

Camden County Flood Facts

In the last 5 years Camden County has experienced floods from 2 rivers in 4 communities:

- ❖ Satilla River, April 2009 in the 3R Fish Camp and Bullhead Bluff Areas.
- ❖ St. Marys River, April 2009 and June 2012 in the Springhill, Flea Hill, and Browntown areas.

The best way to avoid water impeding your home is to elevate accordingly with the Flood Insurance Study as a guide for height. This information is easily obtained as part of the permitting process for new building construction through the Camden County Planning and Development Department. The information can also be obtained by contacting the Camden County CRS Coordinator.

Camden County has 3,985 parcels of property in the flood plain, with structures on them, but only 1,533 flood insurance policies. The Federal Government ensures flood insurance is available to communities that participate in the National Flood Insurance Program, the way Camden County does.

Camden County currently carries an 7 class rating in the FEMA, ISO Community Rating System, which qualifies residents in the flood plain for a 15% discount on their flood insurance. Residents outside the flood plain receive a 5% discount if they carry flood insurance. These discounts total \$113,005.00 a year in flood insurance savings.

Additional flood insurance savings can be realized by elevating the home. County Ordinances dictate 1' of elevation above the Base Flood Elevation (BFE) which in insurance premiums reflects approximately 15% discount. By elevating from 1' to 2' reflects as much as 28% in premium discounts. The elevation above the BFE is known as "freeboard". Maximum discounts are realized at 3' of freeboard.

The "Special Flood Hazard Zones" (SFHA) for Camden County are VE, AE, & A. Zones X & 0.2% are not considered to be in the SFHA. All of these zones can qualify for federally backed flood insurance policies.

Camden also has areas known as Coastal Barrier Resources System (CBRS) which are mainly in the Cumberland Island Area. Flood Insurance is not available for new structures in this area.

Camden County offers flood information services to its residents to help them determine if their home site or future home site is in the flood plain and offer information on how to improve on your policy premium. Call CRS Coordinator Scott Brazell at 912-510-4320, or e-mail sbrazell@co.camden.ga.us .

Information can also be obtained at www.floodsmart.gov .

