



# ARE YOU PREPARED?

## Your property IS located in or near the Special Flood Hazard Area as Mapped by FEMA for the Unincorporated Chatham County (UCC) & the City of Savannah (COS)

This publication is jointly presented by:

The Chatham County Department of Engineering and City of Savannah Development Services Department

There are 10 Facts that every Unincorporated Chatham County and City of Savannah Resident should know:

**(1) Chatham County's Local Flood Hazard:** Areas Unincorporated Chatham County (UCC) and City of Savannah (COS) located within low-lying coastal plains are susceptible to flooding from rivers and canals. Storm water runoff is hampered by flat terrain, low elevations and tidal influence from the Atlantic Ocean. These are major natural factors, common to coastal regions, which cause the County / City to be at risk for flooding during long periods of moderate rainfall followed or during high volume, short duration rainfall events. As a coastal community, we are subject to flooding from hurricanes as seen with Hurricane Irma September 2017. Flooding during major storms and hurricanes dates as far back as 1811 and as recent as 2017. On July 10, 1948, over 5 inches fell within a 24-hour period. Since 1948, UCC and COS has flooded over 17 times due to storms with 4" of rainfall or more. There are over 1,700 dwellings on record that flooded during those flood events.

**(2) What You Can Do To Protect Your Property and Be Safe:** Know your flood hazard. Check with the Chatham County Department of Engineering at 652-7800 or City of Savannah Development Services at 651-6530 to find out what flood zone you are in and what the Base Flood Elevation (BFE) is for your lot. Note that flood zone determination requests are to be made in writing and can be faxed to UCC at (912) 652-7818 and (912) 651-6543 for the COS. You can get a good idea of your flood zone from the map on the back of this flyer. Check with Chatham Emergency Management Agency (CEMA) at (912) 201-4500 to find out about the flood warning system. You can also view COMCAST Channel 16 and refer to the phone book to gain additional information including evacuation routes and the location of emergency shelters. There are specific measures you can take too, such as learning how to turn off gas and electricity to your house (and do so) if flooding is imminent. DO NOT attempt to walk, drive, or swim through moving water or flooded areas. Just 6 inches of fast moving water can knock persons 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.

Contact [Michael Blakely](#), the Community Rating System Program Manager in Chatham County's Department of Engineering at 124 Bull Street, Room 430 at 652-7814 or [Tom McDonald](#), City of Savannah, Department of Development Services at 5515 Abercorn Street at 651-6530 for free publications on how to protect yourself and your dwelling. Additional information can be found at [fema.gov](#), [Savannahga.gov](#), and [Chathamcounty.org](#). Federal disaster assistance is available only if a Presidential Major Disaster (PMD) is declared based on a community's valuation of damage sustained. A PMD may enact the Hazard Mitigation Assistance (HMA) program. Within the HMA program, the Hazard Mitigation Grant Program and Flood Mitigation Assistance are the two main federal programs communities use to mitigate flooded properties. Contact [Michael Blakely](#) or [Tom McDonald](#) or visit <https://www.fema.gov/grants> for more grant information.

**(3) Flood Insurance:** The UCC and COS participate in the [National Flood Insurance Program \(NFIP\)](#). In doing so, local insurance agents can sell a Flood Insurance policy, which is separate from regular property insurance, at subsidized rates set by the Federal Government. Rates are changing due to the Homeowner Flood Insurance Affordability Act of 2014. Contact your local insurance agent or visit [floodsmart.gov](#) for more information. For additional advocacy assistance visit FEMA's site <https://www.fema.gov/national-flood-insurance-program-flood-insurance-advocate> or contact one of two local insurance advocates: [Mr. Walter Corish](#) 912-354-2424 or [Mr. Jeff Brady, ANFI](#) 912-356-3815. By law, flood insurance is required for structures in a Special Flood Hazard Area (SFHA) and have a federally backed loan. Flood Insurance can cover the structure alone or cover a combination of the structure and contents. Renters can buy content's coverage, even if the owner does not have structural coverage. Increase Cost of Compliance (ICC) assists in bringing a non-compliant structure up to the NFIP standards if the building is substantially damaged or repetitively flooded. Preferred Risk Policy flood insurance is also available for structures outside the 100 year floodplain (Zone X). There is normally a 30-day waiting period before flood insurance goes into effect. Your home owners' insurance policy does not protect you from flood damage. Links to different Fact Sheets search Homeowner Flood Insurance Affordability Act of 2014 ([HFIAA](#)): 1. [Overview](#) 2. [HFIAA Surcharges](#) 3. [Legislative Changes](#). By the County and City subscribing to the Community Rating System (CRS) program and having a highly rated management program, businesses and residences in the SFHA receive a 25% discount on their flood insurance premiums. The UCC saved 11,425 flood insurance policy holders in the SFHA a total of \$3,288,652 on premiums last year, or an average of \$288 per policy. The COS saved 2,542 SFHA policyholders \$752,857 or an average of \$296 per policy.

