




Answers to Common Questions About Flood Determinations For Properties in the City of Savannah

The fastest and easiest way homeowners, Realtors, and insurance companies determine if a dwelling is in a flood zone is by referring to the Flood Insurance Rating Map (FIRM) published by Federal Emergency Management Agency (FEMA). The FIRM maps were published in September 1970 and have been revised several times since then. The FIRM maps were devised as a means to warn potential property owners and mortgage companies of areas for probable flooding. Also, Insurance Companies base their policy rates on the map's flood zones. City officials use FIRM maps to enforce building code regulations. Depending upon the zone the structure is in determines the stringency of the needed requirements.

Savannah is in a low lying coastal plain and is always susceptible to flooding from the Savannah, Wilmington, Vernon, Forest, Grove, and Ogeechee Rivers.

The maps designate flood zones by elevations which are based upon Mean Sea Level. Mean Sea Level (MSL) is a technical term assigning a value of zero to a point between the averages of high and low tides as determined by the National Geodetic Vertical Datum (NGVD). This average elevation is therefore zero (0) MSL, and as you come inland it can increase or decrease. For instance, on Broughton Street, the MSL is over 30 feet, while most of the Bacon Park Golf Course is less than 10 feet MSL.

For means of accurate identification, FEMA has devised a map identification system for properties. Savannah's main community map number is 135163. This is like the number 2 of the Tax Assessor's Property Identification Number. Savannah's community maps are divided into 13 different FIRM panels. Each panel is assigned a number, such as 15 C or 20 C. Most of downtown Savannah is on panel 15 C. When you call for a zone determination you will get a response like, "1 Bull Street is in a X zone, from FIRM map 135163, Panel 0015 C, revised date September 4, 1987." Or, "1 Sally Mood Drive is in an AE 14 zone from FIRM map 135163; Panel 0030 C revised date September 4, 1987."




The flood zones shown on the FIRM maps are based on the 100 and 500 year storms. These storms are rated according to how much rain falls within a certain time period. For example, about once in one hundred years ten inches of rain will fall within a twenty-four hour time period all over Savannah, so this type of storm would be considered a 100 year storm. A much higher rate of rainfall within a twenty-four time period would classify the storm as a 500 year storm. For example, a Category IV hurricane would be expected to drop twenty inches of rain in less than twenty-four hours. That would definitely qualify as a 500 year storm.

In Savannah there are three major zones: A, X, and V. Most of the City is in the X and lightly shaded X Zones. The X zone is considered outside of the 100 and 500 year flood plains. The lightly shaded X is above or protected from the 100 year flood plain, but may have up to a foot of water in a 500 year storm event.

The A and AE Zones are the flood zones which are common in Savannah. These areas are prone to flood with rising water in both the 100 year and the 500 year storms. "A" means that there has not been a Base Flood Elevation (BFE) determined. "AE" means a base flood elevation has been determined. For example, "AE-15" means that the lowest finished floor elevation of the structure in the zone AE 15 must be at or above 15 MSL because that is where the predicted flood water will rise. So, all new construction must be constructed above the BFE. Also, in this zone the 50% rule applies, which states, that if an existing house is below the BFE and repairs or renovations exceed 50% of the current Fair Market Value of the structure, then the house's lowest finished floor must be brought up to or exceed the base flood elevation.

The V and VE Zones are the most dangerous flood zones. Homes in these zones on the south side of Savannah along the Forest and Vernon Rivers will experience rising waters, severe winds and wave action. To protect against wave scouring and frontal velocity, structures located in these coastal high hazard areas must be elevated so that the lowest horizontal structure member (e.g. a floor sill, or floor joist) is above the base flood elevation. Such construction usually means placing the structure on piles (pilings), and these pilings must also be anchored to resist flotation, collapse and lateral movement due to the



combination effects of wind and water loading forces of the 100 year storm. A registered professional engineer or architect must develop, review and certify the structural design, specifications and plans of structures in the V and VE zones, assuring they comply with requirements for foundation and anchoring. The 50% Rule also applies here too.

If someone disagrees with the FIRM determination for a property or structure, he or she may contact a registered land surveyor to complete a detailed study of the property. If the surveyor determines that the existing ground elevation is actually outside the designated flood plain, the owner can request from FEMA a Letter of Map Amendment (LOMA). The LOMA is a legal description in which FEMA recognizes the new determination.

Besides flood insurance, you should protect your structure by ordinary means. For example, do not sweep or blow yard leaves, pine needles, grass clippings or soil into the storm system. This clogs up the pipes and prevents water from draining. If you see someone dumping trash or debris in the canals, please report it to City's Customer Service desk at 651-6565.

In Savannah, no matter what zone a property/dwelling is in, the fact that it is in the coastal area means that it is always prone to flooding from thunderstorms as well as from hurricanes. Flood insurance, which is not included in the ordinary Home Owner's policy is strongly suggested, and is required if having a federal backed mortgage in A and V Zones. The libraries at 2002 Bull Street and 7 Oglethorpe Mall Annex has the FIRM maps and additional documents pertaining to flood plain management topics. FIRM maps can be view on the web at www.fema.gov. Maps can be ordered through Georgia Floodplain Management, please contact Sonya at 404-656-6382. If you would like further information on flooding, flood insurance, flood zones, retrofitting, or how to pick a contractor you may call City of Savannah Inspection Department, 651-6530, for property in Savannah, or Chatham County Engineering Department, 652-7800, for property in Chatham County. Also, visit the City's and Chatham County's websites at www.savannahga.gov and www.chathamcounty.org

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