

DO YOU KNOW YOUR POTENTIAL TO BE FLOODED?

Presented by: City of Tybee Island, Georgia



Your property is located in the 100-year Flood Plain. These are 10 facts that every Tybee Island Resident should know.

1-Tybee Island Local Flood Hazard – Tybee Island is a coastal Barrier Island. Unfortunately, the benefits of living on a Barrier Island have a price: an increased risk of Hurricanes and the Flooding that accompanies them. Hurricanes and Tropical Storms are most prevalent from June 1st through November 30th. The greatest risk occurs during August and September. Most casualties caused by Hurricanes are the result of Flooding. All of Tybee Island is in the Flood Plain. If your property is located on Tybee, plan to evacuate when advised to do so! Heavy rain, gale force winds and rising tides will be felt hours before a storm makes landfall. The Tybee road (Hwy80) may flood out early cutting off access to or from the Island.

HISTORY – Major storms and hurricanes have caused flooding on Tybee in 1871, 1881, 1885, 1893, 1896, 1911, 1940, 1944, 1947, 1952, 1959, 1979 and 2016. The highest storm surge was estimated at 19 feet above mean sea level during the 1893 storm.

2- What You Can Do to Protect Your Property and Be Safe – You should know your flood hazard. Check with the Tybee Island Department of Planning & Zoning at 912-472-5030 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 & Zoning Office. This service is provided at no charge. Check with Chatham Emergency Management Agency (CEMA) at 201-4500 or Tybee Island Emergency Management (912-472-5062) to find out about the flood warning systems (how much warning you can expect, and the evacuation route you should use). You can also view COMCAST Channel 7 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 to protect yourself from flood waters. Learn how to turn off the gas and electricity to your house and do so if flooding is imminent. Do not walk through flowing water or drive through flooded areas. Drowning is the number one cause of flood deaths, followed by electrocution. Electrical currents from downed power lines and your home circuits can travel through water causing a safety hazard. **STAY OUT OF FLOOD WATERS!!** Contact the Tybee Island Emergency Management Agency at 912-472-5062 for free publications on how to protect yourself, your dwelling and how to access the City web-site. Additional information can be found on EMA web sites at www.fema.gov, www.chathamemergency.org, and <http://www.cityoftybee.org/207/Emergency-Management>.

3 – FLOOD INSURANCE - The City of Tybee Island participates in the 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. The Federal Government passed a law making it mandatory for owners to obtain a Flood Insurance policy if the structure is in the Special Flood Hazard Area (SFHA) and the loan is federally backed. All of Tybee Island is located within the SFHA. Flood Insurance can cover the structure alone or cover a combination of the structure and contents. Renters can buy coverage for contents, even if the owner does not have structural coverage. A new insurance policy is now available that assists in bringing a non compliant structure up to the NFIP standards if the building is substantially damaged or repetitively flooded. Flood Insurance is available for structures outside the 100 year flood plain (Zone X). There is normally a 30 day waiting period before flood insurance goes into effect. Therefore, it is essential to plan ahead. Contact your insurance agent to get a flood insurance policy. And remember, your home owner's insurance policy does not protect you from flood damage. Tybee Island subscribes to the Community Rating System (C.R.S.) and by doing so flood insurance policy holders in the special flood hazard area receive a discount on their policy cost.

Financial Assistance for Property Protection Measures

Pre-flood Assistance

- Projects fully or partially funded by a local agency. For example, some metropolitan sewer agencies fund part or all of a project to stop sewer backup and some communities have their own rebate, financial assistance, or construction programs;
- FEMA mitigation grants;
- State or local programs, such as grants, loans, and rebates;
- Housing improvement assistance programs;
- The U.S. Department of Agriculture's rural development grants and loans for mitigation;
- The potential to reduce flood insurance premiums for certain mitigation projects (e.g., elevating the building above the base flood elevation); and
- Exempting the improvements from property tax increases.

Post-flood Assistance

- Flood insurance;
- Flood insurance's Increased Cost of Compliance benefit for substantially damaged structures;
- FEMA's Hazard Mitigation Grant Program; and
- The U.S. Small Business Administration's post-flood mitigation loans.

See www.CRSresources.org/300 for more information on these financial assistance programs.

