

FLOOD AREA



Use this guide to learn about:

Flood Insurance Coverage

Ways to prepare for flooding rains

Ways to prepare for hurricane storm surge

Whom to contact within Chatham County jurisdictions and nearby locations

A publication jointly presented by:



GARDEN CITY

HOW PREPARED ARE YOU??

A GUIDE TO KEEP YOU ABOVE FLOOD WATERS



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 4-11011.

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

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 17 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, Placentia, 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...

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?

WHEN IT FLOODS... BE PREPARED FOR THE 3 PHASES OF FLOODING



BEFORE

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.
- 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 on www.sagis.org and by calling CEMA at 912-201-4500. Check the "Resources on the Web" and "Contacts" tables inside this publication for more information.

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.

DURING

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.

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!

AFTER

Danger does not end when flood water recedes.

- Return home only when authorities, such as CEMA, indicate it is safe to.
- 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.

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

CITY OF SAVANNAH

- facebook.com/cityofsavannah
- x.com/cityofsavannah
- youtube.com/cityofsavannah
- instagram.com/cityofsavannah

CHATHAM COUNTY

- facebook.com/ChathamCounty
- x.com/ChathamGA
- instagram.com/chathamcountyga
- linkedin.com/company/chatham-county
- nextdoor.com/agency-detail/ga/chatham/chatham-county-2



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

Report Blocked Storm Drains and Illegal Dumping

City residents: Call 311 or City's App: SAV311
County residents: Call (912) 652-6840
Online: Chatham County Connect App

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.

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 20 Interchange Drive or (912) 651-6530. For additional contacts, please refer to the Community Point of Contacts Table on the flood map.

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.

Information can also be heard on the NOAA weather radio broadcast at frequency 162.40.

Flood Warning System: Know Your Terms

Flood Watch
Be on the lookout for flooding

Flood Warning
Flooding is occurring

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.

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

Report Illegal Development
City residents: Call 311 or City's App: SAV311
County residents: Call Dept of Regulatory Svcs (912) 201-4300
Online: Chatham County Connect App
Other Areas: See Community Point of Contact table

ESTIMATE FLOOD RISK HEIGHTS

You can estimate the height of the 100 year flooding or finished floor of a building by using www.sagis.org.

Once on the web page, click on the "Layer List" icon. Scroll down to and click on "Elevation and Contours" layer box. You can also click on "Effective Flood Zones" layer box to display the flood zones. When zoomed into the parcel, the contours lines and Flood Zones will appear. If the property is in an AE or VE zone with a Base Flood Elevation (BFE), the difference of the lowest contour value near the building structure and the BFE will be the estimated flood height. For example, a property that has a contour line value of 7 and an flood zone of AE-10 with a BFE of 10, the flood height is three feet, (10-7=3).

To guesstimate your required finished floor elevation, use the contour line closest to the building and add the distance from the grade to the finished floor. Using the same lot referenced above, the lot has a contour line of 7 feet and the finished floor measures four feet above the grade making the estimated finished floor at 11 NAVD 1988 (7+4=11). The example also shows the finished floor is one foot above the BFE or projected 100 year flood elevation (11-10=1). You will need to consult with a licensed surveyor to determine the actual elevation of your home.

SAGIS also has other layers such as Wetlands NWI, Elevation Certificates, Annexations, Municipal Boundaries, LOMA, NGS Benchmarks, Limit of Moderate Wave Action LiMWA, Savannah Local Storm Models, Cobra Zones, and DFIRM Panels. For more detail contact your specialist on the Community Point of Contact table.

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	https://gadnr.org
The University of Georgia Cooperative Extension	www.ugaextension.com
Georgia Association of Floodplain Management	https://georgiafloods.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"

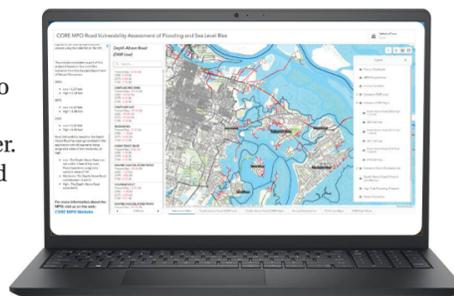
CORE MPO ROAD VULNERABILITY ASSESSMENT OF FLOODING AND SEA LEVEL RISE ONLINE DASHBOARD

The Vulnerability Assessment Application was developed by the University of Georgia and Goodwyn Mills Cawood in partnership with the Coastal Region Metropolitan Planning Organization (CORE MPO) to assist with optimizing the planning of new and existing infrastructure to improve reliability and resiliency with additional consideration to economic constraints and social inequities.

The purpose of this application is to provide decision makers and

other interested parties the ability to interact with the data in a manner that traditional methods do not offer. The application has been structured to allow data to be viewed over the entire project area or by areas of interest.

Explore the dashboard at <http://www.gmcgis.com/mpo>. Get involved with the CORE MPO and transportation projects at <https://www.thempc.org/Core>.



Contact Melanie Wilson, Executive Director, at wilsonm@thempc.org or Wykoda Wang, Director of Transportation, at wangw@thempc.org with questions.

