



124 Bull Street Room 430
Savannah, GA 31401



SAVANNAH
Development Services Department

20 Interchange Dr.
Savannah, GA 31415

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 hampered 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), Irma (2017), and Elsa (2021) are 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 your 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 and anchor fuel tanks.
- 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 or reduce flood damage.
- Learn how to turn off gas and electricity to your house (it is important to turn them off prior to expected flooding)
- Install storm protection products 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 (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.

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 Changes (LOMC), flood zones, how to pick a contractor, benchmark locations, current and historic Flood Insurance Rate Maps (FIRM), or elevation certificates (E.C.). Additionally, you may request a free site visit for assistance with flooding, drainage and sewer 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 (2018), LOMA Parcels, Limit of Moderate Wave Action (2018), DFIRM 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 Blakely (UCC) or Tom McDonald (COS)

Resources: engineering.chathamcounty.org/Flood-Zones/Flood-Elevation-Certificates; savannahga.gov/index.aspx?NID=936; fema.gov/grants; public library to find references on retrofitting and floodplain management topics.

(3) Flood Insurance: Both the UCC and COS participate the National Flood Insurance Program (NFIP). Local insurance agents can sell a Flood Insurance policy, which is separate from regular property insurance. Rates are set by the Federal government. By law, flood insurance is required for structures in Special Flood Hazard Areas (SFHA) and have a federally backed loan. Anyone can buy flood insurance, you do not have to live in the SFHA or have a loan. Homeowners can purchase a policy that covers the structure or the structure combined with the contents. Renters can purchase coverage to cover their belongings even if the owner does not have flood insurance. Normally, there is a 30-day waiting period before flood insurance becomes effective. For more information on Flood Insurance including topics like the Coastal Barrier Resource Act (CBRA), insurance advocacy, the cost of flood damages, and the types of coverage and premiums, see the resources listed below.

As of April 1, 2022, FEMA has fully implemented 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. Currently, policyholders with lower-valued homes are paying more than their share of the risk while policyholders with higher-valued homes are 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. <https://www.fema.gov/flood-insurance/risk-rating>

UCC and COS both participate in the Community Rating System (CRS). This participation, along with highly rated management Programs, saves their communities 25% on flood insurance premiums. Last year 12,263 UCC Flood Insurance policyholders saved \$1,920,415 and likewise 4,737 COS policyholders saved \$670,452.

Resources: floodsmart.gov, <https://www.fema.gov/flood-insurance/advocate>
Local Insurance Advocates: Lisa Sharrard, CFM, ANFI, CPM - 803-865-4297 or Jeff Brady, ANFI - 912-356-3815

(4) Make a Plan:

Prepare in advance!

- Learn what evacuation routes are available
- Determine locations of emergency shelters
- Learn about the flood warning system

Contact Chatham Emergency Management Agency (CEMA) for more information. Additional resources include, COMCAST Channel 16, or chathamemergency.org.

Safety Tips! Drowning is the number one cause of flood-related deaths, followed by electrocution. 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 moving water can sweep away heavy cars and trucks. Remember: Turn Around Don't Drown.

Contact your Floodplain Administrator for free publications on how to protect yourself and your home.

Resources: [Chathamemergency.org](https://chathamemergency.org); [Chathamcountyga.gov](https://chathamcountyga.gov); [Fema.gov](https://fema.gov); [Savannahga.gov](https://savannahga.gov)

(5) 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 flood storage 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 waters free of contaminants like oil, paint, anti-freeze, and pesticides. Little Tybee, Ossabaw, Cabbage, and Wassaw Islands, our barrier islands, serve as natural protection by reducing tidal and wind energies during impacts from hurricanes.

