

FULTON COUNTY FLOODPLAIN MANAGEMENT

The Fulton County is helping minimize potential flooding by addressing the impact of new development and redevelopment on storm-water, and regulating development in floodplains based on projected land-use conditions. A floodplain is a nearly flat plain along the course of a stream or river that is naturally subject to flooding. Floodplain regulations and development restrictions can greatly reduce future flooding impacts, preserve greenspace and habitat, control floodwaters, and protect water quality.

To see if your property falls into a floodplain, check the [FEMA Flood Insurance Risk Zone map](#), or call **404-612-7800** with any floodplain-related questions.

FLOOD HAZARD AREAS

Fulton County's Special Flood Hazard Area, commonly referred to as the "100-year floodplain," flood elevations have a one percent chance of being equaled or exceeded each year. However, that "100-year flood" could actually occur more than once in a relatively short period of time, not necessarily just once every 100 years.

NATURAL BENEFITS

Regulated floodplains provide many benefits to a community, including preserving greenspace, providing recreational opportunities, reducing the number and severity of floods, and helping handle storm-water runoff. Flood hazard areas also help maintain and enhance water quality (natural vegetation filters out impurities from runoff and uses excess nutrients), create excellent habitats for plant, fish and wildlife, and even help protect areas for rare and endangered species.

FLOODPLAIN DEVELOPMENT AND PERMITS REQUIRED

New construction, development or redevelopment in the floodplain increases the likelihood of exposure to damages and can cause flooding on neighboring properties. Therefore, Fulton County has regulations on building and development designed to prevent new construction from making flooding and drainage problems worse. There are special rules in the Special Flood Hazard Area, i.e., the area shown on the Floodplain Map. If you are planning to construct a house, garage, fence or any type other structure or development close to or in the floodplain, check with the Permits Department to see if your site is located in the floodplain. A permit will be needed to ensure that such projects do not cause adverse impacts on other properties.

If you live in a floodplain, be sure to check with the County's Planning and Community Services Department before you build or alter your property in any way. All development in the floodplain, not just construction of buildings, requires a local permit. Illegal development can reduce the capacity of the floodplain and create an unsafe situation. For more information, see Land Disturbance Permit, Development Regulations, and the Floodplain Regulations. For more information about these permits and to report illegal development, call the County at **404-612-7800**.

FLOOD SAFETY

Flood conditions, of any size, can be hazardous and potentially life threatening. To lessen flood hazards follow these steps:

- Know the local flood warning and evacuations procedures.
- Plan escape routes to high ground.
- During time of heavy rainfall, monitor the level of water in the waterway (if possible).
- Stay tuned to radio or TV for possible flood warnings.
- Evacuate the flood hazard area in times of impending flood or when advised to do so by the police or fire department.
- Do not attempt to cross a flooded stream on foot or by car.
- If your car stalls in high water, abandon it immediately and seek higher ground.
- Keep children away from flood waters, ditches, culverts, and storm drains.
- Shut off gas to home and stay away from downed power lines.
- Be especially cautious at night.

PROPERTY PROTECTION MEASURES

Retrofitting your home (elevating it so floodwaters do not enter; constructing barriers between your home and floodwaters; and wet and dry flood proofing) can help protect against flood damage. If floodwaters look like they're going to enter your home, relocate contents so there is little or no damage from them or sewer backups and sump pump failure. Emergency measures include moving belongings upstairs and sandbagging. More information about flood proofing or retrofitting your home is available on the [FEMA website](#).

ELEVATION CERTIFICATES

The County maintains records and elevation certificates for floodplain properties that have obtained permits through the County.

FLOOD WARNINGS

Warnings are disseminated through local radio and television stations (WXIA-11, WAGA-5, WGCL-TV, WSB-2, WSB-AM750, WGST-AM640). FLOOD WATCH means that flash flooding is possible within the watch area. FLASH FLOOD WARNING means that flash flooding is imminent or has been reported in the warning area and evacuation is advisable if you live in low lying areas.

