



Use this guide to learn about:

Flood Insurance Coverage

Ways to prepare for flooding rains

Ways to prepare for hurricane storm surge

Who to contact in Savannah, Chatham County, Garden City and nearby locations.

FLOODING HAPPENS WHERE WE LIVE: BE PREPARED!

As a flat, low-lying coastal region, the natural landscape of our community puts various locations within Savannah and throughout Chatham County at risk for flooding due to rainfall and hurricane storm surge events. Flooding of areas in Chatham

County dates back to 1811 and has happened as recently as Hurricane Irma in September 2018. Since 1948, Chatham County and the surrounding municipalities have flooded more than 15 times damaging more than 1,700 dwellings. These estimates include

Chatham County properties that were flooded from Hurricane Irma's surge.

Properties around Chatham County waterways such as the Wilmington, Vernon, Forest Grove and Ogeechee rivers and Springfield, Casey, Placencia, Pipemakers and Harden canals

have increased vulnerability to flooding during rainfall events and hurricane storm surge.

Your City and County governments have invested hundreds of millions of dollars over the past 20 years to lessen the risk of structural flooding in our community

from rain and storm surge. However, given our low-lying geography and close proximity to the Atlantic Ocean, the risk of flooding will never be eliminated. Through emergency preparedness and responsible environmental actions discussed in this

insert, you can protect your family and property by reducing some causes of flooding during rainfall events and providing financial protection in the event of a catastrophic storm surge event. So, how prepared are you when flooding happens?

A publication jointly presented by:



SAVANNAH



HOW PREPARED ARE YOU?

FLOOD

A Guide to Keep You Above Flood Water

Tips for Protecting Your Property

Prevent Flooding in Your Neighborhood

Residents can help prevent localized flooding by keeping storm drains, ditches, culverts, and gutters free of debris such as yard waste, leaves, trash, and limbs. Simple actions such as raking away debris before heavy

rains can make a big difference in how well the stormwater system functions.

Raking or blowing yard debris into the street can contribute to flooding by clogging up the stormwater system. Littering can also cause problems with stormwater drainages. Any type of debris can become entangled in culverts and shallow streambeds and reduce drainage causing the water to back up. Be sure to keep storm drains and drainage ditches on your property free of debris, foliage, and vegetation that would impede the flow of water.



It's illegal to dump trash, grass clippings, leaves or other materials including chemicals, oil, gasoline or household products into ditches or other drainage systems. If you see illegal dumping, report it to the local public works department or local law enforcement agencies. People caught

dumping can face jail time and/or a fine as outlined in County Code 24-708 or the City's Code 4-11004 and 5-2005.

Please refer to the **Community Point of Contacts** table on the flood map for other community code references.

In the course of a 30-year mortgage, there is a 26% chance you might experience a flood. Take steps to protect your property from flood or hurricane damage:



- Schedule a flood preparation site visit from your community specialist who will assist property owners with issues related to flooding, stormwater drainage and address any site-specific flooding concerns. The service is provided free of charge. Please refer to the Point of Contacts table on the flood map.
- Buy or renew a flood insurance policy before May 1st. Policies often have a 30-day waiting period before going into effect, making it essential to plan ahead for coverage.
- Install backwater valves or plugs for drains, toilets, or other sewer connections to keep floodwater from entering your home. Install a sump pump in the basement to remove seeping and flood waters.
- Keep the stormwater system clean. Make sure ditches and drains on your property are clear of leaves and debris.
- Store materials like sandbags, plywood, lumber and plastic sheeting in case of a serious flooding threat. These materials can help minimize the damage caused not only by flood waters, but also damage by hurricane force winds.
- If flood waters are inevitable, move valuable furniture and electronic items to countertops or to a second level.
- Elevation certificates (EC) of newly constructed or substantially improved buildings and benchmark (BM) locations may be obtained, when requested in writing, to the communities within Chatham County. ECs are downloadable from each community on their Flood webpage. For EC and BM contact in your area, please refer to the Community Point of Contact table.
- Determine if retrofitting your property would be beneficial. Retrofitting means to alter the building to eliminate or reduce flood damage. There are several options to consider: elevation, flood barriers, dry flood proofing, and wet flood proofing. There are several references in the public libraries on retrofitting and additional documents pertaining to floodplain management topics. See the FEMA guide on retrofitting your house against flooding. Visit www.fema.gov for more information. The library at 2002 Bull Street and surrounding community libraries have copies of the Flood Insurance Rate Maps and additional flood protection literature. Contact your Community Point of Contact table for free on site visit.

Be Prepared for the Three Phases of Flooding



Before Flooding

- **Know your flood zone. There are several flood zones in Chatham County. Check out www.SAGIS.org to explore your flood zone or contact your COMMUNITY POINT OF CONTACT to determine your flood zone and the Base Flood Elevation (BFE) is for your lot.**

Note: Flood zone determination requests must be in writing and can be faxed to the point of contact in your community.

- Learn the flood and emergency warning

systems in our area and know the safest route to high, safe ground.

Visit www.sagis.org or Chatham Emergency Management Agency (CEMA): www.chathamemergency.org or call (912) 201-4500 to find out about the flood warning system, evacuation zones, and what evacuation route you should use.

- Prepare a family and pet disaster kit. Learn more at: www.ready.gov
- Prepare your home. Learn how to turn off the gas and electricity to your house and do so if flooding is imminent. Protect your home against high winds associated with

hurricanes and tropical storms (install storm shutters, reinforce garage doors, etc.)

- Buy flood insurance. Flood damage is not covered by most homeowner's insurance. It's affordable and easy to obtain. Renters can secure flood damage coverage for their personal property. Know what items are not covered and take extra steps to protect them. Coverage is limited to only certain items of property in basement and enclosure areas.
- Run through your emergency plan! Do you have questions or concerns? Evacuation routes and the locations of emergency shelters can be found in the phonebook and online. Check the "Resources on the Web" and "Contacts" tables inside this publication for more information.