(6) Flood Warning System: In Chatham County, the flood warning system is managed by CEMA. When a potential threat is received, the warning sirens are activated, sometimes giving only 15 minutes of warning. Here are some things you can do when you hear the sirens:

- Tune in to your favorite local TV station or listen to WSVH 91.1 FM

- Listen to NOAA weather radio on frequency 162.40
- Know your evacuation route
- Sign up for CEMA's Alert - Web Search: CEMA Smart911
- Monitor local sensor gauges on dashboard.sealevelsensors.org

(7) Permit Requirements: UCC and COS Flood Damage Prevention Ordinances (FDPO) require that all construction, additions, conversions and/or development located in areas of special flood hazard comply with certain standards intended to minimize damage from floods. For example, houses and certain 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). UCC has a three feet FB, while COS 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. Certain land disturbing activities require permits in accordance with Federal and State laws and local Stormwater Management ordinances, and the use of best management practices to control soil erosion and sedimentation. For more development info call (912)652-7800 within the UCC and 912-650-7855 for COS.

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 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 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 habitable floor is below the DFE and the cost of repairs or renovations, cumulative over a five year period, exceed the structure's Fair Market Value by more than 50%, then the lowest finished floor elevation must be raised or protected to at least the DFE. In the VE and LiMWA area, 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 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, contact 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) 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 on the back of this brochure to determine if you are in a SFHA or surrounding property. If you need assistance in making these determinations, please contact your floodplain administrator. You can also review the flood zone map on SAGIS. More information about the communities flood protection can be found on the Chatham County Engineering and City of Savannah's websites.

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

Local contacts:

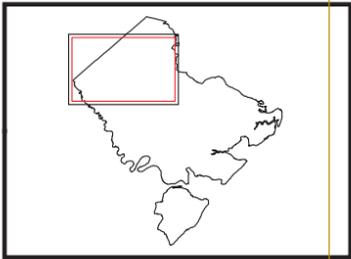
UCC: Michael Blakely (912) 652-7814 * mblakley@chathamcounty.org
Fax (912) 652-7818
COS: Tom McDonald * (912) 651-6530 * tmcdonald@savannahga.gov

