



*A Golden Past.
A Shining Future.*

COMMUNITY DEVELOPMENT DEPARTMENT

1725 Reynolds Street, Suite 200, Brunswick, GA 31520

To: Glynn County Realators

From: David Hainley, Director

Subject: Floodplain Information

Date: September 2, 2015

Please share this memo with your membership because 97% of Glynn County is located in or near a floodplain. It is hoped that everyone will become familiar with the hazards and rules associated with these floodplains and use the suggested actions to protect their family, their property and save themselves money.

FLOODPLAIN BUILDING PERMIT REQUIREMENTS: Always check with the County Building Division before you begin plans to build or alter a property in any way. All development in the floodplain, not just construction of new buildings, requires a permit. Illegal development in the floodplain can create an unsafe situation. For more information about these permits or to report illegal development, call Glynn County Building Inspection at 554-7456.

FIFTY PERCENT RULE: If improvements equals or exceed 50% of the building's market value, the building must meet the same construction requirements of a new building. If your home or business is located in the floodplain and is damaged by a flood, and the cost of reconstruction or rehabilitation equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. The Glynn County Building Inspection Division maintains improvement information for the life of the building; therefore it is important to call them before you make any alterations to a home or business.

PROPERTY PROTECTION MEASURES: Retrofitting involves modifications to the building such as elevating it so that floodwater does not enter or reach damageable portions. Constructing barriers between the building and floodwater, dry flood proofing to make the building walls and floor watertight, wet flood proofing to modify the structure and relocate the contents so that when floodwater enters the building, there is little or no damage and preventing basement flooding from sewer backup or sump pump failure. Emergency measures include moving belongings upstairs and sandbagging. More information about flood proofing or retrofitting a structure is available at the Brunswick Regional Library on Gloucester Street, the St. Simons Library in the Casino Building or call the Building Inspection Office at 554-7456.

FLOOD HAZARD AREAS: Flood hazard maps also known as FIRM maps show the regulatory floodplain. Detailed maps are available at the Community Development Department, located 1725 Reynolds Street, Suite 200. The map information is also available on the GIS web page. Glynn County is subject to dangerous flooding during or following heavy storms in conjunction with high tides and when there is flooding in north or central Georgia. Flash floods usually occur in the spring, summer, or fall. Flood

hazards include fast moving water, sometimes accompanied by logs and other debris. Also dangerous animals and reptiles are often displaced to urbanized areas as a result of flooding. For more information about the local flood threat, call Emergency Management at 554-7826.

FLOOD INSURANCE: A property owner's insurance policy will not cover losses due to flooding. Glynn County participates in the National Flood Insurance Program which makes discounted flood insurance available to everyone in the County. This is a Federal Government policy and they write the policy and set the rates. For many people, their home and its contents represent their greatest investment. The cost of the policy depends on their flood zone and base floor elevation. The county keeps flood elevation certificates from approximately the mid 90's which aid in insurance issues. Renters living in a flood zone can also insure their possessions. Please note that there is a thirty (30) day waiting period from the time a flood insurance policy is purchased to the time of its effective date. More information about flood insurance can be obtained from your insurance agent. **JUST BECAUSE A PROPERTY HAS NOT FLOODED IN THE PAST DOES NOT MEAN THAT YOU ARE SAFE.**

DRAINAGE SYSTEM MAINTENANCE: Do not dump anything into our local waterways or drainage ditches and do not let contractors do any dumping on the jobsites. This is in violation of the County's Stream Dumping Ordinance. Unless the contractor is caught doing the dumping, the property owner becomes legally responsible for the cleanup and any fines. Debris in ditches and streams obstructs the flow of water which can cause overflow into roads and adjacent properties. The Glynn County Public Works Department is working to maintain the county system approximately twice a year. If you see blockages such as downed trees, debris, filling or rerouting a drainageway in violation of the ordinance, file a complaint online at the county's web page or call in a complaint to Customer Service at 554-7111 a Drainage Supervisor or another staff person will return your call.

