



May 2024

Dear Property Owner,

Has your property in Savannah, Georgia ever flooded? You are receiving this semiannual letter because you own property that has been reported to have flooded in the past or is close to properties that have flooded. Flooding will continue to occur in Savannah. By knowing about your risks, flood insurance, retrofitting and possible financial assistance, you can protect your life and property. Note, for an electronic version of this letter and use of hyperlinks visit [www.savannahga.gov](http://www.savannahga.gov) and search "Outreach-to-flooded-structures."



**Your Risk:** Anywhere it can rain, it can flood. Poor drainage systems, summer storms, melting snow, neighborhood construction, and broken water mains can all result in flooding. As a coastal community, Savannah is susceptible to hurricanes, heavy rains, high waves, and storm surges. As a result, structural flooding has occurred in the City during major rain events and hurricanes dating as far back as 1871 and recent years that include 1994 -1999, 2002 - 2007, 2016 - 2018 and 2021. To see a map of reported flooded areas, visit: [savannahga.gov/DocumentCenter/View/9191](http://savannahga.gov/DocumentCenter/View/9191)

### Basic facts about flood insurance

FEMA is updating the [National Flood Insurance Program's](http://www.fema.gov/flood-insurance/risk-rating) (NFIP) risk rating methodology through the implementation of a new pricing methodology called **Risk Rating 2.0**. The methodology leverages industry best practices and cutting-edge technology to enable FEMA to deliver rates that are actuarially sound, equitable, easier to understand and better reflect a property's flood risk. See details: [www.fema.gov/flood-insurance/risk-rating](http://www.fema.gov/flood-insurance/risk-rating) Structures with a federally backed loan (e.g. mortgage) that are in the Special Flood Hazard Area (SFHA), also known as the "High Risk" area or 100-year floodplain, are required by law to obtain a flood insurance policy. However, even if your property is outside the SFHA, your property could be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map. Over 50% of the properties in Savannah, which have flooded since 1994, are outside the 100-year floodplain and only 13% of the over 65,000 structures in Savannah have a flood insurance policy.

Property owners should obtain and keep a flood insurance policy on their structures. *Flood insurance is available for structures in and outside the SFHA.* Your homeowner's insurance may not cover flood damage due to rising water, so you need to purchase a separate flood policy to be compensated for losses resulting from flooding. Business owners without flood insurance need to consider this, because according to FEMA, almost 40% of small businesses never reopen following a disaster. Floods can happen anywhere — just one inch of floodwater can cause up to \$25,000 in damage, so it is important to protect your most important financial assets — your home, your business, your possessions. Tool for Cost of Flooding: [www.floodsmart.gov/flood-insurance-cost/calculator](http://www.floodsmart.gov/flood-insurance-cost/calculator)

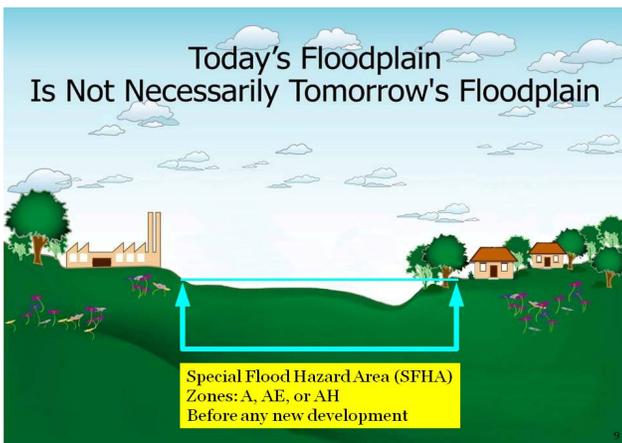
The City of Savannah (COS) participates in the National Flood Insurance Program (NFIP) and Community Rating System (CRS). This allows local insurance agents to sell flood insurance policies with up to a 25% premium discount. Homeowners can insure their primary structure and contents. Renters can buy coverage for their contents, even if the owner does not have structural coverage. Flood Insurance may take up to 30 days before the policy takes effect. An Elevation Certificate (EC) typically is not required but could reduce the premium. To see if your EC is on file, contact Tom McDonald, Savannah Floodplain Manager, (912-651-6530) or search [www.savannahga.gov/DocumentCenter/Index/362](http://www.savannahga.gov/DocumentCenter/Index/362) or [www.sagis.org](http://www.sagis.org).

