## **COBB COUNTY WATER SYSTEM**

Stormwater Management



## What is a repetitive loss property?

Cobb County has experienced significant flooding events in the past. In September 2009, severe flooding resulted in more than 1,600 homes countywide being damaged. Properties that experience multiple flood events can be designated as repetitive loss or severe repetitive loss properties if the following conditions are met:

- Repetitive loss property: a property where two or more National Flood Insurance Program (NFIP) losses of at least \$1,000 each have been paid within any 10-year rolling period since 1978.
- Severe repetitive loss property: a property that has had four or more claims of more than \$5,000 or two to three claims that cumulatively exceed the building's value.

A repetitive loss designation continues even if ownership of the building changes. Previous flood losses can also impact current flood insurance premiums.

### How do I know my property's flood risk?

Cobb County has identified neighborhoods throughout the County that have repeatedly flooded. County Stormwater Management Division staff is available to consult with you about the causes of neighborhood flooding, flood risk for your property, and protection measures. County staff can help provide information related to current flood maps, such as FEMA flood zones and regulatory base flood elevations, and historic flood information for your neighborhood. You can also check your flood zone using the Cobb County Search FEMA Floodplain web application at https://geo-cobbcountyga.hub.arcgis.com/apps/search-fema-floodplain/explore.



Neighborhood flooding during the 2009 flooding event.

#### How can I protect my property from flooding?

Mitigating flood damages to repeatedly flooded neighborhoods and buildings helps create a safer community. Since the 2009 flood, Cobb County has supported mitigation measures including acquisition and drainage improvements in the hardest hit neighborhoods. To protect your individual property, consider installing flood vents, elevating mechanical and electrical equipment or entire home above anticipated flood water levels. The County has encouraged property owners within high-risk flood areas along the Chattahoochee River to elevate their homes if they chose to remain in that location. Regardless of if you are located in a high-risk flood zone, buying a flood insurance policy offers protection from flood damage that is not covered by homeowners insurance.

#### For More Information

For more information about flood risk and mitigation options, please contact the Cobb County Water System by phone at (770) 419-6435.

# Flood Hazard Mitigation (GEMA Grants) Floodplain Property Buyouts

- Hazard Mitigation Grant Program (HMGP)
  - In 1999, Georgia Emergency Management Agency (GEMA) awarded Cobb County a 75/25 matching grant to purchase 16 homes in the Noonday Creek floodplain. The grant was later amended to include 16 additional homes located along Leasa Court. All of these homes have now been purchased and removed from the floodplain. This grant was later amended again in 2004 to include the purchase of 10 homes on Rio Montana. (42 homes total)
- Flood Mitigation Assistance (FMA) Grants
  In 2002, GEMA awarded Cobb County a 75/25 matching grant to purchase 3 homes in the Little Noonday Creek regulatory floodway located on Leasa Court. These homes have been purchased and removed from the floodplain. (3 homes total)
- Disaster Relief Grants (DR1554) and (DR1560)

On July 11, 2005 Hurricane Dennis struck Cobb County and hit hardest in the southwestern corner of the County in and around Cities of Austell and Powder Springs. Over 70 homes sustained significant damage from the flooding resulting from 12-14 inches of rainfall over a 24 hour period. The flood stage of record (22 feet) was recorded at the United States Geological Survey (USGS) streamflow gage on Sweetwater Creek near Austell. Unfortunately a federal disaster was not declared for Hurricane Dennis. To assist Cobb County with local relief efforts, GEMA and Federal Emergency Management Agency (FEMA) made disaster relief funds available from previous Hurricane Disasters (Hurricane Francis – September 7, 2004 and Hurricane Ivan – September 16, 2004). In February 2006, Cobb County was awarded two Flood Hazard Mitigation Grants (FHMG) from GEMA and FEMA to purchase, demolish and remove 26 homes that sustained substantial damage from Hurricane Dennis. (26 homes total)

Hazard Mitigation Grant Program (HMGP 1686-0005)

On July 14, 2007, an intense thunderstorm moved across central portions of Cobb County and dropped over 4 inches of rainfall over a 2 hour period in Red Oak Park in the vicinity of Crockett Drive, Little John Trial, Sunny Lane and Princess Lane. Cobb County submitted an application to acquire 5 homes in this neighborhood as well as 2 homes along Rio Montana Drive. Subsequent to Cobb County's application for federal assistance made in September 2007, GEMA and FEMA awarded a property acquisition grant to Cobb County to acquire demolish and remove 7 properties. Ultimately, 3 property owners withdrew from the program and 4 were purchased, demolished, and removed . (7 homes total)

Hazard Mitigation Grant Program (HMGP 1858-0013)

Following catastrophic flooding on September 21, 2009, during which portions of Cobb County in and around the City of Austell received rainfall amounts in excess of 20 inches over a 24 hour period of time, on January 19, 2010 Cobb County submitted a property acquisition application for 34 substantially damaged homes within the 100-year floodplain. This grant was subsequently awarded to Cobb County in late September 2010.

Hazard Mitigation Grant Program (HMGP 1858-0014)

Following catastrophic flooding on September 21, 2009, during which portions of Cobb County in and around the City of Austell received rainfall amounts in excess of 20 inches over a 24 hour period of time, on January 19, 2010 Cobb County submitted a property acquisition application for 34 substantially damaged homes within the 100-year floodplain. This grant was subsequently awarded to Cobb County in late September 2010. The City of Powder Springs entered into and Intergovernmental Agreement with Cobb County to reimburse Cobb County for the portions of the expenditures not covered by the federal and state sponsors.

