Your property is located in or near the Special Flood Hazard Area as mapped by FEMA.

The publication is jointly presented by: The Chatham County Department of Engineering and City of Savannah Development Services Department

(1) Chatham County’s Local Flood Hazard Areas located within the Unincorporated Chatham County (UCC) including the City of Savannah (COS) are susceptible to flooding from rivers and canals. Often times Stormwater runoff is harnessed by flat terrain, low elevations, and tidal influence from the Atlantic Ocean contributing to flooding. These natural factors are common to coastal regions and influence flooding. Historically it is known that major storms and hurricanes have affected Chatham County as far back as 1811. Since July 1948, when over 4 inches of rain fell in 24 hours, there have been 17 flooding events effecting over 1,700 dwellings. Hurricanes Matthew (2016) and Irma (2017) are two of the most recent events.

(2) Protect and Prepare your Home: Know your flood hazard. Check with the Chatham County Department of Engineering or City of Savannah Development Services to find your flood zone and the Base Flood Elevation (BFE) for your lot. Flood zone determination requests must be in writing through the community’s Flood Protection web page or faxed (contact info at the end of newsletter). The map on the back shows flood zones in Chatham County.

Prepare your home:
- Ensure you have a suitable electrical panel box, heat pump, washer and dryer, and water heater are elevated or relocated to areas less likely to be subjected to flood waters.
- Elevate anchor foot cans.
- Raise furniture and other valuables on blocks.
- Install a back-water valve if you have a basement. This prevents flooding due to sewer backup or sump pump failure.
- Learn what options are available to retrofit your house to eliminate flood hazards.
- Learn how to turn off gas and electricity to your house (it is important to turn them off prior to expected flooding).
- Storm items that minimize damage caused by floodwaters or hurricanes, such as sandbags, plywood, lumber, and plastic sheeting.
- Know your height of flood risk by reviewing your Elevation Certificate (EC) or by using SAGIS.org contour lines layer, NFIP’s flood zone BFE, and the building’s finish floor distance above the grade.

Contact your Floodplain Administrator for more info on these topics; further information on flooding, flood insurance, Increase Cost of Compliance (ICC), FEMA Grants, Letter of Map Amendment (LOMA), flood zones, how to pick a contractor, benchmark locations, historical FIRM, or elevation certificates (E.I.C.). Additionally, you may request a free site visit for assistance with flooding, drainage, roof water problems, and to address any site-specific flooding concerns within our community.

Check your Flood Risk: Visit https://www.sagis.org. Open SAGIS Map Viewer and click on layers: Effective Flood Zones (2008), LOMA Panels, Limit of Moderate Wave Activity (2018), DRFM Panels and Cobra Zones. Federal Grants: Federal disaster assistance is available only if a Presidential Major Disaster is declared based on a community’s valuation of damage sustained. Contact your floodplain manager or visit fema.gov/grants for more grant information, Contact Michael Bilsky (UCC) or Tim McDonald (COS) for more information.

Resources: engineering.chathamcounty.gov/FloodZones/Flood-Elevation-Certificates; savannahga.gov/index.aspx?NID=498; fema.gov/grants; public-library; for resources on retrofitting and floodplain management topics.

(3) Flood Insurance: Both the UCC and COS participate the National Flood Insurance Program (NFIP). Local Flood Insurance agents can explain flood insurance policy, which is separate from regular property insurance. Subsidized rates are available to eligible Federal government. Relief is not available for structures in Special Flood Hazard Areas (SFHA) and have a federally backed Flood Insurance Program. Policyholders can purchase policies that cover the structure or the structure combined with the contents. Renters can purchase coverage to cover personal property that they have flood insurance. Normally, there is a 30-day waiting period prior to flood insurance becomes effective. For more information on flood insurance including topics like the Coastal Flood Insurance Act (CFIA) or the cost of flood damages, and they types of coverage and premiums see the resources listed below.

The County and City of Savannah both participate in the Community Rating System (CRS). This participation along with highly rated management programs saves their SFHA communities 25% on flood insurance premiums. Last Year The County and City of Savannah both participate in the Community Rating System (CRS). This participation along with highly rated management programs saves the SFHA communities 25% on flood insurance premiums. Last year 7,598 UCC Flood Insurance policyholders saved $1,520,489 and like the City of Savannah $827,945, the cost of flood damages, and they types of coverage and premiums see the resources listed below.