***Use savannahga.gov/OPF Flyer to view this newsletter with active links.**

Flood Zone Boundaries: City of Savannah and Unincorporated Chatham County

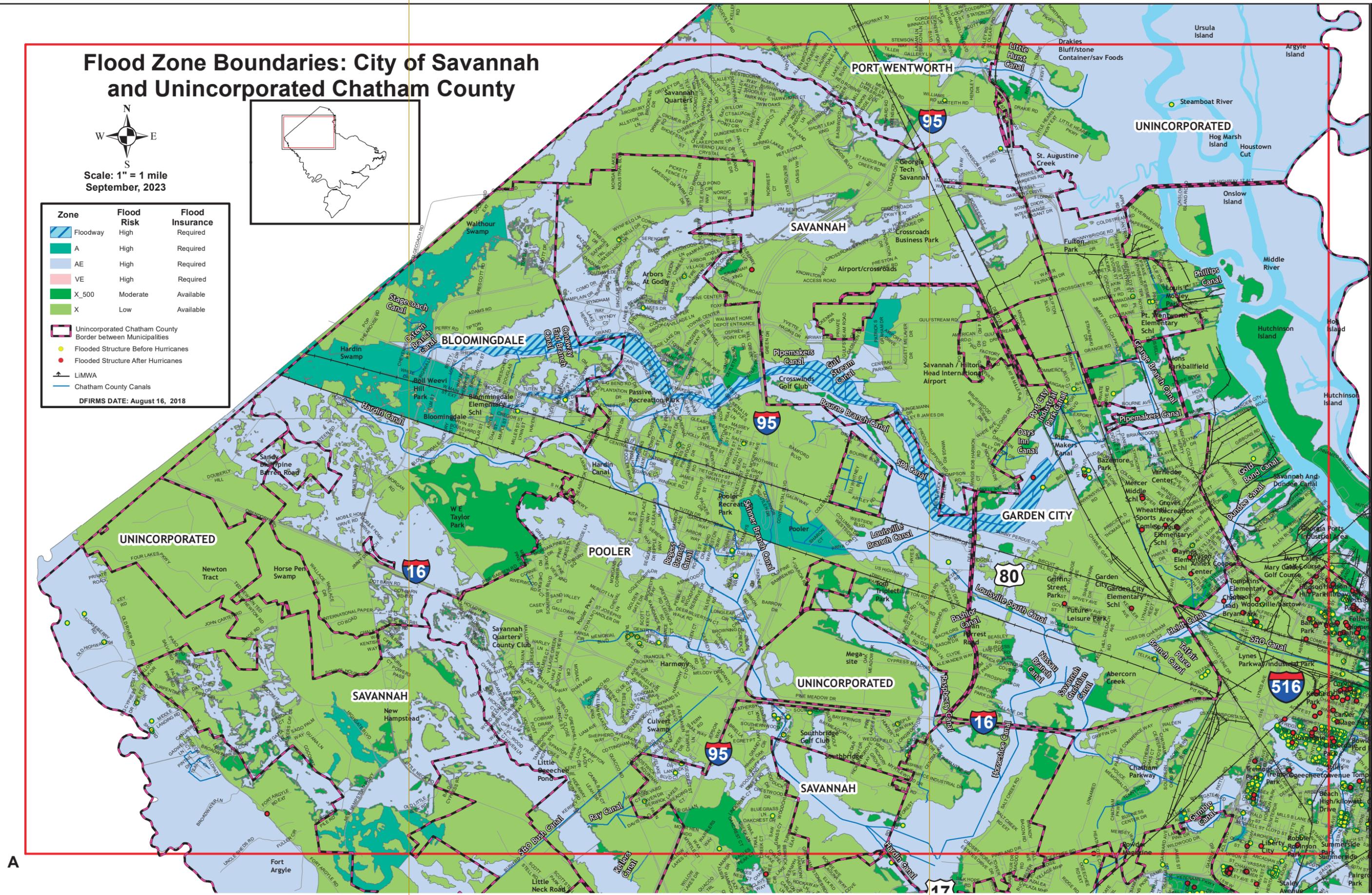


Scale: 1" = 1 mile
September, 2023