**(4) Property Protection:** In order to protect your property the electrical panel box, heat pump, washer and dryer, and water heater should be elevated or relocated to areas less likely to be subjected to flood waters. Elevate and anchor fuel tanks. Raising the furniture and other valuables on blocks also will offer protection. If you have a basement, take preventive measures from flooding due to sewer backup or sump pump failure by having a back water valve installed. Know what options there are to retrofit your house. Retrofitting means to alter the building to eliminate or reduce flood damage. There are several options to consider: elevation, flood barriers, dry floodproofing, and wet floodproofing. There are several references in the public libraries on retrofitting and additional documents pertaining to floodplain management topics. It's a good idea to store and use materials around like sandbags, plywood, lumber, and plastic sheeting to minimize damages caused by flood waters and hurricane force winds and surge. Staff members from the UCC and COS are prepared to make site visits, upon request, to assist property owners with flooding, drainage and sewer problems, and to address any site-specific flooding concerns within our community. This service is provided at no charge. For additional information on flooding, flood insurance, Increase Cost of Compliance (ICC), FEMA Grants, Letter of Map Changes (LOMC), flood zones, retrofitting, how to pick a contractor, benchmark locations, historical FIRM, or elevation certificates (E.C.), you may call [Michael Blakely](#) 652-7814 for UCC residents or [Tom McDonald](#) 651-6530 for COS residents. Copies of ECs for buildings in the UCC limits are obtainable from [Mr. Michael Blakely](#) or <http://engineering.chathamcounty.org/Flood-Zones/Flood-Elevation-Certificates>, and retrofitting suggestions can be obtained from Chatham County Building Safety and Regulatory Services at 201-4300. For citizens living in COS limits, call [Tom McDonald](#) at 651-6530 for retrofitting suggestions and elevation certificates or visit <http://www.savannahga.gov/index.aspx?NID=936>. Has your risk changed? UCC and COS adopted new FIRMs on August 16, 2018. To see if your flood zone will change search: [www.sagis.org](#) and click on "Find My Flood Zone."

**(5) Natural and Beneficial Functions of Flood Plains –** Natural floodplains generally include marsh areas and low lying areas along canals. Open parks such as Henderson and Bacon Park Golf Courses also have natural floodplains. Natural floodplains reduce damage by allowing flood waters to spread out over large areas, aiding absorption into the ground, reducing flow rates, and serves as a flood storage area to reduce downstream peaks. We should all do our part to keep floodplain and floodplain waters free of contaminants such as oil, paint, anti-freeze and pesticides. These chemicals pollute the marsh waters, decreasing the water quality that local wildlife depend upon. Local barrier islands, such as Little Tybee, Ossabaw, Cabbage and Wassaw Islands serve as a natural protective barrier to incoming hurricane forces such as wave attack, and serve to reduce tidal and wind energies. These islands are natural aquatic habitats, wetlands, marshes and estuaries.

**(6) Flood Warning System –** In Chatham County, CEMA manages the flood warning system. Once CEMA receives a potential dangerous warning, sirens are activated. The sirens can give as little as fifteen minutes warning time. When you hear the sirens, tune into the television (WTOC, WSAV, or WJCL) or on the radio at WSVH (91.1) for what to do. Information can 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 and signup for CEMA [SwiftReach](#) alerts, contact CEMA at 201-4500 or visit the website at [www.chathamemergency.org](#). Additional information about potential flood conditions can be obtained by visiting the [USGS River Gage Website](#) and soon local sensor gages on UCC and COS web pages.

