

Camden County Flood Protection Information for Flood Hazard Properties

You are receiving this correspondence because your property lies in a Special Flood Hazard Zone (SFHA) according to the current Flood Insurance Rate Maps (FIRM) for Camden County, Georgia. Please review the information below to help you prepare and protect yourself.

Flooding in Camden County can be attributed to several sources: The Saint Marys River, the Satilla River, and Coastal Flooding. Within the last ten years, we have experienced flooding of the Saint Marys River affecting the Browntown area and flooding of the Satilla River affecting the Bullhead Bluff area. These floods caused property damage and forced several families to evacuate. Further, localized flooding can be caused by drainage problems, obstructions, beavers, and other sources. Proper drainage function is critical, especially in SFHAs. To report problems in your area, please contact Public Works. Floodwater is remarkably dangerous! Though it appears to move slowly, flood water two feet deep can knock an adult down and float a car. Though your property has not flooded recently, it could in the future. If you are in the floodplain, chances are someday your property will be damaged.

County Flood Services:

Understand your flood hazard – flood maps and flood protection references are available at the Camden County Public Library. You also contact Scott Brazell, CFM Camden County Floodplain Manager (912-510-4320) or Angie Eaton GIS Manager (912-510-4314). They can provide more information, such as base flood elevation for your area, prior flood problems in the area, and copies of elevation certificates on buildings built in the floodplain since 2007.

If requested, the Public Works Department will visit your property (at no cost to you) and explain ways to minimize or prevent flood damage. Contact the Public Works Department at 912-576-3028 or publicworks@co.camden.ga.us.

Camden County Emergency Management Agency (EMA) closely monitors weather conditions that could have flooding impacts to Camden County. They coordinate information and forecasts closely with the National Weather Service in Jacksonville, FL. To monitor the water levels of the St. Marys and Satilla rivers, EMA receives data from river gages. The St Marys River gage is at Traders Hill, GA has a 2 to 5 day delay in flooding effects and the Satilla gage in Atkinson, GA has a 3 to 5 day delay in flooding effects.

To stay informed with flooding and weather conditions in Camden County you can contact the EMA at 729-5602, check the Jacksonville NWS website at <http://www.srh.noaa.gov/jax>, tune into Kay-Bay 106.3FM or the Lighthouse 89.3FM, and sign up for Code Red weather warnings at <http://www.co.camden.ga.us>. Be aware of conditions around you and do not wait for the “mandatory evacuation” notice. If you feel threatened by rising waters, move to higher locations such as the homes of friends, family, or neighbors. There are five primary evacuation routes approved by GDOT: Interstate 95/GA 405, Highway 40, Highway 17/GA 25, Highway 252, and Highway 259. To check the conditions of these routes call Camden County EMA at 729-5602.

What You Can Do:

Several of the County’s efforts depend on your cooperation and assistance. Here are some ways you can help:

- Do not dump or throw anything into ditches or streams. Dumping in our ditches and streams is a violation of County Ordinance Sec. 50-73. Grass clippings, branches, and trash can accumulate and plug culverts. A plugged channel cannot adequately convey water, which contributes to flooding upstream of the blockage. **Litter contributes to flooding. KEEP IT CLEAN. KEEP IT FLOWING.**
- If your property is next to a ditch or waterway, please keep the banks clear of downed brush and debris. The County has a maintenance program that can help remove major blockages such as downed trees. If you see dumping or debris in the ditches or streams, contact the Public Works Department at 576-3028.
- Always check with the Planning & Development Department before you build on, alter, re-grade, or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties. If you see building or filling without a County permit sign posted, contact Planning & Development at 729-5603.

Flood Protection:

There are many ways to minimize flood damage.

- Keep the water away by re-grading your lot or by building a small floodwall or earthen berm. These methods will work only if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. Contact the Public Works Department (publicworks@co.camden.ga.us) for more information.
- Elevate the structure above anticipated flood levels. For new construction or substantial improvement, county ordinance requires a minimum of 1 foot above the base flood elevation (BFE) for your location as shown on the FIRM.
- Many houses have sewers that back up or drain slowly during heavy rains. A plug or standpipe can stop this if the water does not get more than one or two feet deep. Plugs can be purchased at a hardware store for under \$50. For more information, contact a licensed plumber or building inspector.

These measures are called flood proofing or retrofitting. More information is available at the Camden County Public Library, Planning & Development, and www.floodsmart.gov. Construction or repair of existing homes may be required to meet current flood zone building requirements under FEMA's Substantial Improvement and Substantial Damage rules. For more information on these requirements, contact Scott Brazell, CFM Camden County Floodplain Manager, at 912-510-4320, or Angie Eaton, GIS Manager at 912-510-4314. **Important note: Alteration to your building or land may require a permit from Planning & Development. Re-grading or filling in the floodplain requires a permit.**

If you expect a flood, you should shut off the gas and electricity and move valuable contents upstairs or off the floor. Some floods come with little warning, so a detailed checklist and disaster kit prepared in advance is recommended.

Flood Insurance:

If you do not have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods or "rising waters". However, because Camden County participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded. Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies cover the building's structure, but not the contents. There is often more damage to contents than the structure. If you are covered, double-check that the building coverage is adequate and make sure you have contents coverage. Renters are eligible for contents coverage. Flood insurance covers **all** surface floods.

Flood Safety:

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If must you walk in floodwater, use a pole or stick to check the depth. Further, be aware that floodwaters often contain numerous chemical and biological contaminants.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Do not drive around barriers or into flooded roadways, you cannot see what is under the water and the road or bridge may be washed out.

Boil your water for 5 minutes if you feel your water system has been contaminated by floodwaters.

For information on water testing, mold, and flood clean up contact the Environmental Health Department at 729-6012.

Additional Resources:

Camden County EMA: <http://www.co.camden.ga.us/index.aspx?NID=160>

Disaster Kit Guidance: <http://www.ready.gov/build-a-kit>