

Be Informed



Understand Flood Zones:

Many people think that if they do not live near a river or the coast, they are not in danger of flooding - but this is not true. No matter where you live, some risk of flooding exists - it's just a question of whether you live in a high-risk, moderate-risk or low-risk flood area. FEMA flood zone maps, known as Flood Insurance Rate Maps (FIRMs), show areas of high, moderate, and low flood risk. These maps are used to set minimum building requirements to determine flood insurance requirements and rates. The unincorporated areas of Bryan County are classified by the following flood zones:

- o High Risk (Special Flood Hazard Area)*
 - o Zones A (A, AE, AH)
 - o Zones V (V, VE)
- o Moderate/Low Risk (Non-Special Flood Hazard Areas)**
 - o Zones X (X, X-shaded)

*If you own a property in a high-risk zone and have a federally backed mortgage, you are required to purchase flood insurance as a condition of that loan.

**In areas of moderate/low-risk, the risk of flooding is reduced, but not completely removed. Although flood insurance may not be required, property owners in these areas are still encouraged to purchase flood insurance and can take advantage of a highly discounted, lower-cost flood insurance, known as a Preferred Risk Policy (PRPs).



When it comes to flooding, Bryan County wants you to Be Informed, Be Prepared, and Be Protected.

Understand Acronyms, Duties and Responsibilities:

- o FEMA - Federal Emergency Management Agency - Federal agency tasked with responding to natural disasters
- o NFIP - National Flood Insurance Program - Federal program designed to reduce the impacts of flooding to buildings and structures by providing affordable flood insurance to renters and property owners and encouraging local communities to adopt and enforce floodplain management regulations
- o FIRM - Flood Insurance Rate Maps - Part of the NFIP and an important tool for showing flood areas. FIRMs are prepared in cooperation with local governments and updated periodically.
- o Floodplain Administrator - The agency tasked with implementing and enforcing the floodplain management program. For unincorporated areas of Bryan County, the Bryan County Engineering Director is the administrator.

Know Your Flood Risk :

Be an informed property owner to better protect yourself and home from flood hazards. Can you answer the following questions about your property?

- o What flood zone is my property located in?
- o What types of flooding is my property susceptible to?
- o How deep could the flood waters get?
- o Do I need flood insurance?

Contact Us:

The Bryan County Community Development Department maintains flood related information including copies of flood maps and flood elevation certificates, which can assist in answering these and other questions you may have regarding your flood risk. Please contact us for more information.

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**For more information visit:
[www.bryancountyga.org/i-want-to/
flood-protection](http://www.bryancountyga.org/i-want-to/flood-protection)**

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