STORM SYSTEM MAINTENANCE

The County has regulations that prohibit the dumping of trash, leaves and other pollutants into the storm system (drains, pipes, streams, ditches, etc.). This dumping can cause unexpected flooding by obstructing the free flow of storm-water, creating overflow into roads and yards, resulting in damage and potentially hazardous conditions. If your property is near a stream, storm inlet, or drainage ditch, please keep the area clear of brush and debris. The County inspects and maintains ditches and storm structures within the rights-of-way but not on private property. If you see illegal dumping of trash, yard waste, or other pollutants or changes such as filling or rerouting streams or ditches, please call the County at 404-612-7800.

SUBSTANTIAL IMPROVEMENTS & DAMAGE

If your home or business is located in the floodplain, the National Flood Insurance Program requires that the building must meet the same requirements as a new building if the cost of reconstruction due to damage, rehabilitation, addition, or other improvements exceeds 50 percent of the building's market value. Please contact the County at **404-612-7800** before you make any alterations to your home or business.

NATIONAL FLOOD INSURANCE PROGRAM INFORMATION:

Protect Yourself Today

The NFIP is a federally-subsidized flood damage insurance program administered by the Federal Emergency Management Agency (FEMA). In order for residents and business owners to be eligible to purchase flood insurance, communities must exchange a commitment to manage development in their special flood hazard areas according to minimum federal regulations. These areas are delineated by FEMA on Flood Insurance Rate Maps. For more information on the NFIP, please visit <http://www.fema.gov/national-flood-insurance-program>.

The NFIP offers the Community Rating System (CRS), which is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

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.

The Fulton County has been a participating community in the National Flood Insurance Program (NFIP) for over several years. The Planning and Community Services is managing the Communities recertification approval process recognizing the County's comprehensive flood hazard prevention activities.

DISCOUNT

Flood insurance premium rates are discounted in increments of 5%. For example; a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount (a Class 10 is not participating in the CRS and receives no discount). The CRS classes for local communities are based on 18 creditable activities, organized under four categories.

1. Public Information
2. Mapping and Regulations
3. Flood Damage Reduction
4. Flood Preparedness

Fulton County homeowners and renters are paying less for flood insurance. Fulton County's current Class 8 Rating has earned policyholders a 10% reduction on flood insurance premiums. The average savings on a flood insurance policy in the Special Flood Hazard Area is \$126 per policy per year.

FLOOD GAGES

Atlanta Fulton County Emergency Management Agency (AFCEMA) issues flood watches (when conditions are right for flooding) and flood warnings (flooding is imminent or is in progress) for Fulton County through TV and radio broadcasts. Since the AFCEMA maintains 24-hour, direct contact with the National Weather Service (NWS), it can provide the latest flood threat information. If needed, the EMA also can override local cable broadcasts to provide flood threat information; send siren-equipped vehicles to critical facilities, such as hospitals, nursing public places; and send mobile address units and Personnel for door-to-door warning evacuation.

FLOOD INSURANCE

Flood insurance is required if your house or building is located within a Special Flood Hazard Area/floodplain, but it is available to all property owners, regardless of flood zone. Homeowner's insurance does not cover damage or losses due to flooding. Again the County participates in the National Flood Insurance Program which makes flood insurance available for purchase to all property owners.

Flood insurance is available on buildings and personal property, and the contents of your home or business. The cost of the policy depends on your flood zone, elevation, and age of structure. There is a 30-day waiting period for purchasing insurance, so don't wait until the next flood to buy protection. More information about flood insurance can be obtained from your insurance agent.

