

Community Catoosa County State GA CID 130028
 County Catoosa

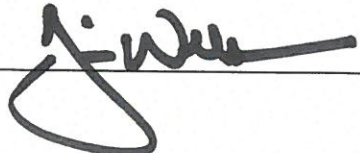
COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION

AW 214 Recertification

Recertification Due Date: Oct 15, 2017		
If there are any changes or corrections to the information below, please cross out the old item and write in the correction.		
	Chief Executive Officer	CRS Coordinator
Name	Jim Walker	James Davis
Title	County Manager	Zoning Administrator
Address	800 Lafayette Street	184 Tiger Trail
	Ringgold, GA 30736	Ringgold, GA 30736
Phone		706-965-3787
E-mail	countymanager@catoosa.com	James.davis@catoosa.com

I hereby certify that Catoosa County is continuing to implement the activities on the attached pages as credited under the Community Rating System and described in our original application to the CRS and subsequent modifications.

I hereby certify that, to the best of my knowledge and belief, we are maintaining in force all flood insurance policies that have been required of us as a condition of federal financial assistance for insurable buildings owned by us and located in the Special Flood Hazard Area (SFHA) shown on our Flood Insurance Rate Map. I further understand that disaster assistance for any community-owned building located in the SFHA is reduced by the amount of National Flood Insurance Program (NFIP) flood insurance coverage (structure and contents) that a community should be carrying on the building, regardless of whether the community is carrying a policy.

Signed  (Chief Executive Officer)

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Your community has been verified as receiving CRS credit for the following activities. If your community is still implementing these activities the CRS coordinator is required to put his or her initials in the blank and attach the appropriate items. The numbers refer to the activity number which is found in the CRS Coordinator's Manual. If the word "attached" is used you must provide documentation material for that activity. If no material has been acquired for that activity please explain why there is no material from the past year.

JD 310 EC: We are maintaining Elevation Certificates on all new and substantially improved buildings in our Special Flood Hazard Area.

JD 310 EC: We have issued 0 (insert number) permits for new construction and substantial improvements in the Special Flood Hazard Area in the last year.

JD 310 EC: Attached are 5 Elevation Certificates for new or substantially improved structures that have been completed in the last year.

JD 810 EC: We continue to make copies of Elevation Certificates on newer properties available at our present office location.

JD 320 MI: We are providing Flood Insurance Rate Map information and information on the flood insurance purchase requirement to inquirers. [] Initial here if the office address or the manner in which requests may be submitted has changed in the last year. Please provide the new office address or manner of submittal with this form.

JD 320 MI: Attached is a copy of the document that publicized this service this year, including informing insurance agents about the availability of elevation certificates.

JD 320 MI: Attached is a copy of one page of the log, a letter, or other record that we kept on this service this year.

JD 320 MI: We are continuing to keep our FIRM updated and maintain old copies of our FIRM.

JD 330 OPF: Attached is a copy of this year's annual outreach project to floodplain residents.

JD 330 OPA: Attached is a copy of the additional outreach project(s) we conducted this year.

JD 340 ODR: People looking to purchase floodprone property are being advised of the flood hazard through our credited hazard disclosure measures.

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JD 350 LIB/LPD: Our public library continues to maintain flood protection materials.

JD 350 WEB: We continue to conduct an annual review and update of the information and links in our flood protection website.

JD 430 We continue to enforce the floodplain management provisions of our zoning, subdivision and building code ordinances for which we are receiving credit. Initial here if you have amended your floodplain regulations. Attach a copy of the amendment.

JD 430 BC: We continue to enforce our current building code. Initial here if you have amended your building code. Attach a copy of the amendment.

JD 430 STF: We continue to employ those staff credited for attaining their CFM, and those who have attended the credited training courses. Initial here if your staff has changed and attach a statement as to the staffing changes.

JD 440 AMD: We continue to use and update our flood data maintenance system on an annual basis as needed.

JD 450 FRX: We continue to enforce the requirement that all new buildings outside the SFHA must be elevated above the street or otherwise protected from drainage problems.

JD 450 ESC/WQ: We continue to enforce the provisions of our zoning, subdivision and building codes as they pertain to erosion and sediment control and water quality.

