

## Analysis of Current (pre-August 2018) versus Pending Flood Zones (after August 2018)

CRS Classes	Points	SFHA	Outside SFHA
1	4500 +	45%	10%
2	4000-4499	40%	10%
3	3500-3999	35%	10%
4	3000-3499	30%	10%
5	2500-2999	25%	10%
6	2000-2499	20%	10%
7	1500-1999	15%	5%
8	1000-1499	10%	5%
9	500-999	5%	5%
10	0-499	0	0

Chatham County currently maintains a score of 5 in the CRS program. This means that properties located within the Special Flood Hazard Area (SFHA) receive a **25% discount** on flood insurance.

Properties outside the SFHA receive a **10% discount**

		Pre-August 2018	After August 2018
	Risk Level	Number of Parcels in Zone	Number of Parcels in Zone
<b>Zones AE and VE</b> (100-year Floodplain, 25% discount)	High Risk	2,894 (61%)	1,732 (36%)
<b>Zone 0.2 Percent</b> (500-year Floodplain, 10% discount)	Moderate Risk	1,389 (29%)	2,551 (53%)
<b>Zone X</b> (10% discount)	Low Risk	500 (10%)	500 (10%)
Total Number of Parcels		<b>4,783</b>	<b>4,783</b>

### Summary:

- Under new Flood Zones, fewer parcels will be in Zones AE and VE, which will result in lower premiums for 1,162.
- Currently, 78% of 31411 parcels have flood insurance (3,722/4,783 parcels).
- Premiums range from \$130 - \$14,364 (the average is roughly \$670)

The following table compares the current maps with the future flood maps based on how properties will be reclassified once the new maps are adopted:

Current Flood Zones	Future Flood Zones (August 2018)	Number of Parcels
0.2 Percent	AE	47
0.2 Percent	X	172
0.2 Percent	0.2 Percent	1,170
AE	AE	1,618
AE	VE	2
AE	X	16
AE	0.2 Percent	1,189
VE	AE	59
VE	VE	6
VE	0.2 Percent	4
X	X	312
X	0.2 Percent	188

- 47 parcels are moving from moderate risk (0.2 Percent) to high risk (AE)
- 1,684 parcels remain in the high-risk zone, but will have a reduced BFE
  - 1-foot reduction in BFE, 58 parcels
  - 2-foot reduction in BFE, 816 parcels
  - 3-foot reduction in BFE, 689 parcels
  - 4-foot reduction in BFE, 112 parcels
  - 5-foot reduction in BFE, 9 parcels

The Base Flood Elevation (BFE) is the computer elevation floodwater is anticipated to rise during a 100-year flood. FEMA requires that construction of the lowest finished floor elevation be above the BFE. Chatham County requires that construction of the lowest finished floor be 1 foot above the BFE.

The reduction in BFE generally means that structures previously constructed to code will now have even more separation between the floodwater line and the lowest finished floor, thus making them less subject to flooding based on the 100 year storm.