

Be Protected



Buy Flood Insurance:

For most people, their home and its contents represent their greatest investment. Property losses due to flooding are not covered under most homeowners' insurance policies; however, flood insurance can be obtained through the National Flood Insurance Program (NFIP). The Federal Emergency Management Agency (FEMA), through its Federal Insurance Administration, administers the NFIP. To find out more about flood insurance, contact an insurance agent. Since there is usually a thirty (30) day waiting period before a flood insurance policy takes effect, **DO NOT WAIT** until there is the threat of a storm before securing flood insurance.

Explore Mitigation Options:

While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible. Several effective ways to mitigate future flooding include relocating a building to a higher site, keeping water away from the property, or retrofitting structures to make them flood proof. FEMA has several grants to help owners with mitigation projects in order to reduce their exposure to flood damage. For more information visit [fema.gov/hazard-mitigation-assistance](https://www.fema.gov/hazard-mitigation-assistance).



When it comes to flooding, Bryan County wants you to Be Informed, Be Prepared, and Be Protected.

Build Responsibly:

Always get required permits before you start new construction, or any home improvement or repair project. If you plan on substantially improving your home, or your home has been substantially damaged and the improvements and/or repairs will cost 50 percent or more of the building's assessed value, you will be required to bring the structure up to current building and floodplain standards. To help cover the costs of these improvements/repairs, you may be eligible to file an Increased Cost of Compliance (ICC) claim through your flood insurance policy. For more information visit [fema.gov/increased-cost-compliance-coverage](https://www.fema.gov/increased-cost-compliance-coverage).



Help Protect Natural Floodplain Functions:

Floodplains perform many natural functions and when they are not protected, flooding can occur more frequently and reach higher elevations subjecting otherwise protected properties to an unnecessary risk of damage. How you can help:

- o Do not dump or throw any solid wastes, trash or debris in any marsh area, stream, drainage ditch, body of water or beach area.
- o Do dispose of yard debris and waste in appropriate ways to prevent clogging of stormwater conveyance and drainage systems.
- o Check stormdrains in your neighborhood after storm events to make sure they are clear of debris, including vegetation such as pine needles, tree limbs, and mud.

Contact Us:

If you are experiencing localized flooding issues or have questions regarding flood mitigation, call the Community Development Department. We are available for site visits to evaluate potential problems and to make suggestions to minimize future risk.

**51 North Courthouse St.
Pembroke, GA 31321
Ph: 912-653-3893**

**66 Captain Matthew
Freeman Dr.
Richmond Hill, GA 31324
Ph: 912-756-3177**

**For more information visit:
[www.bryancountyga.org/i-want-to/
flood-protection](http://www.bryancountyga.org/i-want-to/flood-protection)**

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