Albany / Dougherty County

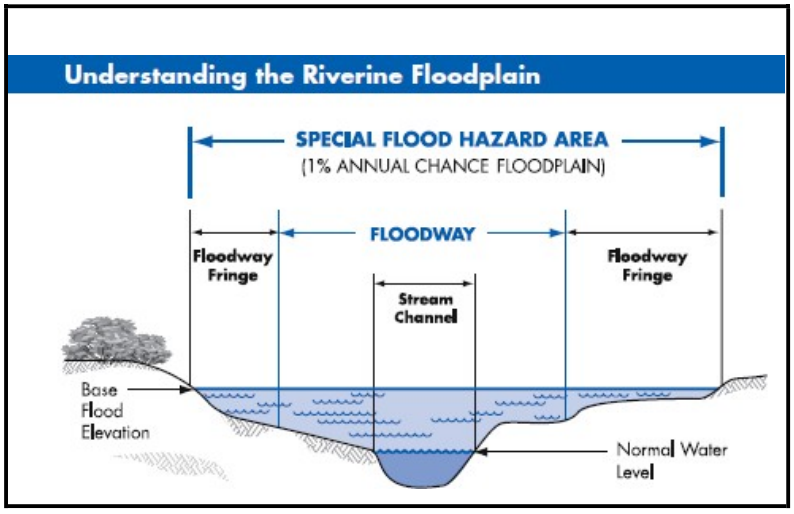
Construction Requirements in the Special Flood Hazard Area
(A and AE Zones)

Any development in the floodway and 100 year floodplain (floodway fringe), also known as the Special Flood Hazard Area, must meet specific construction requirements in order to provide a certain level of protection to the building, its contents, and its occupants during a flood. In addition, certain land uses are restricted or prohibited in the floodway, 100-year floodplain, and 500-year floodplain.

Specific regulations for development in the Special Flood Hazard Area are found in our city and county floodplain management ordinances. Additional regulations in regard to building near wetlands, streams and rivers are found in our zoning ordinance, Title II, Articles 8 and 9, and in our Erosion and Sedimentation Control ordinances. Stricter state or federal development regulations may apply as well.

To see if your property is in the Special Flood Hazard Area, you may use FEMA's Flood Map Service Center and search by address or coordinates at https://msc.fema.gov/portal/home. Also call **Planning and Development Services at 229-438-3901** for further information and guidance.

The Special Flood Hazard Area (SFHA) is the floodway and floodway fringe. It is shown as Zones A and AE on our Flood Insurance Rate Maps. All proposed development in the Special Flood Hazard Area must be reviewed by Planning and Development Services prior to developing.

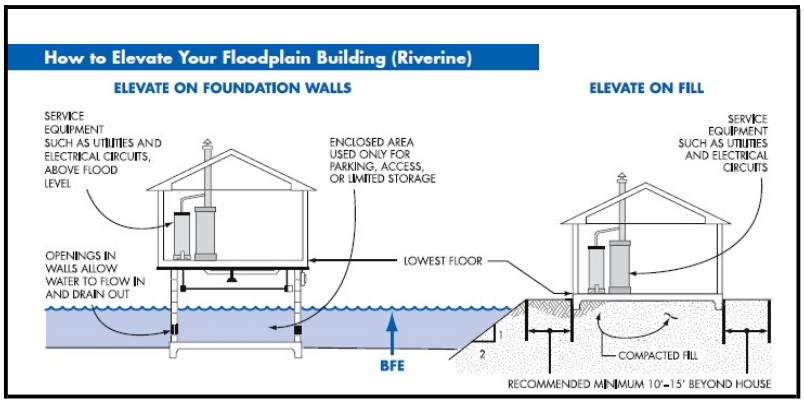


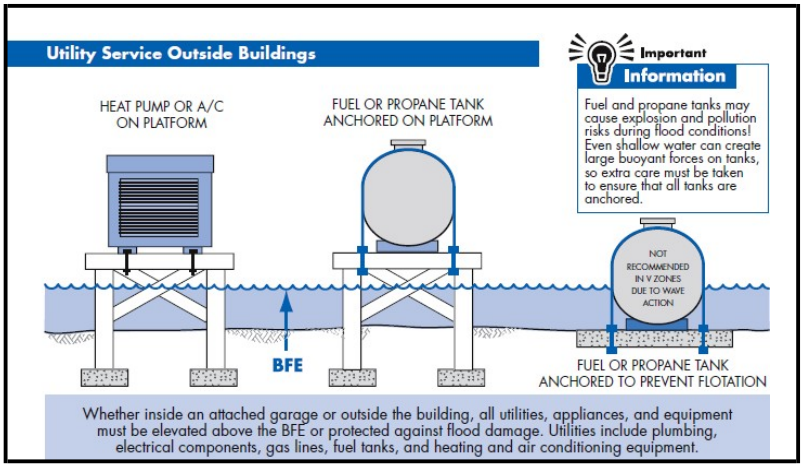
Development includes any man-made change to the land or buildings, including, but not limited to,

