

GENERAL FLOODPLAIN INFORMATION

Flood Zones in the City of Cordele, Georgia

Zone A. Zone A consist of areas subject to inundation by the 1% annual chance flood event. Because detailed hydrologic analyses have not been performed, no base flood elevation (BFEs) or flood depths are shown.

Zone AE, A1-A30. These zones are areas subject to inundation by the 1% annual chance flood event as determined by detailed methods. (BFEs) are shown within these zones. (Zone AE is now used on new and revised maps in place of zones A1 – A30).

Zone X. Zone X is used in place of Zone B and Zone C on current maps as of the year 2020. This includes the former zone B which shows moderate risk areas within the 0.2% annual chance floodplain, within the 1% annual chance flooding where average depths are less than 1 foot, areas of 1% annual chance flooding where the contributing drainage area is less than one square mile, and areas protected from the 1% annual chance flood by a levee. No BFEs or base flood depths are shown within these zones. It also includes the former Zone C, which consist of minimal risk areas outside of the 1% and 0.2% annual chance floodplains. No BFEs or base flood depths are shown within these zones.

Zone V. Zone V consist of areas along the coasts subject to indentation by the 1% annual chance flood event with additional hazards associated with storm-induced waves. Because detailed coastal analyses have not been performed, no BFEs or flood depths are shown. **Note: The city of Cordele has no areas along coastlines, and therefore it has no area designated as a zone V.**

It should be noted that the 1% annual chance flood event is what was previously called the 100-year storm event. The 0.2% annual chance flood event is what was previously called the 500-year storm event.

The FEMA maps for the City of Cordele, Georgia, currently include three flood zones: Zone A, Zone AE, and Zone X.

Zones A and AE are considered Special Flood Hazard Areas (SFHAs).

Floodplains and Floodways

Floodways are channels of a river or other watercourse, and the adjacent land areas, that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height.

Floodplains are recognized on the FEMA's Flood Insurance Rate Maps (FIRMs) as Special Flood Hazard Areas (SFHAs). SFHAs are defined as the area that will be inundated by a flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-Year Flood.

Special Flood Hazard Areas (SFHAs) are labeled as Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, and Zones V1-V30. **Zones A and AE are the Floodplain zones or the zones in Flood Hazard Areas found in the City of Cordele**

Moderate flood hazard areas, labeled Zone B or Zone X (shaded) are also shown on the FIRM, and are the areas between the limits of the base flood and the 0.2-percent annual chance (or 500-year) flood. The areas of minimal flood hazard, which are the areas outside the SFHA and higher than the elevation of the 0.2 percent annual chance, are labeled Zone C or Zone X (unshaded). New FIRM maps updated in 2020 use zone X in place of zones B and C. Zones X, B, and C are not considered part of a special flood hazard area (SFHA). **Moderate flood hazard areas are NOT in either the floodway or floodplain, are NOT in a SFHA, and DO NOT require a Floodplain Development Permit.**

Requirements for Developing in a Special Flood Hazard Area

A **Floodplain Development Permit** is required prior to construction or development within any SFHA.

In situations where the property owner wishes to develop in a **Special Flood Hazard Area (SFHA)**, the owner may request a **Letter of Map Change (LOMC)**. There are basically two types of LOMCs:

- **Letter of Map Amendment (LOMA).** A LOMA is a letter from FEMA stating that an existing structure or parcel of land that is on naturally high ground and has not been elevated by fill would not be inundated by the base flood. If a property owner believes their property has been inadvertently mapped in a special flood hazard area (SFHA), and they believe their property is above the base flood elevation, they may submit a request to FEMA for a Letter of Map Amendment (LOMA). If the LOMA is granted, property owners may be eligible for lower flood insurance premiums or the option not to purchase flood insurance, since the property would no longer be in a Special Flood Hazard Area (SFHA).

- **Letter of Map Revision Based on Fill (LOMR-F).** A Letter of Map Revision is FEMA's modification to an effective Flood Insurance Rate Map (FIRM), or Flood Boundary and Floodway Map (FBFM), or both. Letter of Map Revisions are generally based on the implementation of physical measures that affect the hydrologic or hydraulic characteristics of a flooding source and thus result in the modification of the existing regulatory floodway, the effective Base Flood Elevations (BFEs), or the Special Flood Hazard Area (SFHA). The LOMR officially revises the Flood Insurance Rate Map (FIRM) or Flood Boundary and Floodway Map (FBFM), and sometimes the Flood Insurance Study (FIS) report, and when appropriate, includes a description of the modifications. The LOMR is generally accompanied by an annotated copy of the affected portions of the FIRM, FBFM, or FIS report. All requests for changes to effective maps, other than those initiated by FEMA, must be made in writing by the Chief Executive Officer (CEO) of the community or an official designated by the CEO. Because a LOMR officially revises the effective National Flood Insurance Program (NFIP) map, it is a public record that the community must maintain. Any LOMR should be noted on the community's master flood map and filed by panel number in an accessible location. An approved Letter of Map Revision Based on Fill (LOMR-F) could allow property owners to be eligible for lower flood insurance premiums or the option not to purchase flood insurance, if it removes the property from a Special Flood Hazard Area (SFHA).

Flood Protection Elevation Means the Base Flood Elevation plus the Freeboard. For the City of Cordele, Georgia, in Special Flood Hazard Areas where Base Flood Elevations (BFEs) have been determined, this elevation shall be the BFE plus one foot of freeboard. Some structures must be erected at or above the Flood Protection Elevation.

How to Determine if a Property is in a Special Flood Hazard Area (SFHA)

To determine if a site is located within a regulated floodway or floodplain (SFHA), the site should be identified on the FEMA Flood Insurance Rate Maps (FIRM) available online. Many of these maps have been recently updated by FEMA and should be reviewed prior to any construction activities. Some sites may now be within a regulated floodplain where they previously were excluded. To find the site, enter the property's address on the FEMA Flood Map Service Center's website, and a map showing its flood hazard zone will appear. The website address is (<http://msc.fema.gov>).