During flooding

Because flood water can rise quickly, be prepared to evacuate before the water level reaches your property.

- Stay informed during a weather event through CEMA updates.
- Follow evacuation orders when issued.
- Move to higher ground if you can do so safely—but DO NOT attempt to walk, drive, or swim through moving water or flooded areas. Just 6 inches of fast moving water can knock a person off their feet and less than 2 feet of swiftly moving water can sweep away heavy

cars and trucks. Remember: turn around, don't drown.

- Drowning is the number one cause of flood-related deaths, followed by electrocution.
- If you are caught at home by rising water, move to the second floor or the roof. Take your disaster supply kit with you.
- If evacuation is required, and you can safely do so, turn off all utilities at the main power switch and close any gas valves.
- On the road, watch for standing water on the roadways and avoid floodwaters, fallen debris and power lines.

After flooding

Danger does not end when flood water recedes.

- Return home only when authorities, such as CEMA, indicate it is safe to do so.
- Hidden structural damage may make a building unsafe. If unsure of damage, contact your local engineer or your Community Point of Contact.
- Have a professional check your heating, electrical system, and appliances for safety prior to using.
- Don't use or consume any food or water that was exposed to floodwaters. Floodwaters contain chemicals, sewage, and contaminants that are harmful.
- Dry your house slowly but thoroughly. Should you need to pump out flooded basements, do so slowly to avoid structural damage.

Stay Informed: 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.

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.

Local evacuation routes can be found in the phone book. For additional information, contact CEMA at 912-201-4500 or visit the website at: www.chathamemergency.org

Flood Warning System: Know Your Terms

Flood Watch
Be on the lookout for flooding

Flood Warning
Flooding is occurring

REGISTER FOR ALERTS

Visit: www.chathamemergency.org and look for CEMA Alerts on the top navigation bar

You can receive CEMA Alerts on your cell phone through text messages, through your email and also on your home phone.

Those registered will receive alerts for severe weather, missing people, hurricane evacuation notices and other emergency notifications. CEMA Alerts are a free service designed to keep Chatham County residents and visitors informed!

Visit the community's website for additional social media alerts.

City of Savannah

[facebook.com/cityofsavannah](https://www.facebook.com/cityofsavannah)
twitter.com/cityofsavannah
[youtube.com/cityofsavannah](https://www.youtube.com/cityofsavannah)
[instagram.com/cityofsavannah](https://www.instagram.com/cityofsavannah)



Chatham County

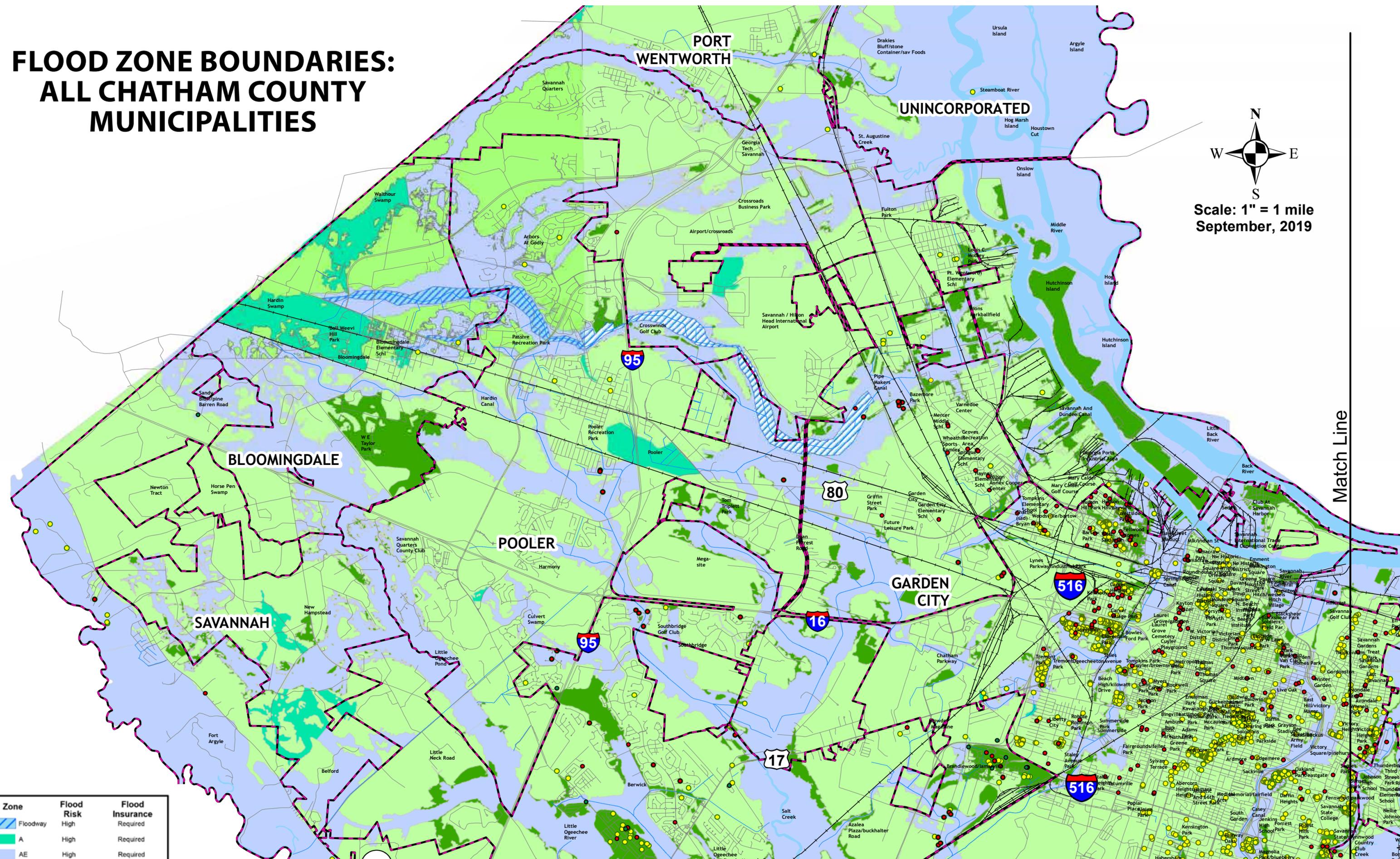
[facebook.com/ChathamCounty](https://www.facebook.com/ChathamCounty)
twitter.com/ChathamGA
[instagram.com/chathamcountyga](https://www.instagram.com/chathamcountyga)
[linkedin.com/company/chatham-county](https://www.linkedin.com/company/chatham-county)
<https://nextdoor.com/agency-detail/ga/chatham/chatham-county-2>