Keep trash out of drains.
Where Stormwater Flows, Everything Goes

Coastal Empire Resilience Network

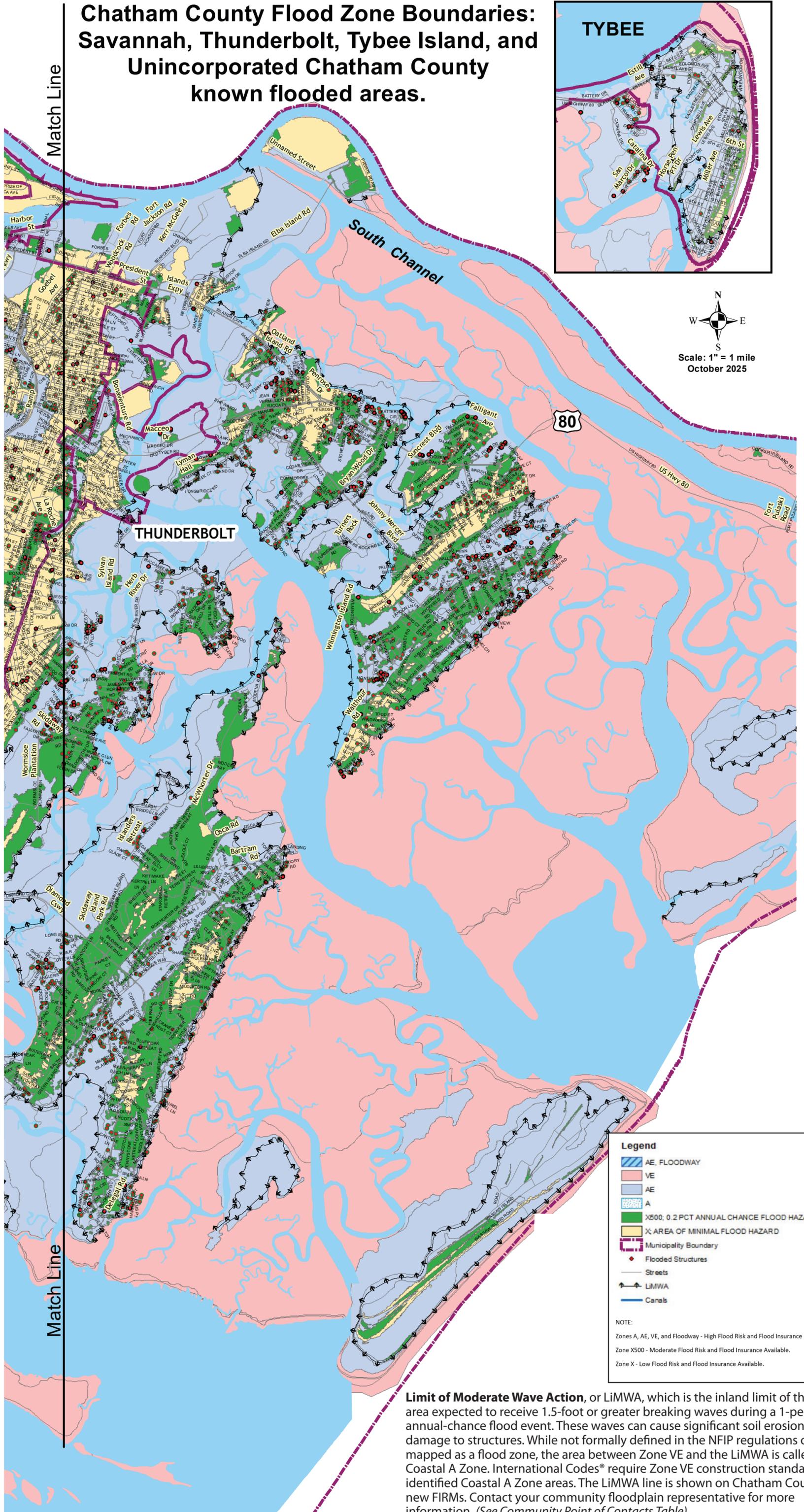
Connect with organizations promoting resilience with the Coastal Empire Resilience Network (CERN) and the Chatham County-Savannah Metropolitan Planning Commission (MPC).

CERN's mission is to engage regional community partners, municipal staff, and policymakers to coordinate equitable strategies to address the physical, economic, and social challenges Coastal Georgia communities face due to a changing climate. Together, we collaborate on coast-wide resiliency initiatives, share resources, and develop a common planning framework.

Connect with us on Instagram and subscribe to the Resilience Bight Newsletter on our website. Instagram: [cern_mpc](https://www.instagram.com/cern_mpc)
CoastalEmpireResilience.org



Chatham County Flood Zone Boundaries: Savannah, Thunderbolt, Tybee Island, and Unincorporated Chatham County known flooded areas.



