



# CITY OF ST. MARYS

## FLOODPLAIN INFORMATION

### LOCAL FLOOD HAZARD

St. Marys is subject to flooding because it's located in low-lying coastal plains subject to flooding from surrounding rivers. Being a coastal community, the city also floods from hurricanes. Hurricane winds produce storm surges, tornadoes, and inland flooding. If requested, the Public Works Department will visit a property to review its flood problem and explain ways to stop or prevent flood damage at no cost. Please contact Public Works Department at (912) 882-4415.

### INSURE YOUR PROPERTY FOR A FLOOD HAZARD

Flood damage is not covered by regular homeowners or business insurance. You need a separate policy. Don't wait to get flood insurance. There is a 30 day waiting period to get flood insurance. If you own a structure in the Special Flood Hazard Area (SFHA) and your loan is federally backed, it is mandatory that you obtain flood insurance. Flood insurance can cover the structure alone or a combination of structure and contents. Renters can purchase content coverage even if the owner does not have structural coverage. To find a flood insurance agent or estimate your premiums, call the National Flood Insurance Program at 1-888-379-9531 or go [www.floodsmart.gov](http://www.floodsmart.gov).

### FLOOD SAFETY

The following common sense guidelines can assist you in avoiding the dangers of flooding:

- **TURN AROUND DON'T DROWN:** More people drown in cars than anywhere else.
- **DON'T WALK THROUGH FLOWING WATER.** Currents can be deceptive. Six inches of water can knock you off your feet.
- **STAY AWAY FROM POWER LINES AND ELECTRICAL WIRES.** If your house is about to be flooded, turn off the power at the service box. Electrical current can travel through water. Electrocutation is the 2<sup>nd</sup> leading cause of death during floods.
- **KEEP CHILDREN AWAY FROM FLOOD WATERS, DITCHES, CULVERTS & STORM DRAINS.** Flood waters can carry unimaginable items that have dislodged themselves. Culverts can suck smaller people into them rendering them helpless.

### PROTECT YOUR PROPERTY

Some common protection methods which can help reduce flood damage are elevating the structure; Elevate utilities such as heating and air conditioning systems, water heaters and other major appliances to higher floors in the structure or raised platforms or even relocating the structure.

### BUILD RESPONSIBLY

Floodplain review is part of the permit process for any new building construction; building renovation or addition; land-altering activity such as grading, filling or paving in the Special Flood Hazard Area in St. Marys. There are limits on how much you can spend to renovate or repair your home or business in the regulated floodplain. The limits apply to one-time expenses as well as different projects over a five year period. This substantial improvement rule applies to structures in the regulated floodplain which do not comply with the newest floodplain regulations.

### PROTECTING OUR FLOODPLAINS:

- Do not dump in the storm drains.
- Protect and preserve water resources by preventing harmful pollutants from being washed into local water bodies.
- Report broken silt fences

If you have questions or would like assistance in determining what flood zone your property is in, please contact the St. Marys Community Development Department at (912) 510-4032 or email [michele.wood@stmarysga.gov](mailto:michele.wood@stmarysga.gov) for further assistance.