



City of Savannah, Georgia Program for Public Information



ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

YOU ARE RECEIVING THIS BROCHURE BECAUSE YOUR PROPERTY IS LOCATED IN OR NEAR A FLOODPRONE AREA.

The City of Savannah's location in a low-lying, coastal area makes us very susceptible to hurricanes and tropical storms. Additionally, our relatively flat topography and stormwater infrastructure also contribute to flood risk across Savannah.

Flooding in the City of Savannah can be attributed to multiple sources, mainly coastal flooding due to hurricane storm surge as well as riverine flooding. Savannah is also susceptible to ponding from heavy rainfall. Flash flooding can also occur when heavy rains overflow small ditches or overwhelm the drainage system. This is especially true when leaves and debris clog the stormwater system and limit its capacity.

Being prepared is your best defense against a flood.

How Do You Prepare for a Flood?

Use this guide to learn about:

FLOODING HAPPENS WHERE WE LIVE: BE PREPARED!

HOW PREPARED ARE YOU?

Prevent Flooding in Your Neighborhood

Be Prepared for the Three Phases of Flooding

Stay Informed: Understanding the Flood Warning System

Tips for Protecting Your Property

FLOOD

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City of Savannah, GA Program for Public Information (PPI)

Background

The Community Rating System (CRS) is a part of the National Flood Insurance Program (NFIP). It provides reductions to flood insurance premiums in participating communities. The reductions are based on community floodplain management programs, including public information activities. To keep those discounts, communities must continue to implement their programs and provide status reports to the NFIP each year. The City of Savannah (the “City”) entered the CRS program in 1992 as a Class 9 community. The City is now rated a Class 5, which rewards policy holders with a 25 percent reduction in their flood insurance premiums. Non-SFHA policies (Standard X Zone policies) receive a 5% discount, and preferred risk policies receive no discount.

A Program for Public Information (PPI) is an ongoing effort to prepare, implement, and monitor a range of public information activities. The objective of CRS credit for a PPI is to allow communities to think “outside” of the box and be creative in their approach to outreach for flooding. It provides credit for information programs that are designed to meet local needs and that are monitored, evaluated, and revised to improve their effectiveness. The City has developed its PPI in accordance with the CRS credit criteria found within Activity 330.

With advances in technology and greater familiarity with web-based services, the City recognizes that alternatives to mailing information directly to property owners can support a more diverse outreach program and help to get certain messages across and reach certain audiences. The PPI planning process provides the ability for the City to consider other options for disseminating messages about the flood hazard to the community and to leverage other stakeholders through their messaging and materials.

Flood hazard reduction has been a priority for the City of Savannah and the development of this PPI also builds on existing public outreach and education efforts related to flooding.

Step 1: Establish a PPI Committee

A PPI should assess all the community’s needs for flood-related information and coordinate all the resources that can deliver information. It should recommend a range of activities that convey information to residents, businesses, tourists, school children, and other audiences in and around the community. It should have an objective review of what is being done and how public information activities could be improved. Therefore, a PPI needs to be developed by a committee that consists of members from both inside and outside local government. The committee could be an existing committee, such as a mitigation planning committee or advisory board, or a subcommittee of an existing group, so long as it meets the membership criteria.

1.1 Membership and Stakeholders

The PPI Committee’s membership must meet the following CRS criteria:

- ◆ There must be at least five people on the committee.
- ◆ There must be representation from the community’s floodplain management office.
- ◆ There must be representation from the community’s public information office, if there is one.
- ◆ At least half of the members must be from outside the local government (“stakeholders”).

The CRS encourages engagement of groups and people outside the local government in planning and conducting outreach projects. As outlined above, at least one-half of the members of the PPI committee must be representatives from outside the local government. These could be members of the public, representatives of key community organizations, and/or agencies and organizations that would likely implement the recommended outreach projects.

The participants comprising the PPI Committee for the City were selected in accordance with the above CRS criteria and are listed in Table 1.

Table 1 – PPI Committee Members

Name	Organization/Title	Stakeholder
Tom McDonald	City of Savannah (Permitting & Floodplain Manager)	
Christopher Parrish	City of Savannah (Public Information Officer)	
Jackie Jackson	Savannah Metropolitan Planning Commission (Advanced Planning & Special Projects)	✓
Jessica Thompson	City of Savannah (GIS)	
David A. Donnelly	City of Savannah (Emergency Management)	
Laura Walker	City of Savannah (Office of Sustainability)	
Brian Bossart	City of Savannah (Parks & Recreation)	
Zack Hoffman	City of Savannah (Stormwater Management)	
Kelsey VanEyl-Godin	American Red Cross of Georgia	✓
Jeffrey Morris	USACE Savannah District	✓
Justin Pratt	Savannah-Chatham County Public School System	✓
Bryn Futrell	Realtor	✓
Jeff M. Brady, ANFI	Allstate Insurance	✓
Vik Sasser	Bank South	✓
Chris Tolleson	Citizen	✓
Gloria Williams	Citizen	✓
Dianne Clabaugh	Citizen	✓

Committee Meetings

The PPI committee met three times during the planning process to complete the outreach program. The PPI committee meetings were held via Zoom Video Conference. The meeting dates and objectives covered are detailed below in Table 2.

Table 2 – Summary of PPI Committee Meeting Dates

Meeting Topic		Meeting Date
PPI #1	Assessment of the community’s current public information needs (PPI planning process, assessment of the flood hazard, flood insurance coverage, and beginning to discuss target audiences and areas).	10/14/2020
PPI #2	Continue reviewing the PPI process including goals, review and identify target areas and audiences, determine 4 additional topics	2/9/2021
PPI #3	Finalize 4 additional topics, review and finalize target areas and audiences, inventory existing public outreach efforts, discuss and develop PPI outreach projects	5/05/2021
PPI #4	Committee Review of the draft PPI sent via e-mail to the committee for comment	8/11/2021

Goals for the PPI

The PPI committee used the following three goals to guide the overall implementation of this Program for Public Information in order to better educate the public about the flood risks facing the City and how to protect themselves as well as their homes and businesses from flood damage; and to understand the importance of flood insurance.

