

## 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 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 City's drainage system; 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). 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](mailto: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](http://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 (WIWF – 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 proofing 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

