

CRS Community Self Assessment

Step 1: Your Community's Floodplain

To get started, let's get some general information about your community and its risks. This information will help set the backdrop for you to zero-in on in later steps.

If you have your hazard mitigation plan handy (and it's thorough), this step will likely go quickly.

YOUR COMMUNITY'S FLOOD EXPOSURE

Structures in your SFHA (Zones A and V)

Total number of structures in your A and V zones:

2055

Percentage of these that are 1-4 family residential structures:

(numbers only, no % sign)

96

Percentage of these structures that are multifamily (5 or more families):

(numbers only, no % sign)

0

Percentage of these that are commercial or non-residential:

(numbers only, no % sign)

4

Structures outside your SFHA (Zones B, C, and X)

Number of structures in your B, C, and X zones:

2577

Percentage of these that are 1-4 family residential structures:

(numbers only, no % sign)

94

Percentage of these structures that are multifamily (5 or more families):

(numbers only, no % sign)

0

Percentage of these that are commercial or non-residential:

(numbers only, no % sign)

6

Critical Facilities at Risk

List all critical facilities that would be impacted by a flood or stormwater event.

Your emergency manager should have a list of your community's critical facilities. If not, [click here for a definition](#).

CRS Community Self Assessment

Step 1: Your Community's Floodplain

Your Hazard Data and Maps

What is the date of your currently effective Flood Insurance Rate Map (FIRM)?

Have you been keeping your copy of your FIRM up-to-date? This includes revisions for new subdivisions, annexations, letters of map change (LOMAs and LOMRs)?

Yes No

Are there areas where your mapped SFHA underestimates the flood hazard due to new development or new bridges?

Yes No

Are there areas where your mapped SFHA does not reflect changes to the landscape, such as channel migration and shoreline erosion?

Yes No

Has your community experienced flooding outside of the SFHA shown on your FIRM?

Yes No

Does your current effective FIRM have a delineated floodway for all rivers and streams?

Yes No

Do you have alternative data that more accurately represents your floodways (including preliminary DFIRMs)?

- Yes No

Are any of your flood hazards mapped on a GIS layer that is available to your community staff?

- Yes No

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CRS Community Self Assessment

Step 1: Your Community's Floodplain

Development and Redevelopment in your Watershed

Are the watersheds in or upstream of your community subject to development?

Yes No

Are the watersheds in or upstream of your community subject to regulations that will help minimize the stormwater impacts of new development?

Yes No

Do people in your community cause drainage problems when they install swimming pools, build fences or regrade their yards, etc?

Yes No

Do people in your community modify/alter their buildings to render them non-compliant with your floodplain regulations?

Yes No

Repetitive Loss Properties and Areas

Do you have repetitive loss properties in your community?

See [FEMA's definition of repetitive loss properties here](#).

Yes No

How many of your repetitive loss properties have been mitigated?

(numbers only)

0

How many repetitive loss AREAS do you have in your A and V zones?

3

What is the total number of buildings in these areas?

65

How many repetitive loss AREAS do you have in your B, C, and X zones?

0

What is the total number of buildings in these areas?

2577

How many severe repetitive loss properties do you have in your A and V zones?

0

How many severe repetitive loss properties do you have in your B, C, and X zones?

6

CRS Community Self Assessment

Step 1: Your Community's Floodplain

Natural Floodplain Functions

Does your community have wetlands, threatened and/or endangered species habitat, and/or other areas deserving protection for their natural floodplain functions?

Yes No

Is/Are the area(s) mapped?

Yes No

Name or describe the map(s).

DNR VISTA Map

Is your community's floodplain used for hunting, fishing, or recreational uses?

Yes No

Does your community have areas subject to bank erosion or sedimentation?

Yes No

Does your community have water quality issues in your waterways (turbidity, phosphorus, other water quality parameters)?

You may be able to find this information in your state's 303(d) list.

Yes No

What other concerns does your community have that are related to natural floodplain functions?*

*Seasonal flooding, development encroaching on beaches, upstream activities degrading water quality, bank erosion, etc.

