Georgia

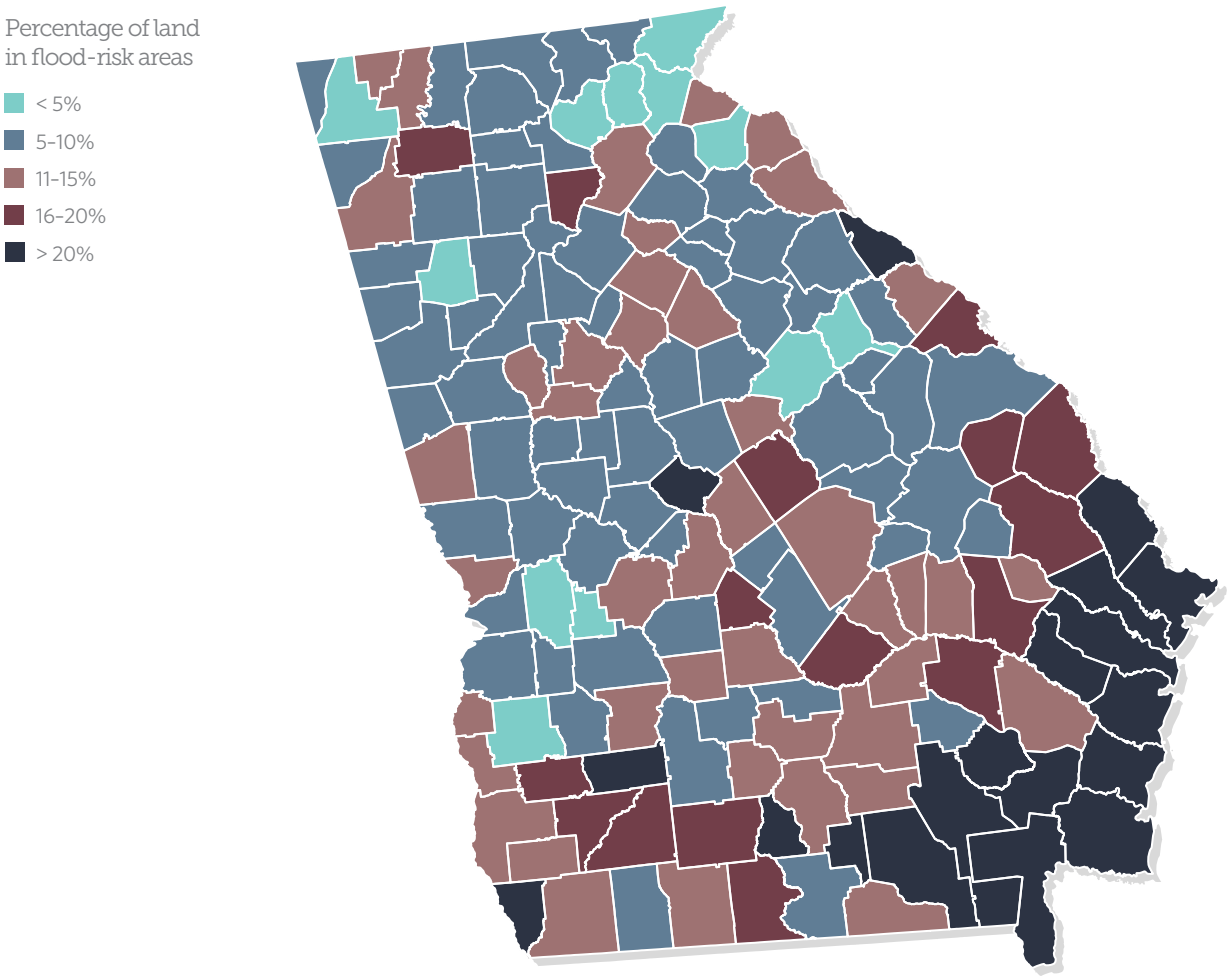
Flood risk and mitigation

Overview

Floods and hurricanes are a serious threat to Georgia, causing loss of life and considerable physical and economic damage to communities. Between 2000 and 2017, nine federal disasters were declared for floods, hurricanes, and tropical storms in the state, costing the U.S. government millions in assistance.[1]

Figure 1

Flooding Touches Every County in Georgia



Source: Federal Emergency Management Agency, "FEMA Flood Map Service Center"