Check the Community Point of Contact table for surrounding communities' website and social media links.

FLOOD ZONE BOUNDARIES: ALL CHATHAM COUNTY MUNICIPALITIES



Scale: 1" = 1 mile
September, 2019



Match Line

Zone	Flood Risk	Flood Insurance
Floodway	High	Required
A	High	Required
AE	High	Required

VE High Required Available
X_500 Moderate Available
X Low Available
 Unincorporated Chatham County Border between Municipalities
 Flooded Structure Before Hurricanes
 Flooded Structure After Hurricanes
 LIMWA
 Chatham County Canals
DFIRMS DATE: August 16, 2018

COMMUNITY POINT OF CONTACTS
Need assistance? Give us a call and we can help you determine your flood zone, obtain elevation certificates, benchmarks, and assist with additional flood questions.

CHATHAM COUNTY (1)*
 Michael Blakely, CFM
 Floodplain Administrator/CRS Program Manager
 124 Bull Street, Room 430, Savannah, GA 31401
 Office: 912-652-7814
 Fax: 912-652-7818
 mblakely@chathamcounty.org
 www.chathamcounty.org

Community Codes: Code 24-708
Contact For Reporting Dumping and Flooding: 912-652-6840
 Report drainage and flooding through the "Chatham County Connect" App downloadable from Google Play or the Apple App Store
City Flood Web Resource: <http://engineering.chathamcounty.org/Flood-Zones>
Contact For Site Visits: 912-201-4300
CRS Class Rating: 5 - 25% Policy Premium Discount in SFHA

CITY OF SAVANNAH (2)*
 Tom McDonald, CFM
 Permitting/Floodplain Manager
 5515 Abercorn Street, Savannah, GA 31405
 Office: 912-651-6530 ext. 1895
 Fax: 912-651-6543
 tmcdonald@savannahga.gov
 www.savannahga.gov

Community Codes: 4-11004 and 5-2005.
Contact For Reporting Dumping and Flooding: 311
City Flood Web Resource: <http://www.savannahga.gov/index.aspx?NID=936>
Contact For Site Visits: 912-651-6530
CRS Class Rating: 5 - 25% Policy Premium Discount in SFHA

TOWN OF THUNDERBOLT (3)*
 Deatre Denion
 Zoning Administrator
 2821 River Drive, Thunderbolt, GA 31404
 Office: 912-629-4655
 Fax: 912-354-2038
 ddenion@thunderboltga.org
 www.ThunderboltGA.org

Community Codes: 10-201
Contact For Reporting Dumping and Flooding: 912-354-5533
City Flood Web Resource: <http://www.thunderboltga.org/Flood-Information>
Contact For Site Visits: 912-354-5533
CRS Class Rating: 6 - 20% Policy Premium Discount in SFHA

CITY OF TYBEE ISLAND (4)*
 George Shaw
 Planning & Zoning Department
 PO Box 2749, Tybee Island, GA 31328
 Office: 912-472-5033 or 912-472-5030
 Fax: 912-786-9539
 gshaw@cityoftybee.org
 www.cityoftybee.org

Community Codes: Sec. 16-620
Contact For Reporting Dumping and Flooding: 912-472-5043
City Flood Web Resource: <http://www.cityoftybee.org/>
Contact For Site Visits: 912-472-5033
CRS Class Rating: 5 - 25% Policy Premium Discount in SFHA

CITY OF POOLER (5)*
 Kimberly Classen, CFM
 Zoning Administrator/CRS Coordinator
 100 Highway 80 SW, Pooler, GA 31322
 Office: 912-748-7261
 Kclassen@pooler-ga.gov

Community Codes: Sec. 42-187.2.
Contact For Reporting Dumping and Flooding: 912-748-4800
City Flood Web Resource: <http://www.pooler-ga.us/flood-protection-home.html>
Contact For Site Visits: 912-652-6840
CRS Class Rating: 6 - 20% Policy Premium Discount in SFHA

CITY OF GARDEN CITY (6)*
 Ron Alexander, MCP, CBO, CFM
 Building Safety Director, Garden City
 100 Central Avenue, Garden City, GA 31408
 Office: 912-966-7777
 ralexander@gardencity-ga.gov

Community Codes: Sec. 82-212
Contact For Reporting Dumping and Flooding: 912-629-2296
City Flood Web Resource: <http://www.gardencity-ga.gov/index.aspx?page=250>
Contact For Site Visits: 912-963-2756
CRS Class Rating: 8 - 10% Policy Premium Discount in SFHA

CITY OF PORT WENTWORTH (7)*
 Brian Harvey, CFM
 Development Services
 7224 Highway 21, Port Wentworth, GA 31407
 Office: 912-999-2084
 bharvey@cityofportwentworth.com