Scale: 1" = 1 mile
October 2025

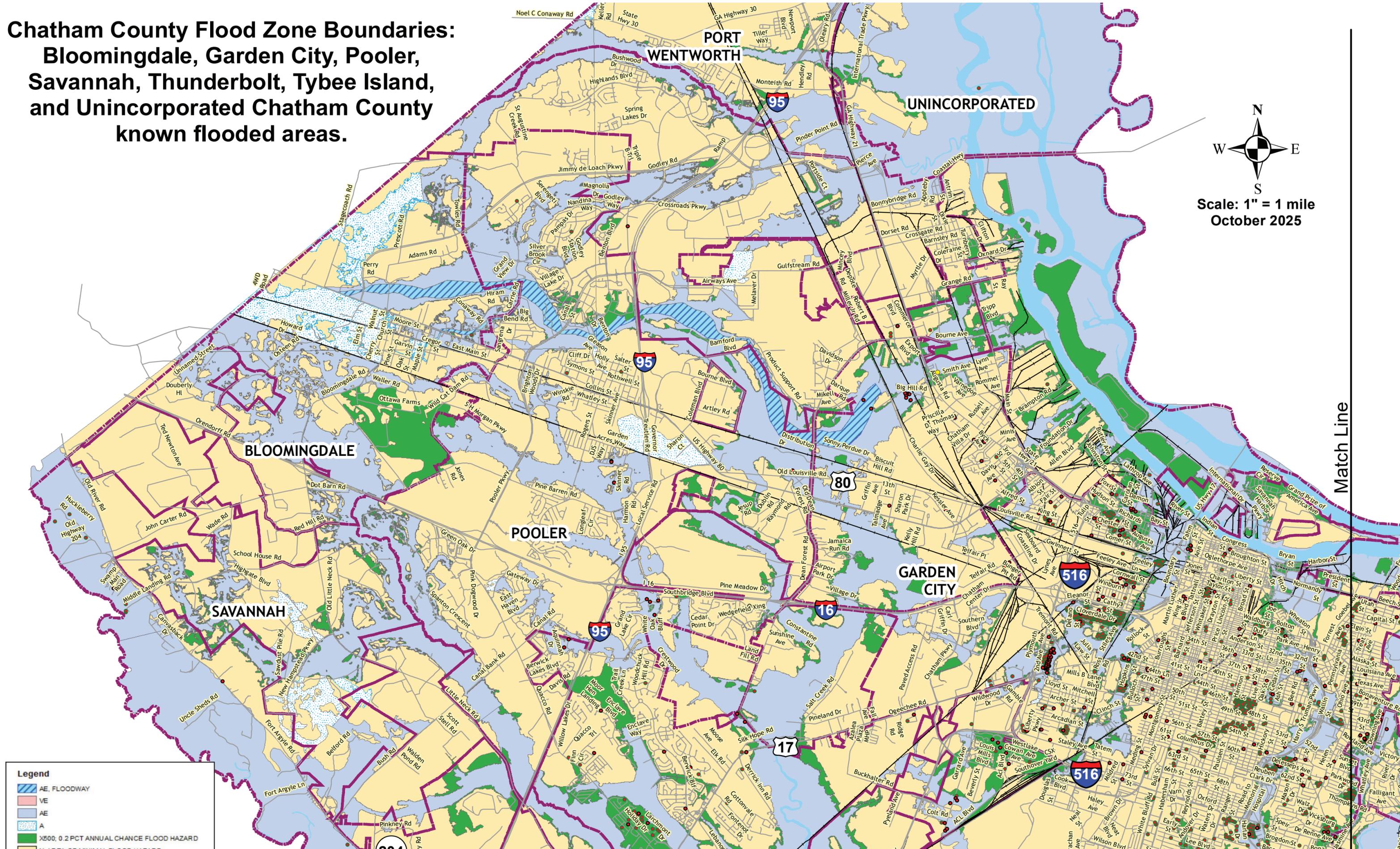
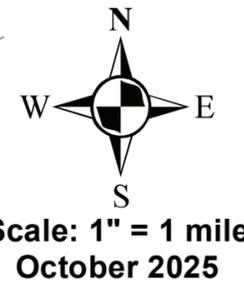
Legend

- AE, FLOODWAY
- VE
- AE
- A
- X500; 0.2 PCT ANNUAL CHANCE FLOOD HAZARD
- X; AREA OF MINIMAL FLOOD HAZARD
- Municipality Boundary
- Flooded Structures
- Streets
- LIMWA
- Canals

NOTE:
Zones A, AE, VE, and Floodway - High Flood Risk and Flood Insurance Required.
Zone X500 - Moderate Flood Risk and Flood Insurance Available.
Zone X - Low Flood Risk and Flood Insurance Available.

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)

Chatham County Flood Zone Boundaries: Bloomingdale, Garden City, Pooler, Savannah, Thunderbolt, Tybee Island, and Unincorporated Chatham County known flooded areas.



Legend

- AE, FLOODWAY
- VE
- AE
- A
- X500; 0.2 PCT ANNUAL CHANCE FLOOD HAZARD

Match Line

AREA OF MINIMAL FLOOD HAZARD

- Municipality Boundary
- Flooded Structures
- Streets
- LIMWA
- Canals

NOTE:
 Zones A, AE, VE, and Floodway - High Flood Risk and Flood Insurance Required.
 Zone X500 - Moderate Flood Risk and Flood Insurance Available.
 Zone X - Low Flood Risk and Flood Insurance Available.

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)*
 Dr Angela C. Bliss, CFM
 Floodplain Administrator/CRS Program Manager
 Chatham County Department of Engineering
 124 Bull Street, Room 430, Savannah, GA 31401
 Office: 912-652-7833
 Fax: 912-652-7818
 acbliss@chathamcountyga.gov
 www.chathamcountyga.gov

Community Codes: Code 24-708
Contact For Reporting Dumping and Flooding: 912-652-6840
 Report drainage and flooding through the "My Chatham" 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

CITY OF SAVANNAH (2)*
 Tom McDonald, CFM
 Permitting/Floodplain Manager
 20 Interchange Drive, Savannah, GA 31415
 Office: 912-651-6530 ext. 1895
 tmcdonald@savannahga.gov
 www.savannahga.gov