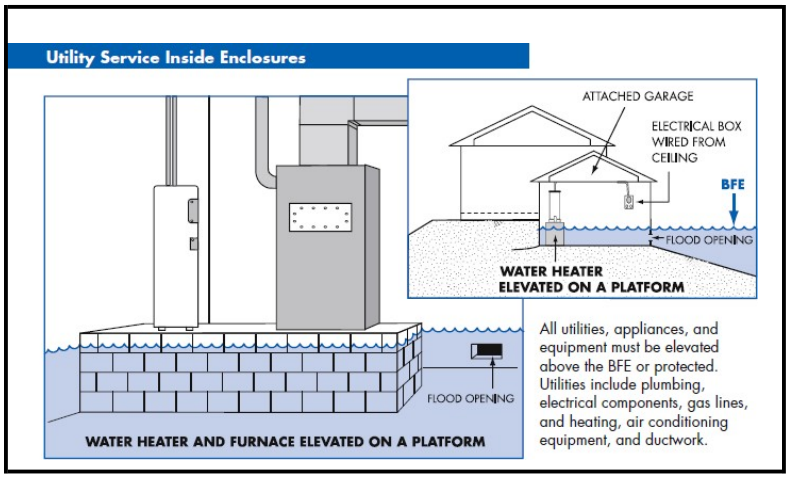
- *the construction of structures or additions to structures,*
- *the placement of mobile homes or accessory structures,*
- *the renovation, repair or improvement of the interior and/or exterior of existing structures,*
- *the conversion of garages, carports, storage rooms, porches, patios and similar spaces into living space,*
- *the addition or replacement of any machinery and equipment (HVAC units, propane tanks, etc.) servicing the building,*
- *mining, dredging, filling, grading, paving, excavating, drilling,*
- *the storage of materials or equipment.*

Elevation Requirements: Buildings that are being constructed in a flood hazard area are required to be elevated. The lowest finished floor of the living space and utilities or equipment servicing the building must be at least 1 foot above the Base Flood Elevation (BFE) in the city and at least 3 feet above the BFE in the county.

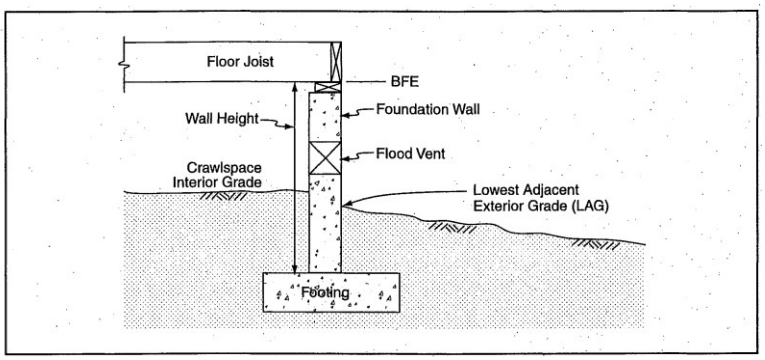
If the building is raised up high enough, then parking, storage, and building access areas may be located underneath the elevated floor, provided that the spaces are unfinished, the walls are constructed of flood resistant materials, and required flood openings are provided. This area cannot be utilized for living space. An affidavit must be signed by the owner indicating that this area will not be converted into living space.