**(7) Permit Requirements –** The UCC and COS's Flood Damage Prevention Ordinances (FDPO) require that all construction, additions, conversions and/or development located in areas of special flood hazard comply with certain minimum standards intended to minimize damage from floods. For example, houses and certain other structures are required to be built one foot above the 100 year base flood elevation. The FDPO also requires that building permits be obtained from the County Department of Building Safety & Regulatory and City of Savannah Development Services Department prior to construction. 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 County/City Land Disturbing Activities (LDA) requires 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 1117 Eisenhower Drive, Savannah, Georgia or phone them at (912) 201-4300. For the City of Savannah contact the Development Service Department at 5515 Abercorn Street or phone them at (912) 651-6530. If you see 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 (LiMWA) affects your permit.

**(8) Substantial Improvement Requirements –** Any substantially improved or substantially damaged home 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 lowest finished floor of an existing house is below the base flood elevation (BFE) plus one foot and the cost of repairs or renovations exceed the structure's Fair Market Value by more than 50%, than the lowest finished floor elevation must be raised or elevated to at least the BFE plus a one foot free board. In the VE, the bottom of the lowest horizontal member must be brought up to or exceed the BFE plus one foot free board. Also note that additional County and City floodplain requirements may apply.

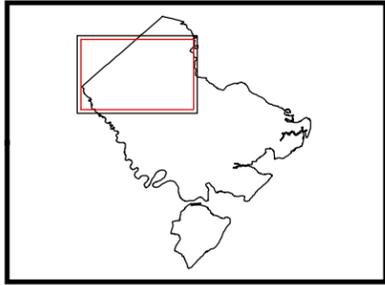
**(9) Drainage System Maintenance –** Never sweep or blow yard waste (leaves, pine needles, grass clippings or soil) into the street or storm water system. This blocks the pipes and prevents water from draining. If your property is adjacent to a drainage ditch, keep the banks clear of brush and debris. Dumping in open ditches and streams is prohibited by County's ordinance section 24-708 and COS's Code Sec. 4-11004 and 5-2005. To report someone dumping debris in the canals, storm drainage system, streams, or to request needed maintenance of drainage facilities, please contact the County's Department of Public Works at 652-6840 or through the "Chatham County Connect" App downloadable from Google Play or the Apple App Store for the UCC area. For the COS area, call 311 or 651-6565 after hours, or visit [savannahga.gov](#) and click the 311 button to make a report 24/7.

**(10) Unincorporated Chatham County and City of Savannah Flood Prone Areas:** Review the map below to determine if you are in or near a SFHA. If you need assistance in making this determination, please contact the UCC at (912) 652-7800 and the COS at (912) 651-6530. Call these offices too to see if you are in an area that are known to flood. You can also review flood zone map information at [sagis.org](#) For City of Savannah citizens, visit [savannahga.gov](#). For Chatham County citizens visit [engineering.chathamcounty.org](#). If you need a Flood Zone Determination Letter, please see #2 above.

