



The City of Garden City, Georgia
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FLOOD SAFETY & PREPAREDNESS

Here are 10 Facts that every Garden City Resident should know:

- 1. Garden City's Local Flood Hazard** - Because various locations of Garden City are located within low laying coastal plains, these areas are susceptible to flooding from rivers and canals. As a coastal community, Garden City and surrounding Chatham County is also subject to flooding from hurricanes. On July 10, 1948, over 5 inches fell within a 24-hour period. Since 1948, Chatham County has flooded over 14 times due to storms with 4" of rainfall or more. Chatham County has on record over 1400 dwellings that flooded during those flood events.
- 2. You should know your flood hazard** - Check with the Garden City Department of Planning and Economic Development at 912-963-2756 to find out what flood zone you are in and what the Base Flood Elevation (BFE) is for your neighborhood. You can get a good idea of your flood zone from the map provided in the Planning and Economic Development Department in City Hall. Check with Chatham Emergency Management Agency (CEMA) at 912-201-4500 to find out about the flood warning system (how much warning can you expect, and what evacuation route you should use). You can also view COMCAST Channel 7 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 to protect yourself from flood waters. Learn how to turn off the gas and electricity to your house and do so if flooding is imminent. Be sure not to try to walk through flowing water or drive through flooded areas. Drowning is the number one cause of flood deaths followed by electrocution. Electrical currents from downed power lines and your home circuits can travel through water causing a safety hazard. **STAY OUT OF FLOOD WATERS!!** Additional information can be found on FEMA's web site at www.fema.gov.

- 3. Flood Insurance** - The City participates 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. The Federal Government passed a law making it mandatory for owners to obtain a Flood Insurance policy if the structure is in a Special Flood Hazard Area (SFHA) and the loan is Federally backed. Flood Insurance can cover the structure alone or cover a combination of the structure and contents. Renters can buy coverage for contents, even if the owner does not have structural coverage. A new insurance policy is now available that assists in bringing a non compliant structure up to the NFIP standards if the building is substantially damaged or repetitively flooded. 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. Therefore, it is essential to plan ahead.
- 4. Property Protection** - In order to protect your property, electrical panel boxes, heat pumps, washers and dryers and water heaters should be elevated or relocated to areas less likely to be subjected to flood waters. Anchor and elevate 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 check 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 flood-proofing, and wet flood-proofing. There are several references in the public libraries on retrofitting and additional documents pertaining to floodplain management topics. It is a good idea to keep materials around like sandbags, plywood, lumber and plastic sheeting. These materials can help minimize the damage caused not only by flood waters, but damage by hurricane force winds too.

City Staff 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 your community. This service is provided at no charge. For additional information on flooding, flood insurance, flood zones, retrofitting, or how to pick a contractor, you may call the Department of Planning and Economic Development at 912-963-2756.

5. **Natural and Beneficial Functions of Floodplains** - Natural floodplains generally include marsh areas and low lying areas along canals. Our natural floodplains reduce damage by allowing flood waters to spread out over large areas which helps facilitate absorption into the ground, reduces flow rates and serves as a flood storage area to reduce downstream peaks. We should all do our part to help keep our floodplain and floodplain waters free of contaminants such as oil, paint, anti-freeze and pesticides. These chemicals pollute the marsh waters that the local wildlife depends upon for their habitat.

Chatham County has barrier islands such as Little Tybee, Ossabaw, Cabbage and Wassaw Islands. These islands serve as a natural protective barrier to incoming hurricanes forces such as wave attack, and serve to reduce tidal and wind energies. These islands serve as natural aquatic habitats, wetlands, marshes and estuaries.

6. **Flood Warning System** - In Chatham County, the Chatham Emergency Management Agency (CEMA) manages the flood warning system. Once CEMA receives a potential dangerous warning, sirens will be activated. The sirens can give as little as fifteen minutes warning time. When you hear the sirens, information can be heard on the television (WTOC, WSAV, or WJCL) or on the radio at WCHY (94.1) on 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, contact CEMA at 912-201-4500 or visit the website www.cema.chathamcounty.org

7. **Permit Requirements** - There are certain things you need to know when considering this question. The Garden City Flood Damage Control Ordinance requires 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 City's Zoning Ordinance requires that building permits be obtained from the Department of Planning and Economic Development. The Garden City Stormwater Management Ordinance has restrictions on the placement of fill in special flood hazard areas. The Erosion and Sedimentation Control Ordinance requires permits for certain land disturbing activities and requires soil erosion control best management practices for construction, even if a Land Disturbance Permit is not required.

To obtain a building permit, contact the Department of Planning and Economic Development at City Hall, 100 Central Avenue, Garden City, Georgia or by phone at 912-963-2756. 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.

8. **Substantial Improvement Requirements** - Any substantially improved or substantially damaged home must be brought up to the NFIP and Garden City Flood Damage Control Ordinance requirements. This is known as the 50% Rule. The "50% Rule" states that if the lowest finished floor of an existing house is below the base flood elevation (BFE) and the cost of repairs or renovations will increase the structures original Fair Market Value by more than 50%, then the lowest finish floor elevation must be raised or elevated to at least the BFE. In the AE zones within Garden City, the bottom of the lowest horizontal member must be brought up to one foot above the BFE. Also note that additional City Floodplain requirements may apply.
9. **Drainage System Maintenance** - Besides flood insurance, you should protect your structure by ordinary preventive means. For example, do not sweep or blow yard leaves, pine needles, grass clippings or soil into the street or storm water system. This clogs up the pipes and prevents water from draining. If your property is adjacent to a drainage ditch, please aid the City by keeping the banks clear of brush and debris. Dumping in ditches is prohibited as stated in the City's Stormwater Management Ordinance. To report someone dumping trash in the canals, storm drainage system, drainage ditch, or to request needed maintenance of drainage facilities, please contact the Department of Public Works at 912-629-2296.
10. **Garden City Flood Prone Areas** - You can review the flood zone map information at www.sagis.org or by visiting the Department of Planning and Economic Development at City Hall. Additionally, the Department of Planning and Economic Development stores copies of FEMA Elevation Certificates for buildings constructed in the floodplain since 1986 that are available upon request by calling City Hall at 912-966-7777.