



NEWSLETTER ARTICLE

LUMPKIN COUNTY'S FLOOD MAPS ARE CHANGING

Lumpkin County's flood maps are being updated and replaced. A multi-year project to develop detailed, digital flood hazard maps for the northern Upper Chattahoochee River Watershed is nearing completion. The new maps, known as Flood Insurance Rate Maps (FIRMs), reflect current flooding risks, replacing maps that are based on outdated studies, some which are more than 30 years old. Preliminary maps were recently released and will undergo a several-month review and comment period before they become effective. When the flood new maps become effective, residents and business owners will have up-to-date, Internet-accessible information about their flood risk on a property-by-property basis.

Flooding: A Frequent and Costly Disaster

Flood risks have changed throughout the watershed due to erosion, land use, environmental conditions, and changes in runoff patterns. Flood risks can vary from neighborhood to neighborhood, and even property to property. But storms and heavy rains cause increasingly costly impacts to home and business owners throughout the watershed. The first step in reducing potential impacts of flooding is to know your flood risk, and that's where these new maps can help.

New Maps = Safer Public

The new maps are the result of a cooperative effort involving the Georgia Environmental Protection Division (EPD) under Georgia Department of Natural Resources, the Federal Emergency Management Agency (FEMA), and Lumpkin County and local communities. Developed using advanced mapping and modeling technologies and using the latest data available, they are the most detailed, accurate flood maps ever created for this area. County and community officials as well as planners, engineers and builders will use the maps to make important determinations about where and how to build and rebuild to minimize future flood impacts. Residents and business owners can use the maps to learn their risk, and make more informed decisions about the financial steps they need to take to reduce the risk of damage and loss due to flooding.

How Will the Changes Affect Residents & Business Owners?

There will be some properties that aren't affected – their risk remains the same. But there will be others that will be found to be now in a higher risk area (shown on the flood map in zones labeled with a letter starting with "A"), while others will be mapped into a lower risk area (zones labeled "X" on the flood maps). More than 800 parcels are likely to be mapped into a higher-risk area than before, and approximately 120 properties are likely to be mapped into a lower-risk area. Altogether, more than 900 parcels will show some change.

The changes may affect the federal lender requirement for flood insurance. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by about 75 insurance companies and available through licensed insurance agents. Owners of properties mapped into a high-risk area may be required to carry flood insurance as part of their mortgage agreement. The NFIP currently has rating ration options that can help reduce costs, especially if a policy is purchased before the flood maps become effective.

For More Information

A public Open House is being held June 28 at the Lumpkin County Parks & Recreation Building, Heritage Room, 365 Riley Road, Dahlonega, GA 30533, from 5:00 PM – 7:00 PM. No formal presentation will be made so residents and business owners can visit at their convenience to view the new maps, understand how their properties may be affected, review options that they have and learn more about financial and material steps that they may need to take to protect their investment. For those who cannot attend, they are available at www.GeorgiaDFIRM.com.

A 90-day Public Comment period will then follow. After all appeals and comments are addressed, the maps are expected to become effective in mid-late 2017. At that time, the new insurance requirements will take effect.

To learn more about the preliminary maps, see what areas will change, learn what the insurance options are, and find the schedule for related community meetings, visit www.GeorgiaDFIRM.com. For general information about the upcoming map changes, you can contact the Lumpkin County Planning & Public Works Department, at 706-864-6894, Monday – Friday, from 8:00 AM to 5:00 PM.