Before you purchase flood insurance, you need to know your flood hazard. Check with Tom McDonald, [tmcdonald@savannahga.gov](mailto:tmcdonald@savannahga.gov), to find out what flood zone you are in or visit [msc.fema.gov](http://msc.fema.gov). For flood insurance advocacy assistance, visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or contact a local advocate: [Mr. Jeff Brady, ANFI](mailto:Mr.JeffBrady@ANFI) 912-356-3815 or [Lisa Sharrard, CFM ANFI, CPM](mailto:Lisa.Sharrard@CFM) (803) 865-4297.

Flood insurance can cover the structure alone (\$250,000 for residential buildings and \$500,000 for non-residential buildings) or a combination of the structure and contents. Contents coverage amounts cannot exceed \$100,000

for residential and \$500,000 for businesses. Coverage is limited to the only certain items of property in the building's basement and enclosure below the lowest elevated floor. See FEMA's Fact sheet on the City's Flood Protection Information web page under the subtitle "Let's Talk Flood" for more information. [www.savannahga.gov/floodprotection](http://www.savannahga.gov/floodprotection).

FEMA added the Limit of Moderate Wave Action (LiMWA) line to the recent FIRMs. The LiMWA line defines the "Coastal A" zone. The Coastal A zone pertains to areas and structures that are subject to wave action between three feet and foot-and-a-half. This area receives A zone flood insurance rates but must follow V zone building regulations. The FIRM maps can be viewed online at [www.sagis.org](http://www.sagis.org), <https://msc.fema.gov/portal/home>. Check if your structure is eligible for a Letter of Map Amendment (LOMA) based on the lowest grade and BFE, which, if approved, removes your structure from the SFHA. If the LOMA removes your structure from the SFHA, I encourage you to maintain flood insurance due to higher flood events. Contact Tom McDonald, your surveyor, or insurance agent for more details.



**Property protection measures:**

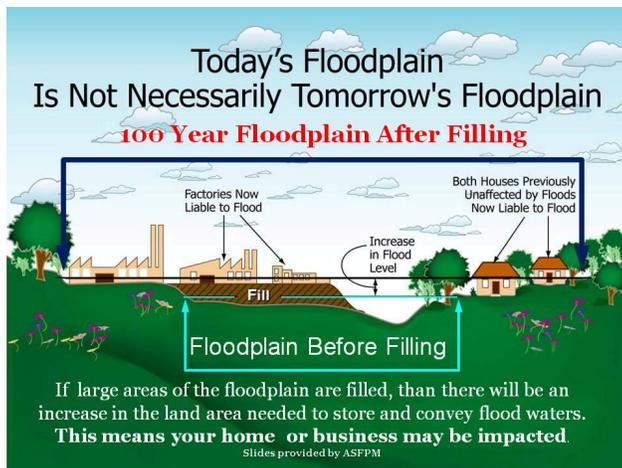
The City has invested tens of millions of dollars in storm water projects to relieve affected areas from flooding. These projects include the construction of several pumping stations and retention ponds, storm pipe replacements, and flooded structure buy-out programs.

Measures can be taken to help reduce rising costs by protecting certain dwellings through retrofitting. Retrofitting means to alter the building to eliminate or reduce the potential loss due to flood damage. Examples might be: elevating the structure, adding flood barriers, elevating outside mechanical equipment, using flood construction resistance materials, and dry or wet

flood proofing measures. There are several good references at the Bull Street Public Library and the City's web site ([savannahga.gov](http://savannahga.gov)) on retrofitting existing structures. Even without retrofitting your house, you can take measures to decrease flood damage by sandbagging water entry locations such as doors and windows, raising the furniture and other valuables on blocks, and installing a sump pump and back water valve. Visit [FEMA.gov](http://FEMA.gov) and search for

[Technical Bulletins](#) and [Homeowner's Guide to Retrofitting: FEMA P-312](#) for more information. Additionally, contact Tom McDonald and request an onsite visitation to discuss flood protection alternatives. Take pictures of your possessions and secure important documents. Develop a disaster response plan. See the Red Cross's website at <http://www.redcross.org> about preparing your home and family for a disaster.

