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June 1, 2025

Dear Property Owner:

This letter is being mailed to all property owners located in or adjacent to the 100-year flood plain in the City of Pooler. If you have received this letter, you are in or very near the flood hazard area. The purpose of this notification is to inform you of the flood hazard associated with these drainage ways and suggest possible actions you can take to protect yourself.

The 100-year flood plain is the area that will be flooded on average once every 100 years. It has a one percent (1%) chance of being flooded in any given year. Put another way, it has about a 25 percent (25%) chance of being flooded over the life of a 30-year mortgage. Smaller floods have a greater chance of occurring in any year and can still create a significant flood hazard to people and property close to the channel. Also, larger floods can and do occur. Flood waters can rise very fast. The flood hazard includes fast moving waters, sometimes accompanied by logs and other debris.

- FLASH FLOOD WATCH means that flash flooding is possible within the watch area.
- FLASH FLOOD WARNING means that flash flooding is imminent or has been reported in the warning area.

#### FLOOD HAZARD

The City of Pooler has areas that have a history of flooding in the streets, yards and on some occasions, water has reached levels entering garages and buildings. In most cases, as soon as tides change and pressure is relieved from the canal system, the flood waters in these areas subside. It should be noted that some areas in Pooler do experience some flooding even though they are not in the designated Special Flood Hazard Area.

Predictions are that this hurricane season, which runs June 1<sup>st</sup> to November 30<sup>th</sup>, there will be 19 named storms. Out of these, 9 could reach hurricane status with 4 becoming major hurricanes of Category 3 or higher intensity. We need to be prepared because hurricanes are unpredictable. Located 30 miles inland from the Atlantic Ocean, our city would experience some flooding from a Class 3 storm surge and severe flooding from a Class 5 storm surge.

## ■ FLOOD SAFETY

If you have received this letter, you should be concerned about the flood hazard. There are several actions you can take to mitigate the flood hazard, including:

- 1. Know the flood warning procedures.
- 2. Prior to evacuating your residence, turn off electricity, gas and water in your home.
- 3. During times of heavy rainfall, monitor the level of water in the drainage way and stay tuned to radio or TV for possible flood warning.
- 4. Evacuate the flood hazard area in times of impending flood or when

- advised to do so by the police chief or fire chief.
- 5. Do not walk through flowing water as little as 6 inches of moving water can knock you off your feet.
- 6. If your car stalls in high water, abandon it immediately and seek higher ground. More people drown in their cars than anywhere else.
- 7. Keep children away from flood waters, ditches, culverts, unstable stream banks and storm drains.
- 8. Be especially cautious at night.

#### PROPERTY PROTECTION

Many buildings can be protected against flooding by retrofitting. Retrofitting is changing an existing structure in some manner to help reduce flooding. Some retrofitting techniques are waterproofing walls and doors, adding waterproof fences (usually brick or concrete) with sealing gates and even elevating the building above flood levels. Emergency measures you can take during a flood which will help reduce property damage include:

- 1. Place furniture on beds, then personal items on top of the furniture. Anchor, secure or weigh down items which may float or move.
- 2. Move cardboard and newspapers to high ground. Otherwise, they may disintegrate and/or clog drains when the flood waters recede.
- 3. Put chemicals (insecticides, weed killers, those that give off heat, explosive or toxic gases when exposed to water) in waterproof containers and remove to high areas of the building.
- 4. More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding.* Copies are in the Pooler Public Library or at <a href="https://www.fema.gov">www.fema.gov</a>
- 5. Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the City of Pooler.
- 6. Avoid backflow of sewer lines by closing off all sewer line entries into the house. If this is a somewhat regular occurrence during heavy rains, you may consider installing a backflow prevention valve on your sewer line. If you have a backflow prevention valve, be sure it is properly maintained. All appliances must be disconnected prior to reestablishing electrical service. Getting around debris or wreckage to get to electrical outlets after a flood may be difficult and perhaps dangerous.

City Staff can 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. The 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, past flooding or environmentally sensitive area or wetlands, you may call the Planning & Zoning Department at (912) 748-7261.

