

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

**YOU ARE RECEIVING THIS BI-ANNUAL BROCHURE
BECAUSE YOUR PROPERTY IS
LOCATED IN OR NEAR AN AREA
SUBJECT TO REPEAT FLOODING.**



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.

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?

STEP 1 – KNOW YOUR FLOOD HAZARD

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). FIRMs are the official maps for a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), which represent the areas subject to inundation by the 1-percent annual chance flood event. On average, structures located within the SFHA have a 26-percent chance of flooding during the life of a standard 30-year mortgage. Properties located outside of the SFHA are not guaranteed to be safe from flooding.

FEMA FIRMs are available for free public viewing online at <http://www.sagis.org/map/> or

www.georgiadfirm.com as well as at the Library at 2002 Bull St. They can also be found at <https://msc.fema.gov/>. Also, upon request, the City Development Services Department will make free current and historical flood zone determinations for properties located within the City. Call 912-651-6530 for more information.

STEP 2 – INSURE YOUR PROPERTY

Flooding is typically not covered by a standard homeowner's insurance policy. Savannah participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all structures in the City regardless of whether or not they are located within a SFHA. Coverage is available for the building itself as well as its contents. Renters are highly encouraged to purchase flood insurance for their contents. Note that there is a 30-day waiting period before coverage goes into effect. Contact your local insurance agency for more information. Flood Insurance claims are paid even if a disaster is not declared by the President. Payback is not required. Typical disaster assistance is a loan that must be repaid with interest. Re payment on a \$50,000 SBA disaster home loan is \$240 a month or \$2,880 annually at 4% interest.

STEP 3 – PROTECT YOURSELF AND YOUR FAMILY

Chatham County Emergency Management receives weather notifications from the National Weather Service and provides flood warning and evacuation information to Savannah via Chatham Alerts: <https://www.smart911.com/smart911/ref/reg.action?pa=chathamcounty>. You can also tune into local radio or television stations or NOAA weather radio frequencies (162.450 or 162.400). Purchase a Weather Alert Radio for your home and workplace to stay informed of changing conditions.

If your property is in imminent danger of flooding, turn off the power in your house, including propane gas tanks and lines. Teach family members how and when to turn off gas, electricity, and water. If you lose

power, turn off all major appliances. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know that the gas has been turned off and the area has been ventilated.

Avoid low-lying areas. Seek shelter in the highest areas possible. Do not walk or drive through flowing or standing water. Avoid downed power lines.

Develop an evacuation plan for your family. Designate a place where your family will meet after an evacuation order is issued.

STEP 4 – PROTECT YOUR PROPERTY

Various methods may be used to minimize flooding. If the first floor level of your property is lower than the "Base Flood Elevation" (elevation of the 1% annual chance flood, based on the FEMA maps), consider elevating your structure, if possible, or elevating electrical and mechanical equipment.

If a flood is imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces. Move valuables and furniture to higher areas of the dwelling to minimize damages.

The City of Savannah Development Services Department will make a site visit to your property to provide one-on-one advice regarding flooding and drainage issues and to recommend retrofitting and floodproofing techniques. For more information, please contact the Development Services Department at 912-651-6530 or visit <https://www.savannahga.gov/936/Flood-Protection-Information>

STEP 5 – BUILD RESPONSIBLY

All development within the City requires a permit. Always check and fulfill permitting requirements with the Development Services Department at 912-651-6530 before you build on, alter, fill, or re-grade on any

SAVANNAH
Development Services Department



portion of your property and/or within any easement or right-of-way. Also, contact the Development Services Department to report any suspected permitting violations. Remember, when building or grading, always maintain a clear area between lots for drainage.



The NFIP requires that if the cost of reconstruction, additions, or other improvements to a building which equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged (SD) buildings must be brought up to the same standards. For example, a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated at least one foot above the base flood elevation. Increased Cost of Compliance Coverage (ICC) may be available for flooded, SD buildings. Contact the Development Services Department at 912-651-6530 for information about FEMA grants, ICC, Pre-FIRM buildings, and to view historical FIRMs.

STEP 6 – PROTECT NATURAL FLOODPLAIN FUNCTIONS

Did you know that it is illegal to dump anything (trash, grass clippings, leaves, etc.) in any ditch or storm sewer in the City? Dumping materials into our drains pollutes our waters and clogs our stormwater system. When storm drains and ditches are blocked or full of debris, flood waters can't drain properly, which leads to flooding in our neighborhoods. For questions, or to report drainage obstructions or illegal dumping, you

can call 311, use the App: SAV311, or visit the website: https://www.savannahga.gov/3039/_311 (Click: [Link](#))

STEP 7 – GENERAL PREPAREDNESS

Know your evacuation route. Chatham County Emergency Management will order or advise evacuations if conditions warrant this action. If evacuations are called for, it is imperative that you follow instructions in the time frame noted. For more details on evacuations, visit <https://www.chathamemergency.org/PrepareNow/EvacuationZones>.

Inventory and photograph your home's contents and put important papers and insurance policies in a safe place. Keep an emergency supply. Non-perishable food, water, batteries, flashlights, manual can opener and a battery-operated radio should be kept available.

STEP 8 – FLOOD EDUCATION

Our floodplains and drainage system are important resources for flood protection throughout our community. Changes to drainage, dumping or blocking drainage inlets or outlets, or poorly planned development in floodplains can increase the risk of flooding to neighboring or downstream properties and may lead to the degradation of streams, channels, lakes, and canals.

Changes you make to drainage patterns on your property can affect your neighbors and your community. Understanding and protecting the natural functions of the City's floodplains and drainage system, such as wetlands, swamps, and ditches, helps to reduce flood damage and protect natural resources.

Protecting natural drainage patterns also protects our water quality. When rainfall drains into floodplains it filters into the groundwater. Groundwater is the primary drinking water source in the Savannah area, so it is important to maintain floodplain areas in order to protect our water quality. For more information. Contact the Laura Walker 912-651-2221 or visit: <http://savannahwaterquality.com>.



STEP 9 – REDUCE STORMWATER RUNOFF

Install Low Impact Development techniques to help manage stormwater on site instead of allowing it to run off into the stormwater drainage system. Install rain barrels under down spouts or extend down spouts



away from your home into a rain garden. Don't direct your downspouts into your driveway letting water flow directly into the street.

For more information about stormwater management techniques you can implement on your property, call the Development Services Dept. 912-651-6530.

STEP 10 – BUY FLOOD INSURANCE IN LOW-RISK ZONES

Flooding can happen to anyone, anywhere. Even if you are located outside the SFHA, your property may still flood. In fact, over 40% of all claims filed in 2014-2018 were from policyholders outside of high-risk zones. With NFIP's new pricing approach, FEMA addresses rating disparities by incorporating more flood risk variables which may affect premiums. For possible premium reduction projects, see the contacts below.

For more information about flood safety or the NFIP, please call 1-888-379-9531 or visit: www.fema.gov www.floodsmart.gov or www.ready.gov/floods



Tom McDonald, CFM
Development Services Department
20 Interchange Rd, Savannah, GA 31415
(912) 651 6530 tmcdonald@savannahga.gov