JD 502 RL: Attached is a copy of this year's notice on property protection that we sent to our repetitive loss areas.

JD 502 RL: We currently have 12 repetitive loss properties and send our notice to 103 properties in the repetitive loss areas.

JD 510 FMP: Attached is a copy of our floodplain management plan's annual progress report and/or a copy of the annual progress report on the recommendations of the area analyses.

JD 510 FMP: We have provided copies of this progress report to our governing board, local media, and the state NFIP Coordinating office.

JD 520 AR: We continue to maintain as open space the lots where buildings were acquired or relocated out of the floodplain. Initial here if there have been any changes (additions or deletions) to the parcels credited as open space. Attach a description of those changes.

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JD 540 CIP: We continue to implement the sections of our Capital Improvements Program which pertain to the drainage system maintenance.

JD 540 SDR: We continue to enforce our stream dumping regulations.

JD 540 SDR: Attached is a copy of this year's outreach project that explained our stream dumping regulations.

NOTE: Please do not mail or ship packages that need a signature.

Additional Comments:

Attachments:



James Davis, CFM
Zoning Administrator
Email: james.davis@catoosa.com

CATOOSA COUNTY PLANNING AND ZONING

184 Tiger Trail
Ringgold, Georgia 30736

Phone: 706-965-3787
Fax: 706-965-7244

September 27, 2017

Additional Comments Catoosa County 2017 CRS Annual Recertification

- 310 EC: We have not attached 5 elevation certificates for new or substantially damaged structures because there were no new structures or substantially damaged structures built during the reporting year.
- 320 MI: I have attached a copy of our logged inquires on property within the SFHA from September 2016-September 2017.
- 330 OPA: Staff held a public awareness class for citizens and builders on August 5, 2016. At the meeting we discussed stormwater/flood ordinances and illegal dumping regulations. We plan on having another meeting within the next couple of months. The sign in sheet is attached.

CRS Activity 510
Progress Report

Date this report was prepared: September 27, 2017

Name of Community: Catoosa County, GA (130028)

Name of Plan: Catoosa County Multi-Jurisdictional Hazard Mitigation Plan

Date of Adoption of Plan: 6/5/2012

5 Year CRS Expiration Date: 10/1/2017

1. How can a copy of the original plan or area analysis report be obtained:

A copy of the Catoosa County Multi-Jurisdictional Hazard Mitigation Plan is available in person at the Catoosa County Fire Department Station #1 or from the Catoosa County Stormwater Management Office.

2. Describe how this evaluation report was prepared and how it was submitted to the governing body, released to the media, and made available to the public:

This evaluation report was prepared by the Catoosa County Planning Department staff, including the CRS Coordinator. This report was submitted to the Catoosa County Board of Commissioners and the State NFIP Coordinator via email on September 27, 2017. It has been made available to the media and general public on the Catoosa County website.

3. Provide a review of each recommendation or action item in the action plan or area analysis report, including a statement on how much was accomplished during the previous year:

See attached Table 1. 2017 Flood Mitigation Action Progress

4. Discuss why any objectives were not reached or why implementation is behind schedule:

See attached Table 1. 2017 Flood Mitigation Action Progress

5. What are the recommendations for new projects or revised recommendations?
None

Table 1. 2017 Flood Mitigation Action Progress

Mitigation Action Step	Hazard(s) Addressed	Inclusion in Existing Plan	Status
Annual Review of Federal Water Acts to incorporate into flood ordinance.	Flood	Yes	The County's current ordinance is currently in line with Federal Water Acts and exceeds minimum FEMA requirements.
Engineer study for Cannon Drive	Flood	Yes	No Engineering study has been completed for Cannon Drive as of this time. The County has had no flooding of Cannon Drive during the current reporting period.
Update Flood Ordinance for new FIS and FIRM Maps	Flood	Yes	The County's current ordinance is in line with the current FIS and DFIRMs that were issued in September 2009.
Elevate GA HWY 2 in 3200 block	Flood	Yes	This particular road is located within the City of Fort Oglethorpe and would be handled by the City of Fort Oglethorpe and GDOT. The County is not aware of any plans for this to take place at this time.



