

DO YOU KNOW YOUR POTENTIAL TO BE FLOODED?

Presented by: City of Tybee Island, Georgia



All of Tybee Island is in a flood plain. Ten facts that every Tybee Island resident should know are listed below.

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. There is an increased risk of hurricanes and flooding that is associated with them. Hurricanes and tropical storms are most prevalent from June 1 to November 30. The greatest risk occurs during August and September. Most casualties caused by hurricanes are a result of flooding. If you live on Tybee, plan to evacuate when advised. Heavy rain, gale force winds, and rising tides will be felt hours before a storm makes landfall. Hwy 80 could be topped by flood waters, cutting off access to the mainland. Tybee has been affected by many hurricanes through the years. In 2017, Hurricane Irma caused extensive flooding on the Island.

2. WHAT CAN YOU DO TO PROTECT YOUR PROPERTY AND BE SAFE – You should know your flood hazard. Check with the Tybee Island Community Development Department at 912-472-5031 to find out your flood zone and base flood elevation (BFE). The official Flood Insurance Rate Map (FIRM) is located in City Hall. Community Development staff can show you the map and explain your risk. Check with Chatham Emergency Management Agency (CEMA) to find out about the flood warning system, how much warning you can expect, and the evacuation route you should use. There are specific measures you can take to protect yourself from floodwaters. Learn how to turn off the gas and electricity to your house if flooding is imminent. Do not walk through flowing waters or drive through flooded areas. Drowning is the number one cause of death during floods, followed by electrocution. Electrical currents from downed power lines as well as your home circuits can travel through water, causing a safety hazard. **STAY OUT OF FLOOD WATERS!** Tybee Island Community Development Department has free publications on how to protect yourself and your home. Additional information can be found at www.fema.gov and www.chathamemergency.org.

3. BUY 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 homeowners' 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. Most of Tybee Island is located in the SFHA. Flood insurance can cover the structure alone or cover both structure and contents. Renters can buy coverage for contents, even if the owner does not have structure coverage. A new insurance policy is now available that assists in bringing a non-compliant structure up to NFIP standards, if the building is substantially damaged or repetitively flooded. Flood insurance is available for structures outside of 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 homeowner policy does not protect you from flood damage. Tybee Island subscribes to the Community Rating System (CRS). By doing so, flood insurance policy holders, in the SFHA, receive a discount on their policies.

4. PROPERTY PROTECTION – In order to protect your property, electrical panel boxes, HVAC units, washers, dryers and water heaters should be elevated or moved to areas less likely to flood. Elevate and/or anchor fuel tanks. Raising furniture and other valuables on blocks will also offer protection. Know what options there are to retrofit your home. 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 documents in the public library on retrofitting and additional documents pertaining to other 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 by flood waters as well as hurricane force winds. The Community Development Director is prepared to make site visits, upon request, to assist property owners with issues involving flooding, drainage and other site-specific concerns. This service is provided at no charge. For additional information on flooding, Limit of Moderate Wave Action (LMWA), flood insurance, flood zones, retrofitting, how to obtain an elevation certificate past flooding, or environmentally sensitive areas or wetlands, you may call the Community

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Development Director at 912-472-5031. Contact the Community Development department if you are interested in elevating your home above base flood level or selling it to the City. Grants may be available for these actions.

5. NATURAL AND BENEFICIAL FUNCTIONS OF FLOOD PLAINS – Natural flood plains generally include marsh areas and low-lying areas along water channels. 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 free of contaminants such as oil, paint, antifreeze, 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 Tybee, Ossabaw, 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. Keep our natural areas clean, do not dump!

6. FLOOD WARNING SYSTEM – In Chatham County, CEMA manages the flood warning system. Once CEMA receives a potentially 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 WCH (94.1) on what to do. Information can be heard on the NOAA weather radio broadcast frequency at 162.40. For additional information, contact CEMA at 912-201-4500 or visit the website at www.chathamemergency.org. There is a test of the siren system on the first Wednesday of each month at noon. You can sign up for emergency alerts and routine notifications on the city website at www.cityoftybee.org.

7. PERMIT REQUIREMENTS – There are certain things that you need to know when considering the permit 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 base flood elevation. The Tybee Island zoning ordinance requires that building permits be obtained from the Community Development department. The Tybee Island storm water management ordinance has restrictions on the placement of fill in special flood hazard areas. The City 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. Call to obtain a building permit. Contact the Tybee Island Community Development department at City Hall or phone us at 912-472-5033. All development must have a permit. If you see someone working without a permit or for additional questions 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 as well as the 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 BFE and the cost of repairs or renovations will increase the structure's 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 zoning within the City, the bottom of the lowest horizontal member must be brought up to one foot above the BFE. Also, please 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 debris 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 ditches or request needed maintenance or drainage facilities, please contact the Department of Public Works at 912-472-5043.

10. TYBEE ISLAND FLOOD PRONE AREAS – All of Tybee is located in a flood plain. You can review the flood zone information at www.sagis.org or by visiting the Community Development Department in City Hall.