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



A



Scale: 1" = 1 mile
September, 2023

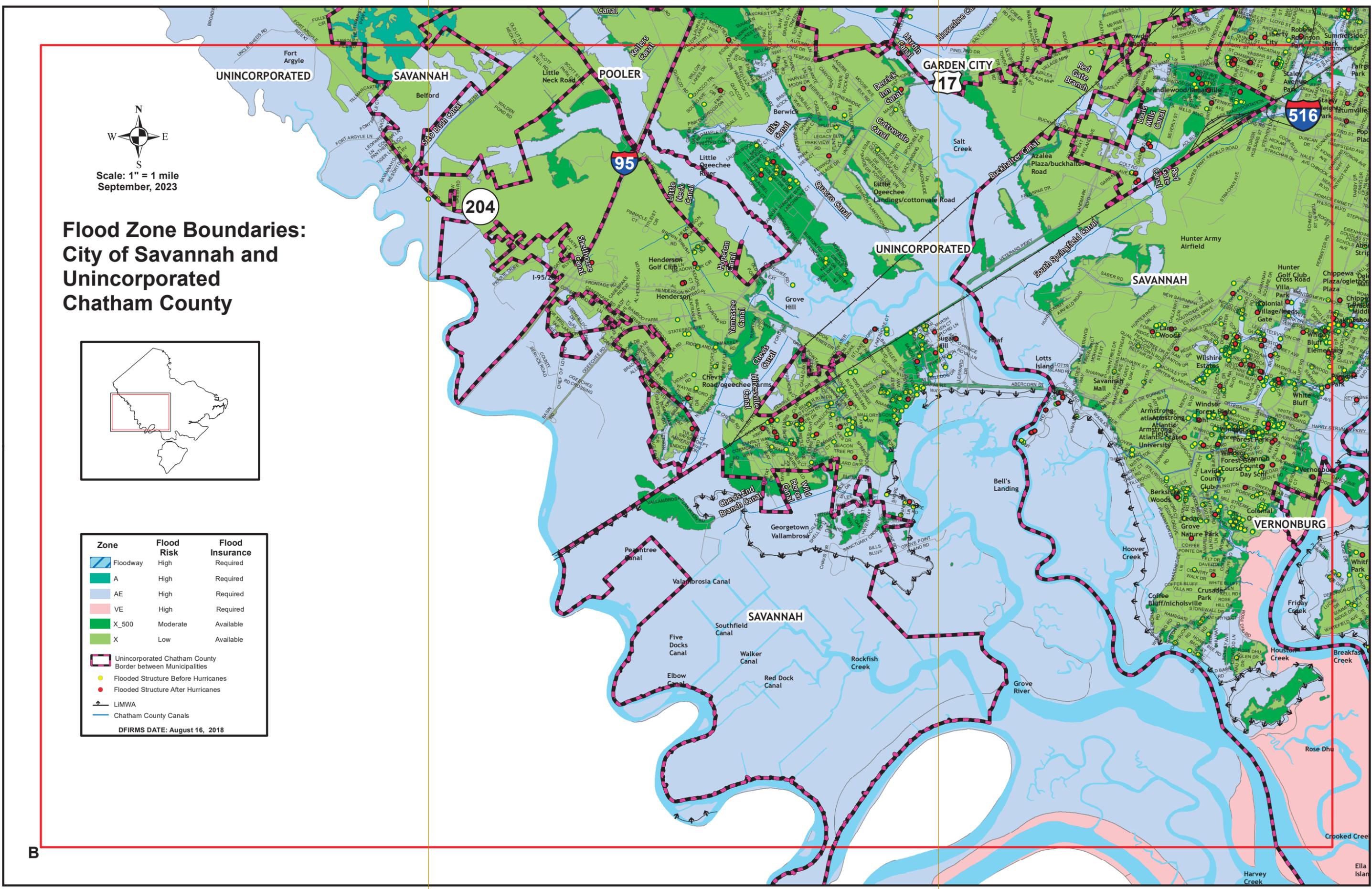
Flood Zone Boundaries: City of Savannah and Unincorporated Chatham County



