CITY OF Savannah
DEVELOPMENT SERVICES
DEPARTMENT—*Building Inspections*

Your property may be in or near the 100 Year Flood Plain! There are 10 Facts that every Unincorporated Chatham County and City of Savannah Resident should know:

(1) **Chatham County's Local Flood Hazard** – Because various locations of Chatham County and City of Savannah are located within low laying coastal plains, these areas are susceptible to flooding from areas around rivers and canals. Stormwater runoff is hampered by flat terrain, low elevations and tidal influence from the Atlantic Ocean. These are major natural factors, common to coastal regions, which cause the County / City to be at risk for flooding during long periods of moderate rainfall followed or during high volume, short duration rainfall events. As a coastal community we are subject to flooding from hurricanes too. Flooding during major storms and hurricanes date as far back as 1811 and as recent as 2007. On July 10, 1948, over 5 inches fell within a 24-hour period. Since 1948, Chatham Co. / Savannah have flooded over 14 times due to storms with 4" of rainfall or more. There are over 1,700 dwellings on record that flooded during those flood events.

(2) **What You Can Do To Protect Your Property and Be Safe** – You should know your flood hazard. Check with the Chatham County Department of Engineering at 652-7800 or City of Savannah Development Services at 651-6530 to find out what flood zone you are in and what the Base Flood Elevation (BFE) is for your lot. Note that flood zone determination requests are to be made in writing and can be faxed to Chatham County at (912) 652-7818 and (912) 651-6975 for the City of Savannah. You can get a good idea of your flood zone from the map on the back of this flyer. Check with Chatham Emergency Management Agency (CEMA) at 201-4500 to find out about the flood warning system (how much warning can you expect, and what evacuation route you should use). You can also view COMCAST Channel 16 and refer to the phone book to gain additional information including evacuation routes and the location of emergency shelters.

There are specific measures you can take to protect yourself from flood waters. Learn how to turn off the gas and electricity to your house and do so if flooding is imminent. Be sure not to try to walk through flowing water or drive through flooded areas. Drowning is the number one cause of flood deaths followed by electrocution. Electrical currents from downed power lines and your home circuits can travel through water causing a safety hazard. STAY OUT OF FLOOD WATERS!!

Contact Michael Blakely, the Community Rating System (C.R.S.) Program Manager in Chatham County's Department of Engineering at 124 Bull Street, Room 430 at 652-7814 or Tom McDonald, City of Savannah, Department of Development Services at 6 East Bay Street, Gamble Building, 2nd Floor at 651-6530 for free publications on how to protect yourself and your dwelling. Additional information can be found on FEMA's web site at www.fema.gov and at www.cema.chathamcounty.org.

(3) **Flood Insurance** – The County and the City participate in the National Flood Insurance Program (NFIP). In doing so, local insurance agents can sell a Flood Insurance policy, which is separate from regular property insurance, at subsidized rates set by the Federal Government. The Federal Government passed a law making it mandatory for owners to obtain a Flood Insurance policy if the structure is in a Special Flood Hazard Area (SFHA) and the loan is Federally backed. Flood Insurance can cover the structure alone or cover a combination of the structure and contents. Renters can buy coverage for contents, even if the owner does not have structural coverage. A new insurance policy, Increase Cost of Compliance (ICC), is now available that assists in bringing a non-compliant structure up to the NFIP standards if the building is substantially damaged or repetitively flooded. Flood insurance is also available for structures outside the 100 year flood plain (Zone X). There is

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normally a 30-day waiting period before flood insurance goes into effect. Therefore, it is essential to plan ahead. Contact your insurance agent to get a flood insurance policy. And remember, your home owners' insurance policy does not protect you from flood damage.

(4) **Property Protection** – In order to protect your property, electrical panel boxes, heat pumps, washers and dryers and water heaters should be elevated or re-located to areas less likely to be subjected to flood waters. Elevate and anchor fuel tanks. Raising the furniture and other valuables on blocks also will offer protection. If you have a basement, take preventive measures from flooding due to sewer backup or sump pump failure by having a check valve installed. Know what options there are to retrofit your house. Retrofitting means to alter the building to eliminate or reduce flood damage. There are several options to consider; elevation, flood barriers, dry floodproofing, and wet floodproofing. There are several references in the public libraries on retrofitting and additional documents pertaining to floodplain management topics. It's a good idea to keep materials around like sandbags, plywood, lumber and plastic sheeting. These materials can help minimize the damage caused not only by flood waters, but damage by hurricane force winds too.

Staff from the Departments of Engineering and Public Works are prepared to make site visits, upon request, to assist property owners with flooding, drainage and sewer problems and to address any site-specific flooding concerns within our community. This service is provided at no charge. For additional information on flooding, flood insurance, flood zones, retrofitting, how to pick a contractor, or elevation certificates, you may call Michael Blakely 652-7814 for Chatham Co. residence or Tom McDonald 651-6530 for City Of Savannah residence. Elevation certificates may be obtained from the Chatham County Department of Building Safety and Regulatory Services at 201-4300. For citizens living in Savannah city limits, call Tom McDonald at 651-6530 for retrofitting suggestions and elevation certificates.

(5) **Natural and Beneficial Functions of Flood Plains** – Natural floodplains generally include marsh areas and low lying areas along canals. Open parks such as Henderson and Bacon Park Golf Courses also have natural floodplains. Our natural floodplains reduce damage by allowing flood waters to spread out over large areas which helps facilitate absorption into the ground, reduces flow rates and serves as a flood storage area to reduce downstream peaks. We should all do our part to help keep our floodplain and floodplain waters free of contaminants such as oil, paint, anti-freeze and pesticides. These chemicals pollute the marsh waters, thus decreasing the water quality that the local wildlife depends upon for their habitat.