Seasonal Flooding

Does your community prohibit fill within portions of the floodplain—including the floodway, channel migration areas, and other related areas?

Yes No

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CRS Community Self Assessment

Step 1: Your Community's Floodplain

Emergency Management and Public Safety

Does your community have a flood warning and response program that identifies specific flood response actions that are to be taken at different flood levels?

- Yes No

Does your community have a flood warning and response outreach project strategy?

- Yes No

Are additional flood warnings (including those events caused by levee or dam failure) needed for the critical facilities in your community?

- Yes No

Flood Warning

Does your community have a flood warning plan and program?

- Yes No

Does your community have flood stage inundation maps so it knows who to warn for different levels of flooding?

- Yes No

Does your community maintain current contact information for

critical facilities that need advanced warning for floods, hurricanes, dam breaks or levee failures?

Yes No

Are there areas of your community that may need to be evacuated during a flood emergency?

Yes No

Does your community maintain a database of people with special needs that require evacuation assistance?

Yes No

Does your community have sufficient safe shelter spaces outside of the floodplain?

Yes No

Does your community have a plan that ensures timely advanced warning of the public (day and night)?

Yes No

Does your community utilize multiple methods to warn the public?

Yes No

Does your community have a public information and outreach program to inform the public about your warning program (if you have one), and safety measures and mitigation actions they can take to protect their property and lives?

Yes No

Dams

Could your community be impacted by the failure of a high hazard potential dam* (in or outside of your community)?

***High hazard potential dam:** dams whose failure or mismanagement will probably cause loss of human life.

Yes No

Levees

Does your community have levees,* a levee system, or could it be impacted by a levee failure?**

***Levee:** a man-made structure: usually an earthen embankment, designed and constructed using sound engineering practices to contain, control, or divert flood waters in accordance with a designated risk reduction level.

****Levee system:** the levee structure itself, plus all appurtenant facilities, such as pump stations, closure devices, etc., that are needed to contain, control, or divert flood waters in accordance with a designated risk reduction level. For CRS purposes, credit is based on local activities related to the entire levee system not just to the levee structure.

Yes No

Post Disaster

Does your community have a post-disaster response plan (including provisions for orderly building inspections and the issuance of buildings permits)?

Yes No

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Step 2: Mapping Your Hazards

First, which of these types of flooding is your community susceptible to?

- | | |
|--|---|
| <input checked="" type="checkbox"/> Coastal/Lakeshore Storms | <input checked="" type="checkbox"/> Coastal Waves >3 feet (V Zones) |
| <input checked="" type="checkbox"/> Coastal Waves 1.5-3 feet (Coastal A Zones/LiMWA) | <input type="checkbox"/> Coastal Erosion |
| <input checked="" type="checkbox"/> Riverine (Overbank) Flooding | <input type="checkbox"/> Tsunamis |
| <input type="checkbox"/> Alluvial Fan Flooding | <input type="checkbox"/> Flash Flooding |
| <input type="checkbox"/> Shallow Flooding | <input type="checkbox"/> Channel Migration |
| <input type="checkbox"/> Local Drainage Problems | <input type="checkbox"/> Ponding |
| <input type="checkbox"/> Sheet Flow | <input type="checkbox"/> Sewer Back-Ups |
| <input type="checkbox"/> Ice Jams | <input type="checkbox"/> Closed Basins |
| <input type="checkbox"/> Mudflows | <input type="checkbox"/> Subsidence |

Does your community have any lands subject to the Coastal Barrier Resources Act (COBRA)?

- Yes No

Does your community have any levees?

Levee: a man-made structure; usually an earthen embankment constructed with the intent to impede the flow of water so as to provide protection from temporary flooding.

Yes No

Could your community be flooded if an upstream dam failed?

Yes No

Next, you'll map which areas in your community are susceptible to each type of hazard you checked above.

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Step 2: Mapping Your Hazards

Now, for each hazard, answer a few questions and then record potentially impacted areas on your map (instructions are included below after each hazard).