Community Codes: Sec. 78-408
Contact For Reporting Dumping and Flooding: 912-784-0970
City Flood Web Resource: <http://www.bloomingtondale-ga.com/FloodInfo.html>
Contact For Site Visits: 912-748-0268
CRS Class Rating: 8 - 10% Policy Premium Discount in SFHA

CITY OF BLOOMINGDALE (8)*
 Denise Sullivan
 Community Development Clerk
 City of Bloomingdale
 P.O. Box 216, Bloomingdale, GA 31302
 Office: 912-748-0970
 Fax: 912-748-1005
 dsullivan@bloomingdale-ga.gov

Community Codes: Sec. 78-408
Contact For Reporting Dumping and Flooding: 912-784-0970
City Flood Web Resource: <http://www.bloomingtondale-ga.com/FloodInfo.html>
Contact For Site Visits: 912-748-0268
CRS Class Rating: 8 - 10% Policy Premium Discount in SFHA

TOWN OF VERNONBURG (9)*
 Jimmy Hungerpiller
 Mayor, Town Of Vernonburg
 Office: 912-790-7660
 jrhunger@hungerpiller.com

Community Codes: Sec. 30-375. - Penalties
Contact For Reporting Dumping and Flooding: 912-754-2141
City Flood Web Resource: <http://www.effinghamcounty.org/DepartmentsRW/WaterResources/FloodProtectionInformation.aspx>
Contact For Site Visits: (912) 754-8063
CRS Class Rating: 7 - 15% Policy Premium Discount in SFHA

People caught dumping can face jail time and/or fines as outlined in the community codes.

SURROUNDING JURISDICTIONS

BRYAN COUNTY
 Cynthia Hall
 CRS Coordinator
 Bryan County Planning and Zoning
 Office: 912-756-3177
 chall@bryan-county.org

Contact For Reporting Dumping and Flooding: 912-653-4511
City Flood Web Resource: http://www.bryancountyga.org/flood_protection/index.php
Contact For Site Visits: 912-756-7964
CRS Class Rating: 6 - 20% Policy Premium Discount in SFHA

EFFINGHAM CO.
 Eric Larson
 Engineering Office
 601 N. Laurel Street, Springfield, GA 31326
 (912) 754-8063
 elarson@comworx.com

Community Codes: Sec. 30-375. - Penalties
Contact For Reporting Dumping and Flooding: 912-754-2141
City Flood Web Resource: <http://www.effinghamcounty.org/DepartmentsRW/WaterResources/FloodProtectionInformation.aspx>
Contact For Site Visits: (912) 754-8063
CRS Class Rating: 7 - 15% Policy Premium Discount in SFHA

CITY OF RINCON
 Travis Grubbs, CFM
 Building and Zoning Inspector
 Floodplain Manager
 912-826-5996 or 912-210-6227
 tgrubbs@cityofrincon.com

City Flood Web Resource: <http://www.cityofrincon.com/services-planning.htm>

INSURANCE ADVOCATES
 Jeffrey M. Brady, ANFI
 JeffBrady@allstate.com
 5859 Abercorn St., STE 1, Savannah, GA 31405
 Office: 912-356-3815
 www.routtrebradyinsurance.com

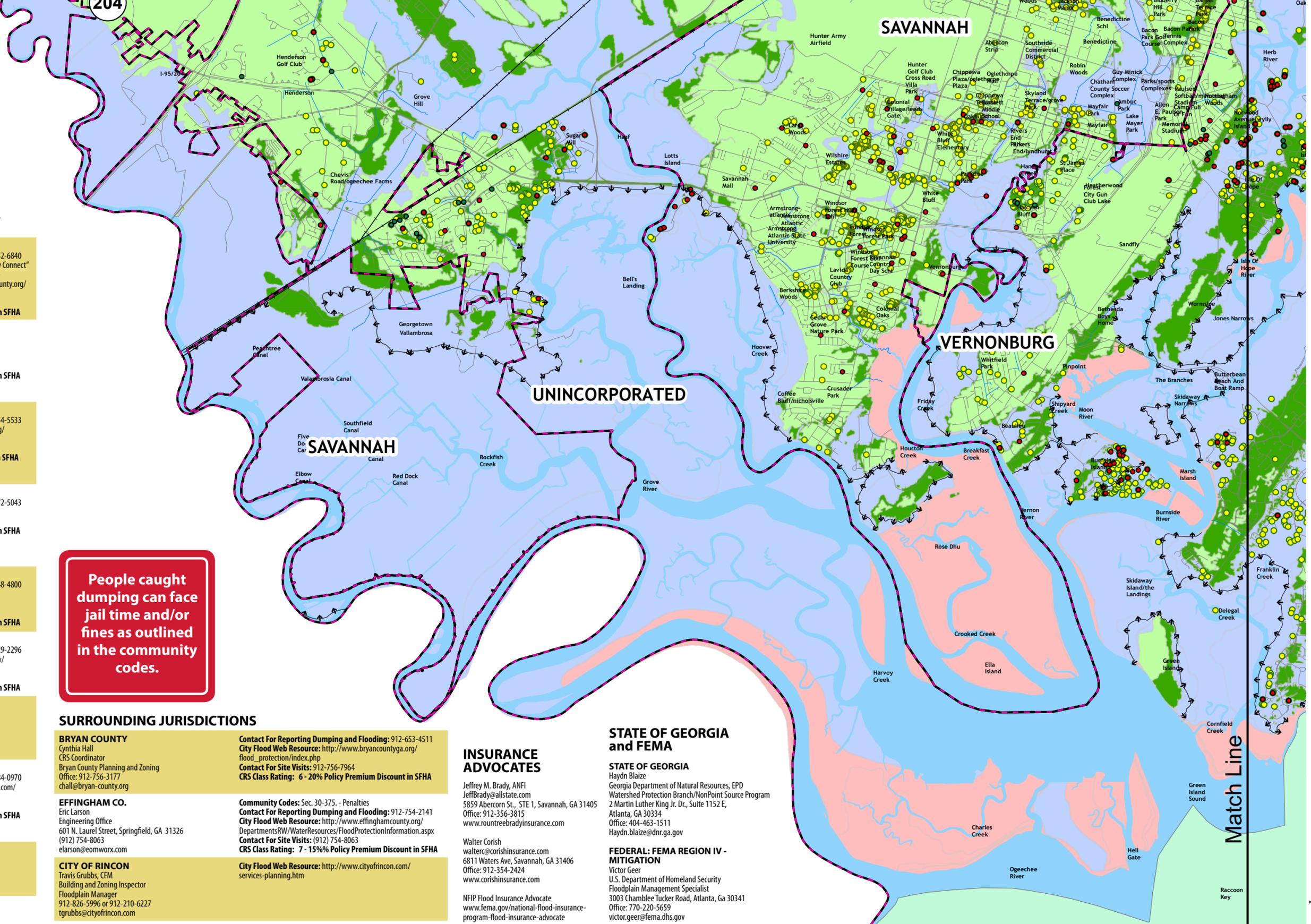
Walter Corish
 walterc@corishinsurance.com
 6811 Waters Ave, Savannah, GA 31406
 Office: 912-354-2424
 www.corishinsurance.com