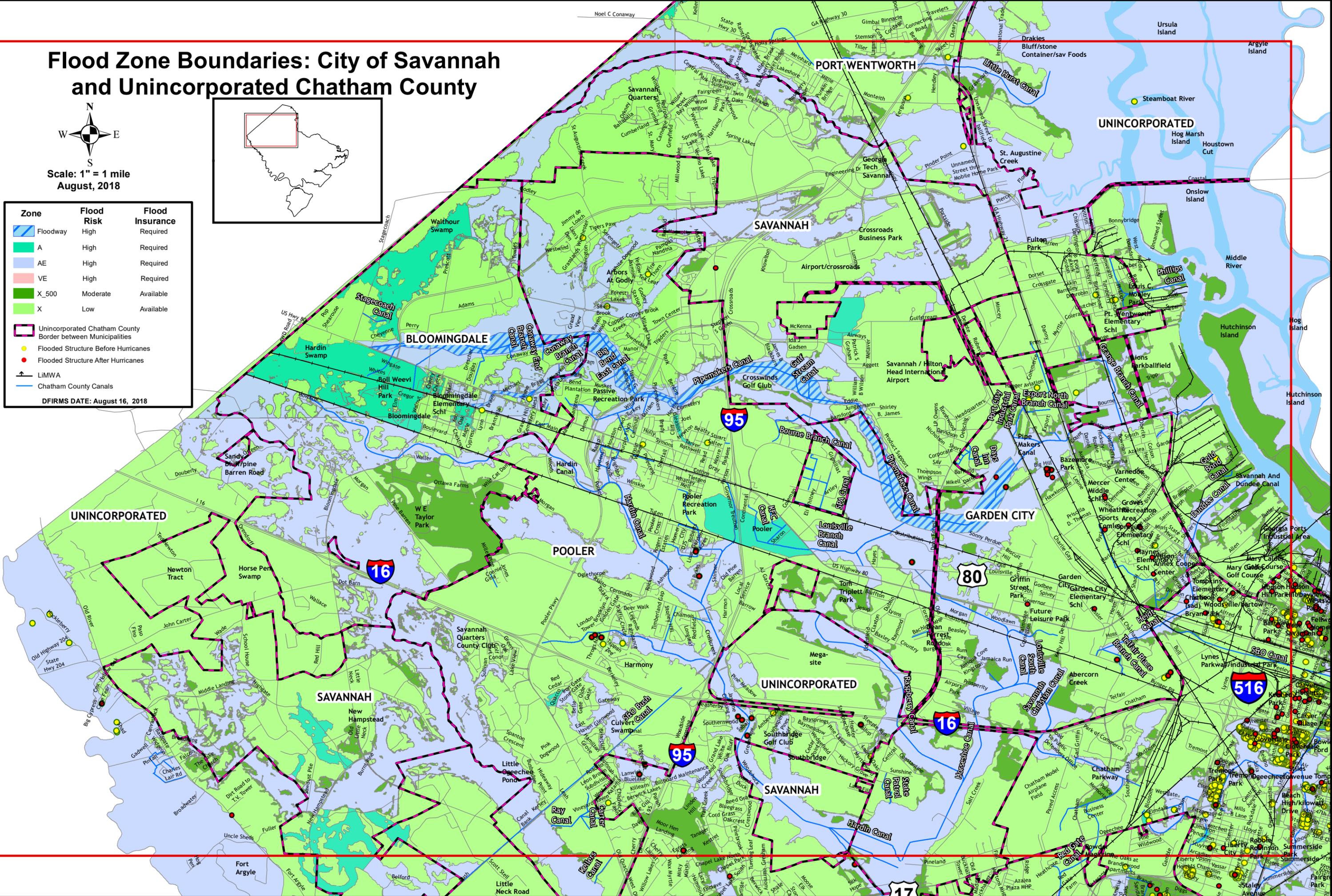
# Flood Zone Boundaries: City of Savannah and Unincorporated Chatham County



Scale: 1" = 1 mile  
August, 2018



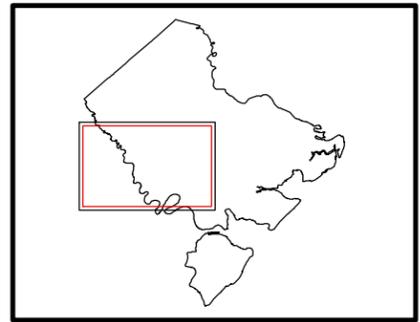
Zone	Flood Risk	Flood Insurance
Floodway	High	Required
A	High	Required
AE	High	Required
VE	High	Required
X_500	Moderate	Available
X	Low	Available
Unincorporated Chatham County Border between Municipalities		
Flooded Structure Before Hurricanes		
Flooded Structure After Hurricanes		
LIMWA		
Chatham County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