Figure 2

Over 500,000 Georgians Live in Flood-Risk Areas

Lives, property, and government aid

Lives and property

538,580
Estimated number of people living in a special flood hazard area

1,316
Repeat loss properties

Flood-related disaster assistance, 2000–17

$95.7 million
FEMA public assistance

$277.7 million
FEMA individual assistance

Sources: NYU Furman Center, "Population in the U.S. Floodplains" (2017); Federal Emergency Management Agency, "Repetitive Loss State/Community Drilldown, Non-Mitigated Records Only" (2016); Federal Emergency Management Agency, "Disasters: Total Number of Declared Disasters by State/Tribal Government and by Year"

Figure 3

Schools in Georgia Face Flood Challenges

Pew identifies 10 counties with highest composite scores for school flood risk

Bryan
Camden
Charlton
Chatham
Clinch
Glynn
Liberty
Long
McIntosh
Mitchell

Composite scores are based on three major indicators: school's location within a flood zone, percentage of a school's neighborhood (represented by ZIP code) within a flood zone, and number of historical flood-related federal disaster declarations in that county.

Source: The Pew Charitable Trusts, "Flooding Threatens Public Schools Across the Country: Infrastructure Analysis Evaluates County-Level Flood Risk" (2017)

Federal flood insurance helps communities prepare

In Georgia, 53 localities participate in the National Flood Insurance Program's Community Rating System. This voluntary program offers communities lower insurance premiums if they have flood plain management practices that exceed the program's minimum requirements. These practices include buying out flood-prone homes, improving storm drainage, elevating buildings, and floodproofing structures. Chatham County and the cities of Griffin and Savannah have taken advantage of this program and earned a Community Rating System designation of 5, the highest in the state. This has garnered policyholders living in a designated flood zone a 25 percent discount on flood insurance premiums.[2]

Figure 4

State and Federal Investment for Georgia's Flood Mitigation Efforts

Risk-reduction spending by program and level of government, 2000–17

Program	Federal share	State share
Pre-disaster and other mitigation grants	$55.7 million	$17.4 million
Hazard Mitigation Grants made after flood-related disasters	$45.7 million	$14.9 million

Sources: Federal Emergency Management Agency, "Hazard Mitigation Assistance Pre-Disaster Mitigation Data," last modified Oct. 13, 2017; Federal Emergency Management Agency, "Open FEMA Dataset: Hazard Mitigation Grants—V1," last modified April 23, 2015

Mitigation pays in Georgia

The National Institute of Building Sciences recently found that investment in mitigation, including through programs like the Federal Emergency Management Agency's Pre-Disaster Mitigation Program and Hazard Mitigation Grant Program, saves society $6 for every $1 spent. In the most flood-prone parts of Georgia, building 2 feet higher than the code requirement returns $6.70 for every $1 invested.[3]

Importance of policy

Communities must take action to better prepare for weather-related catastrophes such as floods. And federal officials should consider policy reforms that would improve flood protection and preparation, minimize disruptions to the economy, and reduce costs to federal and state taxpayers. These actions include:

- Increasing federal investment in flood mitigation programs that help communities prepare for and reduce the damage from floods.
- Improving resilience requirements for infrastructure built and rebuilt in flood-prone areas.
- Protecting ecosystems such as wetlands, salt marshes, and dunes that can act as barriers to storms and help shield property.
- Reforming the National Flood Insurance Program to better communicate actual risk, break the cycle of repeated loss and rebuilding in the most flood-prone areas, and provide incentives to compel communities and homeowners to better prepare for floods.

Endnotes

1 Federal Emergency Management Agency, "Disasters: Total Number of Declared Disasters by State/Tribal Government and by Year," accessed March 19, 2018, https://www.fema.gov/disasters.

2 Federal Emergency Management Agency, "Community Rating System" (2017), https://www.fema.gov/media-library-data/1523648898907-09056f549d51efc72fe60bf4999e904a/20_crs_508_apr2018.pdf.

3 National Institute of Building Sciences, "Natural Hazard Mitigation Saves: 2017 Interim Report" (2017), https://www.nibs.org/page/mitigationsaves. This finding refers to new buildings in coastal velocity zones, the most hazardous of the special flood hazard areas.

For further information, please visit:

pewtrusts.org/flood-prepared-communities

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