



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

(1) Garden City's Local Flood Hazard: Areas located in the City of Garden City are susceptible to flooding from rivers and canals. Often times Stormwater runoff is hampered by flat terrain, low elevations, and tidal influence from the Atlantic Ocean contributing to flooding. These natural factors are common to coastal regions and influence flooding. Since July 1948, when over 4 inches of rain fell in 24 hours, there have been 17 flooding events effecting over 1,700 dwellings in Chatham County. Recent events include Hurricane Matthew (2016) and Irma (2017).

(2) Protect and Prepare Your Home: Know your flood hazard. Check with the Office of Planning, Zoning & Building at 912-963-2749 to find your flood zone and the Base Flood Elevation (BFE) for your lot. Flood zone determination requests can be made in writing through email permits@gardencity-ga.gov or by phone at **912-963-2749**. The map on the City's Floodplain Management page www.gardencity-ga.gov shows flood zones in Garden City.

Prepare your home! Ensure the electrical panel box, heat pump, washer, dryer, and water heater are elevated or relocated to areas less likely to be subjected to flood waters. Elevate and anchor fuel tanks. Raise furniture and other valuables on blocks. Learn what options are available to retrofit your house to eliminate or reduce flood damage. Learn how to turn off gas and electricity to your house (turn them off prior to expected flooding). Store items that minimize damage caused by floodwaters or hurricanes, such as sandbags, plywood, lumber, and plastic sheeting. For more information on flood zones, how to pick a contractor, benchmark locations, historical FIRM, or elevation certificates contact the Office of Planning, Zoning & Building. Additionally, you may request a free site visit for assistance with flooding, drainage and sewer problems, and to address any site-specific flooding concerns within the city.

(3) Flood Insurance: The City of Garden City participates in the National Flood Insurance Program (NFIP). Local insurance agents can sell a Flood Insurance policy, which is separate from regular property insurance, at subsidized rates set by the Federal Government. By law, flood Insurance is required for structures in Special Flood Hazard Areas (SFHA) and have a federally backed loan. Homeowners can purchase a policy that covers the structure or the structure combined with the contents. Renters can purchase coverage to cover their belongings even if the owner does not have flood insurance. Normally there is a 30-day waiting period before flood insurance becomes effective.

The City of Garden City participates in the Community Rating System (CRS) program. This participation along with highly rated management programs saves the City's residents and businesses 20% on flood insurance premiums.

(4) Make a Plan: Prepare in advance! Learn the evacuation routes. Determine locations of emergency shelters. Learn about the flood warning system. For more information contact Chatham Emergency Management Agency www.chathamemergency.org or 912-201-4500. Drowning is the number one cause of flood-related deaths, followed by electrocution. DO NOT attempt to walk, drive, or swim through moving water or flooded areas. Just 6 inches of fast-moving water can knock a person off their feet, and less than 2 feet of moving water can sweep away heavy cars and trucks. Remember: Turn Around Don't Drown.

(5) Natural and Beneficial Functions of Floodplains: Natural floodplains generally include marsh areas and low-lying areas along canals. They reduce damages by allowing flood waters to spread out over large areas, aiding absorption, reducing flow rates, and serve as flood storage areas. Open parks such as Henderson and Bacon Park Golf Course also have natural floodplains. We all need to do our part to keep floodplains and their waters free of contaminants like oil, paint, anti-freeze, and pesticides. Little Tybee, Ossabaw, Cabbage, and Wassaw Islands, are barrier islands that serve as natural protection by reducing tidal and wind energies during impacts from hurricanes.

(6) Flood Warning System: In the City of Garden City the flood warning system is managed by Chatham Emergency Management Agency (CEMA). When a potential threat is received, the warning sirens are activated, sometimes giving only 15 minutes of warning. When you hear the sirens: Tune in to your favorite local TV station or listen to WSVH 91.1 FM. Listen to NOAA weather radio on frequency 162.40. Know your evacuation route. Sign up for CEMA alerts at www.chathamemergency.org.

(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 standards intended to minimize

**Flood Warning
System: Know
Your Terms**

Flood Watch
*Be on the lookout
for flooding*

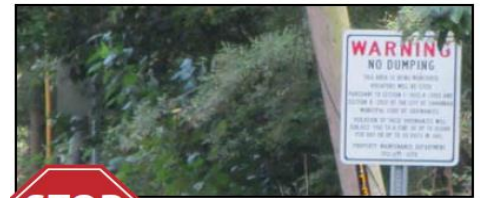
Flood Warning
Flooding is occurring

damage from floods. For example, houses and certain other structures are required to be built one foot above the base flood elevation (BFE). Land Disturbing Activities (LDA) require permits 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, Zoning & Building. If you see someone working without a permit or if you have questions or concerns about permits email permits@gardencity-ga.gov or call 912-963-2749.

(8) Substantial Improvement Requirements: Any substantially improved or substantially damaged building must be brought up to the NFIP and the City's Flood Damage Prevention Ordinance requirements. This is known as the 50% Rule, that states if the structures lowest finished habitable floor is below the base flood elevation (BFE) and the cost of repairs or renovations exceed the structures Fair Market Value by more than 50%, then the lowest finished floor elevation must be raised or protected to at least the BFE plus a one foot free board. Also note that additional City floodplain requirements may apply.

(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** or publicworks@gardencity-ga.gov.

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).

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

ARE YOU PREPARED?

(10) Helpful Resources:

Flood Insurance

Jeffrey M Brady, ANFI
Exclusive Agent / Personal Financial Representative
Allstate
T: 912-356-3815
F: 912-351-0247
jeffbrady@allstate.com

Lisa Sharrard, CFM, ANFI, CPM
Agent/Owner
Choice Flood Insurance LLC
Office: 803-865-4297
lisa@simplyflood.com

Planning and Preparedness

www.gardencity-ga.gov
www.chathamemergency.org
sagis.org
floodsmart.gov
fema.gov