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

STATE OF GEORGIA and FEMA

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
 Haydn.blaize@dnr.ga.gov

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



(*) Jurisdiction's Property Identification Numbers (PIN) begin with this number

Unincorporated Chatham County and the City of Savannah Flood Prone Areas

Review the included map to determine if you are in or near a Special Flood Hazard Area (SFHA). If you need assistance in making this determination or need a Flood Zone Determination Letter based on the current or historical Flood Insurance Rating Map (FIRM) please contact your Community Point of Contact located above on the Community Point of Contact Table. You can also review flood zone, Letter of Map Amendment and information at www.sagis.org or <https://msc.fema.gov> (FIRMettes). If you would like further information on flooding, flood insurance, Increase Cost of Construction (ICC), retrofitting, storm water or retrofitting site visit, how to pick a contractor, benchmarks, FEMA grants, current and historic FIRMs, Elevation Certificates (EC), letter of map changes, and surveyors for EC contact your Community Point of Contact or visit your municipality's Flood Protection web page.

Flood Insurance Facts

Almost all homeowner's insurance does NOT cover flood damage. The standard homeowner or commercial insurance policy does not cover damage caused by flooding (rising waters). To protect your property you must buy a separate flood insurance policy.

Flood insurance is required if you buy a house in a designated high-risk flood zone and receive a mortgage loan from a federally regulated or insured lender. Your lender is legally bound to require you to maintain a flood insurance policy to cover the structure alone or cover a combination of the structure and contents.

Renters can buy flood insurance too! Renters can obtain coverage for contents and personal belongings, even if the property owner does not have structural flood insurance coverage on the home.

Flood insurance coverage is NOT IMMEDIATELY ACTIVE. There is normally a 30-day waiting period before flood insurance goes into effect; it is essential to plan ahead. Contact your local insurance agent to get a flood insurance policy.

Chatham County, Savannah, Garden City, Thunderbolt, Bloomingdale, Tybee Island and Pooler work hard to help REDUCE residents' costs to carry flood insurance. Chatham County and many cities within Chatham County participate in the National Flood Insurance Program (NFIP), participate in the Community Rating System (CRS) program and have high quality flood management programs. Because of these activities, homeowners and renters receive special flood insurance premium discounts. For instance, if you live within the City of Savannah (COS), Tybee Island or Unincorporated Chatham County (UCC), you are eligible for a 25% discount on your flood insurance premiums because the Flood Plain Managers have worked to implement programs and educate the community. The UCC saved 7,797 flood insurance policy holders in the Special Flood Hazard Area (SFHA) a total of \$1,748,376 on premiums last year, or an average of \$224 per policy. The COS saved 2,015 SFHA policyholders \$705,126 or an average of \$282 per policy. The average flood insurance premium in Georgia is less than \$310 per year. Contact your insurance agent to determine exact cost. A house has a higher percentage

of flooding than suffered from a fire, yet many homeowners and renters do not complain about carrying fire insurance.

Even those living in low risk areas should invest in flood insurance coverage.

Many times homeowners and renters are misinformed. Flooding can occur outside the high risk area and cause damage in low risk areas. In Savannah, of the reported 1700 flooded structures, 53% of the buildings were in the low risk area. Many home owners in a low-lying coastal region like Chatham County could benefit from flood insurance.

What is Freeboard and how does it benefit me? Freeboard is a safety provision that refers to elevating a structure's lowest level a few feet above predicted flood elevations (generally 1-3 feet). Storm waters can and do rise higher than shown on Flood Insurance Rate Map (FIRM). Freeboard helps protect buildings from storms larger than those that FIRM are based on, and provides an added margin of safety to address the flood modeling and mapping uncertainties associated with FIRM. Because the risk of flooding is reduced significantly, Chatham County jurisdictions include "Freeboard" language in their flood ordinance.