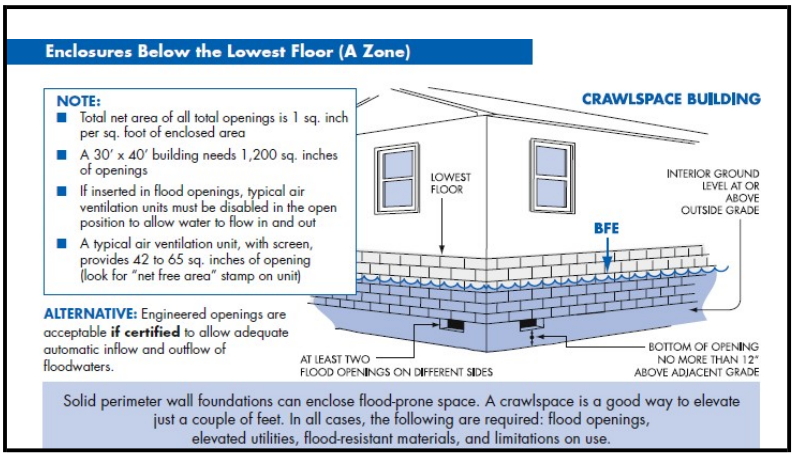


Crawlspace Construction: Minimum NFIP requirements for crawlspace construction in the Special Flood Hazard Area require that the crawlspace interior grade be at or above the lowest adjacent grade (LAG), in order to prevent the occurrence of water accumulation in the crawlspace. See FEMA Technical Bulletin TB-11 for further information.



Source: FEMA Technical Bulletin TB-11

Flood Vent Requirements: The enclosure or crawl space below the building must contain a sufficient number of flood vent openings so that flood waters can flow under the building and not buckle the foundation. The flood vents must be properly located: on at least two different sides of the building (preferably opposite sides) and with the bottom of the opening no more than 12 inches above the adjacent grade. The vents must be in a permanent open position with the tabs broken off. Engineered flood vents require less than half the number of openings but are more expensive to purchase. Flood vents that are not at the proper height or location, or not locked in a permanent open position with the tabs broken off, cannot be counted as flood vents by the surveyor filling out the Elevation Certificate - or by the building inspector. If there are not enough flood vents, the building is then rated by the insurance company as having no flood vents at all, with a much higher flood insurance rate.

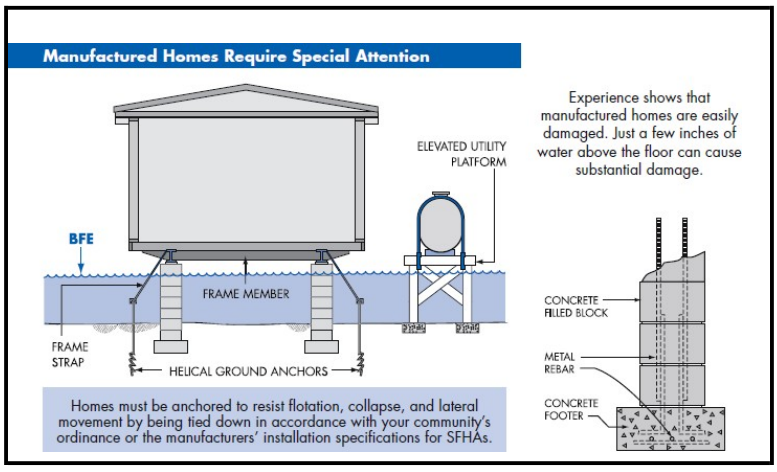


An **Elevation Certificate** is a form that is completed and certified by a licensed Land Surveyor. It documents the elevation of the ground and building at various points. It also documents the elevation of equipment servicing the building, such as the HVAC unit, water heater or propane tank. With new construction, building and ground elevations must be documented at three stages during the construction process: preconstruction, during construction and finished construction. We must have an original, signed and sealed "finished construction" EC that is accurate and that indicates compliance with the elevation and flood venting requirements before a Certificate of Occupancy can be granted.

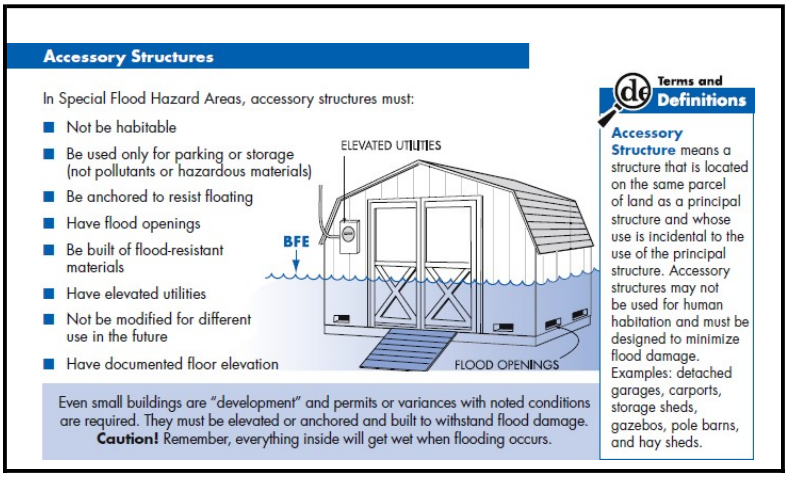
The floodway is extremely dangerous because it is an area of rapidly moving water during a flood. Development in the floodway is very restricted by our regulations. Most development in the floodway must receive Special Use Permit approval by the Floodplain Management Review Board. Any proposed encroachment in the floodway requires a technical evaluation by a licensed professional engineer to demonstrate that the project will not affect flood heights. A No-Rise Certification supported by technical data must be submitted by the professional engineer.

