



## STATE OF GEORGIA

### Date of Verification: Spring 2024

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The Community Rating System (CRS) provides credit to communities for certain state laws, regulations, and standards that support floodplain management within a state and have proven effective in reducing flood damage. This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning state-based credits under the CRS within the above state.

There are two sections to this report: State-based credit, and Other potential credit.

State-based credit is awarded to communities for activities that are implemented and enforced by the state. The credit is provided to each community in the state and documentation is not needed from the community.

Other potential credit lists the CRS activities for which communities may receive CRS credit based on, or due to, state or regional programs or regulations that are implemented within the community. There is also information regarding use of a state-based model ordinance, if present in the state. The potential credits must be verified by the ISO/CRS Specialists within each community, since enforcement is done at the community (or regional) level.

The following is a summary of state-based credit and other potential credit based on the *2017 CRS Coordinator's Manual* and *2021 Addendum*:

### State-Based Credit

ACTIVITY	ELEMENT	POINTS
340 (Hazard Disclosure)	ODR—other disclosure requirements	5

#### **Activity 340 (Hazard Disclosure) Element ODR, Other Disclosure Requirements**

Georgia has a rule requiring landlords to advise potential renters about the flood hazard.

[O.C.G.A. § 44-7-20](#) – Notification to prospective tenant of property's propensity toward flooding. The landlord is required to provide prospective tenant in writing of the property's propensity of flooding if it has been damaged at least three times during the five-year period immediately preceding the date of the lease.

## Other Potential Credit

ISO/CRS Specialists and the community need to determine which credits may apply to an individual community. The following is a summary of activities that are potential credits:

ACTIVITY	ELEMENT
420 (Open Space Preservation)	OSP—preserved open space
430 (Higher Regulatory Standards)	BC1—building codes LDP3—local drainage protection
450 (Stormwater Management)	ESC—erosion & sedimentation control WQ—water quality
540 (Drainage System Maintenance)	SDR—stream dumping regulations
630 (Dams)	SDS—state dam safety

### **Activity 420 (Open Space Preservation) Element OSP, Preserved Open Space**

The Coastal Marshlands Protection Act (CMPA) and Shore Protection Act (SPA) regulate development activities in or near salt marsh, shore, beach, or dunes with natural functions. In order to receive credit for this activity, communities must document the applicable amount of acreage.

Website: [Marsh and Shore Permits | Department Of Natural Resources Division \(coastalgadnr.org\)](https://coastalgadnr.org)

### **Activity 430 (Higher Regulatory Standards) Element BC1, Building Codes**

The Georgia state minimum construction standards codes, as adopted by the Board of Community Affairs, are based on the 2018 International Building Code and International Residential Code. The state has also adopted the 2018 versions of the International Plumbing Code, International Mechanical Code, and International Fuel Gas Code. IBC Appendix G is not adopted.

- Georgia’s January 2022 amendments to the IBC: <https://www.dca.ga.gov/node/6161>

Per the GA DCA website: The mandatory codes are applicable to all construction in GA, whether or not the local government chooses to locally enforce these codes.

In addition, since Georgia law gives the enumerated codes statewide applicability, it is not required that local governments have to adopt the mandatory codes. Local governments must, however, adopt administrative procedures in order to enforce them (O.C.G.A. Section 8-2-25(a)). A local government can choose which of the codes it wishes to locally enforce.

*Verification: Because the choice of enforcement is left up to local authority having jurisdiction, specialists will verify the community's enforcement status, when determining credit.*

Website: [Construction Codes | Georgia Department of Community Affairs \(ga.gov\)](#)

### **Activity 430 (Higher Regulatory Standards) Element LDP3, Local Drainage Protection**

The state has adopted the IBC requirement for fill/grading to be compacted and to slope away from buildings to provide positive drainage and minimize erosion. Provided the community has adopted and can document enforcement of the positive drainage provisions, 10 points is available. *Citation: Section §1804.4 of the IBC*

### **Activity 430 & Potential Higher Regulatory Standards in the State's Model Ordinance**

#### **State Model Flood Damage Prevention Ordinance**

The Georgia Department of Natural Resources, Environmental Protection Division is the State NFIP Coordinating Agency. <https://epd.georgia.gov/watershed-protection-branch/floodplain-management>

Three models (versions dated July 2013) are provided: one for Coastal communities <https://epd.georgia.gov/document/document/fdpo-modelcoastal2013doc/download> one for Riverine communities.