Prepare in advance! • Learn what options are available to retrofit your house to eliminate flood hazards.
• Install a back-water valve if you have a basement. This prevents flooding due to sewer backup or sump pump failure.
• Learn how to turn off gas and electricity to your house (it is important to turn them off prior to expected flooding).
• Know your height of flood risk by reviewing your Elevation Certificate (E.C.) or by using SAGIS.org contour lines layer, NFIP’s flood zone BFE, and the building’s finish floor distance above the grade.

Natural and Beneficial Functions of Floodplains: Natural floodplains generally include marsh areas and low-lying areas along canals. They reduce damages by allowing flood waters to spread out over large areas, aiding absorption, reducing flow rates, and serve as a storage flood areas. Open parks such as Henderson and Bacon Park Golf Courses also have natural floodplains. We all need to do our part to keep floodplains and their watershed healthy. Items such as light fixtures, parking lots, buildings, and other structures are required to be built at the community’s Design Flood Elevation (DFE). DFE is the elevation of the design flood or the FIRM’s BFE plus a freeboard (FB). Unincorporated Chatham County has a three foot FB, while City of Savannah has a one foot FB. The FDPO, County Storm Water Management, and City of Savannah Stormwater Ordinances have restrictions on the placement of fill in areas of special flood hazard. The FDPO, County and City Land Disturbing Activities (LDA) require permits for certain land disturbing activities and requires soil erosion control—best management practices for construction even if an LDA permit is not required.

To obtain a building permit, contact your building official. For Chatham County contact department of Building Safety and Regulatory Services at (912) 201-4300. For the City of Savannah contact the Development Service at (912) 651-6530. If you are someone working without a building permit or if you have any other questions or concerns about permits, please do not hesitate to call the numbers listed above for the appropriate areas. Ask if Limit of Moderate Wave Action (LMWA) affects your permit.

Substantial Improvement Requirements: Any substantially improved or substantially damaged building must be brought up to the NFIP and County’s and City’s Flood Damage Prevention Ordinance requirements. This is known as the 50% Rule, that states that if the structure’s lowest finished floor below the BFE and the cost of repairs or renovations exceeds the structure’s Fair Market Value by more than 50%, then the lowest finished floor elevation must be raised or protected at least to the DFE. In the VE and LMWA areas, the bottom of the lowest horizontal structural member must be brought up to or exceed the DFE. Also note that additional County and City floodplain developments may apply.

Domicile System Management: Never sweep or blow yard waste leaves, pine needles, grass clippings or soil into the street or storm water system. This blocks the pipes and prevents water from draining. If your property is adjacent to a drainage ditch, keep the banks clean of brush and debris. Dumping in open ditches and streams is prohibited by County’s ordinance section 24-708 and COS Code Sec. 4-1101. To report someone dumping debris in the canals, storm drainage system, streams, or to request needed maintenance of drainage facilities, contact the (E.I.C) or by visit Savannah Department of Public Works at (912) 652-6940 or use the County’s Department of Public Works at (912) 652-6840 or use the “Chatham County Connect” App. To report in the City of Savannah area, call 311 or (912) 655-6565 or visit savannahga.gov or visit chathamga.gov and click the 311 button to make a request 24/7.

(10) Unincorporated Chatham County and City of Savannah Flood Prone Areas: Prepare the map on the back of this brochure to determine if you are in a SFHA or an area that is subject to a community’s valuation of damage sustained. Contact your floodplain administrator or visit fema.gov/grants for more information.

Resources: sagis.org; engineering.chathamcounty.gov; savannahga.gov

*Use savannahga.gov/Off Flyer to view this newsletter with active links.
Flood Zone Boundaries: City of Savannah and Unincorporated Chatham County

Legend:
- Flood Plain: High Required
- Flood Insurance: Required
- Flood Insurance Available
- Unincorporated Chatham County
- Flooded Structures Before Hurricanes
- Flooded Structures After Hurricanes
- Chatham County Canal
- DFRMIS DATE: August 16, 2018