Coastal Lakeshore Storms

Which zones on your FIRM are subject to coastal or lakeshore storms?

- | | | |
|---|--|---------------------------------------|
| <input checked="" type="checkbox"/> A | <input checked="" type="checkbox"/> AE/A1-30 | <input type="checkbox"/> AO/AH |
| <input type="checkbox"/> AR/A99 | <input checked="" type="checkbox"/> V/V1-30/VE | <input type="checkbox"/> B/X (Shaded) |
| <input type="checkbox"/> C/X (Unshaded) | <input type="checkbox"/> D | |

Do you have coastal or lakeshore flood areas mapped on a map other than your FIRM? This could include preliminary DFIRMs.

- Yes No

Name/s of any additional maps with data on coastal or lakeshore storms:

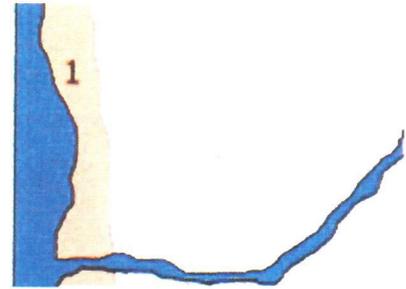
Camden County ARC-GIS Mapping

Do you have additional or historical information (high water marks, photographs, news stories, etc.) about coastal or lakeshore flooding?

Yes No

Map Your Hazard

Using the maps and data noted above, draw the areas affected by coastal or lakeshore flooding on your map. Use colors or symbols to identify the areas identified as affected by coastal or lakeshore flooding, as there will likely be multiple hazards that overlap the same area.



Coastal Waves >3 feet (V Zones)

Which zones on your FIRM are subject to waves greater than 3 feet?

- | | | |
|---|--|---------------------------------------|
| <input type="checkbox"/> A | <input checked="" type="checkbox"/> AE/A1-30 | <input type="checkbox"/> AO/AH |
| <input type="checkbox"/> AR/A99 | <input checked="" type="checkbox"/> V/V1-30/VE | <input type="checkbox"/> B/X (Shaded) |
| <input type="checkbox"/> C/X (Unshaded) | <input type="checkbox"/> D | |

Do you have areas subject to waves greater than 3 feet mapped on a map other than your FIRM? This could include preliminary DFIRMs.

Yes No

Name/s of any additional maps with data on waves greater than 3 feet:

Camden County ARC GIS Mapping

Do you have additional or historical information (high water marks, photographs, news stories, etc.) on waves greater than 3 feet?

Yes No

Map Your Hazard

Using the maps and data noted above, draw the areas subject to waves greater than 3 feet on your map. Use colors or symbols to identify the areas, as there will likely be multiple hazards that overlap the same area.



Coastal Waves 1.5-3 feet (Coastal A Zones/LiMWA)

Which zones on your FIRM are subject to waves 1.5-3 feet?

- | | | |
|---|--|---------------------------------------|
| <input type="checkbox"/> A | <input checked="" type="checkbox"/> AE/A1-30 | <input type="checkbox"/> AO/AH |
| <input type="checkbox"/> AR/A99 | <input checked="" type="checkbox"/> V/V1-30/VE | <input type="checkbox"/> B/X (Shaded) |
| <input type="checkbox"/> C/X (Unshaded) | <input type="checkbox"/> D | |

Do you have areas subject to waves 1.5-3 feet mapped on a map other than your FIRM? This could include preliminary DFIRMs.

Yes No

Name/s of any additional maps with data on waves 1.5-3 feet:

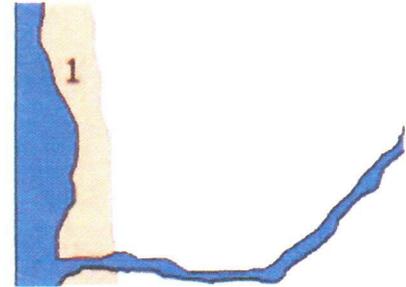
Camden County ARC GIS Mapping

Do you have additional or historical information (high water marks, photographs, news stories, etc.) on waves 1.5-3 feet?