What is the Coastal Barrier Resources Act (CBRA)? The Coastal Barrier Resources Act (CBRA) protects coastal areas that serve as barriers against wind and tidal forces caused by coastal storms, and serve as habitat for aquatic species. CBRS boundaries are established and mapped by the U.S. Department of Interior's Fish and Wildlife Service (USFWS) which only Congress can revise CBRS boundaries. To manage development, limit property damage, and preserve wildlife and natural resources, CBRA restricts Federal financial assistance, including disaster relief assistance provided by the Federal Emergency Management Agency (FEMA) under the Robert T. Stafford Act and the NFIP. The NFIP cannot provide flood insurance coverage for structures built or substantially improved after the area is designated as a CBRS unit (initial designations went into effect October 1, 1983). Minimum NFIP floodplain management standards do not prohibit the rebuilding of substantially



damaged buildings in CBRS units. However, such structures must meet the community's floodplain management regulations, and NFIP coverage is not available for such structures. Lenders should exercise special care with properties in or near these areas. To view maps visit www.fws.gov/CBRA or sagis.org

Flood Insurance Rate Map (FIRM) and updated FIRMs becomes available as monies are issued from congress or a local government to determine if modifications are needed to area flood zones. Chatham County maps have needed modifications throughout the years to include 2008, 2013 and 2014 editions. The Georgia Department of Natural Resources (DNR) continues to update FIRMS under the Risk Map program which addresses coastal surge inundation for thirteen counties along the Georgia coast. The newest FIRMS were released August of 2018. You can view the FIRMS on the www.sagis.org - "Find My Flood Zone" map or georgiadfirm.com. Contact your Community Point of Contact listed in the table on the full map page if you have any questions.

Should your property have changed from low-risk to high-risk because of the new FIRM, you will likely be required to protect your building and its contents with flood insurance; especially if you have a mortgage. Flood insurance rates for high-risk areas are higher, but there are ways to save money with the National Flood Insurance Program (NFIP) "Grandfather Rule". Under NFIP's Grandfather Rule, Post-FIRM buildings in the Regular Program built in compliance with the floodplain management regulations in effect at the start of construction will continue to have favorable rate treatment even though higher Base Flood Elevations (BFEs) or more restrictive, greater risk zone designations result from FIRM revisions. Buildings constructed in compliance with earlier maps or continuously covered by flood insurance stay in their original rate class when maps change or properties are sold. To learn more, visit www.FEMA.Gov or contact your local insurance advocate listed in the Point of Contact table.

FEMA will provide assistance only if a Presidential Major Disaster (PMD) is declared

which is based on a community's valuation of damage sustained. Typically, FEMA assistance is a loan that must be repaid with interest. Following a PMD declaration, some financial assistance is available, but usually for only short-term housing and not funds for repairs to home or replacement of contents.

A PMD may enact the Hazard Mitigation Assistance (HMA) program which contains two federal assistance programs 1) the Hazard Mitigation Grant Program and Flood Mitigation Assistance are the two main federal programs communities use to purchase properties. Municipalities do 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 building value. Acquisitions made under a FEMA grant are voluntary, and communities cannot use condemnation proceedings for these homes. Typically, the structure is demolished, trees are planted, and the lot is permanently maintained as open space. Flood insurance is the only sure way to be reimbursed for some of your flood losses. Contact your community floodplain representative for more information. (See Community Point of Contacts) or visit <https://www.fema.gov/grants>

If your property does not conform to local ordinances, the NFIP's Increased Cost of Compliance (ICC) coverage can pay up to \$30,000 to help property owners bring a non-compliant structure into compliance with local Flood Damage Protection Ordinance. The structure must have flood insurance, be within the designated "High Risk" flood zone and the community must declare the structure to be substantially damaged or repetitively flooded. ICC claims will only be paid on flood-damaged homes and businesses, and can only be used to pay for costs of meeting the floodplain management ordinance in your community. For more information on ICC coverage, call your insurance agent, Insurance Advocate on the Point of Contacts table, or the NFIP toll-free at 1-800-427-4661. Also visit www.fema.gov/increased-cost-compliance-coverage

Resources on the Web

Federal Emergency Management Agency	www.fema.gov
Flood Smart	www.floodsmart.gov
Georgia Environmental Protection Division	www.gaepd.org
Georgia Emergency Management Agency	www.gema.ga.gov
National Oceanic and Atmospheric Administration	www.noaa.gov
Georgia Department of Natural Resources	www.gadnr.org
The University of Georgia Cooperative Extension	www.ugaextension.com
Georgia Association of Floodplain Management	www.gafloods.org
U.S. Environmental Protection Agency	www.epa.gov
National Wetland Inventory	http://www.fws.gov
Critical Habitat	http://ecos.fws.gov/crithab/
River Gages: USGS:	http://waterdata.usgs.gov
NFIP Insurance Advocate:	www.fema.gov Search "OFIA"



Floodplains Managing Natural Function in Light of Development

What's a Floodplain?

Floodplains are defined as low-lying areas adjacent to a waterway. Many acres in Chatham County are considered to be floodplains given our flat topography and proximity to the Atlantic Ocean, Savannah River, and other smaller tributaries and tidal creeks. Floodplains are crucial terrestrial habitats that provide fertile soil for plant growth and act like reservoirs, storing excess rainfall and runoff. Floodplains can be natural, like the salt-water marshes lining Highway 80 towards Tybee Island. Floodplains can also be man-made such as green spaces, parks, and some golf courses.

Floodplains provide crucial protections and flood control to inland areas in the event of flooding storms and storm surge.

What's happening on our floodplain?

Maintaining adequate flood control along the coast is vital to a healthy, safe, and productive community as



floodplains make up much of our county lands and offer protection from flood damage in the event of a storm. Beautiful, functioning floodplains are also prime areas for development.

Balancing Buildings with Buffers

Most development in the floodplain includes activities such as grading, placing fill, building a new structure/ addition, or repairing/ remodeling an existing structure. All of these activities require a permit.