Community Codes: 4-11011
Contact For Reporting Dumping and Flooding: 311 or City's App: SAV311
City Flood Web Resource: <https://www.savannahga.gov/936>
Contact For Site Visits: 912-651-6530
CRS Class Rating: 5 - 25% Policy Premium Discount

TOWN OF THUNDERBOLT (3)*
 Matthew Walker
 Town Administrator
 2821 River Drive, Thunderbolt, GA 31404
 Office: 912-629-4655
 Fax: 912-354-2038
 mwalker@thunderboltga.gov
 www.thunderboltga.gov

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

CITY OF TYBEE ISLAND (4)*
 Patricia Sinel, AICP, CFM, CNU-A
 Community Development Director
 PO Box 2749, Tybee Island, GA 31328
 Office: 912-472-5031
 Fax: 912-786-9539
 patricia.sinel@cityoftybee.gov
 www.cityoftybee.org

Community Codes: Sec. 16-620
Contact For Reporting Dumping and Flooding: 912-472-5043
City Flood Web Resource: <https://www.cityoftybee.org/297>
Contact For Site Visits: 912-472-5031
CRS Class Rating: 5 - 25% Policy Premium Discount

CITY OF POOLER (5)*
 Nicole Johnson, AICP, CFM
 Director of Planning & Development
 100 Highway 80 SW, Pooler, GA 31322
 Office: 912-748-7261, ext. 306
 njohnson@pooler-ga.gov

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

CITY OF GARDEN CITY (6)*
 Danielle Smith
 Planning, Zoning, Building Department
 100 Central Avenue, Garden City, GA 31408
 Office: 912-966-7777
 dsmith@gardencity-ga.gov

Community Codes: Sec. 82-212
Contact For Reporting Dumping and Flooding: 912-629-2296
City Flood Web Resource: <https://www.gardencity-ga.gov/economic-development/floodplain-management>
Contact For Site Visits: 912-963-2756
CRS Class Rating: 6 - 20% Policy Premium Discount

CITY OF PORT WENTWORTH (7)*
 Omar Senati-Martinez, CFM
 Public Works
 7224 Highway 21, Port Wentworth, GA 31407
 Office: 912-966-7427
 osenatimartinez@cityofportwentworth.com

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: <https://www.bloomingdale-ga.gov/copy-of-public-works-1>
Contact For Site Visits: 912-748-0268
CRS Class Rating: 8 - 10% Policy Premium Discount

TOWN OF VERNONBURG (9)*
 Laura Lawton
 Intendant
 Office: 912-925-5644
 lauralawton@att.net

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

SURROUNDING JURISDICTIONS

BRYAN COUNTY
 Amanda Clement, CFM
 Community Development Department
 Office: 912-756-7964
 aclement@bryancountyga.gov

City Flood Web Resource: www.bryancountyga.org/i-want-to/flood-protection
CRS Class Rating: Class 5 - 25% Policy Premium Discount

EFFINGHAM CO.
 Chelsie Fernald
 Development Services
 601 N. Laurel Street, Springfield, GA 31329
 (912) 754-2128 x 4503
 cfernald@effinghamcounty.org

Community Codes: Sec. 30-375. - Penalties
Contact For Reporting Dumping and Flooding: 912-754-2141
City Flood Web Resource: <https://www.effinghamcounty.org/309>
Contact For Site Visits: (912) 754-2128 x 4503
CRS Class Rating: 7 - 15% Policy Premium Discount

CITY OF RICHMOND HILL
 Brian D. Crooks, AICP, CFM
 Director of Planning & Zoning
 P.O. Box 250, Richmond Hill, GA 31324
 912-756-7273
 bcrooks@richmondhill-ga.gov
 www.richmondhill-ga.gov

City Flood Web Resource: www.richmondhill-ga.gov/308/Flood-Protection
CRS Class Rating: 7 - 15% Policy Premium Discounts

CITY OF RINCON
 Teri Lewis, AICP
 Planning and Development Director
 302 South Columbia Ave, Rincon, GA 31326
 912-826-5996 Ext. 113
 tlewis@rinconga.gov