James Davis, CFM

Director

Email: zoning@catoosa.com

CATOOSA COUNTY PLANNING AND ZONING

184 Tiger Trail
Ringgold, Georgia 30736

Phone: 706-965-3787
Fax: 706-965-7244

MEMORANDUM

TO: CATOOSA COUNTY LENDING INSTITUTIONS, REAL ESTATE AGENTS AND INSURANCE AGENTS
FROM: CATOOSA COUNTY PLANNING AND ZONING
SUBJECT: NOTICE OF FLOOD MAP SERVICE
DATE: 09/26/2017

As a public service, Catoosa County will provide you with the following information upon request:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Maps (FIRMs) of the County.
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM.
- We have a handout on the mandatory flood insurance purchase requirement that can help people who need a mortgage or loan for a property in the SFHA.
- We have elevation certificates on file for review.

If you would like to make an inquiry, please tell us the 911 address, Tax Map/Parcel number, and/ or the owner's information. We are open 8:00 a.m. to 5:00 p.m. Monday through Friday. The office is closed from 12:00 p.m. to 1:00 p.m. for lunch. Call us at (706) 965-3787 or come by the Catoosa County Planning and Zoning Office at 184 Tiger Trail in Ringgold. Our staff will be glad to help you. There is no charge for this service.

**Activity 330 Catoosa County Georgia
Flood Protection Information**

You are receiving this letter because your property is in or near the flood hazard area as mapped by the Federal Emergency Management Agency.

Flooding in our County is caused by three major sources: East, West and South Chickamauga Creeks leave their banks during heavy storms. Black Branch, Cherokee Creek, Hurricane Creek, Johnson Branch, Little Chickamauga Creek, Peavine Creek, Spring Creek, Dry Creek, Little Creek, Little Tiger Creek, Sugar Creek, Peters Branch and Blue Spring Branch are smaller streams which flood during or soon after heavy storms. Floodwaters are not as deep as the three major streams, but they still cover streets and yards and can flood cars, garages, basements and lower floors.

Flooding in all of these areas can come with little warning. Floods are also dangerous. Even though they appear to move slowly (three feet per second), a flood two feet deep can knock a man off his feet and float a car. Your property may be high enough that it was not flooded recently. However, it can still be flooded in the future because the next flood could be worse. If you are in the floodplain, the odds are that someday your property will be damaged. This flyer gives you some ideas of what you can do to protect yourself.

County Flood Services: The first thing you should do is check your flood hazard. **Flood maps and flood protection references are available at the Catoosa County Zoning Office, 184 Tiger Trail Ringgold, GA 30736 and at the Catoosa County Library, 108 Catoosa Circle Ringgold, Georgia 30736.** They can give you more information, such as past flood problems in the area, and copies of elevation certificates on buildings built in the floodplain since 1998. If you are not in a floodplain, there still may be some risk of flooding.

If requested, the Stormwater Management Office will visit a property to review its flood problem and explain ways to stop flooding or prevent flood damage. **Call the Department at 706-965-3787.** These services are free. If you are in a floodplain or have had a flood or drainage problem, check out these sources of assistance.

What You Can Do: Several of the County's efforts depend on your cooperation and assistance. Here is how you can help:

- Do not dump or throw anything into the ditches or streams. Dumping in our ditches and streams is a violation of Catoosa County Zoning Ordinance 6.5.5. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris.
- If you see dumping or debris in the ditches or streams, contact the Public Works Department at 706-935-3574.

- Always check with the Zoning and Stormwater Departments before you build on, alter, regrade, or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties.
- If you see building or filling without a County permit sign posted, contact the Zoning Office at 706-965-3787
- Check out the following information on floodproofing, flood insurance and flood safety.

Floodproofing: There are several different ways to protect a building from flood damage. One way is to keep the water away by regarding your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The Stormwater Department can provide this information.

Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements or if water will get over two feet deep.

A third approach is to raise the house above flood levels. A small wood frame house can be elevated for less than \$10,000.

