



August 2021

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\_2021".

**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 wave, and storm surge. As a result, structural flooding has occurred in the City during major rain events and hurricanes dating as far back as 1871 and most recently in 1994 through 1999, 2002, 2003, 2006, 2007 and 2017 during Hurricane Irma.



### 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 local drainage problem not shown on the map. Over 50% of the properties in Savannah, that 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 a separate flood policy is required for you 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 once 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)

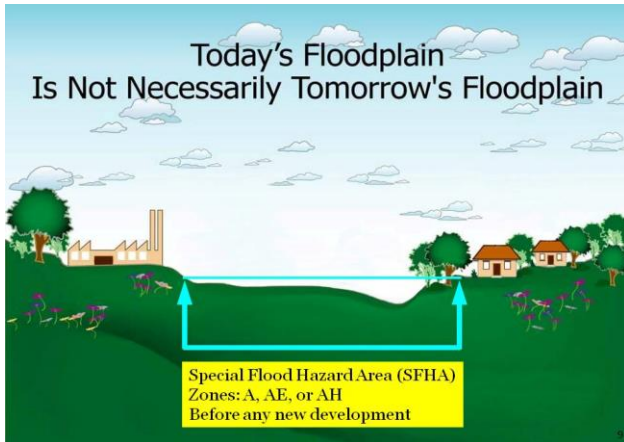
The City of Savannah (COS) participates in the National Flood Insurance Program (NFIP) and Community Rating System (CRS). This allows local insurance agents to sell subsidized flood insurance policies with up to a 25% premium discount. However, most homeowners can insure their primary structure through a Preferred Risk Flood Policy at an annual premium of around \$480. 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 and may require an elevation certificate (EC). The City's inventory of ECs is available on the City's "Flood Protection" web page [www.savannahga.gov/floodprotection](http://www.savannahga.gov/floodprotection) and [www.sagis.org](http://www.sagis.org).

Before you purchase flood insurance, you need to know your flood hazard. Check with Tom McDonald, Savannah Floodplain Manager, (912-651-6530) to find out what flood zone you are in and if an Elevation Certificate (EC) is on file for your property or [FEMA MSC](http://www.fema.gov/msc). For flood insurance advocacy assistance, visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or contact a local insurance advocate: or [Mr. Jeff Brady, ANFI](mailto:Mr.JeffBrady@ANFI.org) 912-356-3815 or [Mr. Walter Corish](mailto:Mr.WalterCorish@ANFI.org) 912-354-2424.

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).

On August 16, 2018 the new FIRMs went into effect that, in some areas, lowers the Base Flood Elevation (BFE) and added a Limit of Moderate Wave Action (LiMWA) line that defines the “Coastal ready.gov A” area. Check if your structure is eligible for a Letter of Map Amendment (LOMA) based on the lowest grade and BFE, which, if approved, could lower your flood premium. Talk with your surveyor or agent. The LiMWA area pertains to structures that are subject to wave action between three feet and foot-and-a-half. This area receives A zone flood rates but may be required to follow V zone building regulations. Being in the designated LiMWA area should not increase your flood insurance premiums. The new maps can be viewed online at [www.sagis.org](http://www.sagis.org), <https://msc.fema.gov/portal/home>.



### 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’ website at <http://www.redcross.org> for information 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.

### 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 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 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 in the phone book and CEMA's website. 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). New Tide Sensors: view local tide sensors within Chatham Co.: [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 damages that exceed 80% of the house's value. Acquisitions made under a City/ FEMA grant 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, 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, flood zones, retrofitting, LIMWA, FEMA grant program, ICC, LOMC, 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 5515 Abercorn St 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, CEMA  
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
- \* Secure documents and policies
- \* Stay away from power and electrical wires.
- \* Do not drive through a flooded area
- \* Clean everything that was wet
- \* Learn how to turn off your gas & electricity
- \* Carbon monoxide exhaust kills
- \* Look before you step
- \* Watch for animals, especially snakes.

<b>The Benefits Of Flood Insurance Versus Disaster Assistance</b>	
<b><i>Flood Insurance</i></b>	<b><i>Disaster Assistance</i></b>
<ul style="list-style-type: none"> <li> You are in control. Flood insurance claims are paid even if a disaster is not declared by the President.</li> <li> Between 2014 to 2018, 40 percent all claims paid by the NFIP are outside of Special Flood Hazard Areas.</li> <li> There is no payback requirement.</li> <li> Flood insurance policies are continuous and are not cancelled for repeat flood losses.</li> <li> Flood insurance reimburses you for all covered building losses up to \$250,000 for home owners and \$500,000 for businesses. Contents coverage is also available up to \$100,000 for homeowners and \$500,000 for businesses.</li> <li> The average cost of a flood insurance policy is a little more than \$890 annually. The cost of a preferred risk policy is less than \$500 annually, depending on where you live.</li> </ul>	<ul style="list-style-type: none"> <li> Most forms of federal disaster assistance require a Presidential declaration.</li> <li> Federal disaster assistance declarations are not awarded in all flooding incidents.</li> <li> The most typical form of disaster assistance is a loan that must be repaid with interest.</li> <li> The duration of a Small Business Administration (SBA) disaster home loan could extend to 30 years.</li> <li> Federal disaster assistance comes in two forms: a loan, which must be paid back with interest, or a FEMA disaster grant, which is about \$5,000 on average per household. By comparison, the average flood insurance claim in 2018 was more than \$40,000.</li> <li> Repayment on a \$50,000 SBA disaster home loan is \$240 a month or \$2,880 annually at 4% interest.</li> </ul>