City Flood Web Resource: <https://www.cityofrincon.com/FloodInformation.aspx>

INSURANCE ADVOCATES

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

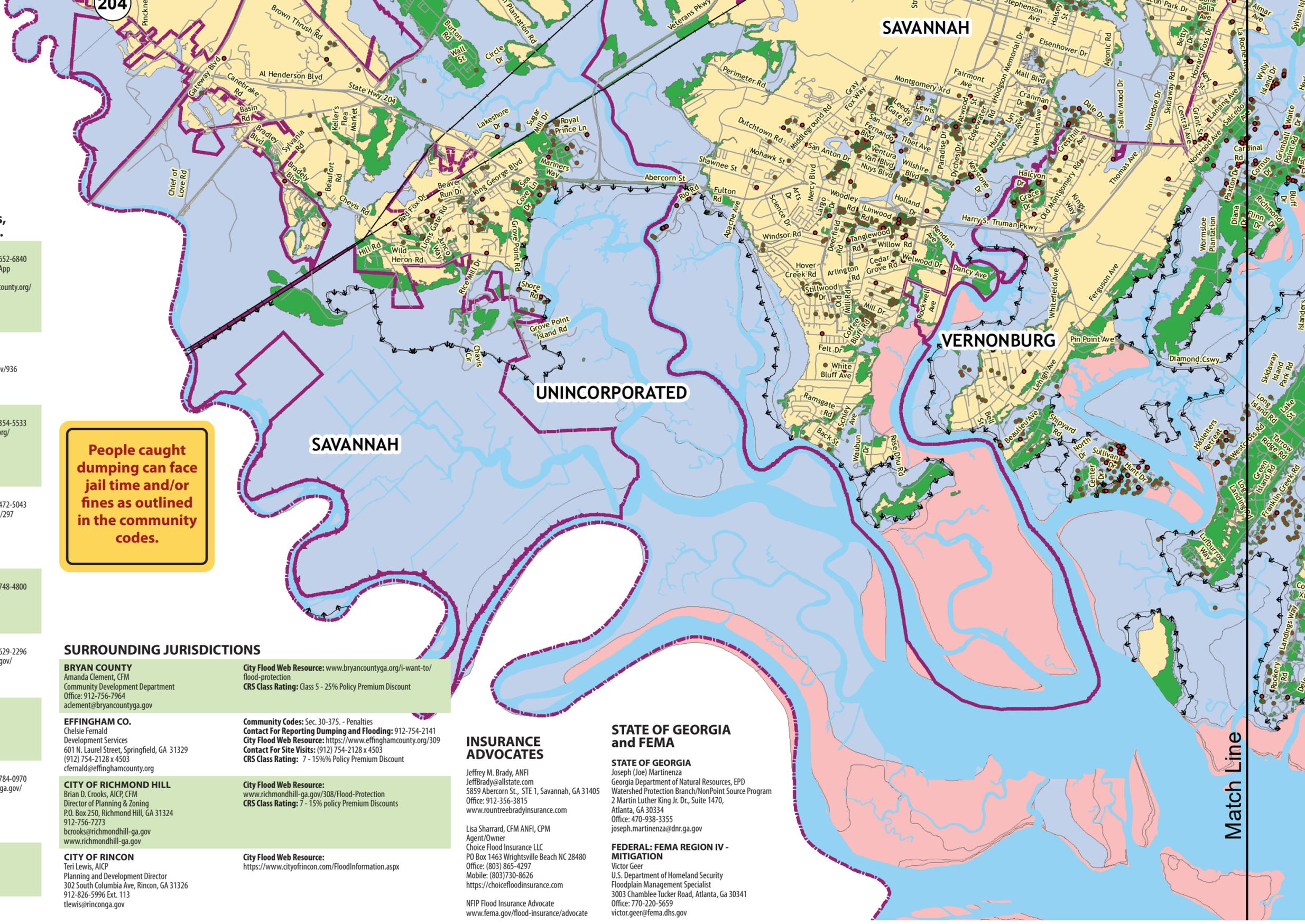
Lisa Sharrard, CFM ANFI, CPM
 Agent/Owner
 Choice Flood Insurance LLC
 PO Box 1463 Wrightsville Beach NC 28480
 Office: (803) 865-4297
 Mobile: (803) 730-8626
 https://choicefloodinsurance.com

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

STATE OF GEORGIA and FEMA

STATE OF GEORGIA
 Joseph (Joe) Martinenza
 Georgia Department of Natural Resources, EPD
 Watershed Protection Branch/NonPoint Source Program
 2 Martin Luther King Jr. Dr., Suite 1470,
 Atlanta, GA 30334
 Office: 470-938-3355
 joseph.martinenza@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, Risk Rating 2.0, 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 Floodplain Managers have worked to implement programs and educate the community. Last year 11,203 UCC Flood Insurance policyholders saved \$2,041,717 and likewise 4,260 COS policyholders saved \$645,343. 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, map.georgiadfirm.com, or www.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 map.georgiadfirm.com. Contact your Community Point of Contact listed in the table on the full map page if you have any questions.

As of April 1, 2023, FEMA has fully implemented the Nation Flood Insurance Program's (NFIP) pricing approach referred to as Risk Rating 2.0 (RR2.0). In doing so, FEMA now has the capability and tools to address rating disparities by incorporating more flood risk variables. These include flood frequency, multiple flood types—river overflow, storm surge, coastal erosion and heavy rainfall—and distance to a water source along with property characteristics such as elevation and the cost to rebuild. Additionally, within the Flood Insurance profession, terms like Pre-FIRM, Post FIRM and Grandfathering are becoming obsolete, and FIRMS' are primarily used to determine if Flood Insurance is required by law. Under the legacy, or previous NFIP pricing methodology, policyholders with lower-valued homes "were" paying more than their share of the risk, while policyholders with higher-value homes "were" paying less than their share of the risk. Because RR-2.0 considers rebuilding costs, FEMA can equitably distribute premiums across all policyholders based on home value and a property's unique flood risk. More for info see: <https://www.fema.gov/flood-insurance/risk-rating> or contact your local insurance advocate listed in the Point of Contact table.

GRANTS

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 comes in the form of a loan offered by the Small Business Administration (SBA) that must be repaid with interest. Following a PMD declaration, some financial "grant" assistance is available, but usually for only short-term housing and minimal funds for minor repairs to homes and or replacement of some essential 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, demolish, elevate and/or relocate properties. Municipalities do not buy homes simply because



TIPS FOR PROTECTING YOUR PROPERTY

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, website: liveoakpl.org. Contact your Community Point of Contact table for free on site visit.

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> FEMA does not purchase property that does not have a "Clear Title." For information about Clear Title and Heir's Property contact: Georgia Legal Services Program (www.glsp.org) or (912) 651-2180.