Free publications on how to protect your property are available at City Hall and additional information can be found on the City of Pooler's website at <a href="www.pooler-ga.gov">www.pooler-ga.gov</a> and FEMA's website at <a href="www.fema.gov">www.fema.gov</a>

#### ■ PERMIT REQUIREMENTS

All development in the floodplain (not just construction of buildings) needs local permits. Always check with the Building/Inspections Department before you build on, make substantial improvements, alter, regrade or fill on your property. A permit is needed to ensure that these types of projects do not cause problems with other properties. If you see building or work without a "permit sign" posted, contact the Building/Inspections Department at (912) 748-7261. The ordinance also requires that all substantial improvements to a building be treated as a new

building. That is the structure must be elevated one 2 feet above the base flood elevation. A substantial improvement is when the value of an addition, alteration, repair or reconstruction project equals to or exceeds 50% of the value of the existing building. Substantially damaged buildings must also be brought up to the same standards. More information on the substantial improvement and substantial damage rules can be found in <u>Answers to Questions about Substantially Damaged Buildings</u>. Copies are available at the West Chatham Library and the Building/Inspections Department at City Hall.

# DRAINAGE SYSTEM MAINTENANCE

Drainage maintenance programs for the City of Pooler include the inspection of the drainage ways and the removal of debris. Unless a drainage way is on City property or the City has accepted a drainage easement on private property, individual property owners are responsible for maintaining the drainage systems on their property as well as the free flow of water within the area of the 100-year floodplain. They should regularly check for and remove debris or obstructions. The City of Pooler has regulations against dumping in channels and violators should be reported to the Public Works Department at (912) 330-8650.

## NATURAL AND BENEFICIAL FUNCTIONS

The City of Pooler is a beautiful place in which to live, and the areas within or near our floodplains are important assets. Pooler has a lot of wetlands that provide a wide range of benefits to the human and natural systems. These benefits range from reducing the number and severity of floods by helping handle storm water runoff and minimizing non-point water pollution. For example, by allowing floodwater to slow down, sediments settle out, thus maintaining water quality. These areas are being protected by local ordinances, U.S. Army Corp of Engineers and conservation easements. We should all do our part to help keep our floodplain and floodplain waters free of contaminants such as oil, paint, anti-freeze, and pesticides. Floodplains provide green space and open space to be enjoyed by the citizens of Pooler as well as future generations. Please help to preserve these areas.

## ■ FLOOD WARNING

In Chatham County, the Chatham Emergency Management Agency (CEMA) manages the flood warning system. Once CEMA receives a potentially dangerous warning, sirens will be activated. The sirens can give as little as fifteen minutes warning time. When you hear the sirens, information can be heard on the television (WTOC, 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 at frequency 162.40 and flood conditions can also be monitored by visiting the *USGS River Gage Website*. Local evacuation routes can be found in the phone book. Residents are urged to go first to the safe homes of family and friends, then to hotels and motels in safe areas and to public shelters *only* as a last resort. For additional information contact CEMA at 201-4500 or visit the website at www.chathamemergency.org. You can also sign up for text alerts: Follow ChathamEMA to 40404.

#### ■ FLOOD INSURANCE

Your homeowner's insurance <u>will not</u> cover losses due to flooding. The City of Pooler participates in the National Flood Insurance Program which makes flood insurance available to everyone in the City. Because of our participation in the CRS (Community Rating System) Program, the City of Pooler has earned a <u>Class 6</u> rating. This means that the National Flood Insurance Program (NFIP) policies issued or renewed for properties in the Special Flood Hazard area will receive a 20% premium discount. A new insurance policy, Increase Cost of Compliance (ICC), 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. For many people, their home and its contents represent their greatest investment. We strongly urge you to buy flood insurance and contents coverage to protect yourself from devastating losses due to flooding. With the type of flooding, we

experience in the City of Pooler, there is usually more damage to the furniture and contents than there is to the structure. You do not have to live in the floodplain to qualify for flood insurance. Property owners can insure their buildings and contents and renters can insure their possessions. Take pictures of your property to help validate your claim if the need arises. **There is a 30-day waiting period before coverage takes effect**.

# **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 <u>www.CRSresources.org/300</u> for more information on these financial assistance programs. You may also contact Nicole Johnson, CRS Coordinator at (912) 748-7261 with any further questions regarding Financial Assistance.

## ■ FLOOD PRONE AREAS

The City of Pooler will provide you with information regarding whether your property is in a flood hazard area. This service is provided at no charge. Copies of FEMA Elevation Certificates on all buildings constructed in the floodplain since 1990 are available upon request. Flood information and detailed maps showing the 100-year flood plain area can also be viewed at <a href="https://www.sagis.org">www.sagis.org</a>, the West Chatham Public Library, and in the Planning & Zoning Department located at 100 SW Highway 80. Please contact me at (912) 748-7261, if we can further assist you in any way.

Sincerely,

Nicole Johnson, AICP, CFM

Nicola Johnson

Director of Planning & Development Floodplain Manager and CRS Coordinator