Goal 1: Recognize the risk associated with flooding and what individuals can do to reduce damage to property and save lives.

Goal 2: Promote the purchase of flood insurance to ensure greater protection of property within the City.

Goal 3: Increase the preparedness capability of the public to respond to and recover from flood events.

Step 2: Assess the Community’s Public Information Needs

Demographics

The City of Savannah is centrally located within Chatham County in southeastern Georgia. The coastal city is the county seat of Chatham County and part of the Savannah metropolitan area. According to the American Community Survey (ACS) 2019 5-year estimates, the population was 145,403, a 6.7 percent increase from 2010.

Median age, according to the ACS 2019 5-year estimates, was 32.6. Approximately 6.4 percent of the population is under 5 years of age, and 13.1 percent of the population is over 65 years of age. An estimated 5.8 percent of the population is Hispanic of Latino; 10.3 percent of the population 5 years and over speak a language other than English at home, including 5.3 percent of the population that speaks Spanish at home. Based on this information, it may be useful to vary the format of outreach materials to reach children and older residents and to provide materials in both English and Spanish to ensure a language barrier does not prevent the receipt of information.

The 2019 ACS estimates also indicate that of the total 61,953 housing units in Savannah, 85.4 percent were occupied, and 14.6 percent were vacant. Of the occupied units, 56.2 percent were occupied by renters. Homeowners are more likely than renters to make structural improvements or investments in their homes to protect themselves from flooding. It will therefore be important to balance outreach on flood protection information with information on how to know your flood risk, prepare for flooding, and

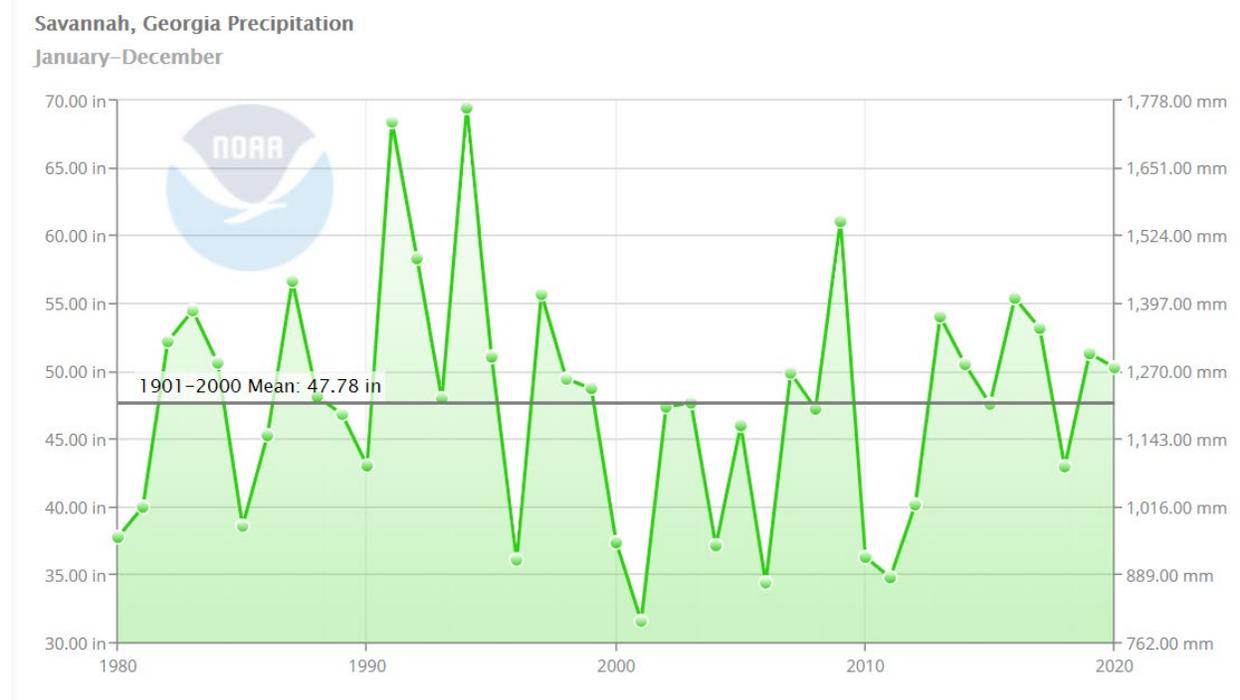
protect yourself and your family from flooding. Information on flood insurance options for both homeowners and renters will also be useful

The median household income in the City of Savannah was \$43,307, approximately 26 percent lower than the State of Georgia median household income. The median gross rent was \$1,019; of the renters in the City, 55.6 percent were paying greater than 30 percent of their monthly income on rent. An estimated 20.8 percent of the population between 18 and 64 years of age were living in poverty. Living in poverty may affect these residents' access to information.

Geography & Climate

Savannah is centrally located within Chatham County, the northernmost county on the Georgia coast. The city is bordered by the Savannah river to the north and is approximately 20 miles upriver from the Atlantic Ocean. Approximately 41.4% of the City falls within Zone A, Zone AE, Zone VE, and the Floodway of the Special Flood Hazard Area (SFHA). Another 5.2% of the City falls within the moderate risk Shaded X Zone (0.2% Annual Chance Flood Hazard), and the remaining 53.4% of the City is in the low-risk Zone X. Flooding can occur anywhere in the City as a result of localized stormwater issues. The city is situated on a low coastal plain and much of its surroundings consist of tidal marshes. Along with coastal, riverine, and flash or rapid flooding, stormwater flooding in the City may be attributed to a number of factors including its low elevation and relatively flat terrain.

According to data from the NOAA National Centers for Environmental Information, the average annual precipitation in Osceola County area from 1980 to 2020 is just under 50 inches. However, as shown in the graph on the following page, in recent years the area has generally received more rainfall than this average.



