Flood Hazard: Check Before You Buy

Most everyone knows that coastal properties are subject to flooding and wind damage from hurricanes. There are maps that show areas predicted to flood. To find out more about flood-prone area maps, businesses owners and residences within the City of Savannah limits should check with the City of Savannah Development Services by calling 912-651-6530 or via email at tmcdonald@savannahga.gov. If the property is located within a local municipality and need a new elevation certificate or other information, please refer to the Surveyor List which accompanied the brochure.

However, flooding and other surface drainage problems can occur well away from the coast. If you’re looking at a property, it’s a good idea to check out the possible flood hazard before you buy. Here’s why:

- The force of moving water or waves can destroy a building.
- Slow-moving floodwaters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

Floodplain Regulations: City of Savannah regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or any other cause must be elevated to or above the regulatory flood level when they are repaired. More information can be obtained on this and other building requirements by contacting Mr. Tom McDonald, City Floodplain Administrator at (912) 651-6530 or via email tmcdonald@savannahga.gov.

Check for a Flood Hazard: Before you commit yourself to buying property, do the following:

- Ask the City Floodplain Administrator at (912) 651-6530 if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warming time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.
- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Flood Protection: A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water. Contact the Floodplain Administrator at (912) 651-6530 or visit www.fema.gov and search for “FEMA P-312, Homeowner's Guide to Retrofitting.”

Flood Insurance: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost. For a local agent contact the Floodplain Administrator at (912) 651-6530 or visit https://www.floodsmart.gov/search for “agent locator.”
STATE OF GEORGIA
Haydn Blaize
Georgia Department of Natural Resources, EPD
Watershed Protection Branch/NonPoint Source Program
2 Martin Luther King Jr. Dr., Suite 1152 E,
Atlanta, GA 30334
Office: 404-463-1511
Fax: 404-463-4935
Haydn.blaize@dnr.ga.gov

FEDERAL: FEMA REGION IV ~ MITIGATION DIVISION
U.S. Department of Homeland Security
3003 Chamblee Tucker Road
Atlanta, GA 30341
Contacts: Victor Geer
Floodplain Management Specialist
Office: 770-220-5659
victor.geer@fema.dhs.gov

NFIP Flood Insurance Advocate:
www.fema.gov/national-flood-insurance-program-flood-insurance-advocate

LOCAL INSURANCE ADVOCATE
Walter Corash
The Geer Agency
3422 Springhill Way
Atlanta, GA 30341
Office: 912-354-2424
Fax: 912-326-1460
Postal: 1123 S. Broad St., Suite 203
Effingham CO.
Teresa Concannon
Development Services
601 N. Laurel Street,
Springfield, GA 31326
(912) 754-8063
Tconcannon@effinghamcounty.org

Elevation Certificates:
Check before you write that check: The City and County have thousands of Elevation Certificates (EC) on their websites. Visit the City’s Flood Protection Page at www.savannahga.gov or Chatham Co www.chathamcounty.org and click “Flood Protection.”

SURVEYORS FOR EC’s within City of Savannah & Chatham County area
This is not an advertisement or recommendation. Check the internet and the yellow pages for additional surveyors.

1. Brewer Land Surveying
   912-856-2205
2. Chatham Surveying Services
   912-507-8200
3. Coleman Company Inc.
   912-200-3041
4. Dale Yawn
   912-897-6307
5. David Brunson
   912-756-2211
6. Eason Land Surveying
   912-739-7143
7. EMC
   912-232-6533
8. Jim Gardner
   912-661-0479
9. Greg Harris
   912-429-1833
10. John O. Parker
    912-237-2994
11. Michael Hussey
    912-235-2477
12. Michael Williams
    912-961-4535
13. Mike Ferreira
    912-354-4145
14. Thomas & Hutton
    912-234-5300
15. Vince Helmy
    912-925-3523

RELATED WEB LINKS
www.thempc.org
www.fema.gov
www.chathamemergency.org
www.sagis.org
www.floods.org
www.gafm.clubexpress.com
www.gema.georgia.gov
www.mass.gov/czm/stormsmart/
www.gachd.org
www.myfloodrisk.org
www.gadnr.org
www.georgiaDFIRM.com
www.gaepd.org
www.sas.usace.army.mil
www.extension.uga.edu/county-offices/chatham
www.noaa.gov

NO ADVERSE IMPACT
www.gafm.clubexpress.com
www.nhma.info
www.floods.org

(*) Jurisdiction’s Property identification Numbers (PIN). Contact this person if your "PIN" begins with this number.