How Do You Prepare for a Flood?

Step 1 - KNOW YOUR FLOOD HAZARD
Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). FIRMs are the official maps for a community on which FEMA has delineated both the Special Flood Hazard Areas (SFHAs) and the risk premium zones applicable to the community. SFHAs represent the areas subject to inundation by the 1-percent-annual chance flood event. Structures located within the SFHA have a 26-percent chance of flooding during the life of a standard 30-year mortgage.

FEMA FIRM maps are available for free public viewing in Charleston County public libraries or online at https://msc.fema.gov/portal. Also, upon request, the City’s Floodplain Management staff will make free flood zone determinations for properties located within the City. Please contact floodplain-info@charleston-sc.gov or (843) 579-6481.

Properties located outside of the SFHA are not guaranteed to be safe from flooding.

Step 2 - INSURE YOUR PROPERTY
Flooding is not covered by a standard homeowner’s insurance policy. The City of Charleston participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all structures in the City regardless of whether or not they are located within a SFHA. Coverage is available for the building itself as well as its contents. Renters are highly encouraged to purchase flood insurance for their contents. Note that there is a 30-day waiting period before coverage goes into effect. That means now is the best time to buy flood insurance.

Contact your insurance agency for more information. Additional information can be found online at www.floodsmart.gov or by calling 1-888-379-9531.

Step 3 - PROTECT YOURSELF AND YOUR FAMILY

- Tune-in to local commercial radio or television stations (WJBF – 96.9 FM, WEZL – 103.5 FM, WSCI - 89.3 FM) or NOAA weather radio frequencies (162.550 or 162.450). Purchase a Weather Alert Radio for your home and place of employment to help you stay informed of changing conditions.
- If your property is in imminent danger of flooding, contact Dominion Energy at (843) 745-6000 to request that your power or natural gas be shut off or for guidance on how to do it yourself. Teach family members how and when to turn off gas, electricity, and water.
- Never attempt to drive through flooded roadways. Floodwaters can conceal damage underneath, and as little as two feet of running water can carry away most vehicles including SUVs.
- Avoid low-lying areas. Seek shelter in the highest areas possible.
- Develop an evacuation plan for your family. Designate a place where your family will meet after an evacuation order is issued.

Step 4 - PROTECT YOUR PROPERTY

Various methods may be used to minimize flooding. If the floor level of your property is lower than the “Base Flood Elevation” (BFE), which is the elevation of the 1% annual chance flood, based on the FEMA maps, consider elevating your structure. Brochures discussing flood proving and other mitigation measures are available at City offices and in Charleston and Berkeley County public libraries.

If a flood is imminent, protect your property by sandbagging areas subject to the entry of water into living spaces. Move valuables and furniture to higher areas of the dwelling to minimize damages.

The City of Charleston will make site visits to provide one-on-one advice to a property owner regarding flooding and drainage issues on private property. For more information, please contact Stormwater Maintenance at (843) 965-4129.

Step 5 - BUILD RESPONSIBLY

All development within the City requires a permit. Always check and fulfill permitting requirements with the Building Inspections Division at (843) 724-7450 and/or the Engineering Division at (843) 724-3782 before you build on, alter, fill, or re-grade any portion of your property and/or within any easement or right-of-way. Also, contact either of the numbers above to report any suspected permitting violations.

The NFIP requires that if a building is substantially improved, meaning the cost of reconstruction, additions, or other improvements equals or exceeds 50% of the building’s market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards. For example, a residence damaged so that the
cost of repairs equals or exceeds 50% of the building’s value before it was damaged must be elevated above the base flood elevation. Please contact the Building Inspections Division at (843) 724-7450 for more information.

**Step 6 - PROTECT NATURAL FLOODPLAIN FUNCTIONS**

Floodplains are a natural component of the Charleston environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protects water quality. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flow flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed, and improved groundwater recharge.

Per Section 28-7 of the City's Code of Ordinances, it is illegal to dump anything into any stream channel, pond, basin, or other part of the City's stormwater drainage system. Dumping of materials into our waters or drains pollutes those waters, clogs our storm drains, and leads to flooding in our neighborhoods. Help reduce flooding by taking an active role in keeping trash and debris off the streets and sidewalks and out of streams and ditches. For more information or to report illegal dumping, please contact Stormwater Maintenance at (843) 965-4129.

**Step 7 – PREPARE FOR HURRICANES**

Know your evacuation route. The Charleston County Emergency Preparedness Division will order or advise evacuations if conditions warrant this action. If evacuations are called for, it is imperative that you follow instructions in the time frame noted.

The designated hurricane evacuation routes from different areas of the City are as follows:

- **Downtown:** I-26W
- **West Ashley:** SC-61N to US-78W
- **Daniel Island:** I-526W to I-26W
- **Johns Island:** Main Road to US-17S to SC-64W
- **James Island:** Folly Road to US-17S to I-526E to I-26W

Questions regarding emergency procedures may be addressed to the Charleston County Emergency Preparedness at (843) 743-7200. For maps of evacuation routes, please consult: www.scemd.org/prepare/know-your-zone.

**Step 8 - GENERAL PREPAREDNESS**

Inventory and photograph your home’s contents and put important papers and insurance policies in a safe place.

Keep an emergency supply of non-perishable food, water, batteries, flashlights, manual can opener, and a battery-operated radio.

If possible, place the washer, dryer, furnace and water heater above potential flood waters. They should be placed on masonry blocks or concrete at least 12 inches above the projected flood elevation, moved to inside a floodwall or moved to a higher floor. All work must conform to state and local building codes.


**Step 9 – PREVENT BASEMENT FLOODING**

Making low-cost changes in your home now can prevent flood damages later.

- Extend down spouts away from your home and make sure the grade of the yard surface slopes away from the home.
- Clean rain gutters in the spring and fall. Blocked gutters will cause roof water to dump directly against the foundation.
- Seal your foundation and basement walls and install a sump pump.

For more resources on preventing basement flooding, visit www.charleston-sc.gov/1944/Floodplain-Management.

**Step 10 – REDUCE STORMWATER FLOODING**

Install Low Impact Development techniques to help manage stormwater on the ground before it enters the stormwater drainage system.

Use rain barrels under downspouts to collect rainwater. Divert downspouts into rain gardens. Install porous pavement or permeable pavers in walkways and driveways.

For more information about flood safety or the NFIP, please note the following: www.floodsmart.gov

www.ready.gov/floods

1-888-379-9531