Many houses, even those not in the floodplain, have sewers that back up into the basement during heavy rains. A plug or standpipe can stop this if the water doesn't get more than one or two feet deep. They can be purchased at a hardware store for under \$25. For deeper sewer backup flooding, talk to a plumber about overhead sewers or a backup valve.

These measures are called floodproofing or retrofitting. More information is available at the Catoosa County Zoning Office. *Important Note:* Any alteration to your building or land requires a permit from the Zoning and Building Departments. Even regarding or filling in the floodplain requires a permit.

If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. It is unlikely that you will get much warning, so a detailed checklist prepared in advance would help ensure that you don't forget anything.

Flood Insurance: If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies **do not** cover damage from floods. However, because Catoosa County participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.

Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in Catoosa County, there is usually more damage to the furniture and contents than there is to the structure.

If you are covered, double-check that the building coverage is adequate and make sure you have contents coverage.

Remember: Even if the last flood missed you or you have done

Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverage.

some flood-proofing, the next flood could be worse. Flood insurance covers all surface floods.

Flood Safety

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or City emergency management office.

Have your electricity turned off by the Power Company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

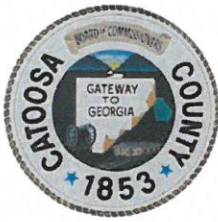
Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

Increased Cost of Compliance (ICC)

- Flood insurance includes an additional way to help. Increased Cost of Compliance coverage is part of most Standard Flood Insurance Policies.
- Claims for ICC benefits are filed separately from your claim for contents or building loss.
- If eligible, you can collect up to \$30,000 to help cover the cost of bringing your home or business into compliance with floodplain ordinances.
- If your building has been repeatedly or severely damaged by flooding, the local floodplain ordinance does require you to make changes to the property. You can use ICC benefits to help pay for these required improvements.

Are you are eligible to file an ICC claim?

- If the Catoosa County Floodplain Administrator determines one of the following:
 - 1) “Your property is substantially damaged” this means that your community says the cost to repair your flooded building is 50% or more of its pre-disaster market value.
 - 2) Your property sustained “repetitive damage” this term applies to homes or businesses that were damaged by flooding twice in the past 10 years, where the cost of repairing the flood damage, on average, equaled or exceeded 25% of the property market value at the time of each flood. Also, there must have been flood insurance claim payments for each of the two flood losses, and the community’s floodplain management ordinance must have a repetitive loss provision.



Catoosa County Stormwater Management

184 Tiger Trail
Ringgold, GA. 30736

Office (706) 965-4226
Email: zoning@catoosa.com

Dear Resident:

You have received this letter because your property is in an area that has been flooded several times. When our drainage system of ditches and culverts was built over 50 years ago, it could handle all but the largest storms. Since then, urban development in and upstream of Catoosa County has increased the amount of stormwater runoff. Now, heavy rains overload the system more often. As a result, your area floods on an average of every 3 – 4 years.

Catoosa County is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding.

Meanwhile, here are some things you can do:

1. Check with the Stormwater Department (706-965-3787) on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the County is doing about it, and what would be an appropriate flood protection level. County staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know the flood safety guidance on the last page of this letter.
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go to.
 - Make a household inventory, especially of basement contents.
 - Put insurance policies, valuable papers, medicine, etc. in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
 - Develop a disaster response plan – See the Red Cross' website: www.redcross.org/services/disaster/ for a copy of the brochure "Your Family Disaster Plan".
 - Get a copy of *Repairing Your Flooded Home*. We have copies at the Stormwater Department or it can be found on the Red Cross' website, too.
3. Consider some permanent flood protection measures.

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.
 - Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*. Copies are in the Floodville Public Library or at www.fema.gov/hazards/floods/lib312.shtm.
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.
4. Talk to the Stormwater Department for information on financial assistance.
- If you are interested in elevating your building above the flood level or selling it to the County, we may apply for a Federal grant to cover 75% of the cost.
 - Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
5. Get a flood insurance policy.
- Homeowner's insurance policies do not cover damage from floods. However, because Catoosa County participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Catoosa County participates in the Community Rating System, you may receive a reduction in the insurance premium.
 - If your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
 - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.