



GARDEN CITY
GEORGIA



100 CENTRAL AVENUE | GARDEN CITY GA.

FAITH · FAIRNESS · FAMILY · FREEDOM · FUTURE



**Your property IS located in or near the Special Flood Hazard Area as Mapped by FEMA
for the Chatham County & the City of Garden City**

ARE YOU PREPARED?

Presented by the City of Garden City Office of Planning, Building & Zoning and the Chatham County Dept. Of Engineering

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

(1) Chatham County's Local Flood Hazard: Garden City areas located within low-lying coastal plains are susceptible to flooding from rivers and canals. Storm water runoff is hampered by flat terrain, low elevations and tidal influence from the Atlantic Ocean. These are major natural factors, common to coastal regions, which cause the County / City to be at risk for flooding during long periods of moderate rainfall followed by or during high volume, short duration rainfall events. As a coastal community, we are subject to flooding from hurricanes. Flooding during major storms and hurricanes date as far back as 1811 and as recent as 2016. On July 10, 1948, over 5 inches of rain fell within a 24-hour period. On October 8, 2016, Savannah, GA reported 17.49 inches of rainfall in a 24-hour period. Since 1948, the City of Garden City (GC) has flooded over 15 times due to storms with 4" of rainfall or more. There are over 1,700 dwellings on record that flooded during those flood events.

(2) What You Can Do to Protect Your Property and Be Safe: Know your flood hazard. Check with the Office of Planning, Zoning & Building at 963-2756 to find out what flood zone you are in and what the Base Flood Elevation (BFE) is for your lot. Note that flood zone determination requests are to be made face to face, in writing or by phone to *Office of Planning, Building & Zoning* at **912-963-2756**. You can get a good idea of your flood zone from the map attached to this flyer. Check with Chatham Emergency Management Agency (CEMA) at (912) 201-4500 to find out about the flood warning system. You can also view COMCAST Channel 16 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 too, such as learning how to turn off gas and electricity to your house (and do so) if flooding is imminent. DO NOT attempt to walk, drive, or swim through moving water or flooded areas. Just 6 inches of fast moving water can knock persons 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.

Contact Ron Alexander, Planning and Building Director at 100 Central Ave., *Office of Planning, Building & Zoning* at **912-963-2756** for free publications on how to protect yourself and your dwelling. Additional information can be found at fema.gov, floodsmart.gov, chathamcounty.org and www.gardencity-ga.gov.

(3) Flood Insurance: The City of Garden City participates in the [National Flood Insurance Program \(NFIP\)](http://www.fema.gov/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. Rates are changing due to the Homeowner Flood Insurance Affordability Act of 2014. Contact your local insurance agent or visit floodsmart.gov for more information. For additional advocacy assistance visit FEMA's site <https://www.fema.gov/national-flood-insurance-program-flood-insurance-advocate> or contact one of two local insurance advocates: Mr. Walter Corish 912-354-2424 or Mr. Jeff Brady 912-356-3815. By law, flood insurance is required for structures in a Special Flood Hazard Area (SFHA) and have a federally backed loan. Flood Insurance can cover the structure alone or cover a combination of the structure and contents. Renters can buy content's coverage, even if the owner does not have structural coverage. Increase Cost of Compliance (ICC) assists in bringing a non-compliant structure up to the NFIP standards if the building is substantially damaged or repetitively flooded. Preferred Risk Policy 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. Your home owners' insurance policy does not protect you from flood damage.



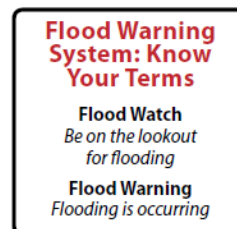
By the County and City subscribing to the Community Rating System (CRS) program and having a highly rated management program, businesses and residences in the SFHA receive a discount on their flood insurance premiums. The City of Garden City saved flood insurance policy holders in the SFHA an average of 10% per policy.

(4) Property Protection: In order to protect your property the electrical panel box, heat pump, washer and dryer, and water heater should be elevated or relocated to areas less likely to be subjected to flood waters. Elevate and anchor 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 back water 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 floodproofing, and wet floodproofing. There are several references in the public libraries on retrofitting and additional documents pertaining to floodplain management topics. It's 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.