Besides flood insurance, you should protect your structure by ordinary preventative maintenance. For example, do not sweep or blow leaves, pine needles, grass clippings or soil into curb inlets, ditches, or storm water pipes. Such debris can clog inlets and pipes preventing water from draining. Keep drainage ditch banks clear of brush and debris. Dumping in ditches is prohibited as stated in Savannah's City Code Sect. 4-11004 and



5-2005. To report someone dumping trash or debris in the canals, please call the City's Customer Service desk at 311 or visit webpage: [savannahga.gov/3039/311](http://savannahga.gov/3039/311).

**Natural and beneficial floodplain functions:**

Under natural conditions, a flood causes little or no damage in floodplains. Historic floodplain areas are local marshes, canals, and green spaces. Such areas reduce flood damage by allowing the flood water 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 or wetland obstructions, illegal dumping or digging, and/or buildings being constructed in these areas without a permit.

### **Stay informed by understanding the flood warning system.**

Locally, the Chatham Emergency Management Agency (CEMA) manages the flood warning system. Once CEMA receives a potentially dangerous warning, sirens will be activated as well as the Local Emergency Information Network system which interrupts television and radio programs to give further instructions. The sirens can give as little as fifteen minutes warning time. With 95% of Chatham County's population covered by an emergency warning siren, CEMA can activate individual siren sites in the immediate area to alert individuals who are not near a TV or radio. Information can also be heard on the NOAA weather radio broadcast at frequency 162.40. CEMA also provides emergency alerts via text (SMS), Twitter, Facebook, and their website. New evacuation zones and routes can be found on [www.SAGIS.org](http://www.SAGIS.org) and CEMA's websites. For additional information, contact CEMA at 912-201-4500 or visit their website at: [www.chathamemergency.org](http://www.chathamemergency.org). Other informational web sites are [www.weather.gov](http://www.weather.gov), [www.noaa.gov](http://www.noaa.gov) and [www.ready.gov](http://www.ready.gov). Tide Sensors: local tide sensors: [dashboard.sealevelsensors.org](http://dashboard.sealevelsensors.org)



### **Sources of financial assistance for property protection measures:**

Since 1994, the City has purchased over 300 structures that are known to flood or that are part of a drainage improvement project through the Hazard Mitigation Assistance (HMA) program. Within the HMA program, the Hazard Mitigation Grant Program and Flood Mitigation Assistance are the two main federal programs we use to purchase properties. The COS does not buy homes simply because they have flooded. The majority of the purchased buildings have flood insurance claims or have incurred flood damage that exceeds 80% of the structure's value. Acquisitions made under the City/FEMA grant program are voluntary, and the City cannot use condemnation proceedings for these homes. Typically, when the City purchases a property, the structure is demolished, trees are planted, and the lot is permanently maintained as open space. For more information about buyout program and grants, please contact Mr. Chip Colley of the City of Savannah's Real Property Services at (912) 651-6524 or visit [www.fema.gov/grants](http://www.fema.gov/grants)

Increased Cost of Compliance (ICC) coverage is another source of funding to repair certain flooded structures. Under FEMA's National Flood Insurance Program, a flood insurance policy holder may qualify for ICC coverage. ICC pays up to \$30,000 to assist in bringing non-compliant structures up to the community's standards if the building is in the SFHA and has repetitively flooded or been substantially damaged due to a flood. [FEMA's P-312, Homeowner's Guide to Retrofitting](#), provides more details about the ICC and other programs to assist homeowners, such as the Hazard Mitigation Grant Program and the Flood Mitigation Assistance Program. The guide describes many government and non-government programs, and it explains how you might qualify for assistance. Site for more ICC information: [www.fema.gov/increased-cost-compliance-coverage](http://www.fema.gov/increased-cost-compliance-coverage)