Source: NOAA National Centers for Environmental information, Climate at a Glance: U.S. Time Series, Precipitation, retrieved on February 1, 2021 from <http://www.ncdc.noaa.gov/cag/>

Flooding in the City of Savannah can be attributed to 4 main sources:

- 1) Coastal Flooding: Due to its coastal location in a hurricane prone area and proximity to the Atlantic Ocean, Savannah may experience flooding due to hurricane storm surges.
- 2) Riverine Flooding: Savannah is located on the banks of the tidally influenced Savannah River along with the Wassaw and Ossabaw sounds and numerous tributaries and manmade canals running throughout the City. These water features are all susceptible to overflowing their banks during and following excessive precipitation and coastal storm events.
- 3) Flash/Rapid Flooding: Caused by intense, short rainfalls and can result in roadway and structural flooding outside of designated floodplains.
- 4) Stormwater and Localized Flooding: Such flooding can occur throughout the City and is generally due to prolonged heavy rainfall and is often more severe from rainfall associated with hurricanes or tropical storms and when antecedent rainfall has saturated the ground. Large amounts of developed and impervious land limits ground absorption and surface water runoff. Such events may overburden the stormwater drainage system.

2.1 Delineate Target Areas

To develop an effective local outreach program that raises public awareness about flood related issues, it is necessary to identify and assess the areas within the community that are considered flood-prone. The PPI Committee identified the following target areas and concluded that outreach projects should be directed to all properties (residential, commercial and public) within these areas:

Target Area #1: The Special Flood Hazard Areas within the City

The City of Savannah’s floodplains were last mapped in August 2018. Under the Effective FIRM, approximately 41.4% of all land area in the City is located within the Special Flood Hazard Area (SFHA). Figure 1 on the following page reflects the mapped flood insurance zones for the City under the Effective FIRM. The dominant sources of flooding in the City of Savannah are riverine flooding, storm surge inundation, and local ponding of stormwater runoff.

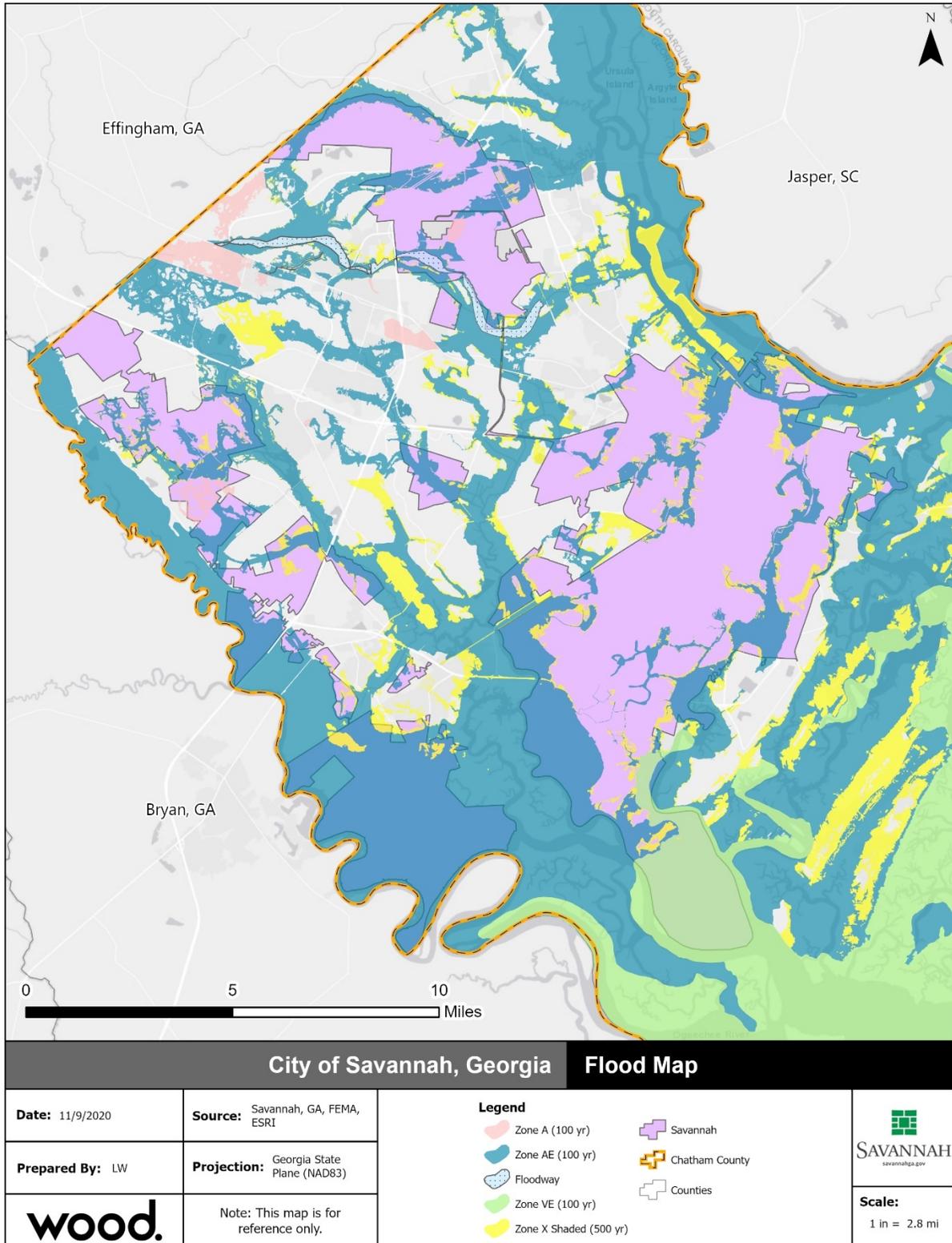
Table 3 summarizes the building count and improved value of parcels by mapped FEMA flood zone for the Effective FIRM. Based on this analysis, 3,629 improved parcels fall within the 1% annual chance floodplain for a total value of \$982,752,859. Additionally, there are 3,837 improved parcels within Zone X (shaded) or the 0.2% annual chance floodplain, with a total value of \$786,128,566. The remainder of the improved parcels within the City fall within the unshaded X zone. Note: Improved parcels indicate that a structure is present; however, the structure may or may not be insurable.

