



Mapping Today's Flood Risks

The remapping of Banks County is a comprehensive effort to remap the area's flood risks using the latest flood modeling and digital mapping technologies. The new maps, known officially as Digital Flood Insurance Rate Maps (DFIRMs), will provide detailed, property-specific flood risk data to guide construction and flood insurance decisions. With the planned release of these maps in December 2010, Banks County residents and business owners will have up-to-date, reliable, Internet-accessible data about the flood hazards they face.

The project is part of a nationwide flood hazard map update effort spearheaded by the Federal Emergency Agency (FEMA), which also oversees the National Flood Insurance Program (NFIP). The Georgia Department of Natural Resources (GA DNR) is overseeing this remapping effort as a partner with FEMA.



Why Update the Maps

The flood maps currently in use are out of date. The flood risks shown do not reflect the effects of recent growth or changes in drainage and run-off patterns caused by land-use and natural forces. The likelihood of riverine and flash flooding in some areas has increased significantly. In many areas, the flood risk had not been previously been identified, but now is due to investments by Banks County, GA DNR, and FEMA. So, up-to-date flood

maps are needed to accurately represent these changes; they are an important tool in the effort to protect lives and properties in Banks County.

New Maps Mean a Safer Banks County

By showing the extent to which areas of the Banks County and individual properties are at risk for flooding, the new maps will help guide financial protection, planning, investment, building, development and renovation decisions.

- **Residents and business owners** will understand their *current* flood risk and be able to make better decisions about insuring and protecting their property against floods.
- **Builders and developers** can use the updated map data to determine where and how to build structures more safely and how high to build to reduce the risk of flood damage.
- **Real estate agents** will be better able to inform clients of the risk factors that may affect the property they are buying or selling as well as any flood insurance requirements.
- **Insurance agents** will know their clients' current flood risk and can provide more informed recommendations regarding flood insurance coverage options.

How Residents and Businesses Are Affected

Flood zone designations and base flood elevations¹ will change with the new flood maps. Some property owners with mortgages will face new flood insurance requirements, and people seeking to build or to substantially add to existing buildings may face new permitting and construction requirements. For example:

¹ The Base Flood Elevation (BFE) is the level, in feet above sea level, that flood waters have a 1% annual chance of reaching or exceeding in any given year.

- If your building is re-mapped from a low- or moderate-risk flood zone to a high-risk zone, flood insurance is likely to be a requirement.
- If you already have a flood insurance policy when (or purchase before) the maps become effective, you may be able to save money on flood insurance if you maintain your policy.
- If your building is re-mapped from a high-risk zone to a moderate- or low-risk zone (labeled as an X zone), the risk of flooding is reduced *but not removed* and flood insurance is still recommended.
- If you are planning new construction or improvements to your home or business, design requirements may change based on the new flood risk information.

Before the Maps Become Effective: Public Comment and Review

The preliminary DFIRMs have been provided to Banks County for review. Open House will be held to allow residents and business owners to view the new maps and ask FEMA, GA DNR, and Banks County officials questions.

Stay Informed

Knowing when and where map changes are occurring allows you to be properly prepared to make important decisions. Prepare by staying in contact with local officials and 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>.

Contact your local insurance agent to learn more about flood insurance and your options, or visit www.FloodSmart.gov.

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