



DO YOU KNOW YOUR POTENTIAL TO BE FLOODED?

If you want to know if a property is in the Special Flood Hazard Area, check our website at www.thunderboltga.org/Flood-Information. You will find a wealth of information about the Town's Flood Insurance Rate Map, coastal high hazard areas, flood depths at your property, natural conservation areas and wetlands, flood insurance, special rules for building in the floodplain, and ideas for protecting your property from flood damage. You may also call the CRS Coordinator or permitting staff with all of your floodplain questions at (912) 354-5533. The Town has copies of FEMA Elevation Certificates on all buildings constructed or substantially improved in the flood plain since January 2014.

These are 10 facts that every Thunderbolt Resident should know.

1 – TOWN OF THUNDERBOLT LOCAL FLOOD HAZARD – The Town of Thunderbolt has Flood Zones AE or X. Flood Zones are geographic areas that the Federal Emergency Management Agency (FEMA) has defined according to varying levels of flood risk and type of flooding. These zones are depicted on the published Flood Insurance Rate Map (FIRM). Zone AE is in the Special Flood Hazard Areas (SFHA), which is the land area covered by the floodwaters of the base flood. Structures located within the SFHA have a 26-percent chance of flooding during the life of a standard 30-year mortgage. Federal floodplain management regulations and mandatory flood insurance purchase requirements apply in the SFHA zones. Zone AE are flood hazard areas inundated by the 100-year flood, with base flood elevations determined. Zone X are areas determined to be outside the 100-year flood plain. Buildings in this zone have the potential to be flooded by severe, concentrated rainfall coupled with inadequate local drainage systems. Flood insurance is available and recommended, but is not required by regulation.

The 100 year flood as determined by FEMA is a flood event of a magnitude expected to be equaled or exceeded once on the average during any 100-year period. The term “100-year flood” is misleading. It is not the flood that will occur once every 100 years. Rather, it is the flood elevation that has a 1-percent chance of being equaled or exceeded each year. Thus, the 100-year flood could occur more than once in a relatively short period of time. The 100-year flood, which is the standard used by most Federal and state agencies, is used by the National Flood Insurance Program (NFIP) as the standard for floodplain management and to determine the need for flood insurance.

HISTORY – Major storms and hurricanes have caused flooding in nearby areas during 1871, 1881, 1885, 1893, 1896, 1911, 1940, 1944, 1947, 1952, 1959 and 1979. Major storms have also caused repetitive loss in Thunderbolt areas during 1996, 1999, 2007, and 2009.

2 – FLOOD INSURANCE – The Town of Thunderbolt 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. 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. The Town of Thunderbolt is striving to subscribe to the Community Rating System (C.R.S.) and by doing so flood insurance policy holders in the special flood hazard area may receive a discount on their policy cost.

3 – PROTECT YOURSELF AND BE SAFE – You should know your flood hazard. Check with the Town of Thunderbolt Planning and Zoning Department at 912.354.5533 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 912.201.4500 to find out about the flood warning systems (how much warning can you expect, and the evacuation route you should use). You can also view COMCAST Channel 16 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!!** Additional information can be found on the FEMA web site at www.fema.gov and at www.chathamemergency.org.

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 staff is prepared to make site visits, upon request, to provide recommendations to 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, or obtain an elevation certificate you may call the Department of Planning & Zoning at 912.354.5533.

5 – PERMIT REQUIREMENTS – There are certain things you need to know when considering this question. The Town of Thunderbolt 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 Town of Thunderbolt Zoning Ordinance requires that building permits be obtained from the Planning and Zoning Department. The Town of Thunderbolt Storm Water Management Ordinance has restrictions on the placement of fill in special flood hazard areas. The Town Land Disturbing Activities (LDA) 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 Town of Thunderbolt Department of Planning & Zoning at Town Hall, 2821 River Drive, Thunderbolt, Georgia or phone them at 912.354.5533. 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.

6 – NATURAL AND BENEFICIAL FUNCTIONS OF FLOODPLAINS – Natural Floodplains generally include marsh areas and low lying areas along canals. Our Natural Floodplains 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 floodplain and floodplain 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.

7 – 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 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 12:00 Noon.

8 – SUBSTANTIAL IMPROVEMENT REQUIREMENTS – Any substantially improved or substantially damaged home must be brought up to the NFIP and Town’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. Also note that additional Town floodplain 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 Town by keeping the banks clear of brush and debris. Dumping in ditches is prohibited as stated in the Town’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 Town Code Enforcement at 912.354.5533.

10 – TOWN OF THUNDERBOLT FLOOD PRONE AREAS – You can review the flood zone map information at www.sagis.org, www.thunderboltga.org or by visiting the office of Planning & Zoning located in Town Hall to determine if you are in or near a flood prone area

