

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?



**YOU ARE RECEIVING THIS
BROCHURE BECAUSE YOUR
PROPERTY IS LOCATED IN OR NEAR
A FLOODPRONE AREA.**



History of Flooding in Columbia County

Columbia County is a suburban county adjacent to Augusta, GA and bounded to the North by the Savannah River and is one of the fastest growing counties in the State.

Flooding in Columbia County is usually the result of a brief period of intense rainfall that the ground is unable to absorb – known as flash flooding. Such localized flooding is likely to occur in the most densely developed areas of the county around Reed Creek, Betty's Branch, and Jones Creek.

As the County continues to grow, new construction and paving will continue to alter the land's ability to drain properly, and areas once categorized as low risk may experience more flooding.

***Being prepared is your best defense
against a flood.***

How Do You Prepare for a Flood?

STEP 1 - KNOW YOUR FLOOD HAZARD

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). FIRMs are the official maps for a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), which represent the areas subject to inundation by the 1-percent-annual chance flood event. On average, structures located within the SFHA have a 26-percent chance of flooding during the life of a standard 30-year mortgage.

You can view FIRMs at the Columbia County Library and at the Stormwater Utility Department. To check if you are in a flood zone online, visit: <https://georgiadfirm.com>. You can also contact Stormwater Compliance at (706) 447-7645 for flood zone determination.

Properties located outside of the SFHA are not guaranteed to be safe from flooding.

STEP 2 - INSURE YOUR PROPERTY

Flooding is not covered by a standard homeowner's insurance policy. Columbia County participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all structures in the County regardless of whether or not they are located within a SFHA. Coverage is available for the building itself as well as its contents. Renters are highly encouraged to purchase flood insurance for their contents. Note that there is a 30-day waiting period before coverage goes into effect.

Contact your local insurance agency for more information.



STEP 3 - PROTECT YOURSELF AND YOUR FAMILY

Tune-in to local commercial radio or television stations (WGAC 95.1 FM, WGAC 101.9 FM/580 AM) or NOAA weather radio frequencies (162.550 or 162.450). Purchase a Weather Alert Radio to stay informed of changing conditions. Look for and adhere to all posted warnings. Sign up for emergency notifications (Code Red) at the following link:

<https://www.columbiacountyga.gov/county/emergency-services/emergency-management-agency>

If your property is in imminent danger of flooding, contact your utility provider to request that your power or natural gas be shut off or for guidance on how to do it yourself.

Turn Around, Don't Drown! Never attempt to drive through flooded roadways.

Avoid low-lying areas. Seek shelter in the highest areas possible.

Develop an evacuation plan for your family. Designate a place where your family will meet after an evacuation order is issued.

STEP 4 - PROTECT YOUR PROPERTY

Various methods may be used to minimize flooding. If the floor level of your property is lower than the "Base Flood Elevation" (elevation of the 100-year flood, based on the FEMA maps), consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available in Columbia County public libraries.

If a flood is imminent, property can be protected by sandbagging areas subject to the

entry of water into living spaces. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. Residents can help reduce flooding by taking an active role in keeping trash and debris off the streets and sidewalks and out of streams and ditches. Contact the County Help Desk at (706) 868-3375 to report dumping violations.



STEP 5 - BUILD RESPONSIBLY

Development within the County requires various types of permits depending on the project. Always check and fulfill permitting requirements with the Building Standards Department at (706) 868-3420. The Plan Review Team – (706) 447-1376 – is available for pre-development consultations. If the development requires alteration, fill, clearing, grading, or other land disturbance, a Land Disturbance Permit may be necessary. If a property is within the Special Flood Hazard Area (SFHA) it will need to follow the Flood Damage Prevention Ordinance.

Remember, when building or grading, always maintain a clear area between lots for drainage.



Source: City of
Edmonton

The County requires that if the cost of reconstruction, additions, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially

damaged buildings must also be brought up to the same standards. Contact Stormwater Compliance at (706) 447-7645 for more information on Substantial Damage, Flood Damage Prevention Ordinance, and Land Disturbance Permits.

STEP 6 - PROTECT NATURAL FLOODPLAIN FUNCTIONS

Floodplains are a natural component of the Columbia County environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality. To learn more about the County's floodplain management, visit:

<https://www.columbiacountyga.gov/community/parks-the-environment/environmental-management/floodplain-management>

STEP 7 – GENERAL PREPAREDNESS

Learn more about preparing for disasters from Georgia's *Ready Georgia* program: <https://gema.georgia.gov/plan-prepare/ready-georgia>

Steps may include making a plan, including for evacuation. Know your evacuation route and

be prepared if/when evacuation is ordered or advised. If evacuations are called for, it is imperative that you follow instructions in the time frame noted. *Ready Georgia* also provides information on how to prepare emergency kit.

Inventory and photograph your home's contents and put important papers and insurance policies in a safe place.

If possible, place the washer, dryer, furnace and water heater above potential flood waters. They should be placed on masonry blocks or concrete at least 36 inches above the projected flood elevation, moved to inside a floodwall or moved to a higher floor. All work must conform to state and local building codes.

STEP 8 – BUY FLOOD INSURANCE IN LOW RISK FLOOD ZONES

National Flood Insurance Program (NFIP) policies are only required for buildings located within the SFHA. Properties outside of the SFHA are not safe from flooding, and as development patterns in the County change, the likelihood of flooding outside of the SFHA goes up.

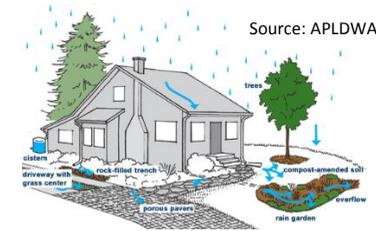
Property owners in the low risk zones may qualify for a preferred risk policy and can get flood insurance at a reduced rate. Contact your local insurance agent for more information.

STEP 9 – REDUCE STORMWATER FLOODING

Increased development in the County has resulted in problems to the existing stormwater drainage system.

The County encourages homeowners and individuals to reduce stormwater runoff from

your property by utilizing Low Impact Development, rain barrels, or other interventions to retain stormwater on site rather than running off into the drainage system. Contact Ready.gov for more information.



The County has implemented a Stormwater utility, for questions Contact the Stormwater Department at (706) 855-7246.

STEP 10 – FINANCIAL BENEFITS OF MITIGATION

Elevating your property can keep you safe by reducing flood damages. Your flood insurance premiums may also go down. You may be eligible for federal Hazard Mitigation Grant Program funding following a Presidential Disaster Declaration to cover up to 75% of the cost. Discuss your options, like elevating mechanical equipment with your flood insurance agent or in consultation with the County's Building Standards Department or contact Emergency Management Agency at (706) 868-3333 if you have questions about flood mitigation grant programs.

For more information about flood safety or the NFIP, please note the following:

www.floodsmart.gov
www.ready.gov/floods
1-888-379-9531



Columbia County Public Works & Engineering Services
Stormwater Compliance Department
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