



Chatham County, GA  
Department of  
**Engineering**



### *Flooding does occur in Chatham County*

*Are you protected with a Flood  
Insurance Policy? Only flood  
insurance can protect your  
property from flood damages  
(rising waters).*



## ***Be prepared and protect yourself from Flood Damage, Chatham County and City of Savannah are Coastal Communities***

We have all heard on news programs and/or read in the newspapers about devastating flooding along the coast of New York and New Jersey, the Gulf Coast, the Mississippi River, in nearby Atlanta and Albany, Georgia and several other cities and communities. There were skeptics living within those areas that at some point stated, "That kind of flooding can never happen here!" For those areas it did happen, and it can happen in Savannah, Georgia.

An important fact to remember is, flooding is an act of God, but flood damages are caused by the acts of man. For generations, mankind has known about areas in and around where he lives that were subject to flooding. For various reasons over the years, man elected to ignore the established flooding patterns and develop within these hazardous flood prone areas. Establishing communities and subdivisions within these areas put countless lives and property at risk as is evident by the previously mentioned flood events. Chatham County and City of Savannah institutes several programs aimed at reducing flood damages and the loss of life and property. Some of these programs include the Flood Mitigation Plan, Chatham County's and City of Savannah's participation in the Federal Emergency Management Agency (FEMA) Community Rating System (CRS) program, and the County's/City's Drainage Maintenance Program. Each of these programs institute guidelines, guidance and operating standards to reduce flooding within our community. Chatham and Savannah also make it possible for each property owner and renter to obtain flood insurance by participating in FEMA's National Flood Insurance Program (NFIP). Flood Insurance policies issued within the unincorporated areas of Chatham County can receive up to a 25 percent discount and 20% in the City of Savannah. Having a flood insurance policy is an excellent way to protect your property during a flood event whether you live in the Special Flood Hazard Area (SFHA) or not. Knowing your areas flood risk and flood history is an excellent way to protect your life and the lives of your loved ones.

The SFHA is sometimes referred to as the 100-year floodplain and includes 2 type flood zones, AE and VE zones. If you own property within the SFHA and have a Federally- backed mortgage (FDIC insured loan) or a Federally-backed home equity loan, flood insurance is required. Flood insurance is made available to property owners living outside the SFHA (areas typically referred to as X-zones and X-500 or X-shaded flood zones).

A flood insurance policy is highly encouraged for Savannah area property owners and renters because Chatham County is a coastal community which makes it highly susceptible to hurricanes and tropical storms. Another reason to consider having flood insurance is; although FEMA requires a flood policy for property owners living within the SFHA, the majority of

flooding that has occurred within Unincorporated Chatham County and City of Savannah are mostly located outside the SFHA. Flood insurance is not required by FEMA for properties located within flood zones X and X-500 or X-shaded but it is highly recommended within both of these areas because for Chatham County and City of Savannah, historically the majority of flooding occurs within these areas.



Residents of unincorporated Chatham County should contact the Floodplain Administrator, Michael Blakely with the Chatham County Department of Engineering or Tom McDonald with the City of Savannah. They are prepared to assist you with learning more about the above topics and to determine your flood risk and flood history. They and/or other staff members can assist property owners by making site visits to address drainage and flooding issues they may be experiencing on their property. They also has a variety of pamphlets, brochures and booklets printed by Chatham County Department of Engineering, City of Savannah, and FEMA covering a wide variety of topics from “Homeowner’s Guide to Retrofitting” to “The Benefits of Flood Insurance Versus Disaster Assistance.” The site visits previously mentioned and the copies of the flood documents are available to the general public free of charge. Contact Michael Blakely can be reached at (912) 652-7814 or via email at [mblakely@chathamcounty.org](mailto:mblakely@chathamcounty.org) and Tom McDonald at (912) 651-6530 and [tmcdonald@Savannahga.gov](mailto:tmcdonald@Savannahga.gov).

Flood determination letters and elevation certificates are required by insurance companies in order to accurately quote flood insurance policies. Flood zone determination letters are generated by both Chatham County Department of Engineering and City of Savannah Development Services. Elevation certificates are generated by Georgia Registered Land Surveyors during the construction of the house/structure. The Surveyor then submits the elevation certificate to Chatham County Building Safety and Regulatory Services or City’s Development Services in order for a Certificate of Occupancy (CO) can be released so that the house/structure can be occupied. Elevation certificates are then submitted to the Chatham County Department of Engineering for archiving. Unfortunately we do not have elevation certificates for all properties located within Unincorporated Chatham County or City of Savannah. The elevation certificates that we have on file and the flood determination letters, are made available to the general public at no cost. Requests for elevation certificates and flood letters should be made in writing to [floodletters@chathamcounty.org](mailto:floodletters@chathamcounty.org), via the web or faxed to (912) 652-7818 for the County and [savannahga.gov](http://savannahga.gov) or (912) 651-6530. Please include the property mailing address and the Property Identification Number (PIN), if possible. Requests can also be mailed via the United States Postal Service (USPS) to Flood Request, P.O. Box 8161, 124 Bull Street, Savannah, Georgia 31401 or hand delivered to the Old Court House located at 124 Bull Street, Suite 430, Savannah Georgia 31401 and for the City of Savannah: 5515 Abercorn St, Savannah GA 31405. We request a maximum turn-around time of 2 weeks, however, in most cases we can supply you with the requested documents within a few days.

***Remember, only flood insurance can protect your property from flood waters (rising waters)!!!***