Yes No

Map Your Hazard

Using the maps and data noted above, draw the areas subject to waves 1.5-3 feet on your map. Use colors or symbols to identify the areas, as there will likely be multiple hazards that overlap the same area.



COBRA

Which zones on your FIRM are subject to COBRA regulations?

- | | | |
|---|--|---------------------------------------|
| <input type="checkbox"/> A | <input type="checkbox"/> AE/A1-30 | <input type="checkbox"/> AO/AH |
| <input type="checkbox"/> AR/A99 | <input checked="" type="checkbox"/> V/V1-30/VE | <input type="checkbox"/> B/X (Shaded) |
| <input type="checkbox"/> C/X (Unshaded) | <input type="checkbox"/> D | |

Do you have your COBRA areas mapped on a map other than your FIRM? This could include preliminary DFIRMs.

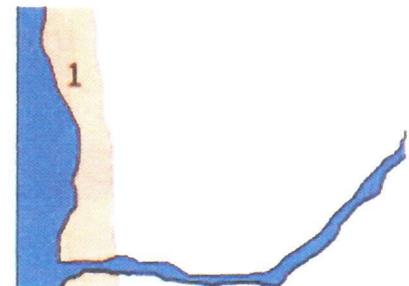
- Yes No

Do you have additional or historical information (high water marks, photographs, news stories, etc.) on COBRA?

- Yes No

Map Your Hazard

Using the maps and data noted above, draw your COBRA areas on your map. Use colors or symbols to identify the areas, as there will likely be multiple hazards that overlap the same area.



Riverine (Overbank) Flooding

Which zones on your FIRM are subject to Riverine (Overbank)

Flooding?

- A
 AE/A1-30
 AO/AH
 AR/A99
 V/V1-30/VE
 B/X (Shaded)
 C/X (Unshaded)
 D

Do you have areas subject to Riverine (Overbank) Flooding mapped on a map other than your FIRM? This could include preliminary DFIRMs.

- Yes No

Name/s of any additional maps with data on Riverine (Overbank) Flooding:

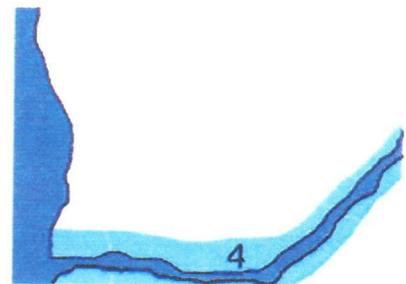
Camden County ARC GIS Mapping

Do you have additional or historical information (high water marks, photographs, news stories, etc.) on Riverine (Overbank) Flooding?

- Yes No

Map Your Hazard

Using the maps and data noted above, draw the areas subject to riverine (overbank) Flooding on your map. Use colors or symbols to identify the areas, as there will likely be multiple hazards that overlap the same area.



→ **On to Step 3**

CRS Community Self Assessment

Step 3: Identifying Assessment Areas

In this Step, you will identify **assessment areas** that will be used in later steps of the CRS Community Self Assessment and in certain CRS activities (e.g., creating a Program for Public Information).

Study the map you created in the previous section. The map should depict areas of your community that are affected by the different types of flooding. Some areas will overlap, others will cover very small or very large areas. Areas may be densely or sparsely populated. Consider historical flooding, economic or (re)development pressures, open spaces, the natural functions of the floodplain, residential and commercial areas. Think about these characteristics and use the information you gathered in the first section to identify similar areas.

📄 **Assessment areas** are neighborhoods, districts, or other areas of the community with similar flooding, building, and population characteristics.

