

Floodplain Impacted Properties & Floodplain Damage Exposure

Know Your Flood Hazard

If you have received this flyer in the mail, then you live or own property in a floodplain. The information provided will inform you about floodplains and flood hazards, as well as steps you can take to reduce your flood damage exposure.

Properties adjacent to the Peavine Creek, South Fork Peachtree Creek Tributary, Shoal Creek, and Sugar Creek Tributary are susceptible to minor and moderate localized flooding. Historical flooding in the City is documented in the article, *The Facts on Flooding in Decatur,* from the March 2017 FOCUS, available on the City’s website*.*

To see a map of the floodplains in the City and properties vulnerable to flooding, visit wwww.onemap.decaturga.com/cityofdecatur.

Insure Your Property

Most homeowner’s insurance does not cover flood damage to structures or contents, so it is important to invest in flood insurance. Be sure to ask your insurance provider about policies that cover both structural damage as well as damage to contents within, since many of the flood insurance policies cover structural damage only. Remember to not wait for threat of a flood to purchase flood insurance, as there is a 30-day waiting period before a flood insurance policy takes effect.

Because the City of Decatur participates in the FEMA Community Rating System (CRS) program, property owners will receive a **15 percent discount** on policy costs. The table below lists the maximum coverages available to property owners.

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| --- | --- | --- |
|  | Structural Coverage | Contents Coverage |
| Single-Family Dwelling | $250,000 | $100,000 |
| Apartment Building | $250,000 | NA |
| Condominium Association | $250,000 x # of units OR replacement cost, whichever is less | NA |
| Non-Residential | $500,000 | $500,000 |
| Small Business | $500,000 | $500,000 |

FEMA Flood Mitigation Assistance Grant

Cities can receive Flood Mitigation Assistance (FMA) grants for the elevation, acquisition and demolition, or relocation of National Flood Insurance Program (NFIP) – insured structures that have a documented history of flood losses. While individual property or business owners cannot apply for the grant directly, they can work with the City of Decatur to apply on their behalf as a subapplicant. FMA funds are allocated through Georgia’s State Hazard Mitigation Officer to eligible applicants across the state to reduce or eliminate the risk of flood damage to buildings. If you are interested in learning more about the FMA grant or eligibility, contact the Engineering Division at 404-370-4104.

Prepare for a Flood

* Review your homeowner’s and flood insurance policies to ensure you are properly covered for your losses.
* Turn off electrical power, close main gas valves, and seal sanitary sewer lines.
* Move furniture and personal objects to the highest level or second story.
* Maintain an inventory of important household items and valuables and keep important documents and medicines in a safe place.
* Remove debris from gutters and downspouts and face downspouts away from your building.
* Clear your yard of any litter or objects that may clog storm drainage structures.
* Contact the Engineering Division to report blockages to waterways, storm sewers, or storm drainage structures.

Protect People

* Sign up for **Smart911** to receive alerts regarding severe weather in Decatur to your cell phone or email.
* Do not drive through a flooded area. If your car stalls, abandon your car immediately and seek higher ground. Only 2 feet of water can sweep a car away.
* Do not walk through flowing water and keep away from floodwaters, ditches, culverts, and storm drains. As little as 6 inches of water can sweep you off your feet.
* Stay away from fallen utility lines and be aware of any gas leaks.
* If you are required to evacuate to an emergency shelter, take as many personal and food items as possible, including any important documents and medicines.

For more information on how to protect yourself and others before, during, and after a flood, visit www.floodsafety.noaa.gov/index.shtml and www.ready.gov/floods.

Build Responsibly

Any development or redevelopment occurring in a floodplain **is required to have a permit** issued by the City. **Section 9.5 Floodplain Management/ Flood Damage Prevention** of the City’s Unified Development Ordinance (UDO) provides standards for development within a floodplain including residential and non-residential new construction and substantial improvements. If the cost of any reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50 percent of the building’s market value, then the building must meet the same floodplain management construction requirements as a new building. If a building is substantially damaged, it must also meet the same floodplain management construction requirements.

The ordinance also provides guidance for violations and enforcement. If you are uncertain as to whether or not your project requires a permit, or you see actions that violate the City’s Floodplain Management ordinance, contact the Engineering Division at 404-370-4104.

In addition to standards set in the UDO, the following are recommended for properties located within a floodplain:

* Elevate any structure 3 feet above the Base Flood Elevation (BFE) or install flood vents for structures below the BFE to allow for safe entrance and exit of flood waters.
* Install a sump pump in the basement to remove floodwater.
* Use flood-resistant building materials for the walls and flooring and install waterproofing systems.
* Locate plumbing and electrical systems, heating and air conditioning units, and furnaces at least 1 foot above the 100-year floodplain level.
* Build interior and exterior floodwalls to isolate the structure from floodwaters.

Drainage System Maintenance

Dumping of waste into the City’s stormwater infrastructure is illegal and should be reported. When the City’s storm sewers and storm drainage structures are blocked, capacity for floodwater is decreased and more frequent and server flooding can occur. Thus, properties not normally at risk of flood damage may be impacted. Report any blockages to the Engineering Division at 404-370-4104.

Protect Natural Floodplain Functions

The City’s floodplains provide a range of benefits to the environment and to flood protection such as flood and erosion control and water quality. Floodplains are places where flood waters store and are absorbed over time, reducing the risk of flooding in non-floodplain areas. They also provide recreational opportunities for residents and are a habitat for a variety of local flora and fauna. It is important to protect the City’s floodplains to preserve the natural beauty as well as ensure the first line of defense against floods and natural disasters is resilient. Help protect Decatur’s floodplains by properly storing of hazardous materials, reporting hazardous spills, and never dumping waste into storm drains or streams.

Resources

Property owners may contact the Engineering Division for any of the following:

* To obtain general or site-specific flood and floodplain related information or to request a site visit by the Engineering Division to inspect and evaluate drainage or flooding concerns.
* To obtain an official map information service letter with current Flood Insurance Rate Maps (FIRM) information for a fee of $10.
* To report flooding or blockages of water ways, storm sewers, and storm drainage structurers.
* To obtain a copy of your Elevation Certificate.
* Inquiry regarding any construction or project in a floodplain and necessary permits.

Other valuable resources include:

* Design, Environment and Construction Division at www.decaturga.com
* FEMA website at www.ready.gov/floods
* National Flood Insurance Program (NFIP) at www.floodsmart.gov
* NOAA National Weather Service at www.floodsafety.noaa.gov/index.shtml