NATURAL AND BENEFICIAL FUNCTIONS: Glynn County is a beautiful place to live and work and the floodplains are an important asset. The undisturbed marshes and wetlands provide a wide range of benefits to the human and natural systems. They provide flood storage and conveyance through the marshes and wetlands ability to filter nutrients and impurities from runoff and process organic wastes. Groundwater recharge benefits include the promotion of infiltration and aquifer recharge and the ability to reduce frequency and duration of low surface flows. The local marshes and wetlands provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitat, and protect habitats for rare and endangered species. These areas support a high rate of plant growth and maintain biodiversity and the integrity of the ecosystem. The floodplain areas provide open space, aesthetic pleasure, and areas for active and passive uses.

FLOOD WARNINGS: Glynn County has developed a flood warning system for areas within the floodplains. Warnings will be disseminated by the local radio stations, on TV Channel 21 WSBG, weather radio and by police and fire vehicles equipped with public address systems.

Glynn County operates a dedicated radio station to broadcast emergency information WBHS FM 104.9.

The flood warning system in Glynn County is intended to provide 24 hour advance warning of a major flood hazard. Everyone needs to know the two categories of warnings:

FLOOD WARNING 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.

Designated evacuation routes are shown on page 17 in local telephone book. These routes include US 17 South, US 341, US 32 and US 82.

FLOOD SAFETY: There are several actions you can take to reduce the flood hazard including:

- 1) Know the flood warning procedure;
- 2) Plan your escape routes to higher grounds; (have more than one route in case the way is blocked)
- 3) Turn off the water, gas and electricity;
- 4) Monitor the level of water in the waterways if possible during time of heavy rainfall. Stay tuned to radio and TV for possible flood warnings;
- 5) Evacuate a flood hazard area in times of impending flood or when advised to do so by the police or fire department;
- 5) Evacuate a flood hazard area in times of impending flood or when advised to do so by the police or fire department;
- 6) Do not attempt to cross a flooded stream on foot or by car; turn around do not drown,
- 7) If your car stalls in high water, abandon it immediately and seek higher ground,
- 8) Keep children away from flood waters, ditches, and storm drains;
- 9) Be especially cautious at night.
- 10) Make a list of emergency numbers and identify a safe place to go to,
- 11) Make an inventory of important furniture or belongings and keep it current. Take current pictures of your property. Take this information with you if you need to evacuate your property ,
- 12) Put insurance policies, valuable papers, medicine, etc. in a safe place,
- 13) Collect and put cleaning supplies, waterproof boots, etc. in a handy elevated place
- 14) Develop a disaster response plan—see the Red Cross's website. www.redcross.org for a copy of the brochure "Your Family Disaster Plan". Review a copy of "Repairing Your Flooded Home" on the Red Cross's website Home Repair guidance is also available from the Building Inspection Department at 554-7456
- 15) Teach your children or grandchildren about the dangers of flooding not only from the water but diseases and harmful chemicals that can be in the water and animals like snakes and alligators that could be displaced by flooding.

Resource Information: The following links go to web pages that provide additional information.

<http://glynncounty.org/index.aspx?NID=865> or [http://www.fema.gov/plan/prevent/.](http://www.fema.gov/plan/prevent/)

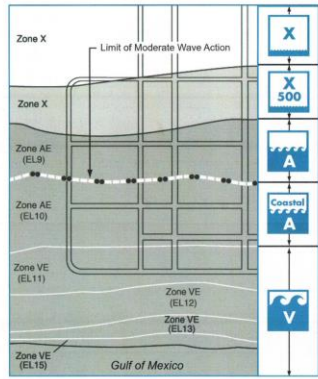
See the Red Cross's website www.redcross.org for a copy of the brochure "Your Family Disaster Plan"

Changes Coming to the Flood Insurance Program:

Congress passed the Flood Insurance Reform Act of 2012 (Biggert Waters 2012), which will:

- Make the NFIP more financially stable by raising rates on certain classes of property to reflect true flood risk; and
- Trigger rate changes for certain properties within a revised or updated map area to accurately reflect the flood risk.
- The changes will mean rate increases for many policyholders over time.
- Buying or selling a property, or allowing a policy to lapse may trigger rate changes.