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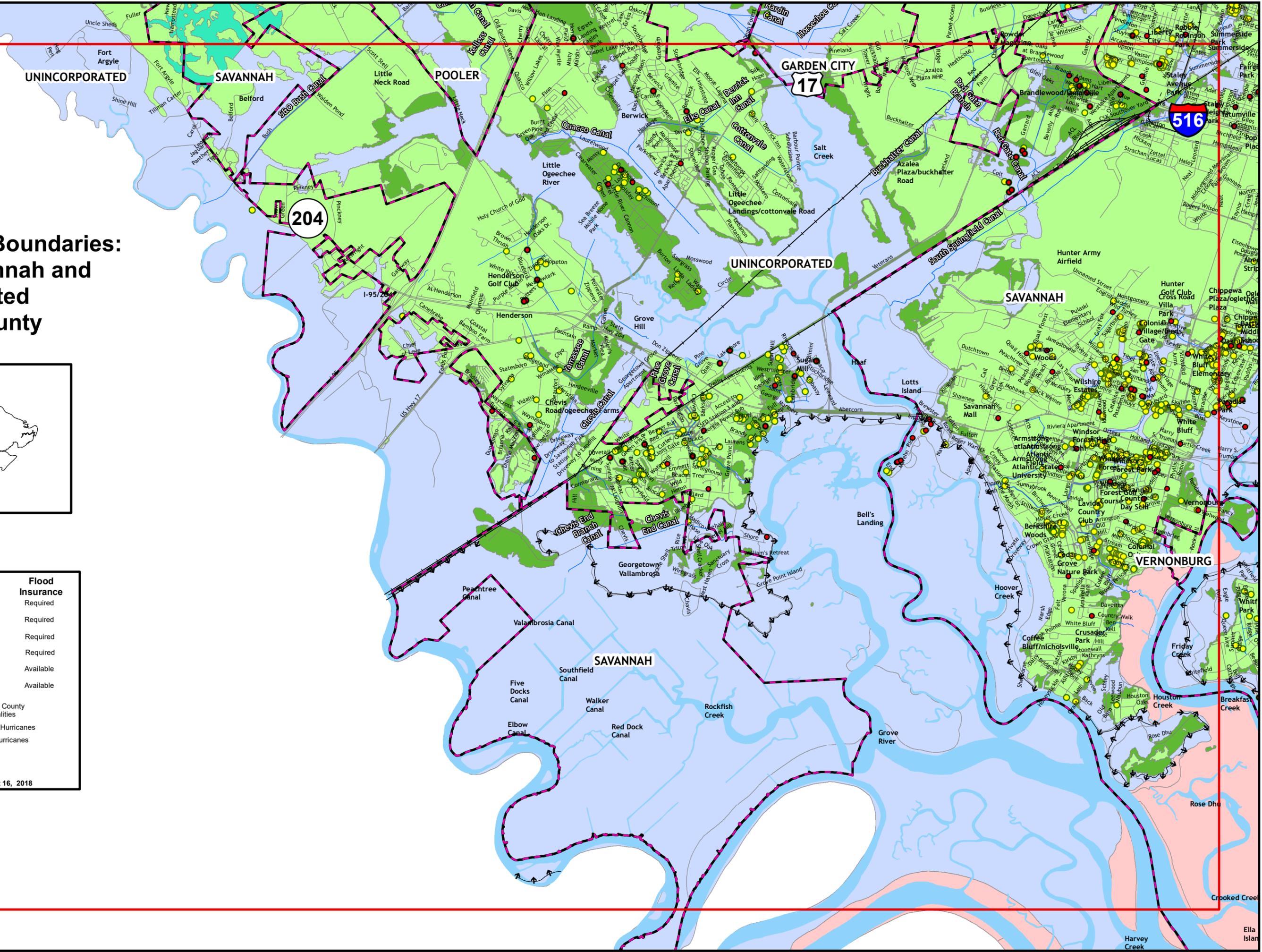