Staff members from the City of Garden City 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 our community. This service is provided at no charge. For additional information on flooding, flood insurance, flood zones, retrofitting, how to pick a contractor, benchmark locations, historical FIRM, or elevation certificates (E.C.), you may call the Garden City Department of Planning and Economic Development at 912-963-2756. Copies of elevation certificates for buildings and retrofitting suggestions can also be obtained from the *Office of Planning, Building & Zoning* at **912-963-2756** or visit www.gardencity-ga.gov/index.aspx?page=154

(5) Natural and Beneficial Functions of Flood Plains – Natural floodplains generally include marsh areas and low lying areas along canals. Open parks such as Henderson and Bacon Park Golf Courses also have natural floodplains. Natural floodplains reduce damage by allowing flood waters to spread out over large areas, aiding absorption into the ground, reducing flow rates, and serves as a flood storage area to reduce downstream peaks. We should all do our part to keep floodplain and floodplain waters free of contaminants such as oil, paint, anti-freeze and pesticides. These chemicals pollute the marsh waters, decreasing the water quality that local wildlife depend upon. Local barrier islands, such as Little Tybee, Ossabaw, Cabbage and Wassaw Islands serve as a natural protective barrier to incoming hurricane forces such as wave attack, and serve to reduce tidal and wind energies. These islands are natural aquatic habitats, wetlands, marshes and estuaries.

(6) Flood Warning System – In the City of Garden City (Chatham County), CEMA manages the flood warning system. Once CEMA receives a potential dangerous warning, sirens are activated. The sirens can give as little as fifteen minutes warning time. When you hear the sirens, tune into the television (WTOG, WSAV, or WJCL) or on the radio at WSVH (91.1) for 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 and to sign up for CEMA alerts, contact CEMA at 912-201-4500 or visit the website at www.chathamemergency.org. For twitter account, text “Follow Chatham EMA” to 40404. Additional information about potential flood conditions can also be obtained by visiting the USGS River Gage Website.



(7) Permit Requirements – The City of Garden City’s Flood Damage Prevention Ordinances (FDPO) require 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 FDPO also requires that building permits be obtained from the City prior to construction. The FDPO, County Storm Water Management, and The City of Garden City’s Stormwater Ordinances have restrictions on the placement of fill in areas of special flood hazard. The County/City Land Disturbing Activities (LDA) requires permits for certain land disturbing activities and requires soil erosion control -- best management practices for construction even if an LDA permit is not required.

To obtain a building permit, contact the *Office of Planning, Building & Zoning* at 100 Central Ave. (City Hall) or call **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 the numbers listed above for the appropriate areas.

(8) Substantial Improvement Requirements – Any substantially improved or substantially damaged home 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 lowest finished floor of an existing house is below the base flood elevation (BFE) plus one foot and the cost of repairs or renovations exceed the structure’s Fair Market Value by more than 50%, then the lowest finished floor elevation must be raised or elevated to at least the BFE plus a one foot free board. In the VE, the bottom of the lowest horizontal member must be brought up to or exceed the BFE plus one foot free board. Also note that additional County and City floodplain requirements may apply.

Only Rain Down the Drain!



Yard clippings, tree limbs and trash can clog up the storm drains and ditches causing street and yard flooding (even with moderate rainfall).

(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 Garden City’s ordinance *Code Section. 82-204* and *Code Sec. 82-205* and *Sec. 62-205*. To report someone dumping debris in the canals, storm drainage system, streams, or to request needed maintenance of drainage facilities, please contact the *Garden City Public Works* at **912-629-2296** (After hours please leave a message) or email sberry@gardencity-ga.gov.

(10) A Few Helpful Resources: Review the resources below to help prepare yourself before disaster strikes. Know your base flood elevation. If you need assistance in making this determination, please contact the *Office of Planning, Building & Zoning* at **912-963-2756**. You can also review flood zone map information at sagis.org. If you need a Flood Zone Determination Letter, please see #2 above.



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.state.ga.us
National Oceanic and Atmospheric Administration	www.noaa.gov
Georgia Department of Natural Resources	www.gadnr.org
The University of Georgia Cooperative Extension	www.ugaextension.com
Georgia Association of Floodplain Management	www.gafloods.org
U.S. Environmental Protection Agency	water.epa.gov