If you would like information on wet lands functions, flooding, flood insurance - RR 2.0, flood zones, retrofitting, LIMWA, FEMA grant program, ICC, LOMA, selecting a contractor, benchmarks, or an on-site property protection visit, contact me at (912) 651-6530 X 1895 or email [tmcdonald@savannahga.gov](mailto:tmcdonald@savannahga.gov). Hungry for more information on local tide sensors visit [www.sealevelsensors.org](http://www.sealevelsensors.org). Visit the COS web site or 20 Interchange Dr. for historic and current FIRMs, LOMAs, and Elevation Certificates. Additionally, the library at 2002 Bull Street has documents pertaining to floodplain management or you can visit [www.fema.gov](http://www.fema.gov), [www.floodsmart.gov](http://www.floodsmart.gov), [www.georgiadfirm.com](http://www.georgiadfirm.com), and the City's web site [www.savannahga.gov](http://www.savannahga.gov), click on the Flood Protection Information link under popular Links.

Sincerely,

Tom McDonald, CFM  
Permitting Floodplain Manager

## Flood Safety

Protect yourself and your structure by ordinary means and be aware of the following personal safety tips:

- \* Do not walk through flowing water
- \* Do not drive through a flooded area
- \* Carbon monoxide exhaust kills
- \* Secure documents and policies
- \* Clean everything that was wet
- \* Look before you step
- \* Stay away from power and electrical wires.
- \* Learn how to turn off your gas & electricity
- \* Watch for animals, especially snakes.

## Disaster Assistance and Flood Insurance: Do you know the Difference?

If you experience property damage during a flood, you will likely be able to cover your recovery costs through disaster assistance funding—right? Possibly wrong. In fact, federal disaster assistance is not guaranteed, and many residents overestimate the amount of funding they will receive (if any). As climate change worsens and residents face an increasing risk of damage from things like hurricanes, levee failures, and post-fire flooding, you will want to make sure you are prepared. Take the first step by visiting [FloodSmart.gov](https://www.floodsmart.gov) to learn how flood insurance can best protect you against the financial impact of flooding.

Here are five key differences between disaster assistance and flood insurance:

1. **Disaster Declarations:** Federal disaster assistance requires a [Major Disaster Declaration](#) from the president to authorize funding for FEMA's [Individuals and Households Program](#). Flood insurance does not require a disaster declaration, so policyholders can make a claim almost immediately after any flood event.
2. **Coverage:** Both disaster assistance and flood insurance cover flood damage to your primary residence—but disaster assistance is only designed to make a home “[safe, sanitary, and fit to occupy](#),” not to restore it to pre-disaster condition. Disaster assistance can sometimes be used for additional expenses like vehicle repairs, temporary housing, or medical fees, but only flood insurance offers building and contents coverage that is customizable to meet your needs.
3. **Payout:** Federal disaster assistance often comes in the form of a FEMA disaster grant, which averages about \$5,000 per household, or a [Small Business Administration \(SBA\) loan](#). By comparison, the average flood insurance claim payment over the past five years was approximately \$69,000. Unless purchased through a private vendor, flood insurance policies are backed by the [National Flood Insurance Program \(NFIP\)](#). You will never need to repay the NFIP for your flood insurance, but certain forms of federal assistance, like SBA loans, must be repaid with interest.
4. **Duplicative Expenses:** FEMA cannot provide financial assistance when any other source—such as flood insurance—has already provided such assistance. For example, if your flood insurance company has already provided money for home repairs, you would not be able to receive additional disaster assistance for that claim; however, you could still receive FEMA disaster assistance to cover a separate, not-covered expense like vehicle damage.
5. **Future Flooding:** If you do receive disaster assistance after a flood, you may be required to [purchase and maintain a flood insurance policy](#) going forward in order to be eligible to receive aid for any future flooding events.

Flood insurance gives you peace of mind that you will receive the maximum amount available to fully recover after a flood. Visit [FloodSmart.gov](https://www.floodsmart.gov) to learn more about how to get started.

*Article from FEMA Preparedness Community Website, October 1, 2021*