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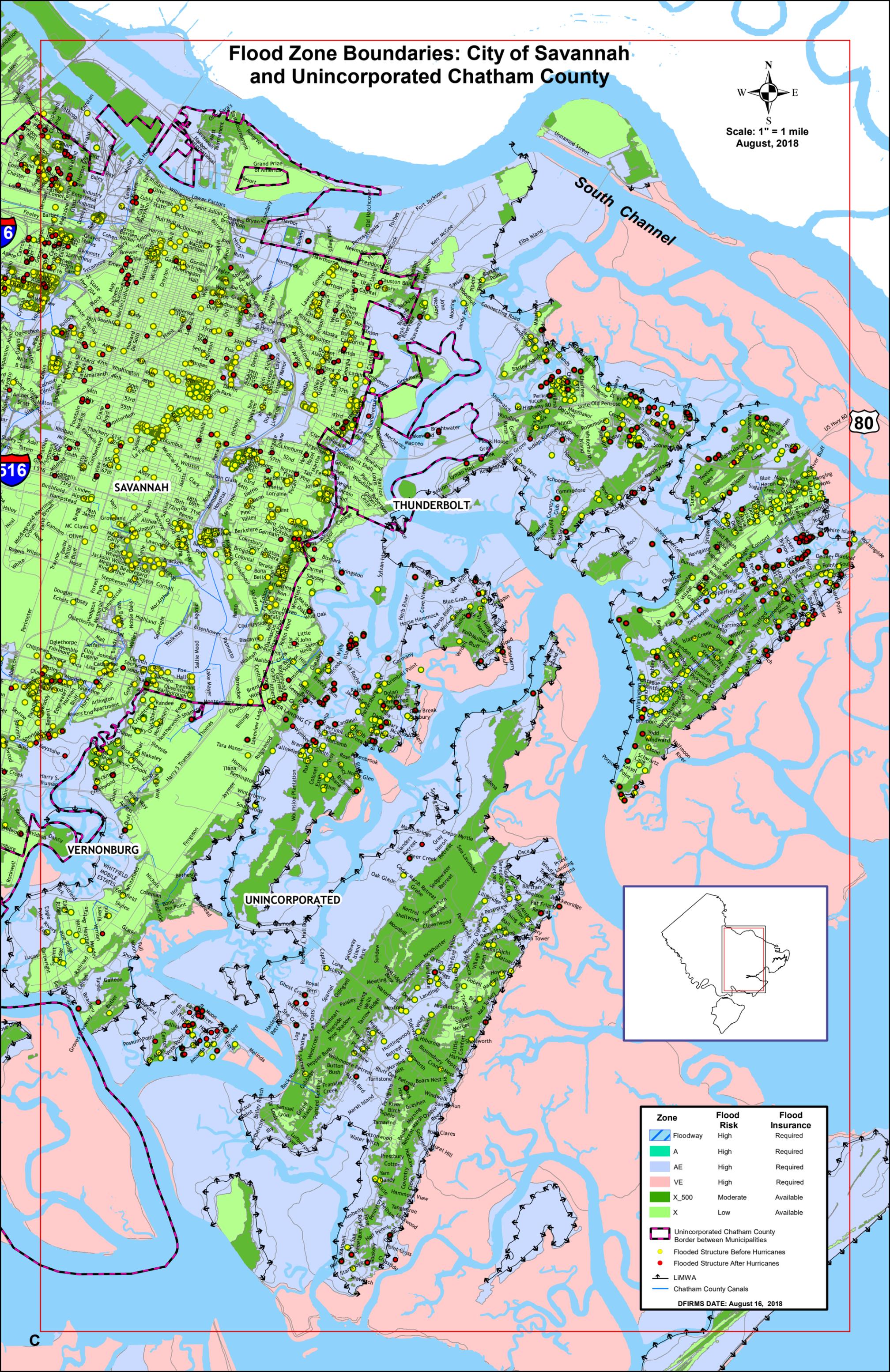
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