The Flood Risk App

CAMDEN COUNTY, GEORGIA RISE READY TOOLKIT

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What is the Flood Risk App?

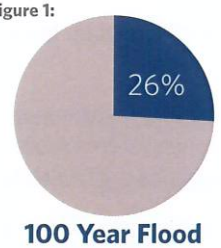
The Flood Risk App is part of the Camden County 'Rise Ready' coastal resilience toolkit. The online tool is designed to help planning officials, decision makers, and current and future residents make informed decisions to prepare for and reduce the impacts of flooding. Camden County promotes current and future residents using the Flood Risk App to:

- **Know Your Risk:** Understand general flood risk by bringing together local infrastructure and land use data with current and future flood risk data, including sea level rise estimations
- **Visualize Risk:** Comprehensive flood risk maps help bring awareness and promote smart land use planning, property purchasing, or renovation decisions
- **Reduce Risk:** Provides actionable steps to reduce flood risk, prepare for extreme weather events, and local resources that can help.

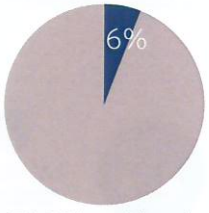
Visit the Flood Risk App online at **https://maps.coastalresilience.org/georgia** or via your mobile device at **https://maps.coastalresilience.org/gaflood**

Note: This app is not intended to provide real-time flooding risks or evacuation information or substitute for engaging your local city or county floodplain management office or officials.

Figure 1:



100 Year Flood



500 Year Flood

Know your flood risk

In Camden County, properties within the Federal Emergency Management Agency's (FEMA) 100-year floodplain have a 26% chance of flooding over the course of a 30-year mortgage (Figure 1). However, almost 35% of flood insurance claims in Georgia come from outside the FEMA 100-year floodplain, suggesting that decisions to reduce flood risk are relevant to all Camden County residents, regardless of floodplain designation.

The Flood Risk App uses the most current data and projections to visualize flood risk, which can help property owners make smarter flood insurance and mitigation decisions.

< Figure 1:
Percentage risk to a property that is located in a floodplain during the lifetime of a 30-year mortgage.

Approximately 35% or 17,000 of Camden County residents live within the 100-year floodplain. Three coastal rivers flow through the County, and 50% of the land is classified as wetlands. Camden experiences the effects of sea level rise, storm surge, regular riverine flooding, and king tides. Two recent hurricanes (2016-2017), left hundreds of homes with flood damage. This will only increase as county growth is projected to increase in the coming years, putting more residents and properties at risk of flooding.

The Nature Conservancy

Visualizing flood risk

The Flood Risk App enables users to visualize the flooding risk posed by a variety of sources:

Sea Level Rise: Sea level rise will increase flooding impacts from other sources, such as storm surge and king tides. These risks should be considered when making decisions about flood insurance needs, building requirements, and future land use. The App incorporates future sea level scenarios (Figure 2) using three sea level rise projections (intermediate, intermediate high, and high) over four future timeframes (2025, 2050, 2075, and 2100).

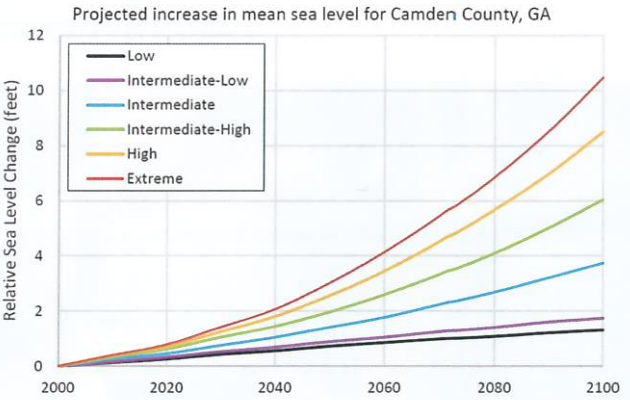


Figure 2: >
Future sea level rise scenarios for Camden County, GA, based on regional projections by the National Oceanic and Atmospheric Administration.

Storm Surge: When hurricanes push water onto land above and beyond predicted tides, this is called storm surge. The app displays the extent of anticipated flooding based on various hurricane categories. There are also maps that combine future sea level rise scenarios with storm surge data (Figure 3).

^ Figure 3:
Visual demonstrating the combined impact of storm surge and sea level rise on flooding.
Illustrations:© Vin Reed/Vin Design

How to reduce personal flood risk

After using the flood risk app to understand your current and potential future flood risk, there are a variety of steps property owners and developers can take to reduce impacts to themselves and their property.

1. Consider how your risk might change over the life of your property ownership. What type of flood insurance or permitting is most appropriate?
   - Build responsibly by obtaining a permit to raise homes above minimum flood height standards by contacting your local community planning offices:

     City of St. Marys Community Development www.stmarysga.gov/department/community_development
     Camden County Office of Planning and Development www.co.camden.ga.us/74/Planning-Development
     Camden County Office of Floodplain Management www.co.camden.ga.us/160/Flood-Management
   - Purchase flood insurance based on your current and future flood risk, not just based on DFIRMs (Digital Flood Insurance Rate Maps), to facilitate recovery. Visit FEMA's Flood Smart website (www.floodsmart.gov) or your local insurance agent to learn more.
2. Are there opportunities to keep open greenspace or remove or limit impervious surfaces to capture flood waters? Consider leaving buffers between buildings and waterways, and especially along eroding banks.
3. Consider green alternatives and nature-based solutions, such as living shorelines in lieu of bulkheads. Protecting and restoring open space in floodplains, marshes, and wetlands provides more areas for flood waters to be absorbed. Preserving dune systems protects communities from storm surge impacts. For more information, visit TNC's Coastal Resilience (www.coastalresilience.org) website.
4. During an emergency event, please consult the Camden County Emergency Management at www.camdencountyga.gov or Georgia Emergency Management Agency (GEMA) at https://gema.georgia.gov/. The Camden County Hurricane Guide is available at www.camdencountyga.gov/ema.

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