Development within a floodplain has the potential to impact flood levels due to the modification of pervious surfaces like green spaces, to hard, or impervious surfaces such as buildings and roads. If not properly designed, these modifications create flooding issues or make flooding worse. Strict codes must be followed when developing in the floodplain. All new construction and certain types of renovations must adhere to current City and County floodplain development standards.

By making wise land use decisions in the development and management of floodplains, beneficial functions can be protected and negative impacts to the

quality of the environment can be reduced. See more information under **Actions Have Consequences.**

Additional County and City floodplain requirements may apply. To talk with someone about permit and regulation information within your community, please refer to the Community Point of Contact table.

Report Illegal Development

City residents: Call 311
County residents: Call Dept of Public Works (912) 652-6840
Online: Chatham County Connect App
Other Areas: See Community Point of Contact table

For more information or to obtain a building permit within Chatham County, contact your building official at the Chatham County Department of Building Safety and Regulatory Services at 1117 Eisenhower Drive, or phone them at (912)201-4300. For the City of Savannah, contact the Development Service Department at 5515 Abercorn Street or (912) 651-6530. For additional contacts, please refer to the Community Point of Contacts Table on the flood map.



Yard clippings, tree limbs and trash can clog up the storm drains and ditches causing street and yard flooding (even with moderate rainfall).



We need your help in promoting Stormwater awareness through art. Children, aged 4 to 18 living and attending schools in Chatham County, are invited to submit original artwork that supports the KEEP STORMWATER CLEAN theme.

18 winning entries from three age divisions will be printed as a 18 month calendar.

For more info email: stormwater@chathamcounty.org or visit: <http://engineering.chathamcounty.org/Stormwater/About>

SUBMISSIONS DUE FEBRUARY 1, 2020

City and County Resources

For other Chatham County municipalities contacts, see Community Point of Contacts on the Flood Zone Boundaries map.

Service	Chatham County		City of Savannah	
Stormwater Site Visit	912-652-7800	www.engineering.chathamcounty.org	912-650-7855	www.savannahga.gov/index.aspx?nid=508
Flood Insurance: Determination & Elevation Certificates	912-652-7814	www.chathamcounty.org Michael Blakely	912-651-6530 ext 1895	www.savannahga.gov Tom McDonald
Structural Flood Visit	912-652-7814	Michael Blakely	912-651-6530 ext 1895	Tom McDonald
Clogged Storm Pipe or Ditch	912-652-6840	www.publicworks.chathamcounty.org	311	www.savannah.gov (search word 311)
Grease Separator Inspection	912-652-7800	www.engineering.chathamcounty.org	912-651-6620	
Soil Erosion Guidelines	912-652-7800	www.engineering.chathamcounty.org	912-651-6530	www.savannahga.gov/index.aspx?NID=375
Chatham County Emergency Management (CEMA)	912-652-7800	www.chathamemergency.org	912-201-4500	www.chathamemergency.org
Stormwater Quality	912-652-7800	www.engineering.chathamcounty.org www.mpcnaturalresources.org www.savannahga.gov	912-650-7855	www.savannahga.gov/index.aspx?nid=508
Septic Tanks (Health Depart.)	912-356-2441	www.gachd.org	912-356-2441	www.savannahga.gov/index.aspx?nid=1801
Recycling Center	912-652-6856	www.chathamcountyrecycles.com	912-652-6856	www.savannahga.gov
Watering Restrictions	912-651-2221	www.savannahga.gov	912-651-2221	www.savannahga.gov
Water Wise Landscaping (Xeriscape)	912-652-7981	www.bamboo.caes.uga.edu/xeriscape1.html	912-651-2221	Laura Walker lwalker@savannahga.gov
Water Resources Education & Tours	912-651-2221		912-651-2221	Laura Walker, lwalker@savannahga.gov www.savannahga.gov/watervideos
Stormwater Education & Storm Drain Tile Information	912-651-1463	Angela Bliss acbliss@chathamcounty.org http://engineering.chathamcounty.org/Stormwater/About	912-651-1463	Angela Bliss acbliss@chathamcounty.org http://engineering.chathamcounty.org/Stormwater/About



Like to See More Tide Gauges in Our Community?

The Smart Sea Level Sensor project is a partnership between Chatham Emergency Management Agency officials, City of Savannah officials, and Georgia Tech scientists and engineers who are working together to install a network of internet-enabled sea level sensors across Chatham County. The real-time data on coastal flooding will be used for emergency planning and response (and fishing too).



Our goal is to provide real-time information about water levels across Chatham County to aid in emergency planning and response during episodes of flooding associated with storms, king tides and other environmental events. The sea level data also provides a unique and important dataset to aid scientists, engineers, and regional planners in qualifying the short and long-term risks associated with continued sea level rise.

For more information about smart sea level sensors in Chatham County visit: <https://www.sealevelsensors.org/>

Actions have consequences

IF YOU LEAVE SOMETHING ON THE GROUND, IT WILL END UP IN OUR WATER.

Most people aren't aware that the water entering storm drains is NOT treated at a treatment plant. It flows directly into our streams, rivers and marshes. Here's how your actions could affect the environment.

1 Putting off septic tank maintenance and private lateral inspections...



...can lead to closed beaches.

2 Leaving animal waste in yards, parks or on sidewalks...



...can close local oyster, clam and mussel beds to harvesting.

3 Applying fertilizers to your lawn incorrectly...



...can kill aquatic life, such as manatees, crab, fish and shrimp.

4 Leaving litter on the ground...



...can block drains and also cause flooding of streets and properties.

Join the fun!

Our annual river cleanup is every October in conjunction with the State's Rivers Alive campaign.

In past years there were over 50 volunteers that removed 1.8 tons of litter from Hayners and Harmon Creeks.

That's pretty impressive when you realize most of the litter is plastic bottles and Styrofoam cups that weigh very little.