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

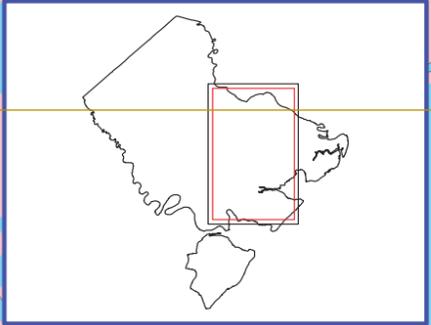
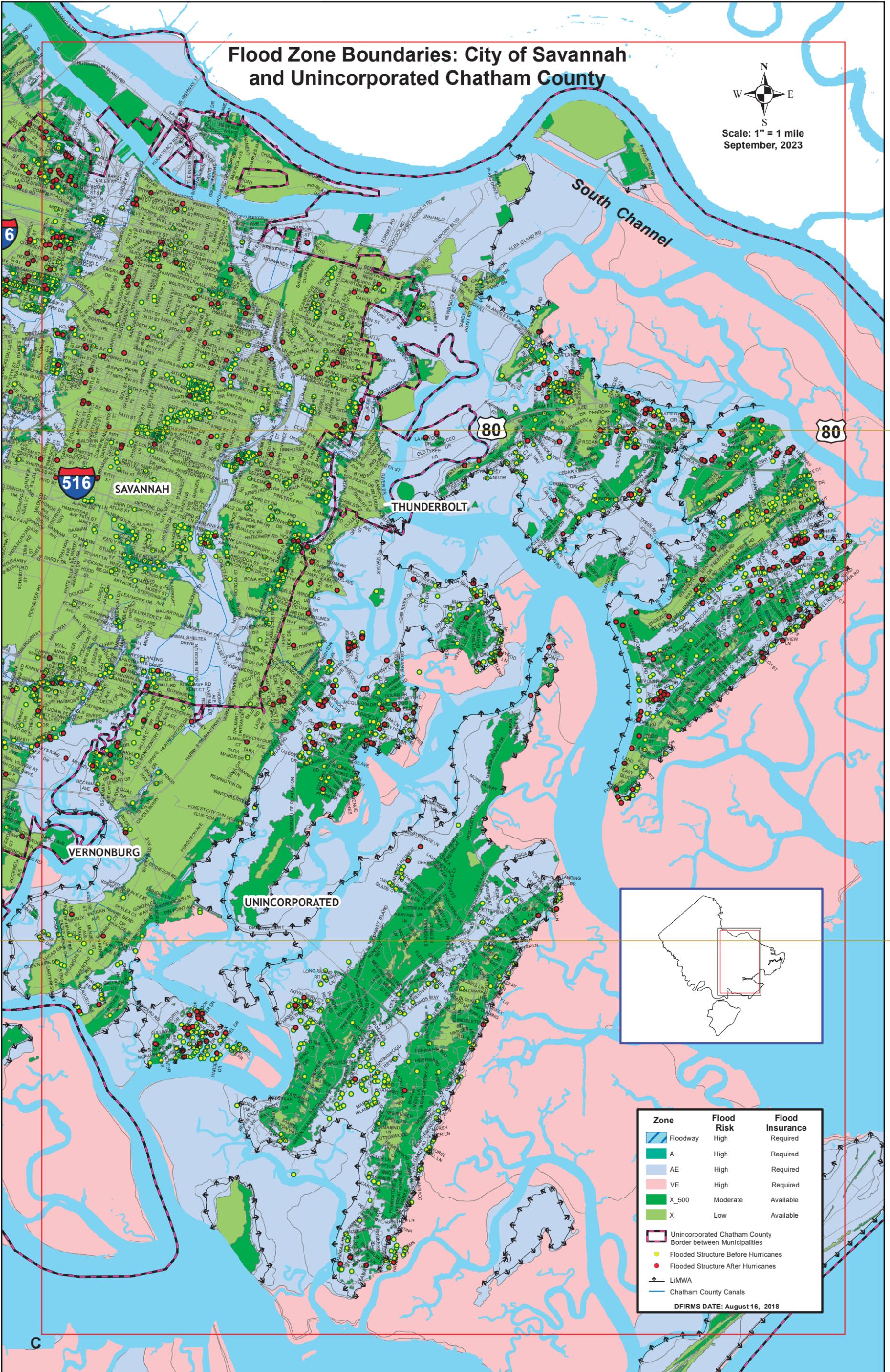
DFIRMS DATE: August 16, 2018