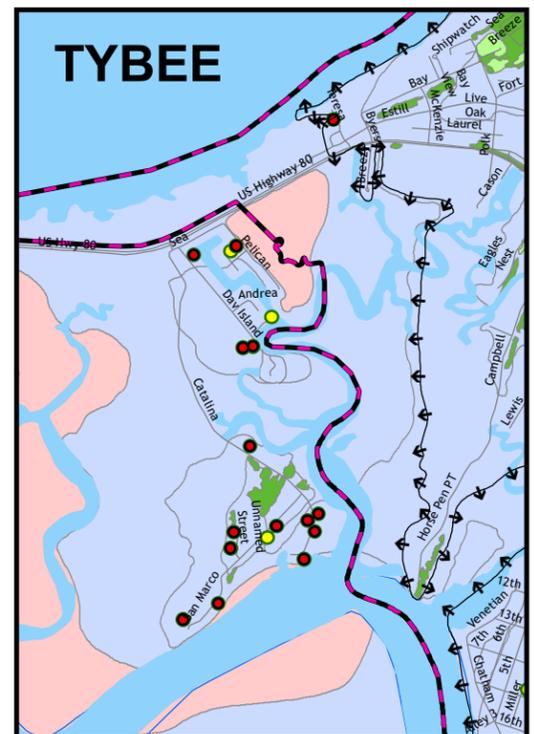
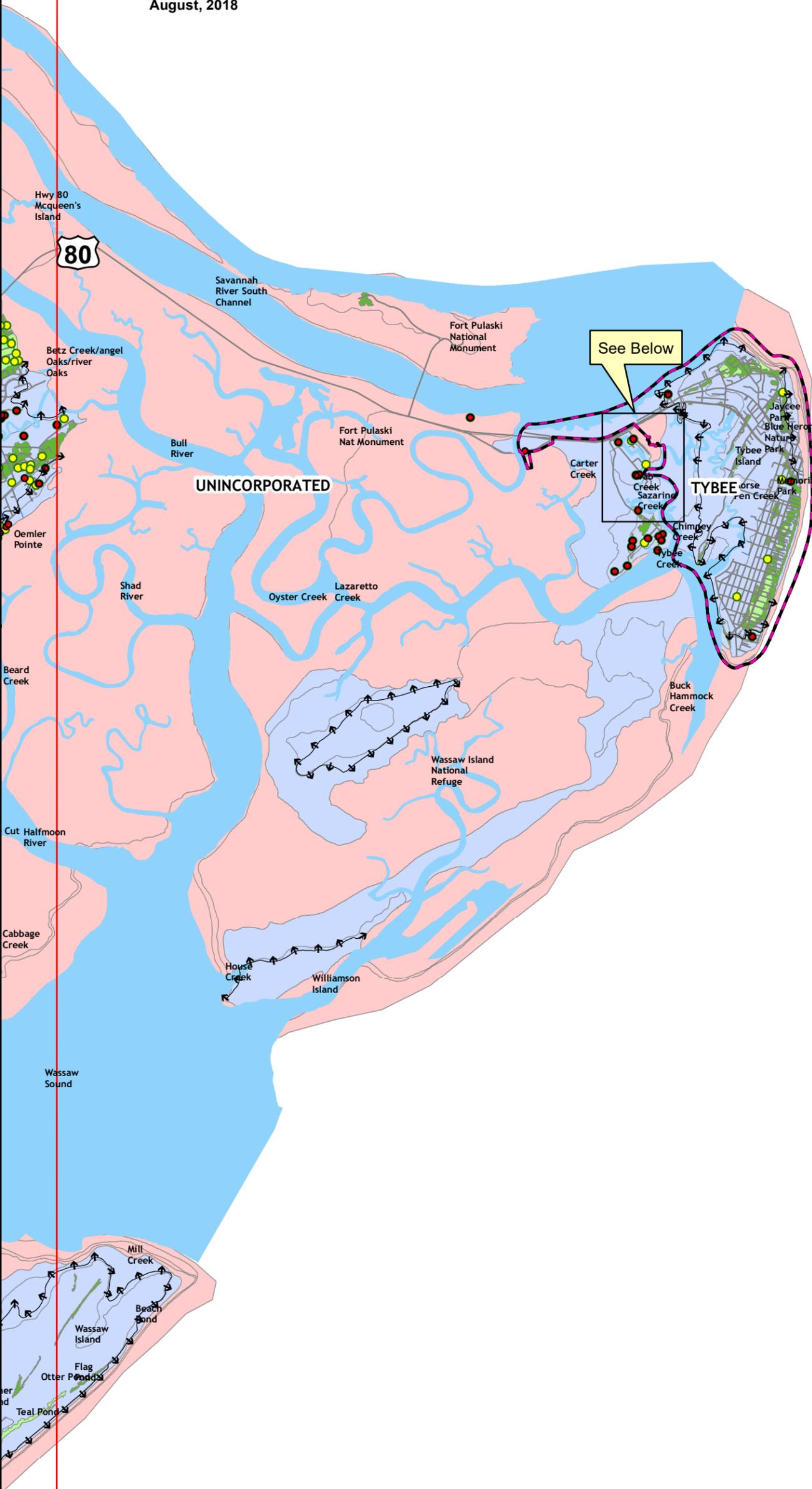
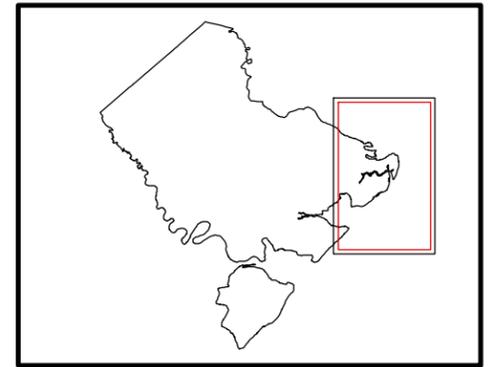
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