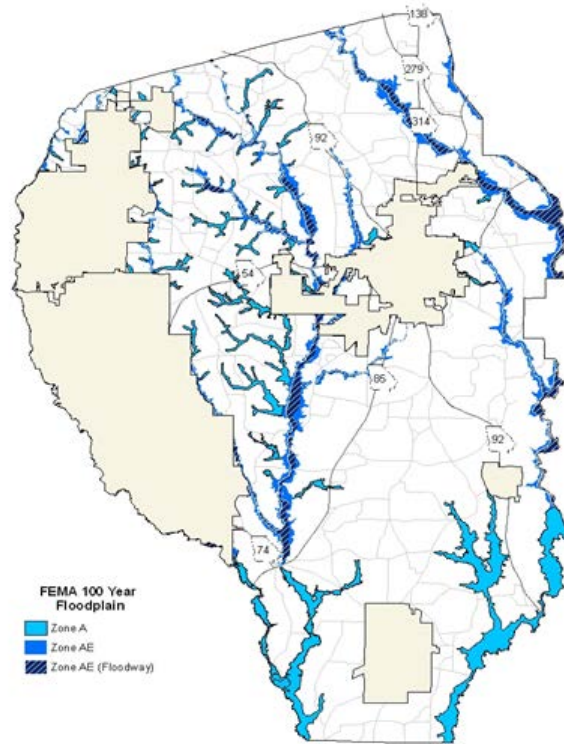


Know Your Floodplain

What is Floodplain?

Floodplains in Fayette County are usually low lying flat dry areas built up over time from sediments deposited by rising flood waters from a nearby stream. Left alone, floodplains are the most economical and efficient means to reduce flood-damaging water velocities and provide areas to store floodwaters. Floodplains also help improve water quality by allowing floodwater to slow down and sediment to settle out.

Visit <http://maps.fayettecountyga.gov/> or contact Fayette County Environmental Management (770-305-5410 or emd@fayettecountyga.gov) for specific property information.



Floodplains in Fayette County

Gin Branch, Antioch Creek, Broadnax Creek, Camp Creek Flat Creek, Gay Creek, Gingercake Creek, Haddock Creek, Horton Creek, Line Creek, Morning Creek, Whitewater Creek, Woolsey Creek and the Flint River all contain floodplain. The largest connected floodplains within Fayette County are along Whitewater and Line Creeks. The last major flood that impacted Fayette County occurred in 1994 when flood waters disrupted essential government services, damaged critical structures, and caused roads to close due to streets flooding. Please visit <http://maps.fayettecountyga.gov/> and check “Flood Zones” under “Map Layers” for a floodplain map in your area of Fayette County.

What are Flash Floods?

A flash flood is a very short-term event characterized by a rapid stream rise with flooding waters reaching above the stream banks (usually occurring within 6 hours of heavy rainfall or a dam failure). During a flash flood most property damage and fatalities tend to occur in areas immediately next to a stream. Additionally, heavy rain on steep slopes weakens the soil and can cause mud slides, damaging homes, roads, and property. You can reduce your risk of personal and property damage from flash floods by determining your proximity to nearby streams and staying well away during heavy rainfall events.

Insure Your Property

Flood Insurance

One of the most important steps you can take to protect your home and belongings from flood damage is to purchase **FLOOD INSURANCE**. Homeowner insurance policies usually do not cover damages from flooding. Since Fayette County participates in the National Flood Insurance Program Community Rating System, everyone can purchase a separate flood insurance policy backed by the Federal government at a reduced rate that covers both the structure and the contents, even if the property has flooded before. Flood insurance required by lending institutions usually covers only the building's structure and not its contents. It takes **30 days** to write a flood insurance policy, so planning is essential. More information on flood insurance is available at: <http://www.FloodSmart.gov>. If you don't have flood insurance, talk to your insurance agent or call (1-800-CALL-FLOOD, 1-800-225-5356).

Mandatory Purchase Requirements

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for federally backed mortgages on buildings located in Special Flood Hazard Areas. The Special Flood Hazard Areas is area where the base floodplain (100-year) is mapped on a Flood Insurance Rate Map. It is marked as one or more zones that begin with the letter "A" or "V".

Lenders are required to complete a Standard Flood Hazard Determination form whenever they make, increase, extend, or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured home is in a Special Flood Hazard Area. If the building is in a Special Flood Hazard Area, the Federal agency or lender is required by law to have the lendee purchase a flood insurance policy. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan if a portion of the property in a Special Flood Hazard Area even if the structure is located outside a Special Flood Hazard Area.

Fayette County Has National Flood Insurance Program Community Rating of 6

Fayette County participates in the National Flood Insurance Program Community Rating System. This is a voluntary incentive program that gives our county "credit" for activities that exceed minimum requirements. Fayette County's "credit" is discounted flood insurance premiums because the County takes community actions meeting the three goals of the Community Rating System that: (1) reduce flood losses; (2) facilitate insurance ratings; and (3) promotes awareness the awareness of flood insurance. Additional information is available at the National Flood Insurance Community Rating System's website <http://www.fema.gov/national-flood-insurance-program-community-rating-system>.



