



WILLIAM S. COGSWELL, JR.
Mayor

City of Charleston *South Carolina*

MATTHEW FOUNTAIN, PE, PG
Director

Department of Stormwater Management

Date: _____

RE: Flood Hazard Information

TO WHOM IT MAY CONCERN:

The property located at: _____, also known as _____
[legal description if needed] has been located on the city's Flood Insurance Rate Map (FIRM). The following information is provided:

Community ID or NFIP number: 455412

The property is located on panel number: _____, Suffix: _____

The date of the FIRM index: _____

The property is located in FIRM zone: _____

The main building on the property:

_____ IS located in a Special Flood Hazard Area. The base flood elevation at the property is _____. Federal law requires that a flood zone determination be done as a condition of a federally backed grant or loan to determine if the structure is in an SFHA and if so, to require flood insurance. This letter is not to be considered a flood zone determination. It is up to the lender to determine whether flood insurance is required for a property.

_____ IS NOT located in a Special Flood Hazard Area. However, the property may still be subject to local drainage problems or other unmapped flood hazard. Flood insurance from the National Flood Insurance Program (NFIP) is available at non-floodplain rates. A flood insurance policy can still be required by a lender.

_____ A decision about the building's exact location cannot be made on the FIRM. A copy of the FIRM is attached for your information.

Flood insurance from the NFIP is available for any property in this city. More information on flood insurance is attached. This office has copies of FEMA Elevation Certificates for all buildings constructed in the SFHA since 1990. Questions about this letter or about the City's floodplain management program are welcome at this office by calling _____.

NOTE: This information is based on the Flood Insurance Rate Map for the City. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map.

Local Floodplain Management Official



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Additional Flood Hazard Information:

1. The City of Charleston _____ currently have an [Elevation Certificate](#) on file for this property. Refer to attachment, if applicable.
2. For properties in the [Special Flood Hazard Area \(SFHA\)](#):
 - a. Based on the Elevation Certificate, the lowest floor elevation of _____ the building _____ comply with the Substantial Improvement/Damage Design Flood Elevation (DFE) of _____ (Base Flood Elevation plus Freeboard).
 - b. During a 100-year flood with a Base Flood Elevation of _____ this property would experience a flood depth up to _____ feet above ground using the lowest grade elevation of _____. (Sourced from topographic or Elevation Certificate data).
 - c. This property _____ appear to be within the Limit of Moderate Wave Action (LIMWA), known as the [Coastal A Zone](#) with wave heights between 1.5 to 3 feet.
3. This street _____ appear to be a street on low ground. Streets on low ground less than 8' in elevation are considered "flood prone" according to the [Charleston Regional Hazard Mitigation Plan](#).
4. This property _____ appear to be within a City of Charleston Floodplain Management [Repetitive Loss Area \(RLA\)](#).
5. This property _____ appear to fall within a City of Charleston [Stormwater Management Special Protection Area \(SPA\) for areas associated with known flooding](#).
6. During a Category 3 Hurricane, the [National Hurricane Center](#) estimates that storm surge in the immediate area would be _____.
7. Using [NOAA predictive models](#), this property might experience inundation with _____ feet of Sea Level Rise (SLR). The City's [Flooding & Sea Level Rise Strategy](#) makes a planning recommendation of 2.0-3.0 feet of SLR over the next 50 years. Land subsidence and [erosion/shoreline change](#) may worsen the impacts of SLR.
8. This property _____ appear to be within or adjacent to a wetland, riparian area, or in a Fish and Wildlife Service (FWS) managed lands area as classified by the [National Wetland Inventory](#).
9. This property _____ appear to be within the [Coastal Barrier Resource System \(CBRS\)](#) or FEMA Designated Floodway.

Comments:

Signature:

Disclaimer: Flood events with a greater flood depth than the Base Flood may occur. Areas outside of the FEMA designated Special Flood Hazard Area (SFHA) may still be subject to local drainage problems, unmapped floodplains, Sea Level Rise or another unmapped flood hazard. The information provided here is not comprehensive and other flood hazards may impact the property. An NFIP insurance provider will be able to answer questions about insurance premiums. The City of Charleston has a privacy agreement in place with FEMA. If the current property owner or tenant would like additional information regarding past NFIP claims, they can contact [FEMA Mapping and Insurance eXchange \(FMIX\)](#) at 877-336-2627 and select the option for insurance. The owner may have also received a claim history report with their annual renewal notice.



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General Resources:

- [FloodSmart.gov](#)
- [NFIP's Pricing Approach](#)
- [Ready.gov - Plan Ahead for Disasters](#)
- [Charleston County Emergency Management Department](#)
- [Know Before You Buy- Flood Risk During Home Buying](#)
- [City of Charleston Flood Hazard Preparedness Brochure](#)
- [City of Charleston - Know Your Flood Zone](#)
- [City of Charleston Building Construction in Flood Zones - Building Code Requirements](#)
- [City of Charleston Storm Damage Reporting](#)
- [TIDEeye: The City's Tide and Weather Tool](#)
- [How high is that seawall? Explanation of Tides and Vertical Datums](#)
- [Why Does it Seem like Charleston Always Floods When it Rains?](#)
- [City of Charleston Stormwater Management Capital Improvement Project List](#)
- [Peninsula Perimeter Protection Project for Coastal Storm Risk](#)
- [City of Charleston Rainproof Program](#)
- ['Mean High Water' Project Photos Documenting Flooding](#)

Please contact us if you have any questions or concerns regarding the information provided.

The City of Charleston Floodplain Management program offers one-on-one assistance and site visits to evaluate flood mitigation options.