<https://epd.georgia.gov/document/document/fdpomodelriverine2012doc/download> and one for Metropolitan North Georgia Water Planning District (fifteen counties comprising the Water Planning District as established in 2001 by Senate Bill 130)

Use of the models does not appear to be mandatory.

Higher Standards provided in the model text provided includes:

- 1 foot of freeboard

In Metro North GA WPD:

- Future-conditions floodplains must be delineated for all streams with a drainage area 100 acres or greater
- Residential structures and manufactured homes: BFE + 3 feet, or 1 foot above future conditions, whichever is higher;  
Nonresidential: BFE + 1 foot, or to future conditions flood elevation, whichever is higher
- Depth + 1 in Zone AO; HAG +3 in approximate areas
- Compensatory storage requirements
- No rise greater than 0.01 foot allowed by proposed development in the SFHA.

## **Activity 450 (Stormwater Management)**

### **ELEMENT ESC, EROSION AND SEDIMENTATION CONTROL ELEMENT WQ, WATER QUALITY**

Georgia's Stormwater Manual provides standards recommended for new development or redevelopment that includes the creation or addition of 5,000 sq ft or greater of new impervious surface area, or that involves land disturbing activity of 1 acre of land or greater, or any commercial or industrial new development or redevelopment, regardless of size, with a Standard Industrial Classification Code that falls under the NPDES Industrial Stormwater Permit program, or is a hotspot land use.

Municipal stormwater discharges are regulated through the NPDES Municipal Separate Storm Sewer Systems (MS4) Permits. GA EPD has issued Phase I permit requirements that apply to Large and Medium MS4s and Phase II permit requirements that apply to Small MS4s.

Erosion and sedimentation requirements apply to land disturbing activities of greater than one (1) acre of disturbed area.

#### **[Technical Guidance | Georgia Soil and Water Conservation Commission](#)**

The Coastal Stormwater Supplement to the Georgia Stormwater Management Manual provides Georgia's coastal communities with comprehensive guidance on an integrated, green infrastructure-based approach to natural resource protection, stormwater management and site design. <https://epd.georgia.gov/watershed-protection-branch/storm-water/georgia-epd-coastal-stormwater-supplement-stormwater>

#### **[Model Coastal Local Government Stormwater Management Ordinance](#)**

#### **[Georgia Stormwater Management Manual - ARC \(atlantaregional.org\)](#)**

- Water quality standards are found in Georgia's Rules and Regulations for Water Quality Control (Chapter 391-3-6-.03)
- Erosion and Sedimentation Act, found at O.C.G.A. Chapter 12-7

## **Activity 540 (Drainage System Maintenance) Element SDR, Stream Dumping Regulations**

Unlawful dumping. Georgia prohibits the dumping of litter in rivers, canals, streams, or tidal or coastal water, unless allowed by law or with a permit. If communities in Georgia prohibit dumping in streams, canals, and ditches and publicize those regulations then the community may be eligible to receive this credit.

Source: O.C.G.A. 16-7-52: [Unlawful dumping: 2010 Georgia Code: US Codes and Statutes](#)

### **Activity 630 (Dams) Element SDS, State Dam Safety**

Credit available for activities of the state's dam safety program is based on the Dam Safety Program Management Tool. Credit for element SDS is limited to communities that would be affected by a flood from the failure of a high-hazard-potential dam. This must be documented with a description and a map.

- Pursuant to the Georgia Safe Dams Act, O.C.G.A. Secs. 12-5-370 et seq., the Safe Dams Program is responsible for developing and maintaining an inventory of dams, classifying dams, and ensuring compliance of all regulated dams.  
<https://epd.georgia.gov/watershed-protection-branch/floodplain-management>

Contact: [david.griffin@dnr.ga.gov](mailto:david.griffin@dnr.ga.gov)

The U.S. Army Corps of Engineers National Inventory of Dams webpage at <https://nid.sec.usace.army.mil/#/> documents the dams and flood inundation maps information. [FEMA's Dam Safety](#) Office annually verifies element SDS credit.