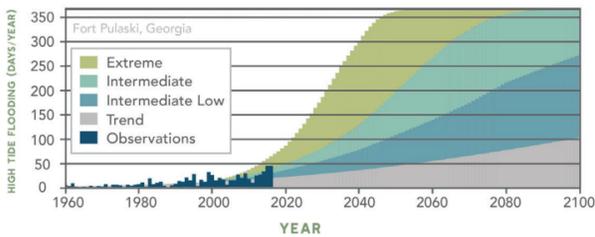
If your property does not conform to local ordinances, the NFIP's Increased Cost of Compliance (ICC) coverage can pay up to \$30,000 to help property owners bring a non-compliant structure into compliance with local Flood Damage Protection Ordinance. The structure must have flood insurance, be within 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

RESILIENT CHATHAM COUNTY



Chatham County's Resilience Program continues to work throughout all of the County's departments to reduce the vulnerability of its facilities and the County's residents to climate change and build greater resilience against the risks to our government and the public. By focusing on strategic planning, wise investment, and adaptations now, we can make proactive changes to maximize our preparedness and overall resilience while the impacts of climate change and sea level rise are still minimal. Efforts to be proactive rather than reactive in the face of these changes will exponentially benefit the County and its residents by minimizing the resources necessary to prepare, preserving our unique quality of life long into the future.

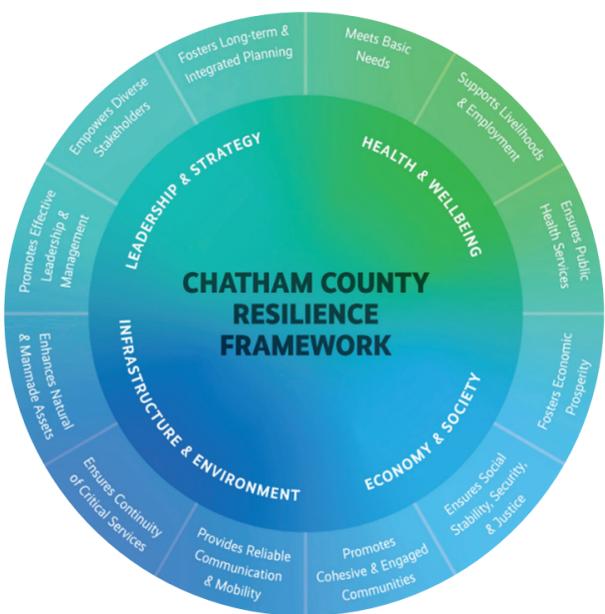
In recent years, we have witnessed extreme weather events across the country and the world. These extreme events, such as "500-year floods" or rapidly intensifying hurricanes, have become more frequent due to climate change. These impacts of climate change have been felt across the world, and Chatham County is not immune.



The impacts of climate change and sea level rise are also witnessed locally. Twenty-one named storms have come within 50 miles of Chatham County since 2000 and several heavy rain events have broken rainfall records. With a warming climate, Chatham County is likely to experience more intense and frequent rainfall events due to increased moisture in the atmosphere.

The Fort Pulaski tide gauge located in Chatham County has recorded nearly a foot of sea level rise since 1935. Impacts are frequently witnessed throughout the County. In light of experienced impacts in addition to the projected forecasting, Chatham County is looking to establish next steps and recommendations for the path forward.

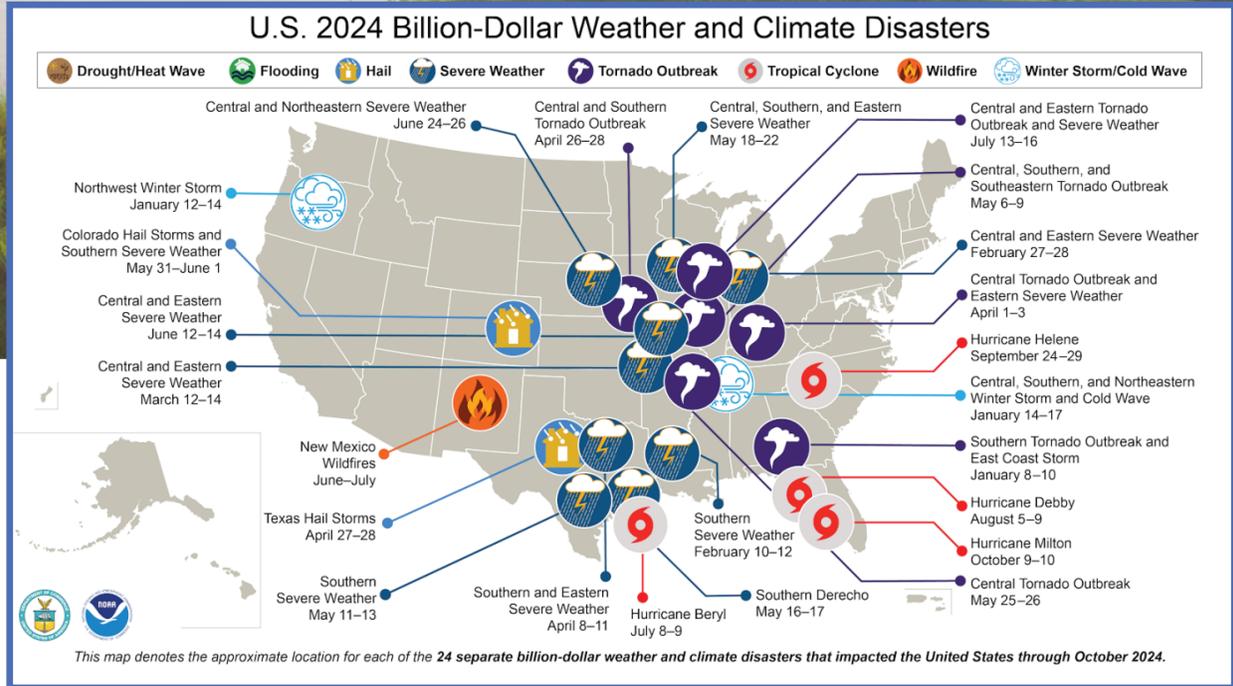
As shown in the Resilience Framework image, these four resilience themes are not independent of one another, but rather mutually beneficial. For example, positive impacts in the Infrastructure & Environment program area can have



