

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?



**YOU ARE RECEIVING THIS
BROCHURE BECAUSE YOUR
PROPERTY IS LOCATED IN OR
NEAR A FLOOD ZONE.**

History of Flooding in the City of Charleston

Due to its tidally influenced rivers, 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. Flooding can be intensified when flooding from more than one source occurs at the same time, causing compound flooding.

- Tidal flooding and storm surge resulting from hurricanes and tropical storms.
- Flash flooding resulting from heavy rainfall that overburdens the City's drainage system.
- Riverine flooding resulting from heavy and prolonged rainfall which causes the capacity of river and stream channels to be exceeded.

PREPARE NOW. This is your best defense against a flood.



City of Charleston Floodplain Management
2 George Street, Suite 2100
Charleston, South Carolina 29401

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

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 us at floodplain-info@charleston-sc.gov or call (843) 579-6481.

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.

Contents coverage can be purchased by both owners and renters. Note, there is a 30-day waiting period before coverage goes into effect. Now is the best time to buy flood insurance.

Contact your insurance agent for more information.

FEMA has updated the NFIP's risk rating methodology. Risk Rating 2.0 went into effect for all existing policies on April 1, 2022.

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 (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 1-800-251-7234 or by visiting <https://www.dominionenergy.com/south-carolina/contact-us> 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 hazards, and as little as two feet of flowing water can carry away most vehicles.
- **Avoid low lying areas.** Seek shelter in the highest areas possible and stay away from power lines.
- **Develop an evacuation plan for your family.** Designate a place where your family will meet after an evacuation order is issued.
- **Upon return, do not occupy the dwelling until officially notified it is safe.**



STEP 4: PROTECT YOUR PROPERTY

Consider elevating your structure if the floor level of your building is lower than the "Base Flood Elevation" (BFE). The BFE is the elevation of the 1% annual chance flood based on the FEMA maps.

Resources about flood mitigation measures are available at City offices and county public libraries.

The City of Charleston offers site visits and provides one-on-one advice to property owners regarding flooding and drainage issues on private property.

To check if the City has an Elevation Certificate on file for your address, visit: <https://www.charleston-sc.gov/2452/Elevation-Certificates>

Information on pre-flood or post-flood financial assistance for protecting your property, such as FEMA grant programs, and Increased Cost of Compliance (ICC), can also be provided.

For more information, please contact floodplain-info@charleston-sc.gov or call (843) 579-6481.

STEP 5: BUILD RESPONSIBLY

All development and construction work within the City requires a permit, including damages after a storm event.

Replacement of flooring, baseboards, drywall, HVAC, ductwork, and cabinets all require a permit.

Always check and fulfill permitting requirements with the Permit Center by calling (843) 577-5550, emailing permits@charleston-sc.gov or visiting us at 2 George St, Charleston, SC 29401 before you build on, alter, fill or re-grade any portion of your property and/or within any easement or right-of way.

Report any suspected permitting violations to the Permit Center. Be sure your contractors are licensed and bonded.

The NFIP and local City ordinance require that if a building is Substantially Improved, meaning the cost of reconstruction, additions, or other improvements equals or exceeds 50% of the building's value, then the building must meet the same flood design requirements as a new building.

Substantially Damaged buildings must also be brought up to the same standards.

Specifically, a residence damaged with repairs equaling or exceeding 50% of the pre-damaged building value must be elevated to the Base Flood Elevation plus Freeboard.

Please contact the Building Inspections Division at inspections@charleston-sc.gov or call (843) 724-7446 for more information about Substantially Damaged or Improved Buildings.

STEP 6: PROTECT NATURAL FLOODPLAIN FUNCTIONS

Floodplains are a natural component of the Lowcountry 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 flood flows downstream. reduced erosion of the stream bank and channel, deposition of sediments higher in the watershed, and improved groundwater recharge.

Report wetland disturbances to DHEC at (843)-953-0200.

Per Section 27-40 through 27-43 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 the water, 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.

To report illegal dumping and illicit discharges, please contact the Citizen Services Desk at (843) 724- 7311.

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 I26-W**
- **Johns Island: Main Road to US-175S to SC-64W**
- **James Island: Folly Road to US-175S to I 526E to I-26W**



Questions regarding emergency procedures may be addressed to the Charleston County Emergency Preparedness Division at (843) 743-7200.

For maps of evacuation routes, please consult: www.scemd.org/prepare/know-your-zone

STEP 8: GENERAL PREPAREDNESS

If a flood is imminent take actions to protect your property:

- **Add** barriers like sandbags to areas subject to the entry of water into living spaces.
- **Move** valuables and furniture to higher areas of the dwelling.
- **Anchor** equipment/machinery, fuel tanks, and outdoor items.
- **Inventory** and photograph your home's contents and put important papers and insurance policies in an elevated and dry safe place.
- **Keep** an emergency supply of non-perishable food, water, batteries, flashlights, manual can opener, and a battery-operated radio.

- **Elevate** appliances, equipment and machinery above the potential flood water level, if possible.

- They can be placed on masonry blocks or concrete at least 12 inches above the projected flood elevation, moved inside a floodwall or moved to a higher floor.
- All work must conform to state and local building codes.



For an emergency preparedness checklist, visit: www.charlestoncounty.org/departments/emergency-management/emergency-info.php

STEP 9: PREVENT BASEMENT FLOODING

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

- **Extend** downspouts 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. A blocked gutter will cause roof water to dump directly against the foundation.
- **Seal** your foundation and basement walls, use flood resistant materials and install a sump pump.
- **Install** water-activated alerts.

For more resources on preventing basement flooding visit: <https://www.charleston-sc.gov/1944/Floodplain-Management>

STEP 10: REDUCE STORMWATER FLOODING

Install Low Impact Development techniques to help manage stormwater on site 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. Include native grasses and plants in your landscape.

Contact the City's Stormwater Management Department at (843) 214-0146 for more information.

City of Charleston Contact Information

Contact the City's Floodplain Management staff at (843) 579-6481 or floodplain-info@charleston-sc.gov

Contact the City's Stormwater Management staff at (843) 214- 0146 or Kiddr@charleston-sc.gov

Contact the City's Building Inspections staff at (843) 724-7446 or inspections@charleston-sc.gov

Contact the City's Permitting staff at (843)-577-5550 or permits@charleston-sc.gov

City GIS resources such as TIDEeye, Harbor Gage, Road Closures and MAPNET are available at <https://gis.charleston-sc.gov/>

For more information about flood safety or the NFIP, please note the following: www.floodsmart.gov and www.ready.gov/floods 1-888-379-9531



REPORT DAMAGE

If you find damage on your property or in public areas, such as structural flooding, fallen trees or damaged utilities, please report it:

Citizen Services Center
843.724.7311

Online Damage Reporting
gis.charleston-sc.gov/report-damage