Kayaks and life vests are provided for participants. Please visit City of Savannah web page or contact lwalker@savannahga.gov for 2020 date and location.



Where's Your Watershed?

When rain falls in Savannah and Chatham County, it goes one of two places. Rainwater either flows to the Savannah River or the Ogeechee River. Did you know that most of the City of Savannah and Chatham County lie within the Ogeechee River Watershed? The City and the Ogeechee Riverkeeper recently began installing signs that inform citizens of our close connections between

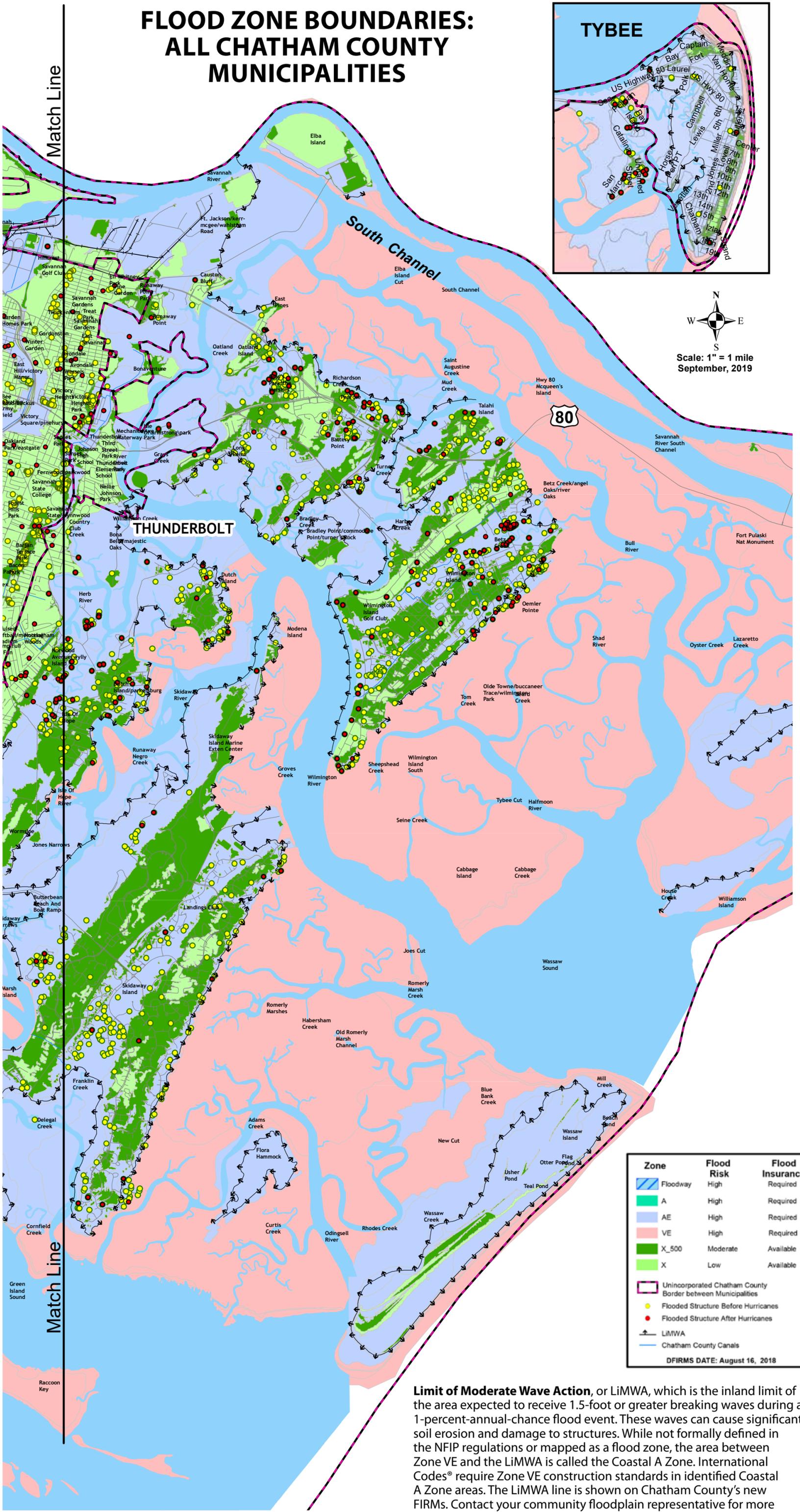
the the land and these important rivers. In our watersheds, each storm drain, ditch, and canal leads to the Savannah River, Ogeechee River, and the Atlantic Ocean.

For more information on watersheds, go to ogeecheeriverkeeper.org



Let's all do our part! It is easy to help our waterways stay clean and healthy for everyone.

FLOOD ZONE BOUNDARIES: ALL CHATHAM COUNTY MUNICIPALITIES



Zone	Flood Risk	Flood Insurance
Floodway	High	Required
A	High	Required
AE	High	Required
VE	High	Required
X ₅₀₀	Moderate	Available
X	Low	Available
Unincorporated Chatham County Border between Municipalities		
Flooded Structure Before Hurricanes		
Flooded Structure After Hurricanes		
LiMWA		
Chatham County Canals		

DFIRMS DATE: August 16, 2018

Limit of Moderate Wave Action, or LiMWA, which is the inland limit of the area expected to receive 1.5-foot or greater breaking waves during a 1-percent-annual-chance flood event. These waves can cause significant soil erosion and damage to structures. While not formally defined in the NFIP regulations or mapped as a flood zone, the area between Zone VE and the LiMWA is called the Coastal A Zone. International Codes® require Zone VE construction standards in identified Coastal A Zone areas. The LiMWA line is shown on Chatham County's new FIRMs. Contact your community floodplain representative for more information. (See Community Point of Contacts Table)