Characteristics to consider while identifying assessment areas:

- Developed parts of the Special Flood Hazard Area
- Undeveloped areas subject to flooding
- The downtown business district
- Residential areas
- Industrial areas
- Parks
- Shopping centers, malls
- Schools/College Campus
- Critical facilities, hospitals
- Repetitive loss areas
- An area subject to an unmapped special hazard, such as sinkholes or ice jams
- An area protected by a levee
- An area subject to flooding due to a dam failure
- Beachfront hotels and rental units
- A floodprone trailer park
- Recently annexed land
- Residential neighborhoods
- Tourist attractions or hotel districts
- Residential areas with a high percentage of renters
- Elderly/infirm populations or retirement communities
- Non-English-speakers
- Areas outside the SFHA with historical flooding

Here's an example list of assessment areas:

- **Area 1** – Downtown shopping area subject to stormwater drainage problems;
- **Area 2** – Coastal/riverside commercial or boardwalk areas subject to coastal flooding and/or tsunamis;
- **Area 3** – School campuses or critical facilities subject to shallow flooding or sheetflow;
- **Area 4** – Agricultural areas subject to flooding with a concentration of non-English speaking residents;
- **Area 5** – Residential areas with a high percentage of individuals who may need special assistance or consideration during a flood, such as a retirement community.

Assessment areas need not be in your SFHA. Area 5 in the example above could be a Zone X, but the community should plan for evacuation or services if roads or other infrastructure are impacted by a flood. Also note that not all the identified assessment areas may warrant community action in later steps. For example, some assessment areas that flood may be vacant and already protected from development.

Some Assessment areas may overlap one another. Your SFHA may only cover a small area, but a dam or levee failure would impact nearly the entire community. In this case, identify the larger and smaller areas separately and note the exclusive characteristics of each.

If your community is small, you may identify a small number of assessment areas. If yours is a very large community with many assessment areas that cover a large geographic area, consider grouping areas that have common characteristics, flood types and populations. For the purpose of the Community Self Assessment, we recommend identifying no more than 15-20 assessment areas, though there may be cases where more are needed to address a uniquely varied set of areas.

If using GIS to complete the Community Self Assessment, create layers with attributes that identify the assessment areas by location, characteristics, population, flooding types, etc. If you are using a printed map, outline the assessment areas on the map using colors or symbols. In either case, assign numbers and/or names to the areas and create a list or report as in the example below.

| ASSESSMENT AREA | LOCATION/ DESCRIPTION | HAZARDS | CHARACTERISTICS | DEMOGRAPHICS |
|-----------------|-----------------------|---------------------------|---------------------------------------|--|
| 1 | Downtown | Stormwater backup | Urban, densely populated | Shopkeepers, young couples |
| 2 | Boardwalk | Tsunami, coastal flooding | Shoreline high-rise buildings, hotels | Business owners, tourists |
| 3 | College campus | Shallow flooding/ponding | Dorms, school buildings, gym | Students and teachers, campus employees, few with own transportation |
| 4 | Farmland east of town | Riverine flooding | Agricultural buildings and ranches | Non-English speaking, migrant workers, and farmers |

Step 3: Identifying Assessment Areas | CRS Community Self Assessment

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Retirement
community

None, but only
access road is
subject to
frequent flooding

Multi-family,
medical facilities

Elderly

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CRS Community Self Assessment