Table 3 – Building Count by FEMA Flood Zone, Effective FIRM

Flood Zone	Estimated Parcel Count	Structure Value	Estimated Content Value	Total Value
Zone A	19	\$882,900	\$596,400	\$1,479,300
Zone AE	3,599	\$560,339,449	\$417,950,255	\$978,289,704
Floodway	1	\$1,172,000	\$1,172,000	\$2,344,000
Zone VE	10	\$397,570	\$242,285	\$639,855
Zone X (Shaded)	3,837	\$476,561,000	\$309,567,566	\$786,128,566
<i>SFHA Total</i>	<i>3,629</i>	<i>\$562,791,919</i>	<i>\$419,960,940</i>	<i>\$982,752,859</i>
Total	7,466	\$1,039,352,919	\$729,528,506	\$1,768,881,425

Source: SAGIS 2019

Figure 1 – City of Savannah Flood Zones



Source: FEMA Effective DFIRM, 2018

Target Area #2: Repetitive Loss Areas

Properties categorized as repetitive loss properties for having two or more claims of \$1,000 or more paid against the National Flood Insurance Program (NFIP) have a greater need for flood protection. These properties are known to be vulnerable to flood and will continue to experience losses unless they are mitigated. Per 2019 FEMA records, there are 183 unmitigated repetitive loss properties in the City of Savannah. Table 4 summarizes the repetitive loss buildings by flood zone.

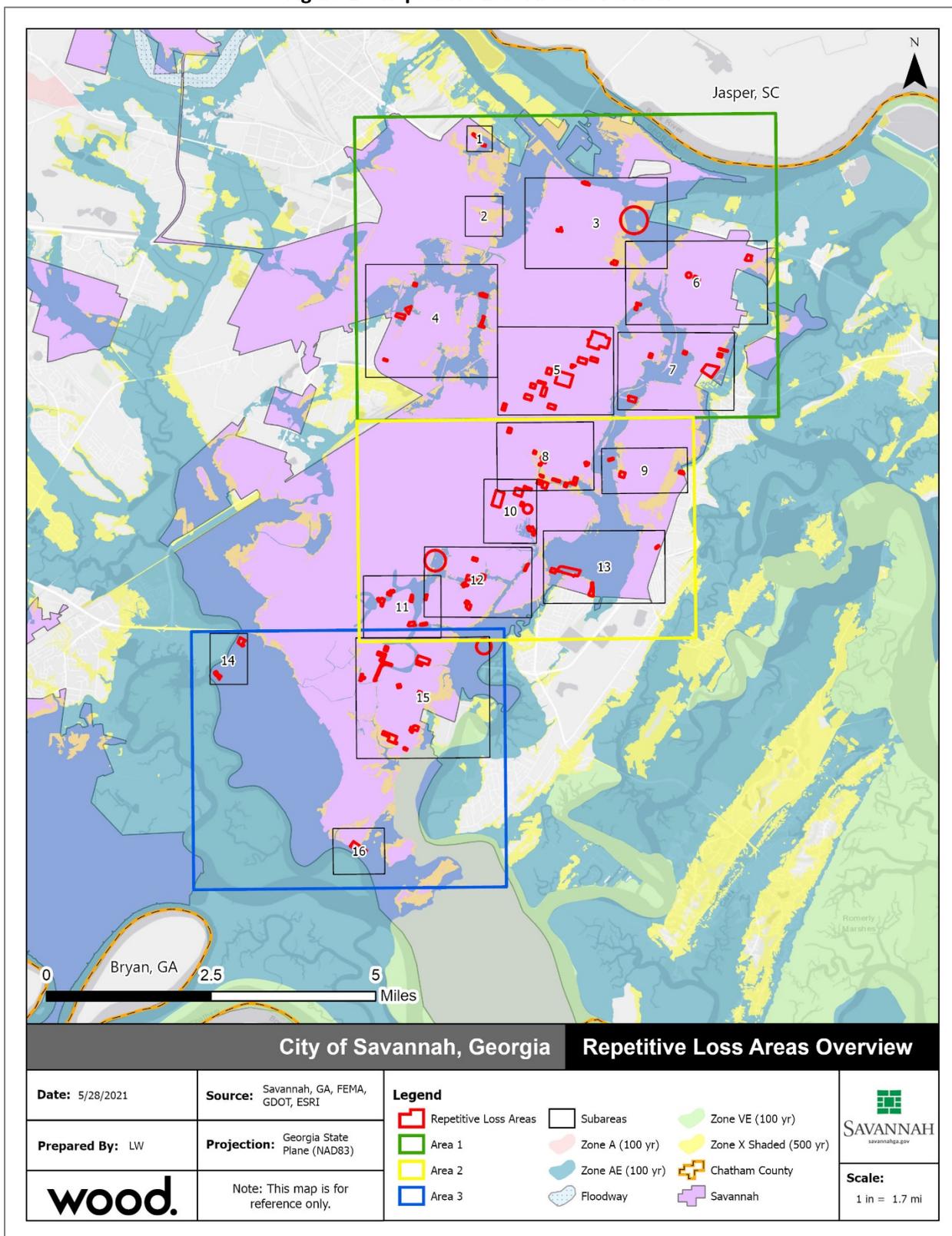
Table 4 – Repetitive Loss Buildings by Flood Zone

Flood Zone	RL Properties	Loss Count	Percent of Properties Insured?	Total Building Payment	Total Content Payment	Total Paid
A	4	8	75%	\$100,882.69	\$24,575.89	\$125,458.58
A06	3	10	66.67%	\$107,029.73	\$83,716.98	\$190,746.71
A07	1	3	0%	\$207,107.55	\$359,413.91	\$566,521.46
A10	2	8	50%	\$33,153.19	\$9,959.91	\$43,112.58
A15	1	2	100%	\$67,643.5	\$0	\$67,643.50
AE	49	121	51%	\$2,847,079.70	\$336,285.55	\$3,183,365.25
C	7	17	14.3%	\$270,576.29	\$108,891.78	\$379,468.07
D	3	7	100%	\$48,656.94	\$25,140.31	\$73,797.25
VE	1	2	100%	\$3,319.53	0	\$3,319.53
X	112	275	33%	\$3,631,554.04	\$2,413,394.46	\$6,044,948.50
Total	183	453	38.3%	\$7,317,003.16	\$3,361,378.27	\$10,678,381.43

Source: NFIP Repetitive Loss Data, 2019.

