

FLOOD INSURANCE INFORMATION

INFORMATION FOR PROPERTY OWNERS ON TYBEE ISLAND

TYBEE ISLAND IS A COASTAL BARRIER ISLAND. UNFORTUNATELY, THE BENEFITS OF LIVING ON A BARRIER ISLAND ALSO HAVE A PRICE; INCREASED RISKS TO PROPERTY AND LIFE CAUSED BY HURRICANES AND THE FLOODING THAT ACCOMPANIES THEM. THE CITY OF TYBEE ISLAND PARTICIPATES IN THE NATIONAL FLOOD INSURANCE PROGRAM. PARTICIPATION IN THIS PROGRAM MAKES IT POSSIBLE FOR PROPERTY OWNERS TO INSURE THEIR PROPERTY AGAINST LOSS DUE TO FLOODING. COVERAGE IS AVAILABLE TO INSURE AGAINST STRUCTURAL AND PERSONAL PROPERTY LOSS. THE COST OF COVERAGE IS BASED UPON THE FINISHED FLOOR ELEVATION OF THE STRUCTURE AND THE AMOUNT OF COVERAGE.

AS A PARTICIPANT IN THE FEMA PROGRAM, THE CITY OF TYBEE ISLAND IS ALSO PARTICIPATING IN THE COMMUNITY RATING SYSTEM (CRS) TO HELP REDUCE THE COST OF FLOOD INSURANCE TO PROPERTY OWNERS ON TYBEE.



STANDARD HOME-OWNERS INSURANCE POLICIES DO NOT COVER LOSSES DUE TO FLOODING. CHECK WITH YOUR INSURANCE AGENT TO BE SURE THAT YOU ARE ADEQUATELY COVERED.

AS A PARTICIPANT IN THIS PROGRAM WE ARE STRIVING TO INFORM REALTORS, LENDERS, INSURANCE AGENTS AND PROSPECTIVE PROPERTY OWNERS OF SOME OF THE REQUIREMENTS FOR FLOOD INSURANCE, AND SOME OF THE SERVICES OFFERED BY THE CITY.

ALL OF TYBEE ISLAND IS LOCATED IN THE FLOOD PLAIN. THE CITY OF TYBEE ISLAND HAS ADOPTED FLOOD PLAIN DEVELOPMENT REGULATIONS AND PERMIT PROCEDURES TO CONTROL DEVELOPMENT IN THE FLOOD PLAIN. NEW CONSTRUCTION IS REQUIRED TO BE ELEVATED ABOVE BASE FLOOD ELEVATION. ENCLOSURES BELOW BASE FLOOD ELEVATION FOR STORAGE PURPOSES ARE REQUIRED TO HAVE HYDROSTATIC VENTING. ADDITIONS, REMODELING AND REPAIRS TO EXISTING STRUCTURES CANNOT

EXCEED 50% OF THE FAIR MARKET VALUE OF THE STRUCTURE WITHOUT THE ENTIRE STRUCTURE HAVING TO BECOME FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) COMPLIANT.

AS PART OF OUR CRS PROGRAM PARTICIPATION, WE ARE HAPPY TO PROVIDE SERVICES CONCERNING FLOOD ZONES AND DEVELOPMENT REGULATIONS THAT PERTAIN TO ALL PHASES OF CONSTRUCTION. A COPY OF THE ORDINANCE IS AVAILABLE AT NO COST IF REQUESTED. WE WILL BE GLAD TO PROVIDE ANSWERS TO QUESTIONS CONCERNING THE FLOOD ZONE OF A PROPERTY, BUILDING AND FEMA REQUIREMENTS FOR NEW CONSTRUCTION AND THE SUBSTANTIAL IMPROVEMENT RULES. **PLEASE CALL 786-4573 EXT. 104 OR 107 OR VISIT THE ZONING DEPARTMENT IN CITY HALL, SHOULD YOU HAVE ANY QUESTIONS.**

THE FOLLOWING PUBLICATIONS ARE AVAILABLE FOR REFERENCE AT CITY HALL:

- GUIDE TO FEMA MAP
- COASTAL CONSTRUCTION MANUAL
- DESIGN GUIDELINES FOR FLOOD DAMAGE REDUCTION
- RETROFITTING FLOODPRONE RESIDENTIAL STRUCTURES

[Chatham Emergency Management Agency](#)

[Federal Emergency Management Agency](#)