The Coastal A Zone (CAZ)



For illustrative purposes only. Flood Insurance Rate Maps do not show the Coastal A Zone Boundary depicted in this example (heavy dashed line).

- Post-flood evaluations and laboratory tests confirm that breaking waves as small as 1.5 feet high cause damage to walls and scour around foundations.
- The Limit of Moderate Wave Action may be shown on revised FIRMs.
- CAZ conditions are found inland of V Zones and along shorelines without V Zones.
- CAZ conditions occur where stillwater depths are between 2 and 4 feet, which can support 1.5 to 3-foot waves
- V Zone construction methods are recommended in CAZs, including pile, post and column foundations and breakaway walls around enclosures.
- Raising the lowest horizontal structural member of the lowest floor higher than the BFE is recommended.
- Federal flood insurance in CAZs is rated using A Zone rates (lower than V Zone rates).

- New coastal zone designation will be added. (Ignore Gulf of Mexico on draft exhibit)

What is Changing?

- Flood insurance rates
- Rates for most properties will more accurately reflect risk.
- Subsidized rates for non-primary residences are being phased out now.
- Other subsidized rates will be eliminated over time:
- New policies sold after July 6, 2012 to cover previously uninsured properties; and
- Purchase of a property, allowing a policy to lapse, repetitive loss or cumulative damage, or other events, could trigger rate changes beginning in 2013.
- When a community adopts a new flood map, discounts like grandfathering will be phased out – meaning premiums will increase over time. Expected in 2014

Why the Changes?

- Weather patterns, erosion, and development are a few factors increasing flood risk in many communities.
- Better science, improved tools and more data are providing more accurate definition of flood hazards.
- More buildings and other infrastructure are being built in areas at risk for flooding and replacement costs continue to grow.

Who Will Be Affected by Subsidy Changes?

- Not everyone – only 20% of NFIP policies receive subsidies – and an even smaller number will see immediate changes.
- Owners of subsidized non-primary residences in a Special Flood Hazard Area will see 25% increase annually until rates reflect true risk – began January 1, 2013.
- Owners of subsidized property that has experienced severe repetitive flood losses or that has incurred flood cumulative damage with flood insurance payments exceeding the value of the structure will see 25% rate increase annually until rates reflect true risk – beginning late 2013.
- Owners of subsidized business properties in a Special Flood Hazard Area will see 25% rate increase annually until rates reflect true risk -- beginning late 2013.
- Owners of substantially damaged or substantially improved subsidized property will see 25% rate increase.

Who Won't Be Affected by Subsidy Changes?

- Owners of primary residences in SFHAs will be able to keep their subsidized rates unless or until:
- You sell your property (new rates will be charged to next owner if they insure;)
- You allow your policy to lapse;
- You suffer severe, repeated flood losses; or,
- You purchased a new policy (after July 6, 2012).

When Will Changes Occur?

Now – Changes underway:

- Full-risk rates will apply to property not previously insured, newly purchased, or to a policy which is repurchased after a lapse.
- Premiums for older (pre-FIRM) non-primary residences in a Special Flood Hazard Area will increase by 25 percent each year until they reflect the full-risk rate – began January 1, 2013.

Later in 2013:

- Premiums for pre-FIRM business properties, severe repetitive loss properties (1-4 residences), and properties where claims payments exceed fair market value will increase by 25 percent each year until they reflect the full-risk rate.
- Normal rate revisions which occur annually and increases will include a 5% assessment to build a catastrophic reserve fund.

Late 2014:

- Premiums for properties affected by map changes will increase over five years at a rate of 20 percent per year to reach full-risk rates.

2015-16

- New draft work flood maps are online on the county home page and available to be viewed at the Community Development office. Final maps and ordinance changes will be adopted in 2016.