

# PEACHTREE CITY FLOOD FACTS



Fall 2016

**Online Resources:**

- [www.peachtree-city.org](http://www.peachtree-city.org)
- [www.fema.gov/nfip/](http://www.fema.gov/nfip/)
- [www.fema.gov/library/](http://www.fema.gov/library/)
- [www.usgs.gov](http://www.usgs.gov)
- [www.redcross.org/services/disaster/keepsafe/readyflood.pdf](http://www.redcross.org/services/disaster/keepsafe/readyflood.pdf)
- [www.fema.gov/nfip/floodsaf.htm](http://www.fema.gov/nfip/floodsaf.htm)
- [www.fema.gov/plan/prevent/floodplain/publications.shtm](http://www.fema.gov/plan/prevent/floodplain/publications.shtm)

**Grant Resources:**

- [www.gema.gov](http://www.gema.gov) (go to mitigation, then grant info. )
- <http://www.fema.gov/plan/prevent/floodplain/ICC.shtm>

**Financial Resources:**

- [www.fema.gov/hazard-mitigation-assistance](http://www.fema.gov/hazard-mitigation-assistance)

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**LOCAL FLOOD HAZARD:**

Flooding in Peachtree City is caused by three primary sources, Line, Flat, and Camp Creeks. These three flooding sources can cause extensive damage within the area known as the 100-year floodplain. This is the area that has a 1% chance of being inundated or flooded. Your property may be in one of the mapped floodplains for Line, Flat, or Camp Creeks.

In addition to these main sources of flooding, tributaries to these creeks have also been mapped with a floodplain associated with them. These areas are subject to flooding with the same frequency as the larger creeks.

Floodwaters that flow through your property most likely is in what is called the flood fringe, which is in an area of low velocity flow. The floodway is the area of deepest water and carries significant quantities of debris. The transportation of this debris is what can cause extensive damage to bridges or other structures that get in their way.



**NATIONAL  
FLOOD  
INSURANCE  
PROGRAM**

In spite of the technology we have available, floods can often occur with little warning. In situations similar to that in 1994, with Hurricane Alberto, where we had nearly 13 inches of rainfall in a 24-hour period, we can experience heavy flooding, resulting in tens of thousands of dollars in damages.

More Information is available both on FEMA's website: <http://www.fema.gov/nfip/> and at the Engineering Department .

Information is available to you so that you can make informed decisions about property you are considering, property you already own, and proper steps to protect it. Please check the Peachtree City Library for publications, the internet via websites listed on the left of this article, or by calling the Engineering Department at 770-631-2538. Local floodplain maps can be viewed at [www.maps.peachtree-city.org](http://www.maps.peachtree-city.org). FEMA floodplain maps can be viewed at <https://msc.fema.gov/portal>

**CITY SERVICES:**

The City has the latest (9/26/2008) FEMA Flood Insurance Rate Maps (FIRM) available for your review, which will assist you in determining flood hazards in your neighborhood. You may view the maps in the Engineering Department Offices at 153 Wil-lowbend Road from 8AM to 5PM, Monday through Friday, or at <https://msc.fema.gov/portal>. The City also has additional local floodplain maps (information not shown on FEMA maps) at the Engineering Department and at [www.maps.peachtree-city.org](http://www.maps.peachtree-city.org). Flood determinations can also be provided on properties.

The library also has flood related publications such as *Repairing your Flooded Home* that can be borrowed.

You may also contact the Engineering Department to discuss ways to help minimize localized or unmapped flooding on your property.

**YOUR PROPERTY IS LOCATED IN OR ADJACENT TO THE 100-YEAR FLOODPLAIN**

ENGINEERING DEPARTMENT  
CITY OF PEACHTREE CITY  
153 WILLOWBEND ROAD  
PEACHTREE CITY, GA 30269  
PH: 770.631.2538

WEBSITE:

**[www.peachtree-city.org](http://www.peachtree-city.org)**

**THERE IS A 30-DAY WAITING PERIOD ON THE PURCHASE OF FLOOD INSURANCE. DON'T WAIT UNTIL IT'S TOO LATE! CONTACT YOUR INSURANCE AGENT TODAY TO GET MORE INFORMATION ON RATES AND COVERAGE.**

## **FLOOD INSURANCE**

Peachtree City participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

If your home is in a Special Flood Hazard Area (SFHA) and you are pursuing federal financial assistance, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a Flood Insurance Rate Map.

**Flood Insurance is recommended for renters for their contents and for homeowners in or adjacent to the floodplain.** For additional financial assistance information, please visit [www.floodsmart.gov](http://www.floodsmart.gov) or contact the City Engineering Department at 770-631-2538.

### **PROPERTY PROTECTION:**

Flooding causes more property damage each year than any other type of natural disaster. Damage can be minimized, however, through temporary and permanent retrofitting techniques. These techniques are discussed in more detail in the book, *Homeowner's Guide to Retrofitting*. This text is available at the Peachtree City Library. Additional resources are listed on the first page.

**Remember to check with the City before you design/begin any retrofits for any necessary permits!**

**FLOOD SAFETY:** Drowning is the number one cause of deaths related to flooding. Don't ever walk through flowing water. Floodwater currents depths can be deceptive and can erode the ground you expect to be there. Use a pole or stick if you must enter an area of standing water. Never drive through a flooded area. Don't drive around barricades. Stay away from downed power lines. Electricity travels through water. So, entering a flooded area exposes you to both drowning and electrocution. Alert the power company to report downed lines. Watch for other dangers

with broken utilities such as gas mains.

### **DRAINAGE SYSTEM MAINTENANCE:**

Peachtree City has a regular inspection and maintenance program. These inspections are conducted annually on most locations and more frequently in several key locations. It is important that the drainage system be kept free of debris, yard clippings, clearing debris, and rubbish. Ordinance Section 1006(b)(9)(b) prohibits depositing any trash, garbage, construction materials, construction by-products or other debris in any part of the drainage system. Please call Code Enforcement at 770.487.8901 to report violations.

### **PERMITTING:**

All land disturbance activity (LDA) is prohibited in the floodplain. If you have doubts about where the boundary is, please contact the Engineering Dept. at 770.631.2538. Variance procedures are spelled out in the Land Development Ordinance available on the city website. For homes already in the floodplain, any substantial improvement to the structure (those that cost 50% or more of the home's value), even if damage caused by fire (or other disaster) requires spe-

cial permitting and possible variances to bring the structure up to current standards. Elevation of the entire structure may be required.

### **FUNCTIONS OF FLOODPLAINS:**

Peachtree City's floodplains serve a valuable environmental function in protecting water quality as well as providing storage for water quantity. Wetland areas, typically found in floodplain areas, help filter out unwanted pollutants from stormwater. Floodplains also serve as a habitat for wildlife, support biodiversity in the ecosystem, and protect streams and rivers from erosive velocities when properly regulated. You can see the results of this at our Flat and Line Creek Nature Areas.

### **FLOOD WARNING:**

Weather bulletins can be heard on local radio (750 AM, 98.5 FM, 93.3 FM) and seen on local television stations (2, 5, 11, 46). Weather radios are also available commercially which transmit the NOAA weather alerts for our region.