Figure 2 illustrates the location of the repetitive loss areas defined for the City, based on the known repetitive loss property and nearby or adjacent properties which have the same or similar flood conditions.

Figure 2 – Repetitive Loss Areas Overview



Source: FEMA Repetitive Loss Data, 2019; City of Savannah

Target Area/Audience #3: Real Estate, Lending, and Insurance Entities

These three specific stakeholder groups consistently work with new home buyers and have the best opportunity to provide information when it is needed. These groups need to be informed of what data the City has available to help residents make better decisions on home buying and asset protection. These groups are often relied upon to provide accurate information and consequently need as much, or more, information on flooding as the average citizen. The PPI Committee will make sure this group is informed and equipped with the tools needed to convey flood risk and flood insurance information to residents. This group needs information that they can easily share with their clients.

2.2 Assess Flood Insurance Coverage (Flood Insurance Assessment)

One valuable source of information on flood hazards is current flood insurance data for active policies and past claims. Flood insurance is required as a condition of federal aid or a mortgage or loan that is federally insured for a building located in a FEMA flood zone. An analysis of the NFIP data provided the following insight into areas susceptible to flooding in the City:

1. Where do active flood insurance policies exist?
2. Where have flood insurance claims been paid in the past?
3. How many buildings are exposed to the flood hazard versus how many buildings have coverage?
4. How does the average amount of coverage compare to the amount of expected flood damage from the 100-yr flood?

Table 5 through Table 8 summarize key statistics of policies in force and past claims by flood zone. Data was not available from FEMA to locate these policies geospatially and draw conclusions about specific locations in the City to target for increased coverage. Still, the committee was able to make recommendations based on the breakdown of policyholders by flood zone and property type.

Table 5 – NFIP Policy and Claims Data by Occupancy for the City of Savannah

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
Single Family	5,110	\$2,601,071	\$1,391,667,100	1,989	\$23,645,876.58
2-4 Family	226	\$108,382	\$57,577,500	65	\$1,208,585.35
All Other Residential	661	\$209,621	\$144,609,800	80	\$3,943,152.64
Non-Residential	539	\$1,130,111	\$275,314,700	140	\$3,796,960.25
Total	6,536	\$4,049,185	\$1,869,169,100	2,274	\$32,594,574.82

Source: FEMA Community Information System, data as of 01/29/2021

Table 6 – NFIP Policy and Claims Data by Flood Zone for the City of Savannah

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	1,911	\$1,836,654	\$465,623,200	934	\$15,226,694.81
A Zones	4	\$5,378	\$879,600	23	\$300,310.89
V01-30 & VE Zones	3	\$11,133	\$723,300	6	\$383,291.85
D Zones	1	\$2,344	\$266,300	74	\$612,589.66
B, C & X Zone					
Standard	482	\$324,208	\$97,317,700	478	\$8,569,463.08
Preferred	4,135	\$1,869,468	\$1,304,359,000	757	\$7,552,746.94
Total	6,536	\$4,049,185	\$1,869,169,100	2,272	\$32,645,097.23

Source: FEMA Community Information System, data as of 01/29/2021

Table 7 – NFIP Policy and Claims Data for Pre-FIRM Structures in the City of Savannah

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	849	\$1,231,643	\$164,996,100	697	\$11,019,151.56
A Zones	1	\$1,948	\$80,000	22	\$300,310.89
V01-30 & VE Zones	3	\$11,133	\$723,300	5	\$382,484.82
D Zones	0	\$0	\$0	72	\$491,853.87
B, C & X Zone					

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
Standard	120	\$143,425	\$34,665,900	359	\$5,010,423.40
Preferred	2,251	\$932,038	\$685,208,000	541	\$4,877,070.90
Total	3,224	\$2,320,187	\$885,673,300	1,693	\$22,028,658.22

Source: FEMA Community Information System, data as of 01/29/2021

Table 8 – NFIP Policy and Claims Data for Post-FIRM Structures in the City of Savannah

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	1,062	\$605,011	\$300,627,100	237	\$4,207,543.25
A Zones	3	\$3,430	\$799,600	1	\$0.00
V01-30 & VE Zones	0	\$0	\$0	1	\$807.03
D Zones	1	\$2,344	\$266,300	2	\$120,735.79
B, C & X Zone					
Standard	362	\$180,783	\$62,651,800	119	\$3,559,039.68
Preferred	1,884	\$937,430	\$619,151,000	216	\$2,675,676.04
Total	3,312	\$1,728,998	\$983,495,800	577	\$10,563,801.79

Source: FEMA Community Information System, data as of 01/29/2021

Table 9 compares the number of policies in force with the number of buildings located in each flood zone.

Table 9 – Percentage of Buildings Insured in City of Savannah

Flood Zone	Number of Policies in Force	Number of Buildings	% Insured
A01-30 & AE Zones	1,911	4,329	44.1%
A Zones	4	28	14.3%
V01-30 & VE Zones	3	12	25%
D Zones	1 ¹	-	-
B, C & X Zones	4,617	55,487 ²	8.3%
Total	6,536	59,856	10.9%

¹Property in D Zone is pre-FIRM

² This total includes 4,235 buildings that are located in the 0.2%-annual-chance floodplain

Note: There is one additional building located in the floodplain

Source: FEMA Community Information System data as of 01/29/2021; SAGIS 2019

This data indicates that there are 4,369 buildings located in the 1%-annual-chance floodplain for the 2018 Effective DFIRM and 43.9 percent of these buildings carry an active flood insurance policy. However, flooding is not limited to the 1-percent-annual-chance flood zones, as evidenced by the fact that 54 percent of all paid claims in the City of Savannah were made on properties in the B, C, and X Zones, yet only 4.2 percent of buildings in these flood zones are insured.

Table 10 compares number of buildings present, number of policies in force, total coverage and a calculation of loss estimate values for the 100-yr flood. Losses were estimated using a Hazus Level 2 analysis and may over- or under-estimate losses for some areas of the City. Using the U.S. Army Corps of Engineers' catalog of residential depth-damage functions.