cascading benefits that could be seen in other program areas such as Economy & Society. Each one of these themes then have three core components, with supporting subcomponents that the County and its partners will focus on throughout its ongoing efforts to address resilience in Chatham County.

Leadership & Strategy

- Promotes Effective Leadership & Management
- Empowers Diverse Stakeholders
- Fosters Long-term & Integrated Planning



Health & Wellbeing

- Meets Basic Needs
- Supports Livelihoods & Employment
- Ensures Public Health Services

Economy & Society

- Fosters Economic Prosperity
- Ensures Social Stability, Security & Justice
- Promotes Cohesive & Engaged Communities

Infrastructure & Environment

- Provides Reliable Communication & Mobility
- Ensures Continuity of Critical Services
- Enhances Natural & Manmade Assets

INTEGRATING CLIMATE ACTION

As part of the most recent Plan 2040 Chatham County – Savannah Comprehensive Plan, Chatham County integrated climate change into all of the elements of the formally adopted Comprehensive Plan. Among other actionable items, the Comprehensive Plan includes Goals and Strategies which consider how the community will best adapt to and mitigate for the economic, environmental, and social effects of climate change.

As the Resilience Program and process grows, Chatham County will continue to build resilience at a number of levels, internally for government operations, and countywide through coordination with municipalities.

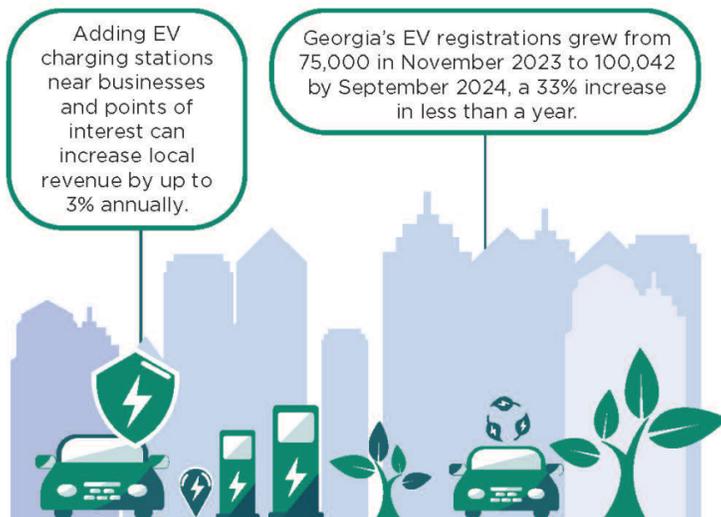
For more information, contact Jackie Jackson, Chatham County Resilience Program, at Jacjackson@chathamcounty.org or 912-652-7896

ELECTRIC VEHICLE CHARGING NETWORK PLAN

Preparing for a Sustainable Future in Chatham County, Georgia

Chatham County is moving toward a more sustainable future. As electric vehicle (EV) adoption continues to rise, the county aims to be prepared to meet the needs of residents, businesses, and visitors, while maintaining a strong focus on resilience and environmental responsibility.

As of September 2024, Chatham County had 2,407 registered EVs.



Our Vision for a Robust, Resilient EV Charging Network
Chatham County is poised for a transformative shift toward sustainable transportation. Our actionable EV Charging Network plan involves:

- 1 Identify high-impact, high-need sites for public EV charging stations (residential areas, business districts, tourist attractions, and emergency evacuation routes).
- 2 Consider EV charging station locations that are storm-resistant, support economic development, and enhance a community's character.
- 3 Ensure equitable access that encourages EV adoption among all community members.
- 4 Drive tourism and business growth by making Chatham County a leader in sustainable travel.
- 5 Identify incentives and policies that can make it easier to own and operate an EV.
- 6 Recommend EV-related workforce training programs in partnership with local institutions.

Benefits of an EV Charging Network for Chatham County



Cleaner air and progress toward sustainability goals



Expanded EV charging access for all residents



Job creation and skills development in the EV sector



Long-term economic and environmental resilience

Together, we can have a cleaner, stronger future for our community.