Protect Yourself & Your Property

What Should You Do if You are Caught in a Flood?

Turn off gas and electricity to your home to reduce the potential for additional damages. Move valuable paperwork and objects to higher elevations in your home (second floor or on top of shelves). Bring any outdoor items such as lawn furniture and toys inside your home or garage so they do not become a floating hazard and clog storm drains or creeks. Stay clear of all power lines and electrical wires. If you are going to leave your home, be cautious of flood waters and do not walk or drive through flood waters. Six inches of flowing water can knock over a person and two feet of water is enough to float a vehicle and wash it downstream.

Wind Damage

Once a hurricane or major storm hits, it's too late to protect your home and property. During a windstorm, wind forces are carried from the roof down to the exterior walls, down to the foundation. Homes can be damaged when wind forces are not properly transferred to the ground. Inspect roof sheathing from the attic. If many nails have missed the rafters, you may need to re-nail the sheathing. If you're putting on a new roof, make sure the sheathing complies with current recommended practices. Please contact Permits and Inspections at 770-305-5403 for current recommended practices.

Drainage Systems

Storm water drainage systems are made up of catch basins, street gutters, ditches, swales, and underground pipes direct water runoff away from roads and buildings and into lower areas. Drainage systems can become clogged with trash and debris or in some instances collapse because they have not been maintained. Roads and buildings can flood when drainage systems cannot work as intended. Homeowners should inspect and maintain drainage easements and stormwater structures on personal property to minimize flooding damage. Please call Environmental Management at 770-305-5410 to report a drainage system problem within the right-of-way or illegal dumping.

Emergency Floodproofing

Emergency floodproofing initiated on relatively short notice includes using stored and/or natural materials to prevent flooding. The most frequently used measure is construction of sandbag dikes. Sandbags may be fit to the irregularities of an area. If sandbags are unavailable, other types of bags may also be filled. If soil fill is required, excavating equipment should be available to remove sod, loosen soil, and transport the material to the floodproofing area. Bags should be strong enough to hold approximately one-third cubic yard of material and withstand prolonged contact with water. More information may be found in Federal Emergency Management Agency's "Six Ways to Protect Your Home".

Build Responsibly

Floodplain Development

Fayette County pays special attention to potential development and redevelopment within the floodplain. **Any development within the floodplain requires a local permit.** This includes “substantial improvement” projects or repairs to “substantially damaged” facilities as well as new construction projects. “Substantial improvement” or “substantial damage” is a combination of repairs, reconstruction, alteration, or improvements to a building taking place in a 10-year period, where the total cost is greater than 50% of the market value of the building prior to the improvements. Properties with “substantial improvement” permits or “substantial damage” permits are required to prove that both new and existing structures meet current floodplain standards. Please visit http://www.fayettecountyga.gov/environmental_management/development_regulations.htm for the complete Floodplain Management Ordinance.

The Permits and Inspection Department, Suite 201 in the Fayette County Administrative Complex at 140 Stonewall Avenue West, should be contacted before any type of construction or improvement begins on a property. New construction permitting information is available at http://www.fayettecountyga.gov/building_permits/index.htm.

If you notice building or development without a Fayette County permit sign posted, contact the Permits and Inspections Department at 770-305-5403.

Non-Emergency Floodproofing

You can permanently retrofit structures to help protect them from flooding. Buildings can be anchored to prevent flotation or walls can be strengthened to withstand the pressure of flood waters or the impact from floating objects. In addition to outside damages, heavy rains can cause sewage back-up into basements, even in areas outside of the floodplain. A floor drain plug, standpipe, or sewer back up valve can prevent sewer back-up flooding a home and can be purchased at a hardware store for under \$25.

Natural & Beneficial Floodplain Functions

Fayette County protects the beneficial and natural area functions of floodplain and wetlands with Development Regulations: Floodplain Ordinance, Watershed Protection Ordinance, Soil Erosion, Sediment, and Pollution Control Ordinance, and Groundwater Recharge Protection Ordinance. All regulations are available at http://www.fayettecountyga.gov/environmental_management/development_regulations.htm.

Understanding and protecting the natural functions of floodplains can help protect human safety and reduce flood damage to property. When rising flood water spreads over floodplain the energy from the fast moving water can dissipate, causing beneficial effects or lower downstream flooding levels, reducing downstream erosion, and improving water quality by allowing flood waters to seep through the ground filtering out pollution.

Federally protected wetlands are common features found in flood prone areas that are saturated with water, either permanently or seasonally offering habitat for many local species. Wetlands are protected by the U.S. Army Corp of Engineers and any proposed activity must be permitted through their office. Fayette County protects the floodplain natural area functions through implementation of the Floodplain Management, Watershed Protection, Erosion Control, and Groundwater Recharge Ordinances. All Fayette County development regulations are available at http://www.fayettecountyga.gov/environmental_management.development_regulations.htm. Please visit <http://maps.fayettecountyga.gov/> and check "Wetlands" under "Map Layers" for a wetland map in your area of Fayette County.