Table 10 – Flood Loss Estimates by Flood Zone

Flood Zone	Number of Buildings	Number of Policies in Force	Total Coverage	Loss Estimate
A01-30 & AE Zones	4,329	1,911	\$465,623,200	\$69,980,060

Flood Zone	Number of Buildings	Number of Policies in Force	Total Coverage	Loss Estimate
A Zones	28	4	\$879,600	\$0
V01-30 & VE Zones	12	3	\$723,300	\$156,542
D Zones	-	1	\$266,300	n/a
B, C & X Zones	55,487	2,309	\$1,401,676,700	\$12,753,234
Total	4,228	59,856	\$1,869,169,100	\$82,889,836

Source: City of Savannah; FEMA 2018 Effective FIRM

An analysis of existing flood insurance coverage shows that existing building coverage does exceed estimated losses across all zones, based on the Hazus loss estimate. However, there are many uninsured properties across the City that would have no coverage in the event of a flood loss. Additionally, these loss estimates do not take into consideration flash and localized/stormwater flooding events or those more severe than the modeled 1-percent annual chance flood, which would cause greater damages inside the SFHA and impact buildings outside the SFHA.

Flood Insurance Assessment Conclusions:

1. Less than 50% of buildings across the SFHA are covered by flood insurance policies. Only 14.3% in the A Zones.
2. Coverage in the B, C, & X Zones is 8.3% across all building in the Zones however these zones account for 54% of all paid claims.
3. 49.3% of all policies are Pre-FIRM structures; structures built pre-FIRM may not be compliant with current floodplain regulations.

Flood Insurance Assessment Recommendations:

1. The PPI committee should work to increase the number of active policies across the community, especially in the AE Zone, since the community is located in a low-lying, vulnerable location.
2. Encourage property owners in the X Zones, especially those vulnerable to the 0.2-percent annual chance flood, to purchase a Standard or Preferred Risk flood insurance policy.
3. Pre-FIRM structure property owners should be encouraged to maintain their flood insurance and/or update their structure in accordance with current floodplain management regulations.

Repetitive Flooding: Repetitive flood loss was analyzed to determine the number of insured repetitive loss properties in each FEMA flood zone. According to 2019 NFIP records, there are 183 unmitigated repetitive loss properties with total payments greater than \$10 million. See Table 4 in Section 2.1 for a summary of repetitive losses.

2.3 Determine Target Audiences

In addition to evaluating flooding problem spots to identify target areas, the PPI Committee considered the community's demographics and economic factors to identify target audiences.

Social and economic factors were considered by the PPI Committee in identifying target audiences and ensuring that the right messages, tools, and resources were used to overcome obstacles. The Committee also considered known flooding problems, such as localized stormwater flooding, and the already identified target areas in order to target audiences for outreach. The Committee recognized that messages would need to be distributed in different forms and using different sources in order to reach all target audiences. The following groups have been identified as target audiences who need special messages on flood protection:

Target Audience #1: Landscapers and Contractors

Elevating HVAC and electrical equipment and mechanical systems is a simple and effective mitigation measure to protect property from flood damage. The City will make sure this group is informed and equipped with the tools needed to properly install HVAC and mechanical equipment for property protection from flooding and to convey flood risk and the importance of property protection to residents. Additionally, landscapers can play a role in ensuring that drainage inlets do not get blocked by yard debris. Educating this group on the risks of stormwater flooding and the importance of drainage maintenance may help reduce flood risk.

Target Audience #2: Spanish Speaking Population

With over 5 percent of the population speaking Spanish, the PPI Workgroup recognized that providing Spanish materials and messaging targeted toward the Spanish-speaking population will ensure that this portion of the population does not miss important flood-related information due to a language barrier.

Target Audience #3: Elderly Population

Over 13% of the City's population is age 65 or older. Older individuals may face challenges in accessing information, especially digital outreach. Additionally, they may have difficulty evacuating during a flood event. The PPI Committee wanted to ensure that elderly individuals are well informed of their flood risk and of the resources available to help them.

Target Area/Audience #4: Real Estate, Lending, and Insurance Entities

These three specific stakeholder groups consistently work with new home buyers and have the best opportunity to provide information when it is needed. These groups need to be informed of what data the City has available to help residents make better decisions on home buying and asset protection. These groups are often relied upon to provide accurate information and consequently need as much, or more, information on flooding as the average citizen. The PPI Committee will make sure this group is informed and equipped with the tools needed to convey flood risk and flood insurance information to residents. This group needs information that they can easily share.

Flood problems can occur anywhere in the City due to the City's low-lying, coastal location and stormwater flooding incidences throughout the City. In addition to the target audiences detailed above, the PPI Committee identified the following Stakeholders as able to provide support and informational materials to supplement and enhance the outreach efforts detailed in this PPI:

- FEMA
- GEMA
- Chatham Emergency Management Agency
- Mayor's Task Forces

2.4 Inventory Other Public Information Efforts

A key part of developing a public information program is becoming aware of other public information activities targeted at City residents. The information in Table 11 came from past projects, staff research, and PPI Committee members. Knowing what messages are currently reaching the residents of the City is essential in determining what types of projects or messages are effective and which ones may need to be revised or what new projects are necessary to encourage residents and businesses to adopt behaviors to protect their property and their lives and make the City more resilient.

Table 11 – Existing Public Information Efforts

Organization	Project	Subject Matter	Frequency
Savannah Development Services Department	Flood Protection webpage	Know your flood hazard, report flood locations, flood insurance information, flood safety	Year-Round
Savannah Development Services Department	Flood related mailers and outreach documents	6 topic outreach brochure, How Prepared Are You detailed outreach	Year-Round
Savannah Emergency Preparedness Division	Emergency Preparedness Outreach	City Response, Recovery and Assistance, Preparedness Cycle	Year-Round
Chatham County Emergency Management	Local Hazards webpage	Flooding and hurricane preparedness	Year-Round
Georgia Emergency Management and Homeland Security Agency	Plan & Prepare webpage	Alerts and warnings, storms & disasters, and hazard mitigation	Year-Round

Step 3: Formulate Messages

After reviewing the Community Needs Assessment, the PPI Committee reviewed the existing outreach projects and their dissemination methods and developed the following priority messages. Table 12 summarizes each message and the desired outcome. Topics A through F are the CRS Activity 330 Priority Topics and Topics G through J are the additional topics which were identified by the PPI Committee.