Floodproofing instead of elevation is acceptable for non-residential buildings in Special Flood Hazard Zones. Buildings must be floodproofed a minimum of 1 foot above the BFE in the city and a minimum of 3 feet above the BFE in the county. Floodproofing compliance must be documented on a Floodproofing Certificate and certified by a licensed engineer or architect.

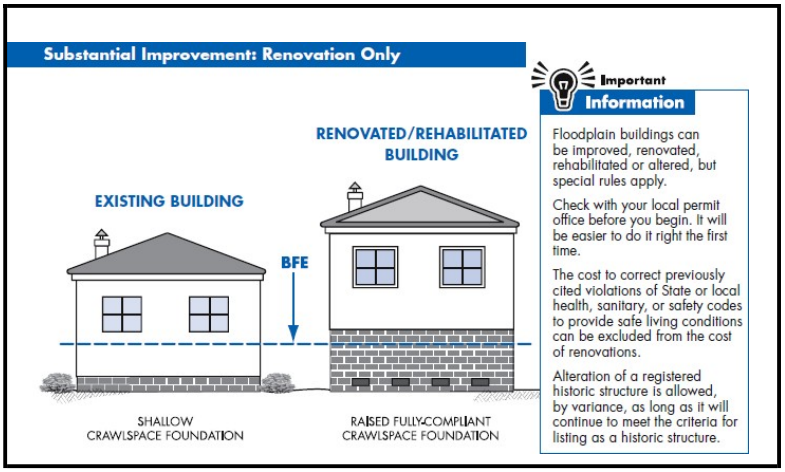
Manufactured (mobile) homes are required to be elevated on a permanent foundation and anchored, in accordance with FEMA guidelines. The elevation requirement for mobile homes is at least 1 ft. above BFE in the city and at least 3 ft. above BFE in the county. Some exceptions apply for manufactured homes in mobile home parks existing before 1978. In these parks, the mobile home only needs to be elevated and anchored three feet above ground level.



Accessory Structures that are not utilized for living space do not have to be elevated. However, they must be anchored, be constructed of flood resistant materials and have the required flood vent openings. Any utilities serving the accessory structure must be elevated at least 1 foot above BFE in the city and at least 3 feet above BFE in the county. An affidavit must be signed by the owner indicating that the building will not be converted into living space.



Substantial Improvement or Substantial Damage: The owner or the building contractor of **existing structures in the flood hazard area that will be renovated, repaired, improved or added onto** needs to provide a cost estimate of the proposed work before any permits can be issued. Depending on the cost of improvements, the year built, and the building's location in the city or county, the addition or the whole building may be required to be brought into compliance with current floodplain management ordinance standards for elevation or floodproofing.



Build Safer and Stronger to Reduce Flood Insurance Premiums

Save money on flood insurance by reducing your flood risk. Flood insurance premiums are based on flood risk. Therefore, as flood risk increases, flood insurance premiums also increase.

Generally, the higher a building is elevated above flood levels, the lower the cost of flood insurance. You could reduce your flood insurance premium by 85 percent or more — and save thousands of dollars over the life of your home or business. It is important to understand the long-term costs and benefits when considering your options for building, repairing, rebuilding, or relocating. Additionally, depending on where you live, other ways to reduce premiums could include adding vents to enclosures, or locating your structure further from the flood source if possible. Talk to your flood insurance representative for further details.

Note: City of Albany requires minimum 1 ft above BFE and Dougherty County requires minimum 3 ft. above BFE.

Illustrations are from the "Floodplain Management in Georgia Quick Guide", published by the Georgia Dept. of Natural Resources Environmental Protection Division in 2015, unless otherwise noted. This publication is an excellent guide and is available online.