

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

YOU ARE RECEIVING THIS BROCHURE BECAUSE YOUR PROPERTY IS LOCATED IN OR NEAR A FLOODPRONE AREA.

History of Flooding in the City of Charleston

Due to its close proximity to the Atlantic Ocean, tidally influenced rivers and streams, and low coastal elevations, the City of Charleston has experienced drainage and flooding problems since its founding. Flooding in the City can be attributed to three sources: 1) tidal flooding and storm surge resulting from hurricanes and tropical storms; 2) flash flooding resulting from heavy rainfall that overburdens the drainage system within the City; and 3) riverine flooding resulting from heavy and prolonged rainfall which causes the capacity of river and stream channels to be exceeded. Being prepared is your best defense against a flood.

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). It is the official map 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 Engineering Division at (843) 724-3764, will make free flood zone determinations for properties located within the City. It is critical to note that 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. Contact your insurance agency for more information.

Step 3 - PROTECT YOURSELF AND YOUR FAMILY

- Tune-in to local commercial radio or television stations (WIWF – 96.9 FM, WEZL – 103.5 FM, WSCI - 89.3 FM) or NOAA weather radio frequencies (162.550 or 162.450). The purchase of a Weather Alert Radio for your home and place of employment can help you stay informed of changing conditions.
- If your property is in imminent danger of flooding, contact SCE&G 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.
- Turn Around, Don't Drown! 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 SUV's.
- 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" (elevation of the 100-year flood, based on the FEMA maps), consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available in Charleston County public libraries. If a flood is imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. Residents can help reduce flooding by taking an active role in keeping trash and debris off the streets and sidewalks and out of streams and ditches.

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 Storm Water Maintenance at (843) 724-7367.

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) 724-7431 and/or the Engineering Division at (843) 724-3761 before you build on, alter, fill, or re-grade on 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 the cost of reconstruction, additions, or other improvements to a building 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) 724-7431 for more information.

Step 6 - PROTECT NATURAL FLOODPLAIN FUNCTIONS

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

suitable for farming. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

Step 7 - HURRICANE PREPAREDNESS

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) 202-7400. For maps of evacuation routes, please consult:

www.sctrffic.org/evacroutes.html

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. Non-perishable food, water, batteries,

flashlights, manual can opener and a battery-operated radio should be kept available.

- 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

- 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.

Step 10 - FLOOD EDUCATION

- Teach school children about flooding, ways to reduce flood damage and the benefits of reduced stormwater pollution.

For more information about flood safety or the NFIP, please note the following:

www.floodsmart.gov
www.ready.gov/floods
1-888-379-9531

City of Charleston Engineering Division
75 Calhoun Street, Third Floor
Charleston, South Carolina 29401