The 10 topics identified below are covered by various projects which are listed in Table 13. The three target areas and three target audiences are addressed through these projects.

Table 12 – Topics, Messages, and Outcomes

Topic	Message	Outcome(s)
A. Know your flood hazard	1. Your property is subject to flooding	Increase number of FIRM inquires
	2. Your property is in a repetitively flooded area	Reduce future repetitive loss properties
B. Insure your property	1. You need to buy flood insurance. Your homeowner’s policy does not cover flood damage	Increase number of flood insurance policies
	2. Renters should protect contents with flood insurance	Reduce damage to contents
	3. Lower cost Preferred Risk Policies (PRP) are available	Increase number of PRP policies
C. Protect yourself and your family	1. Turn around don’t drown	Reduce damages to vehicles, emergency rescuers, and deaths
	2. Know the flood warning signals	Reduce rescues and deaths
D. Protect your property from the hazard	1. Elevate HVAC exterior units	Reduce number of flood damaged HVAC units
	2. Don’t throw trash or debris in streams, channels or open bodies of water	Reduce pollution and overbank flow
	3. Grant monies are available to help elevate your home	Increase financial opportunities
E. Build responsibly	1. Get a permit before you start construction	Reduce citations
	2. Know the substantial damage rules	Reduce citations
	3. Keep areas open (setbacks) between homes and property lines	Maintain proper drainage
F. Protect natural floodplain functions	1. Don’t dump in storm drains, streams, channels, or open bodies of water.	Improve water quality, reduce pollution, prevent storm drains from clogging
	2. Don’t disturb natural floodplain areas	Reduce grading, fill, and earth movement
G. General Preparedness	1. Identify and document your personal belongings	Save important insurance documents, etc. and reduce delays in receiving insurance payments
H. Flood Education	1. Promote floodplain management and flood education	Reduce damage to buildings and enhance understanding of natural floodplain functions
I. Reduce Stormwater Runoff	1. Practice LID techniques on your own property to benefit entire community	Reduce stormwater runoff and impact overall localized flooding
J. Buy Flood Insurance in Low-Risk Zones	1. Know that properties outside of the SFHA are still susceptible to flood damage	Increase number of flood insurance policies in low-risk zones

Step 4: Identify Outreach Projects to Convey the Messages

The overall strategy is to make information available to target audiences in a manner that will encourage each audience to adapt behaviors to improve preparedness and decrease future flood damage. Table 13 provides a list of outreach projects which include various public information pieces, website information, and various meetings to homeowner associations, etc. There are 15 projects and initiatives that will be implemented from 2021-2022.

Flood Response Preparations

In addition to projects that are implemented every year, the PPI Committee recommends projects that will be implemented during and after a flood. These projects are drafted and made ready for production and dissemination after a flood warning. These projects are listed in Table 14.

Step 5: Examine Other Public Information Initiatives

The information in Table 11 came from past projects, staff research, and PPI Committee members. The PPI Committee also looked at other CRS activities that the City of Savannah is implementing which either require publicity or are incorporated as part of implementation of new or existing projects. These other CRS activities include:

- **Activity 320: Map Information Service** – The City provides timely information to residents on whether their property is located in an SFHA along with other types of flood-related information. See **PII #1 and PII #2**. Activity 330 Flood Protection Brochure will be mailed to the insurance, real estate and lenders within the Village to further enforce the benefits of the 10 PPI topics.
- **Activity 350: Flood Protection Information** – The City will provide flood-related materials in the public library and will post information on the six CRS priority topics and four additional topics on the City’s website. See **PII #3 and PII #4**.
- **Activity 360: Flood Protection Assistance** – The City will provide an advice and assistance program to residents who have flooding issues on their property. See **PII #5**. The City promotes the benefit of this project on the Flood Protection Brochure.
- **Activity 370: Flood Insurance Promotion** – As part of this PPI, the City provides a Flood Insurance Assessment which identifies the needs to promote flood insurance throughout the village.

Step 6: Implement, Monitor and Evaluate the Program

6.1 Adoption

This PPI became effective **MONTH DATE, 2021 via Resolution #NUMBER when it was adopted by the City Council**. A copy of the Resolution is located in Section 6.3.

6.2 Evaluation

The PPI Committee, along with City staff, will monitor the projects as they are developed, as well as the results. They will record inputs from PPI Committee members and suggestions from other City employees and stakeholders participating in the activities. That input will be sent by e-mail to committee members for consideration and evaluation.

The PPI Committee will meet once per year to review the implementation of these projects and initiatives. At that time, the status of the projects will be explained and progress toward the outcomes will be discussed. The Committee will recommend to the appropriate City departments and the stakeholders who implement projects whether the projects should be changed or discontinued. The

Committee will meet and review the outcomes of each individual activity to change, add, or approve them. Table 13 will be revised as needed. The outcomes and revisions will be submitted as part of the City's annual recertification package to the CRS and submitted to the City Council for their review and consideration. A report will be submitted to the City Council explaining the annual changes to the PPI – projects, messages, and outcomes.

Table 13 – PPI Projects and Initiatives

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
Outreach Projects						
Target Area #1: Special Flood Hazard Area (SFHA) High Risk Flood Zones	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Flood Education Topic I Reduce Stormwater Runoff Topic J Buy Flood Insurance in Low-Risk Zones	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #1 Mail the updated 10-Topic Flood Protection Brochure to all property owners in SFHA annually	Development Services	Annually	N/A
			OP #2 Place the updated Flood Protection Brochure at 7 locations (see below)	Development Services	Year-Round	N/A
			OP #3 Place NFIP brochures on benefits of flood insurance and that insurance can be purchased in X Zones 7 locations (see below)	Development Services	Year-Round	FEMA (NFIP)
			OP #4 Update website (CRS Activity 350) to include updated information on the 10 topics; maintain Elevation Certificates, LOMAS, and links to Floodsmart.gov, GEMA, and FEMA.	Development Services	Annually	GEMA and FEMA
			OP #5 Give a presentation to a homeowners association on the 10 Topics and provide copies of the updated Flood Protection Brochure to attendees.	Development Services	Annually	N/A
Target Area #2: Repetitive Loss Areas	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Flood Education Topic I Reduce Stormwater Runoff Topic J Buy Flood Insurance in Low-Risk Zones	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #6 Mail the updated Flood Protection Brochure to all property owners in Repetitive Loss Areas annually	Development Services	Annually	N/A