Flood Zone Boundaries: City of Savannah and Unincorporated Chatham County



Scale: 1" = 1 mile
September, 2023



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		

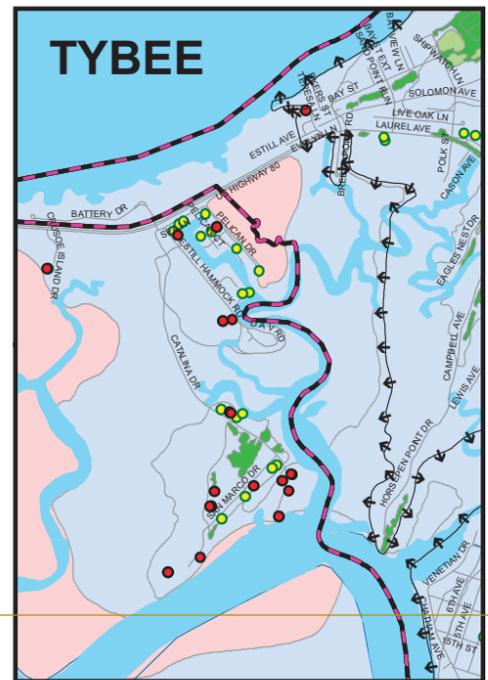
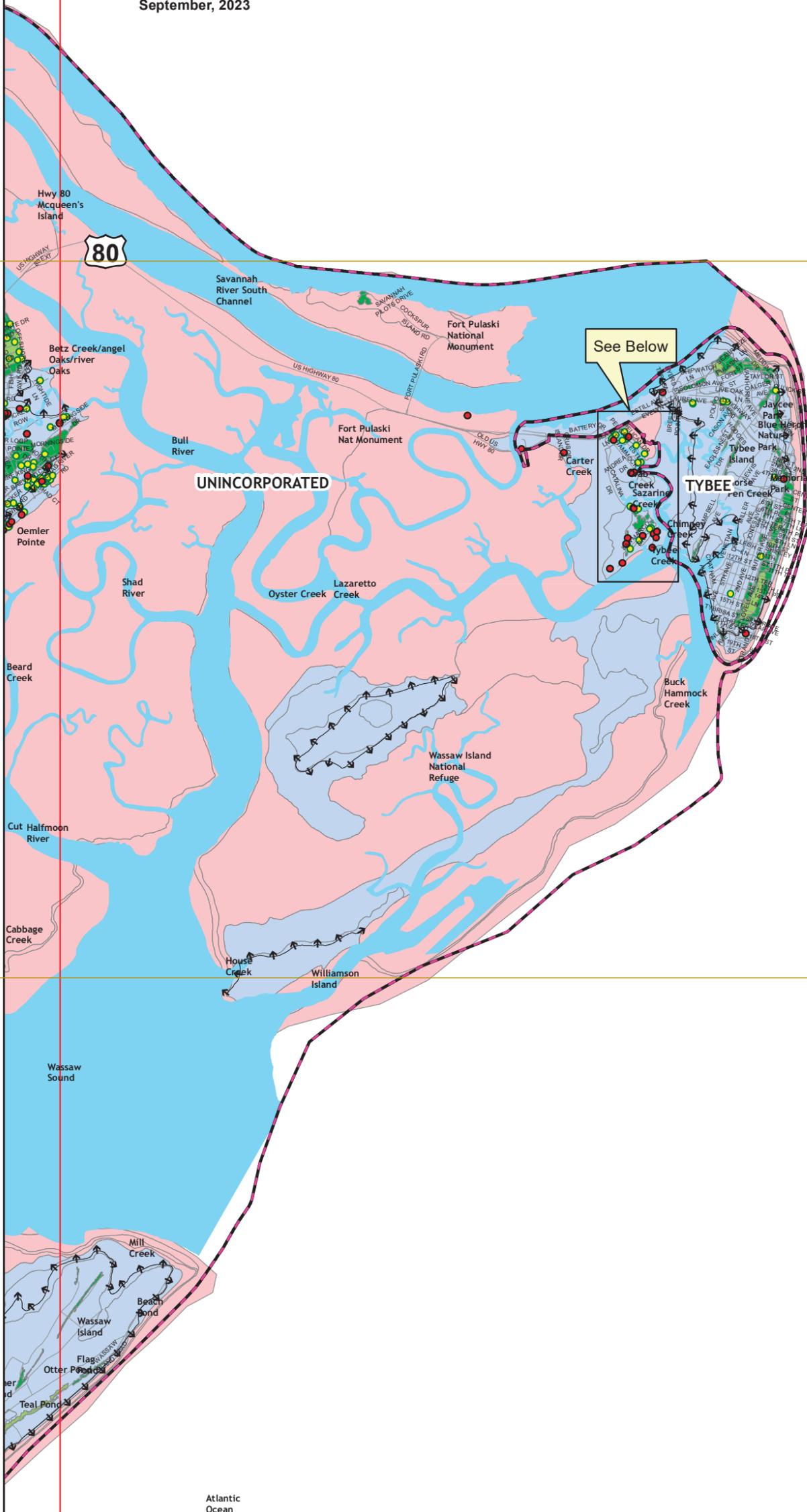
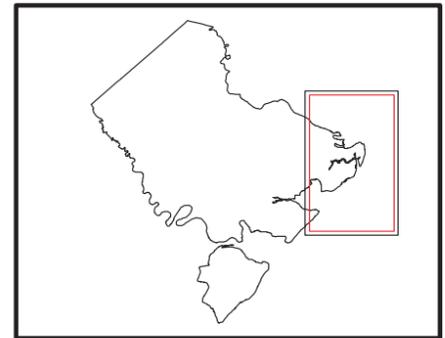
DFIRMS DATE: August 16, 2018

C

Flood Zone Boundaries: City of Savannah and Unincorporated Chatham County



Scale: 1" = 1 mile
September, 2023



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		