Step 4: Analyze Your Assessment Areas

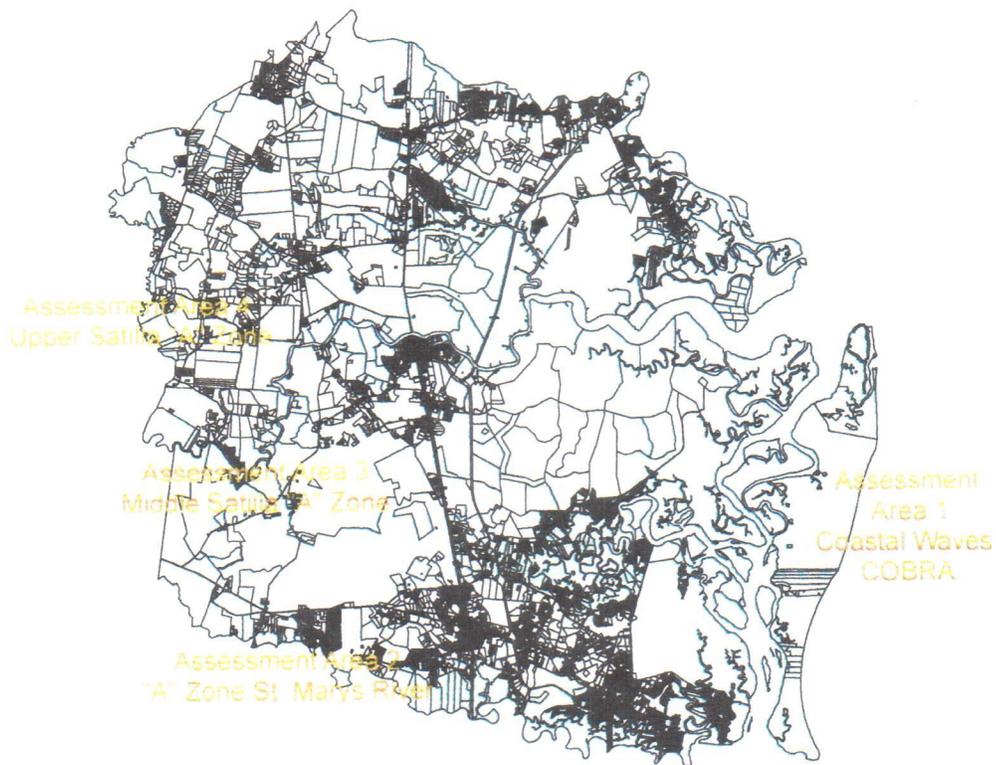
In this step, you'll take a closer look at each of your assessment areas, including details such as building counts, potential impacts of flooding, and your data needs for that specific area.

Remember the information you gathered before you started the Community Self Assessment (e.g., your hazard mitigation plan, FIRMs, and Flood Insurance Studies): It's going to be very useful during this step.

First, how many Assessment Areas did you identify in Step 3?

NEXT

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CRS Community Self Assessment

Step 4: Analyze Your Assessment Areas

Assessment Area 1

Name this Assessment Area

(For example: "downtown," or "the undeveloped area north of town." Note: this is just for your reference.)

Coastal Island

How would you characterize this area (check as many boxes as apply)?

- Industrial Business district Residential neighborhood
- Mixed business/residential RV park
- Undeveloped/likely to be developed
- Undeveloped/protected from development**
- Protected by a levee Protected by a dam

Briefly describe any additional relevant data about the area.

Cumberland Island is mostly owned by US Park Service.
Little Cumberland is privately owned.

Number of structures in this area:

Are any of these structures residential?

Yes No

Are any of these structures critical facilities?*

*See this page for a definition of critical facilities.

Yes No

Are there major employers in your community who could be impacted by a flood event?

Yes No

Could a flood event close critical roads or bridges?

Yes No

How much of the area is currently undeveloped?

None A little Some A lot Actual area (square miles):

Is development expected in these undeveloped areas?

Yes No This area is fully developed

Is redevelopment expected in the already-developed areas?

Yes No

Do you have sufficient information on the hazards affecting this Assessment Area?

Yes No

[PREVIOUS](#)



CRS Community Self Assessment

Step 4: Analyze Your Assessment Areas

Assessment Area 2

Name this Assessment Area

(For example: "downtown," or "the undeveloped area north of town." Note: this is just for your reference.)

"A" Zone St. Marys river, RL Area

How would you characterize this area (check as many boxes as apply)?

- Industrial
- Business district
- Residential neighborhood
- Mixed business/residential
-
- Undeveloped/likely to be developed
- Undeveloped/protected from development
- Protected by a levee
- Protected by a dam

Briefly describe any additional relevant data about the area.

Residential Area with Access to River for Recreation

Number of structures in this area:

80

Are any of these structures residential?

Yes No

Are any of these structures critical facilities?*

*See this page for a definition of critical facilities.

Yes No

Are there major employers in your community who could be impacted by a flood event?

Yes No

Could a flood event close critical roads or bridges?

Yes No

How much of the area is currently undeveloped?