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
Outreach Projects						
Target Area #3/Audience #4: Real Estate, Lending, and Insurance Agents	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Flood Education Topic I Reduce Stormwater Runoff Topic J Buy Flood Insurance in Low-Risk Zones	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #7 Include a copy of the updated Flood Protection Brochure in the annual CRS Activity 320 Mailing to Real Estate, Lending, and Insurance Agents	Development Services	Annually	N/A
			OP #8 Develop information for HVAC contractors that indicates that units should be placed above the BFE plus freeboard. Make this information available at 7 locations (see below).	Development Services	Annually	N/A
Landscapers and Contractors	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Flood Education Topic I Reduce Stormwater Runoff	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #9 Develop information brochure to inform landscapers not to blow grass clippings, leaves, or other debris into storm drains. Make this information available at 7 locations (see below).	Public Works Department	Annually	N/A
			OP #10 Make developers and general contractors aware of the substantial damage requirements for flood protection. Make this information available at 7 locations (see below).	Development Services	Annually	N/A
			OP #11 Share the “Only Rain Down the Drain” video (YouTube) with Landscapers and Contractors via Social Media.	Development Services	Year-Round	N/A
			OP #12 Mark storm drains and manhole covers with “Do Not Dump” signage	Public Works Department	Year-Round	N/A

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
Outreach Projects						
Spanish Speaking Population	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Flood Education Topic I Reduce Stormwater Runoff Topic J Buy Flood Insurance in Low-Risk Zones	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #13 Place a Spanish language version of the updated 10 Topic Flood Protection Brochure at 7 locations (see below)	Development Services	Year-Round	N/A
Elderly Population	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Flood Education Topic I Reduce Stormwater Runoff Topic J Buy Flood Insurance in Low-Risk Zones	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #14 Provide Updated 10 Topic Flood Protection Brochure at Golden Age Program Centers	Development Services; Golden Age Program	Year-Round	N/A
			OP #15 Place NFIP brochures on the benefits of flood insurance and that insurance can be purchased in an X Zone at Golden Age Program Centers	Development Services; Golden Age Program	Year-Round	N/A

7 locations for Brochures:

1. City of Savannah Development Services Department: 5515 Abercorn St. Savannah, GA 31405
2. The Old Court House: 124 Bull Street, Savannah, GA 31401
3. Chatham County Courthouse: 133 Montgomery Street, Savannah, GA 31401
4. Building Safety and Regulatory Services: 1117 Eisenhower Drive, Suite D, Savannah, GA 31406
5. Metropolitan Planning Commission: 110 E State St., Savannah, GA 31401
6. Chatham County Public Library (Main Branch): 2002 Bull St., Savannah, GA, 31401
7. Chatham County Department of Family and Children Services: 761 Wheaton St., Savannah, GA 31401

Table 14 – Flood Response Projects and Public Information Initiatives

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
Flood Response Projects						
Flooded property owners and residents	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Flood Education Topic I Reduce Stormwater Runoff Topic J Buy Flood Insurance in Low-Risk Zones	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	FRP #1 Provide “After a Flood: The First Steps” brochure to flooded property owners which provides information on the dangers of flood water, listen for local warnings, don’t drive through flooded streets, stay healthy (emotional stress), and cleaning up and repairing your home	Development Services	Ready to go before and after a flood	FEMA and American Red Cross
			FRP #2 Provide copies of “Repairing your flooded home” FEMA 234 publication to flooded property owners which provides information on protecting your home from further damage, getting organized, drying out your flooded home, restoring utilities, clean up, rebuilding and preparing for the next flood.	Development Services	Ready to go	FEMA and American Red Cross
			FRP #3 Provide informational flyer on the City’s Substantial Damage rules	Development Services	Ready to go	N/A
			FRP #4 Provide information on the need for a building permit on the City’s website and in local news	Development Services	Ready to go	N/A
			FRP #5 Promote the availability and benefits of flood insurance on the City’s Website and in local news	Development Services	Ready to go	N/A
			FRP #6 Provide FEMA Increased Cost of Compliance Brochure	Development Services	Ready to go	FEMA
			FRP #7 Flood Protection Brochure in OP#1 copies available to handout before, during and after a flood	Development Services	Ready to go	N/A
			FRP #8 Provide a copy of the FEMA brochure on Document and Insure Your Property.	Development Services	Ready to go	FEMA
			FRP #9 Provide a copy of the National Weather Service Brochure on Flood Safety for You and Your Family -before, during and after a flood.	Development Services	Ready to go	NWS
Public Information Initiatives						
All City of Savannah Residents	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1	PII #1 Map Information Service (CRS Activity 320): Provide information on the FIRM and identify repetitive loss areas and other flood information	Development Services	Year-Round	N/A
			PII #2 Publicize the Map Information Service (CRS Activity 320) on the updated Flood Brochure (OP #1) and on the enhanced website (OP #3)	Development Services	Year-Round	N/A
			PII #3 Enhance website (CRS Activity 350) to include updated information on the 10 topics, Elevation Certificates, LOMAS, and links to Floodsmart.gov, Chatham County Emergency Management, GEMA, and FEMA.	Development Services	Update Annually	Chatham County, GEMA, and FEMA

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
	Topic H Flood Education Topic I Reduce Stormwater Runoff Topic J Buy Flood Insurance in Low-Risk Zones	H. 1 I. 1 J. 1	PII #4 Flood Protection Information (CRS Activity 350): Ensure that the local library maintains information on flooding and flood protection, including both LIB – FEMA publications and LPD – locally pertinent documents. PII #5 Flood Protection Assistance (CRS Activity 360): Publicize this service on City’s website and in Flood Protection Brochure	Development Services Development Services	Year-Round Year-Round	Live Oak Library System N/A

6.3 PPI Resolution

End of Report