Chatham County and the City of Savannah have barrier islands such as Little Tybee, Ossabaw, Cabbage and Wassaw Islands. These islands serve as a natural protective barrier to incoming hurricane forces such as wave attack, and serve to reduce tidal and wind energies. These islands serve as natural aquatic habitats, wetlands, marshes and estuaries.

(6) **Flood Warning System** – In the entire Chatham County area, the Chatham Emergency Management Agency (CEMA) manages the flood warning system. Once CEMA receives a potential dangerous warning, sirens will be activated. The sirens can give as little as fifteen minutes warning time. When you hear the sirens, information can be heard on the television (WTOC, WSAV, or WJCL) or on the radio at WCHY (94.1) on what to do. Information can be heard on the NOAA weather radio broadcast at frequency 162.40. Local evacuation routes can be found in the phone book. For additional information, contact CEMA at 201-4500 or visit the website at www.cema.chathamcounty.org.

(7) **Permit Requirements** – There are certain things you need to know when considering this question. The County and the City of Savannah's Flood Damage Prevention Ordinances require that all construction, additions, conversions and/or development located in areas of special flood hazard comply with certain minimum standards intended to minimize damage from floods. For example, houses and certain other structures are required to be built at or above the 100 year base flood elevation. The County Zoning Ordinance requires that building permits be obtained from the County Department of Building Safety & Regulatory Services. The County Storm Water Management Ordinance and City of Savannah has restrictions on the placement of fill in special flood hazard areas. The County Land Disturbing Activities (LDA) requires permits for certain land disturbing activities and requires soil erosion control ----- best management practices for construction even if an LDA permit is not required.

To obtain a building permit, contact your building official for Chatham County contact Department of Building Safety and Regulatory Services at 1117 Eisenhower Drive, Savannah, Georgia or phone them at 201-4300, for the City of Savannah contact the Development Service Department 2ND floor of 6 East Bay Street or 651-6530. If you see someone working without a building permit or if you have any other questions or concerns about permits, please do not hesitate to call the numbers listed above for the appropriate areas.

(8) **Substantial Improvement Requirements** – Any substantially improved or substantially damaged home must be brought up to the NFIP and County's and City's Flood Ordinance requirements. This is known as the 50% Rule. The "50% Rule" states that if the lowest finished floor of an existing house is below the base flood elevation (BFE) and the cost of repairs or renovations will increase the structure's original Fair Market Value by more than 50%, then the lowest finish floor elevation must be raised or elevated to at least the BFE. In the VE the bottom of the lowest horizontal member must be brought up to or exceed the BFE. Also note that additional County and City floodplain requirements may apply.

(9) **Drainage System Maintenance** – Besides flood insurance, you should protect your structure by ordinary preventive means. For example, do no sweep or blow yard leaves, pine needles, grass clippings or soil into the street or storm water system. This clogs up the pipes and prevents water from draining. If your property is adjacent to a drainage ditch, please aid the County and City by keeping the banks clear of brush and debris. Dumping in open ditches and streams is prohibited as stated in the County's Storm Water Management Ordinance under section 24-708, paragraph 1. To report someone dumping trash in the canals, storm drainage system, drainage ditch, streams, or to request needed maintenance of drainage facilities, please contact the Department of Public Works at 652-6840. The City of Savannah prohibits dumping in ditches as outlined in Code Sec. 4-11004 and 5-2005. To report someone dumping debris in the canals, please report the crime to the City by calling the Customer Service desk at 311.

(10) **Unincorporated Chatham County and City of Savannah Flood Prone Areas** – Review the map below to determine if you are in or near a floodplain area. If you need assistance in making this determination, please contact the Chatham County Department of Engineering at (912) 652-7800 and the City of Savannah at (912) 651-6530. Call these offices too to see if you are in a flood prone area - areas that are known to flood. You can also review flood zone map information at www.sagis.org and for City of Savannah Citizens visit the City's web page at www.savannahga.gov and for County citizens visit the Department of Engineering's web page at www.chathamcounty.org/engineering.html. If you need a Flood Zone Determination Letter, See #2 above.

Natural and beneficial Floodplain Functions: Under natural conditions, a flood causes little or no damage in floodplains. Nature ensures that floodplain flora and fauna can survive the more frequent inundations. This is the case with our local marshes. They are flooded daily during high tide and yet life exists without damaging the environment. Historic floodplain areas are canals, and green spaces such as the Bacon Park Golf Course and Lake Mayer. Such areas reduce flood damage by allowing flood waters to spread over a large area. This reduces flood velocities and provides flood storage to reduce peak flows downstream. Natural and historic floodplains reduce wind and wave impacts and their vegetation stabilizes soils during flooding. It is everyone's job to help preserve floodplain areas. We do this by reporting ditch obstructions and buildings being constructed in these areas without a permit. See the sections **Building Permits** and **Stream Maintenance** for more information.

Need more information: If you would like information on flooding, flood insurance, flood zones, retrofitting, selecting a contractor, or on-site property protection you may call Tom McDonald, CFM in the Inspection Department 651-6530. Find more information on the City's web page at www.savannahga.us or www.fema.gov.

Flood Safety

Contact the C.R.S. Coordinator in City of Savannah Permitting and Inspections Department at 6 East Bay Street (651-6530) for free publications on how to protect your dwelling and health. In addition, you should be aware of the following personal safety tips:

*** Do not walk through flowing water.**
*** Do not drive through a flooded area.**
*** Stay away from power lines and electrical wires.**
*** Carbon monoxide exhaust kills.**
*** Look before you step.**
*** Learn how to turn off your gas and electricity.**
*** Take good care of yourself.**
*** Clean everything that got wet.**
*** Watch for animals, especially snakes.**