None A little Some A lot Actual area (square miles):

Is redevelopment expected in the already-developed areas?

Yes No

Do you have sufficient information on the hazards affecting this Assessment Area?

Yes No

[PREVIOUS](#) [NEXT](#)

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CRS Community Self Assessment

Step 4: Analyze Your Assessment Areas

Assessment Area 3

Name this Assessment Area

(For example: "downtown," or "the undeveloped area north of town." Note: this is just for your reference.)

Middle Satilla "A" Zone

How would you characterize this area (check as many boxes as apply)?

- Industrial Business district **Residential neighborhood**
- Mixed business/residential RV park
- Undeveloped/likely to be developed
- Undeveloped/protected from development Protected by a levee
- Protected by a dam

Briefly describe any additional relevant data about the area.

Number of structures in this area:

52

Are any of these structures residential?

Yes No

Are any of these structures critical facilities?*

*See this page for a definition of critical facilities.

Yes No

Are there major employers in your community who could be impacted by a flood event?

Yes No

Could a flood event close critical roads or bridges?

Yes No

How much of the area is currently undeveloped?

None A little Some A lot Actual area (square miles):

Is development expected in these undeveloped areas?

Yes No This area is fully developed

Is redevelopment expected in the already-developed areas?

Yes No

Do you have sufficient information on the hazards affecting this Assessment Area?

Yes No

CRS Community Self Assessment

Step 4: Analyze Your Assessment Areas

Assessment Area 4

Name this Assessment Area

(For example: "downtown," or "the undeveloped area north of town." Note: this is just for your reference.)

Upper Satilla "A" Zone

How would you characterize this area (check as many boxes as apply)?

- Industrial
- Business district
- Residential neighborhood
- Mixed business/residential
- RV park
- Undeveloped/likely to be developed
- Undeveloped/protected from development
- Protected by a levee
- Protected by a dam

Briefly describe any additional relevant data about the area.

Number of structures in this area:

Are any of these structures residential?

Yes No

Are any of these structures critical facilities?*

*See this page for a definition of critical facilities.

Yes No

Are there major employers in your community who could be impacted by a flood event?

Yes No

Could a flood event close critical roads or bridges?

Yes No

How much of the area is currently undeveloped?

None A little Some A lot Actual area (square miles):

Is development expected in these undeveloped areas?

Yes No This area is fully developed

Is redevelopment expected in the already-developed areas?

Yes No

Do you have sufficient information on the hazards affecting this Assessment Area?

Yes No

[PREVIOUS](#) [NEXT](#)

CRS Community Self Assessment

Step 5: Overview and Next Steps

Which of the following statements about your community are true? Reflect back on your answers from prior sections of the self-assessment as you complete this. Remember: you should have all your answers from earlier steps in your email inbox.

- Our maps do not fully cover and/or accurately show our current or expected future flood hazard risks.
- We have vacant areas or parcels that cannot/will not/should not be developed.
- We have vacant areas that may be developed in the future.
- We have natural features that should be protected from development or areas that perform important natural floodplain functions.
- Flooding will likely get worse if there is more development in the watersheds that drain to our community.
- We are interested in reducing the flood risk to existing development.
- We are interested in managing redevelopment to minimize future flood damage.
- We want to inform our residents about the flood hazard, natural floodplain functions, and how they can protect themselves and their properties.
- We have critical facilities that could be potentially affected by flooding.
- We have developed areas subject to repetitive flooding.

- Our citizens would benefit from advance notice that a flood is coming so they can get to a safe area and/or take steps to protect their property.
- We have areas subject to coastal flooding and storms.
- We have areas that would flood if a levee failed or was overtopped.
- We have areas subject to flooding if a dam failed.
- We have areas subject to special-flood related hazards (e.g., uncertain flow paths/alluvial fans, closed lake basins, ice jams, subsidence, mudflows, coastal erosion, or tsunamis).

Given all of your answers above and those from prior sections, what are some first steps you can take to improve the management of your community's floodplain?

Your email address *

sbrzell@co.camden.ga.us

EMAIL ME MY ANSWERS

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