Flood Insurance can help you recover from a disaster! Flood insurance protects you from the financial devastation caused by floods. Even a few inches of water can bring thousands of dollars in repair and restoration costs. Again most homeowners insurance does not cover floods. Flood insurance is "single peril" insurance, sold separately from homeowners insurance. Flood insurance protects against losses to buildings and their contents, not the land surrounding them. The coverage applies whether the flooding results from heavy or prolonged rains, coastal storm surge, blocked storm drainage systems, or other causes. To be considered a flood, the waters must cover at least two acres or affect at least two properties.

AVAILABILITY

Flood insurance is available in Fulton County, both within and outside of the floodplain. Your property's flood risk is shown on flood hazard maps. Different types of policies are available depending on your flood risk. *If you live in a high-risk area*, you will need a Standard Policy. Federally backed mortgage lenders will require that you have such a policy before they will approve your loan.

Outside of high-risk areas, flood insurance is also available, usually at lower cost. A Preferred Risk Policy covers both a home and its contents, with low yearly premiums. While you aren't federally required to have flood insurance in a low-to-moderate risk area that does not mean that you won't ever need it. Large floods often extend beyond the boundaries of high-risk areas and smaller floods occur outside high-risk areas as well. In fact, a quarter of all flood insurance claims come from low-to-moderate risk areas.

WAITING PERIOD

There is usually a 30-day waiting period, after applying and paying the premium, before the flood insurance policy becomes effective. However, there is no waiting period when flood insurance is required by a lender for any purpose. Lenders may require flood insurance for a new loan, when a loan amount is increased or extended, or after a mortgage portfolio review shows that the building is in a high-risk area. There is a one-day waiting period for a new policy or when additional amounts of coverage are required by the lender during the 13-month period following map revisions. This applies when the map revision changes the structure's designation from a non-high-risk area to a high-risk area.

COST AND COVERAGE

Flood insurance is sold and serviced by private insurers, and backed by the federal government. More than 85 companies sell flood insurance. Often the same insurance agent who wrote your homeowners insurance policy can help you obtain flood insurance. Flood insurance costs the same wherever you purchase it, because the rates are set by the National Flood Insurance Program. Flood insurance covers both homes and businesses. With residential coverage you can get up to \$250,000 of insurance to protect your home and up to \$100,000 to protect its contents. If you are located in (or moving into) a high-risk area, federally regulated or insured lenders will require you to have flood insurance for the amount remaining on your mortgage, or \$250,000, whichever is lower. With commercial coverage, you can get up to \$500,000 of insurance to protect your building and up to \$500,000 to protect its contents. Be Flood Smart! Please check with your local insurance agent as the above numbers are rough estimates and change frequently. Click here to find out about your property and contact an insurance agent: [What's Your Flood Risk](#)

PROPERTY PROTECTION

If you live in a flood prone area, there are a number of things you can do to protect your property from flood damage:

- Re-grading your property
- Elevating and securing electrical outlets and components
- Construct barriers out of fill or concrete between the building and flood waters
- Dry flood proof by using flood-resistant materials on exterior surfaces
- Basement protection
- Wet flood proofing to modify the structure and move the contents so that when flood waters enter the building there is little or no damage.
- Buildings can also be permanently retrofitted for better flood protection!

RETROFITTING FOR FLOODING

Retrofitting means making changes to an existing building to protect it from flooding or high winds. FEMA publication 312, Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding provides information that will help you decide whether your house is a candidate for retrofitting.

SIX WAYS TO PROTECT YOUR HOUSE FROM FLOODING

Elevating: is raising your house so that the lowest floor is above the flood level. This is the most common way to avoid flood damage.

Wet flood proofing: makes uninhabited parts of your house resistant to flood damage when water is allowed to enter during flooding. (example – vents in a carport)

Relocation: means moving your house to higher ground where the exposure to flooding is reduced or eliminated altogether.

Dry flood proofing: is sealing your foundation to prevent flood waters from entering.

Levee and floodwall protection: means constructing barriers to prevent flood waters from entering your house.

Demolition: means razing your house and rebuilding properly on the same property or buying a house elsewhere.