4 – PROPERTY PROTECTION – In order to protect your property, electrical panel boxes, heat pumps, washers, dryers and water heaters should be elevated or relocated to areas less likely to flood. 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 check 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 flood proofing, and wet flood proofing. There are several references in the public libraries on retrofitting and additional documents pertaining to flood plain management topics. It is a good idea to keep materials around the house like sandbags, plywood, lumber and plastic sheeting. These can help minimize the damage caused not only by flood waters, but damage by hurricane force winds too. The Public Works Manager is 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 the Community. This service is provided at no charge. For additional information on flooding, flood insurance, flood zones, retrofitting, how to pick a contractor, obtain an elevation certificate, coastal A zones, additional BFE depth, past flooding, or environmentally sensitive areas or wetlands, you may call the Department of Planning & Zoning at 912-472-5030. Contact the Department of Planning & Zoning if you are interested in elevating your building above the flood level or selling it to the City. We may apply for a Federal Grant to cover 75% of the cost. An elevation certificate is available for review in the Planning & Zoning Department for all properties constructed in the Special Flood Hazard Area since December 1992.

5 – NATURAL and BENEFICIAL FUNCTIONS OF FLOOD PLAINS – Natural Flood Plains generally include marsh areas and low lying areas along canals. Our Natural Flood Plains reduce damage by allowing flood waters to spread out over large areas which helps facilitate absorption into the ground, reduces flow rates and serves as a flood storage area to reduce downstream peaks. We should all do our part to help keep our flood plain and flood plain waters free of contaminants such as oil, paint, anti-freeze and pesticides. These chemicals pollute the marsh waters, thus decreasing the water quality that local wildlife depends upon for their habitat. Chatham County has barrier islands such as Ossabaw, Cabbage and Wassaw islands. These Islands serve as a natural barrier to incoming hurricane forces such as wave attack, and serve to reduce tidal and wind energies. These islands serve as natural aquatic habitats, wetlands, marshes and estuaries.

6 – FLOOD WARNING SYSTEM – In Chatham County, the Chatham Emergency Management Agency (CEMA) manages the flood warning system. Once CEMA receives a potential dangerous warning, sirens will be activated. These sirens can give as little as 15 minutes warning time. When you hear the sirens, information can be heard on the television (WTOG, WSAV, or WJCL) or on the radio at WCHY (94.1) on what to do. Information can be heard on the NOAA weather radio broadcast frequency at 162.40. Local evacuation routes can be found in the phone book. For additional information, contact CEMA at 201-4500 or visit the website at www.chathamemergency.org. There is a test of the Siren System on the First Wednesday of each Month at 12:00 Noon.

7 – PERMIT REQUIREMENTS – There are certain things you need to know when considering this question. The Tybee Island Flood Damage Prevention Ordinance requires that all construction, additions, conversions and/or development 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 Tybee Island Zoning Ordinance requires that building permits be obtained from the Planning and Zoning Department. The Tybee Island Storm Water Management Ordinance has restrictions on the placement of fill in special flood hazard areas. The City Land Disturbing Activities requires permits for certain land disturbing activities and requires soil erosion control best management practices for construction even if a LDA permit is not required. To obtain a building permit contact the Tybee Island Department of Planning & Zoning at City Hall, 403 Butler Avenue, Tybee Island, Georgia or phone them at 912-472-5030. All Development must have a permit. If you see someone working without a permit or for additional questions or concerns about permits, please do not hesitate to call.

8 – SUBSTANTIAL IMPROVEMENT REQUIREMENTS – Any substantially improved or substantially damaged home must be brought up to the NFIP and City's Flood Ordinance requirements. This is known as the 50% rule. The **"50% Rule"** states that if the lowest finished floor of an existing house is below the base flood elevation (BFE) and the cost of repairs or renovations will increase the structures original Fair Market Value by more than 50%, then the lowest finished floor elevation must be raised or elevated to one foot above the BFE. In VE zones within the City the bottom of the lowest horizontal member must be brought up to one foot above the BFE. Also note that additional City flood plain requirements may apply.

9 – DRAINAGE SYSTEM MAINTENANCE – Besides flood insurance, you should protect your structure by ordinary preventive means. For example, do not sweep or blow yard leaves, pine needles, grass clippings or soil into the street or storm water system. This clogs up the pipes and prevents water from draining. If your property is adjacent to a drainage ditch, please aid the City by keeping the banks clear of brush and debris. Dumping in ditches is prohibited as stated in the City's Storm Water Management Ordinance. To report someone dumping trash in the canals, storm drainage system, and drainage ditch or to request needed maintenance of drainage facilities, please contact the Department of Public Works at 912-472-5043.

10 – TYBEE ISLAND FLOOD PRONE AREAS- All of Tybee Island is located in a flood plain, you can review flood zone map information at www.sagis.org or by visiting the office of Planning & Zoning located in City Hall.

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