



Important changes to the Banks County flood hazard maps are underway. As floodplain boundaries, regulatory flood elevations and vertical datums change, so may how you design and construct your buildings and develop your property, now and in the future. So be sure to stay informed.

Banks County Flood Maps Are Changing

In Summer 2009, the Georgia Environmental Protection Division (EPD), under the Department of Natural Resources, and the Federal Emergency Management Agency (FEMA) will be releasing new preliminary flood hazard maps, known as Digital Flood Insurance Rate Maps (DFIRMs), for all of Banks County. The new DFIRMs will show the extent to which areas of the county are currently at risk for flooding and they reflect new flood hazard information developed GA DNR, as part of its Map Modernization Program.

The remapping effort—part of FEMA’s nationwide flood map modernization effort—was necessary because the flood hazard and risk information shown on the current flood maps is outdated. The maps now in force were developed over ten years ago. Since then, the drainage patterns have changed, new land development has occurred, and mapping and modeling technology has significantly improved. These new flood maps will provide builders, developers, engineers, and others with up-to-date, reliable, Internet-accessible information about Banks County’s flood risk on a property-by-property basis.

Understanding the Effects

While the DFIRMs may not become effective for another several months, it is important for professionals in the building industry to understand what the changes in the new maps are and what they mean. These changes may not only affect how and where they can build but there

may be implications to the federal flood insurance requirements.

Changes in Flood Zone and Elevation

It is crucial for both building professionals and their clients to know if the property being remodeled, built on or planned to be built on is currently in a low- or moderate-risk area (shown on the flood maps as a “B”, “C”, or “X” zone) and will be mapped into a higher risk zone, or if there is a planned increase in the Base Flood Elevation (BFE). As FEMA releases Banks County’s preliminary flood maps (DFIRMs) for public review, building professionals should review them to see what changes are occurring where and when the changes will become effective.

Knowing in advance if a property is being mapped into a higher risk flood zone or a higher BFE will help ensure that the building is built to the newer, safer federal standard when the maps become effective. Knowing the changes in BFE and flood zone in advance can also allow for the building to be constructed high enough above the BFE to provide savings in flood insurance premiums to the ultimate owner.



Changes in Vertical Datum

A FEMA requirement for all of the new DFIRMs is that they be based on the vertical datum of NAVD88. Consequently, it is important that when surveys are being performed, that Banks County’s new benchmarks and measurements from vertical datum NAVD88 are used—and not NGVD29—when making any site improvements. If you are working with older plans based on NGVD29, the Flood Insurance Study and DFIRMs will provide conversion factors to make it into an equivalent NAVD88 measurement.

Changes in Flood Insurance Requirements

Map changes will prompt residents and business owners to re-examine the status of their properties, so that they have proper insurance coverage and can save on costs. Some properties may be mapped into a higher risk zone or experience an increase in the BFE and the property owners will want to take advantage of the National Flood Insurance Program’s “grandfathering” rule to keep their costs down. As a result, this may generate an increase in requests for new elevation certificates. Make sure to use the latest elevation certificate form (FEMA Form 81-31) and to use the new vertical datum (NAVD88).

Stay Informed

Knowing when and where map changes are occurring allows professionals in the building industry to understand what the changes in the new maps are and what they mean. This knowledge will allow for safer construction to lower the risk of flooding and allow building to occur that will result in lower flood insurance premiums for the building’s owner. Building professionals should stay in contact with local officials as Banks County goes through the mapping process and know when changes in requirements for building permits will occur.

Additional information can be obtained by periodically visiting the Banks County web site at <http://www.co.banks.ga.us>. The preliminary maps can be viewed at <http://www.GeorgiaDFIRM.com/status/banks/prelim.htm>.

To learn more about the Georgia Map Modernization Program, visit www.GeorgiaDFIRM.com. To learn more about flood insurance, visit www.FloodSmart.gov.

MAPPING MILESTONES
Summer 2009 — Preliminary flood maps released
January 5, 2010 — Start of 30-day Public Comment Period (for filing of appeals and protests)
January 5, 2010 — GA DNR and federal review begins
December 2010* — New flood maps take effect; new flood insurance requirements also take effect
Visit www.GeorgiaDFIRM.com to learn more about the mapping process and where and when meetings may be held
For General Information Call FEMA at 1-877-336-2267.
Open Monday through Friday, 8:00 AM through 6:30 PM.
<i>* Date subject to change pending completion of review process</i>