashville.gov/PrelimFEMAViewer/>
- The preliminary maps are available now in the Stormwater Office at the Metro Office Building at 800 Second Avenue South and will be online at the Map Service Center at [mfc.fema.gov](http://mfc.fema.gov) by the end of the year.
- A Letter of Final Determination (LFD) will be issued by FEMA in October 2016. The LFD starts a six month compliance period for communities to adopt the maps through their floodplain ordinance. After the six months compliance period, the maps will be effective in April 2017.

### **National Flood Insurance Program**

Metropolitan Nashville and Davidson County has long recognized the importance of property protection from floods and has participated in the National Flood Insurance Program (NFIP) since 1982, making residents and businesses within Davidson County eligible for flood insurance through FEMA.

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) was implemented in 1990 as a voluntary program for recognizing and encouraging community floodplain management activities exceeding the NFIP's minimum standards. Under the CRS, flood insurance premium rates are discounted to reward community actions that meet the three goals of the CRS, which are: (1) reduce flood damage to insurable property; (2) strengthen and support the insurance aspects of the NFIP; and (3) encourage a comprehensive approach to floodplain management.

- Metro Nashville is a class 8 community which gives us a 10% break for all policy holders.
- Currently there are 6244 flood insurance policies in force in Davidson County.
- This is a reduction from about 7100 policies just after the flood. Many folks who had to buy insurance to get benefits have since let their policies go.
- All residents (home owners and renters) and all business owners of Davidson County are eligible for flood insurance.
- Residents can purchase flood insurance through their insurance agent.
- Most residential insurance plans do NOT cover flood damage.

### **FEMA's Hazard Mitigation Grant Program**

NFIP Communities in full compliance with the NFIP have the opportunity to take advantage of several funding sources provided by the Federal Emergency Management Agency (FEMA). The Hazard Mitigation Grant Program (HMGP) provides grants to States and local governments to implement long-term hazard mitigation measures. Typically the cost share is 75% federal and 25% local funding. Metro has been active in pursuing these grants and buying flood damaged residential properties for more than 20 years. We had purchased about 100 properties with HMGP grants over the years leading up to May 2010 flood event. Immediately after the 2010 flood we were able to use HMGP funds to acquire an additional 225 properties through a voluntary seller program.

Currently we are actively working to purchase and demolish 30 properties in the Gibson Creek watershed in the Madison area through the same funding source that we used after the May 2010 flood.

### **Important Tips:**

- Your property does not have to be in a floodplain or floodway to be affected by flood waters.
- Properties in a 100-year floodplain have a 1% chance of flooding every year.
- Floods cause more damage in the United States than any other natural hazard.
- In the event of a flood, Turn Around - Don't Drown.