



# Advice and Support

City of Garden City

FLOOD PROTECTION ASSISTANCE

IN THIS ISSUE

## How to protect 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:**

- Buy flood insurance well in advance of storm season. Policies often have a 30-day waiting period before going into effect, making it essential to plan ahead for coverage.
- Keep the ditches and drains on your property clear of leaves and debris. • Elevate or move furniture and electric items such as TV, stereos, appliances and electrical panels.
- Install backwater valves or plugs for drains, toilets, or other sewer connections to keep floodwater from entering your home.
- 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.
- Elevation certificates (EC) of newly constructed or substantially improved buildings and benchmark locations may be obtained, when requested in writing, from the Chatham County Department of

Engineering. New, EC forms are downloadable and available thru Garden City's /Chatham County webpage. Please refer to the City and County Resources 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](http://www.fema.gov) for more information. In addition, the public library at 104 Sunshine Rd, Garden City, GA 31405 has copies of the Flood Insurance Rate Maps and additional flood protection literature.

Schedule a flood preparation site visit from the City of Garden City. Staff 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. If you have any questions, please call the Garden City Dept. of Planning and Economic Development at 912-963-2756.



Let us help you become more informed and safer! Protect your family, protect your property, and reduce the flood damage. Seek advice from the Flood Plain Management Department. Garden City's Flood Plain Management Dept. offers localized information and advice for taking care of drainage problems, retrofitting existing structures, or properly locating and building new structures

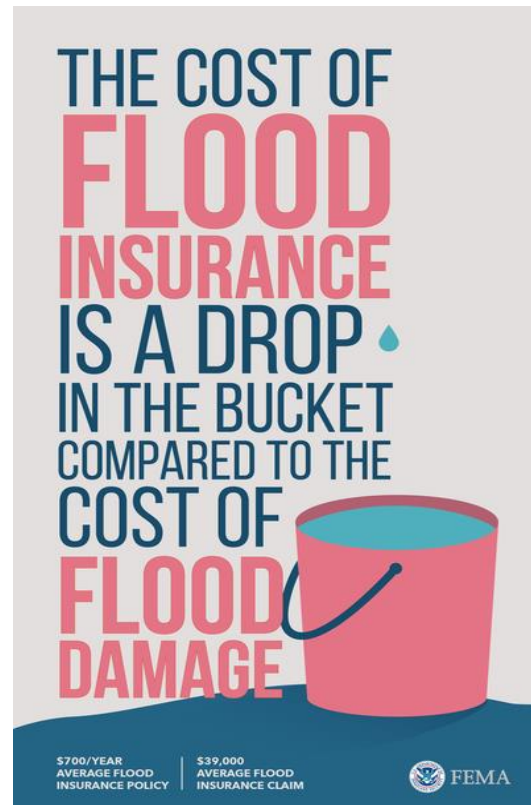


# Flood Insurance: Property Owner's Best Protection

## Who needs flood insurance?

Everyone! Federal flood insurance is required for all buildings in mapped Special Flood Hazard Areas (SFHAs) shown on FEMA's maps if they are financed by Federally-backed loans or mortgages. All homeowners, business owners, and renters in communities that participate in the NFIP may purchase Federal flood insurance on any building and its contents, even if outside of the mapped flood zone. If the home is in the mapped SFHA, it is 5 times more likely to be damaged by flood than by a major fire. Not in a mapped floodplain? Unfortunately, it's often after a flood that many people discover that their home or business property insurances DOES NOT cover flood damage. *Approximately 25% of all flood damage occurs in low risk zones, commonly described as being "outside the mapped flood zone."*

What about disaster grants and loans? Federal disaster grants do not cover most losses and repayment of a disaster loan can cost many times more than the cost of a flood insurance policy. *Want to know more?* Learn more at [www.floodsmart.gov](http://www.floodsmart.gov). To purchase a flood insurance policy, call your insurance agent. To get the name of an agent in the area, call the NFIP's toll free number (888) 356-6329.



### DID YOU KNOW

90% of all U.S. natural disasters declared by the President involve some sort of flooding. Floods are the most widespread natural disaster aside from wildfires.

## We Can Help?

Garden City is located within low-lying coastal plains that are susceptible to flooding from streams, canals, ditches and other obstructed drainage systems. As a coastal community, flat terrain, low elevations and tidal influence. These periods of moderate high volume and short duration rainfall events makes the City of Garden City as a whole, vulnerable to flooding.

*We are here to help?* City Staff from the *Public works* and *Planning and Economic Development Department* 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. The *Planning and Economic Development Department* is available to provide an array of services to help residents and business owners with information about flood hazards. Our flood plain management services range from flooding, flood insurance, flood zones, retrofitting, building permits and advice on how to pick a reputable contractor.

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 or in our local library. 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, refer to the phone book and visit our webpage to gain additional information including evacuation routes and the location of emergency shelters.



### DID YOU KNOW

Flooding in Chatham County during major storms and hurricanes dates as far back as 1948 and as recent as June 2016.

