

Flood Hazard: Check Before You Buy

Most everyone knows that coastal properties are subject to flooding and wind damage from hurricanes. There are maps that show areas predicted to flood. To find out more about flood-prone area maps, businesses owners and residences within the City of Savannah limits should check with the City of Savannah Development Services by calling 912-651-6530 or via email at tmcdonald@savannahga.gov. If the property is located within a local municipality and need a new elevation certificate or other information, please refer to the Surveyor List which accompanied the brochure.

However, flooding and other surface drainage problems can occur well away from the coast. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- 💧 The force of moving water or waves can destroy a building.
- 💧 Slow-moving floodwaters can knock people off their feet or float a car.
- 💧 Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- 💧 Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- 💧 Some items, such as photographs and heirlooms, may never be restored to their original condition.
- 💧 Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- 💧 Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- 💧 The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

Floodplain Regulations: City of Savannah regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or any other cause must be elevated to or above the regulatory flood level when they are repaired. More information can be obtained on this and other building requirements by contacting Mr. Tom McDonald, City Floodplain Administrator at (912) 651-6530 or via email tmcdonald@savannahga.gov.

Check for a Flood Hazard: Before you commit yourself to buying property, do the following:

- 💧 Ask the City Floodplain Administrator at (912) 651-6530 if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.
- 💧 Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- 💧 Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Flood Protection: A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water. Contact the Floodplain Administrator at (912) 651-6530 or visit www.fema.gov and search for "FEMA P-312, Homeowner's Guide to Retrofitting."

Flood Insurance: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost. For a local agent contact the Floodplain Administrator at (912) 651-6530 or visit www.floodsmart.gov search for "agent locator."



**DEVELOPMENT SERVICES DEPARTMENT
FLOODPLAIN MANAGEMENT**

5515 Abercorn Street, Savannah, GA 31405
Office: (912) 651-6530 Fax: (912) 651-6543
T.D.D.: 912.651.6702

CHATHAM COUNTY (1 *)

Michael Blakely, CFM
Floodplain Administrator/CRS Program Manager
124 Bull Street, Room 430
Savannah, GA 31401
Office: 912-652-7814
Fax: 912-652-7818
mblakely@chathamcounty.org
www.chathamcounty.org

CITY OF SAVANNAH (2 *)

Tom McDonald, CFM
Permitting/Floodplain Manager
5515 Abercorn Street
Savannah, GA 31405
Office: 912-651-6530 ext. 1895
Fax: 912-651-6543
tmcdonald@savannahga.gov
www.savannahga.gov

CITY OF THUNDERBOLT (3 *)

Caroline Nguyen
Town Administrator
2821 River Drive
Thunderbolt, GA 31404
Office: 912-629-4650
Fax: 912-354-2038
cnguyen@thunderboltga.org
www.ThunderboltGA.org

CITY OF TYBEE ISLAND (4 *)

Lisa Schaaf
Planning & Zoning
P.O. Box 2749
Tybee Island, GA 31328
Office: 912-472-5033
lschaaf@cityoftybee.org

CITY OF POOLER (5 *)

Jackie Carver, CFM
Zoning Administrator/CRS Coordinator
100 Highway 80 SW
Pooler, GA 31322
Office: 912-748-7261
Fax: 912-330-0987
jcarver@pooler-ga.gov

CITY OF GARDEN CITY (6 *)

Ron Alexander, MCP, CBO, CFM
Building Safety Director, Garden City
100 Central Avenue
Garden City, GA 31408
Office: 912-966-7777
ralexander@gardencity-ga.gov

CITY OF PORT WENTWORTH (7 *)

Brian Harvey
Development Services
305 S Coastal Hwy
Port Wentworth, GA 31407
Office: 912-964-4379
Fax: 912-966-7429
bharvey@cityofportwentworth.com

CITY OF BLOOMINGDALE (8 *)

Diane Proudfoot
Asst. City Clerk/Office MGR/Flood
City of Bloomingdale
P.O. Box 216
Bloomingdale, GA. 31302
912-748-0970(phone)
812-748-1005(fax)
dproudfoot@bloomingdale-ga.com

Bryan County

Christine Williams, CFM
Zoning Administrator
Bryan County Planning and Zoning
christy@bryan-county.org
Office: 912-756-3177

() Jurisdiction's Property Identification Numbers (PIN).
Contact this person if your "PIN" begins with this number*

STATE OF GEORGIA

Tom Shillock, CFM
Georgia Department of Natural Resources, EPD
Watershed Protection Branch/NonPoint Source Program
200 Piedmont Ave., S. W., Suite 418
Atlanta, GA 30334
Office: 404-651-8496
Fax: 404-651-8508
tom.shillock@dnr.state.ga.us

FEDERAL

Tim Russo, CFM
US Department of Homeland Security
3003 Chamblee Tucker Road
Atlanta, GA 30341
Office: 770-220-5420
Fax: 770-220-5440
Tim.Russo@fema.dhs.gov

INSURANCE ADVOCATE

Walter Corish
Corish & Company
Office: 912-354-2424

***Check before you write that check: The City has thousands of Elevation
Certificates (EC) on file. Visit the City's Flood Protection Page at
www.savannahga.gov and click "Flood Protection."***

SURVEYORS FOR EC's within City of Savannah and Chatham County

Bert Barrett	912-897-0661
Carl Jackson	912-964-1536
Chatham Surveying	912-303-0302
Dale Yawn	912-897-6307
EMC	912-232-6533
Kern & Company	912-354-8400
Thomas & Hutton	912-234-5300
Vince Helmly	912-925-3523
Michael Hussey	912-748-2147
Brewer Land Surveying	912-856-2205
Coleman Company Inc.	912-200-3041
James Whitney Reynolds	912-352-0464
William C. Griffin	912-351-9633
George M. Ferreira	912-354-4145
Jim Gardner	912-661-0479
Abraham D. Eason	912-739-7143
Eason Land Surveying	912-739-7143
David Brunson	912-756-2211
Michael Williams	912-961-4535
John O. Parker	912-237-2994

RELATED WEB LINKS

www.thempc.org	www.sagis.org
www.fema.gov	www.georgiaDFIRM.com
www.chathamemergency.org	www.gadnr.org
www.gema.state.ga.us	www.gafloods.org
www.floods.org	www.mass.gov/czm/stormsmart/
www.gachd.org	www.noaa.gov
www.crd.dnr.state.ga.us	www.gaepd.org
www.MPCNaturalResources.org	www.sas.usace.army.mil
www.caes.uga.edu/extension/chatham	

NO ADVERSE IMPACT

www.gafloods.org and www.nhma.info and www.floods.org