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	https://engineering.chathamcountyga.gov	912-650-7855	www.savannahga.gov/508/Stormwater-Management
Flood Insurance: Determination & Elevation Certificates	912-652-7833	https://engineering.chathamcountyga.gov Angela Bliss	912-651-6530 ext 1895	www.savannahga.gov/936/Flood-Protection-Information Tom McDonald
Structural Flood Visit	912-652-7833	Angela Bliss	912-651-6530 ext 1895	Tom McDonald
Clogged Storm Pipe or Ditch	912-652-6840	https://publicworks.chathamcountyga.gov	311	www.savannahga.gov (search word 311)
Grease eparator Inspection	912-652-7800	https://engineering.chathamcountyga.gov	912-651-6620	www.savannahga.gov/3060/Fats-Oils-and-Grease ccooper@savannahga.gov
Soil Erosion Guidelines	912-652-7800	https://engineering.chathamcountyga.gov	912-651-6530	www.savannahga.gov/index.aspx?NID=375
Chatham County Emergency Management (CEMA)	912-201-4500	https://engineering.chathamcountyga.gov	912-201-4500	www.chathamemergency.org
Stormwater Quality	912-652-7800	https://engineering.chathamcountyga.gov https://www.thempc.org/Comprehensive/Natresc www.savannahga.gov	912-651-2221	WaterConnectsUsAll.com www.savannahga.gov/stormwater
Septic Tanks (Health Department)	912-356-2441	www.gachd.org	912-356-2441	www.savannahga.gov/index.aspx?nid=1801
Recycling Center	912-652-6856	https://recycling.chathamcountyga.gov	912-652-6856	www.savannahga.gov , Search: Recycling
Watering Restrictions	912-651-2221	www.savannahga.gov , Search: Water Restriction	912-651-2221	www.savannahga.gov , Search: Water Restriction
Water Wise Landscaping (Xeriscape)	912-652-7981	www.extension.uga.edu	912-651-2221	WaterConnectsUsAll.com
Water Resources Education & Tours	912-651-2221		912-651-2221	WaterConnectsUsAll.com www.savannahga.gov/watervideos
Stormwater Education & Storm Drain Tile Information	912-652-7800	Stormwater Program Coordinator stormwater@chathamcounty.org https://engineering.chathamcountyga.gov/Stormwater/About	912-651-2221	WaterConnectsUsAll.com www.savannahga.gov/stormwater



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www.912paint.com

PROPER DISPOSAL OF UNUSED PAINT IS IMPORTANT TO PROTECT OUR ENVIRONMENT!

- ✓ Different kinds of paint require different disposal. Always follow the correct disposal instructions for the kind of paint you have.
- ✗ Never pour paint down household or storm drains.
- ✗ Never put liquid paint in the trash.

LEARN MORE & FIND A PAINT DISPOSAL GUIDE AT WWW.912PAINT.COM

Chatham County residents: MYCHATHAM App | REPORT SPILLS OR DELIBERATE DUMPING | City of Savannah residents: CALL 311



SMART SEA LEVEL SENSORS

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).

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.

Our goal is to provide real-time information about water levels across Chatham County to aid in

For more information about the Smart Sea Level Sensors in Chatham County visit: <https://dashboard.sealevelsensors.org/> or email Russ Clark at Georgia Tech at Russ.Clark@gatech.edu

Sign up to **Adopt a Storm Drain!**



Help prevent street flooding and keep your waterways clean. **Sign up today!**

adopt-a-drain.org/ga

ADOPT A STORM DRAIN



TWICE A DAY, PICK UP AND PLAY.

Playing promotes health for you and your pet. Picking up ensures you have a healthy place to play.



SAVANNAH Promoting public health & safety

IF IT'S ON THE GROUND, IT'S IN OUR WATER...
via the stormwater system.

Protect water quality in our creeks and rivers and pick up after your pet.



SAVANNAH Promoting public health & safety

PET WASTE IS NOT FERTILIZER.

It is raw sewage that can spread disease to pets and people and pollutes our water.



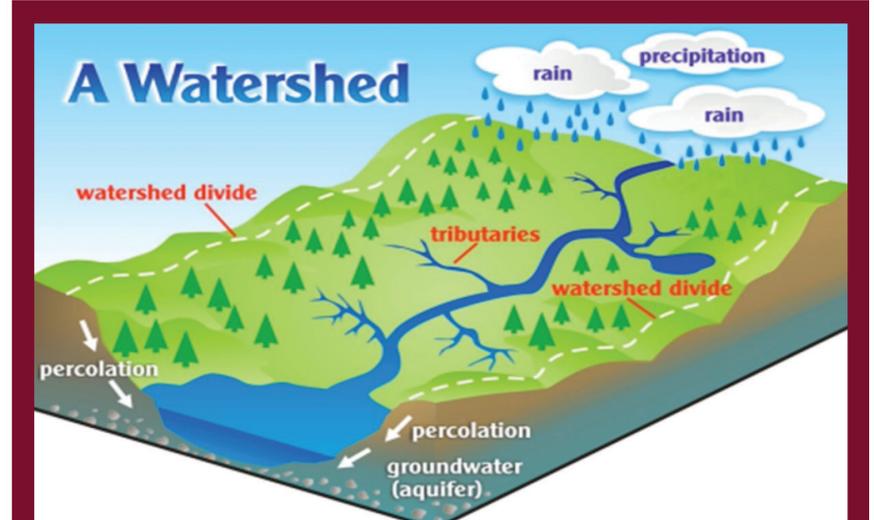
SAVANNAH Promoting public health & safety

IF YOU AREN'T STEPPING IN IT, YOUR DOG IS.

Do you want that in your car?



SAVANNAH Promoting public health & safety



DID YOU KNOW THAT CHATHAM COUNTY LIES WITHIN TWO WATERSHEDS? When rain falls it goes to either the Savannah River or the Ogeechee River by way of a storm drain. There are over 150,000 storm drains in the County and they all lead to our rivers and ocean. It is important to remember only rain should go down that drain. When only rain goes down the drain, our rivers and ocean stay healthy for fishing and swimming.

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.