

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

YOU ARE RECEIVING THIS BROCHURE BECAUSE YOUR PROPERTY IS IN OR NEAR A SPECIAL FLOOD HAZARD AREA.

➤ **History of Flooding in the City of Charleston.** It is critical to remember that the City of Charleston, being located in the Atlantic Coastal region, is subject to flooding from the Atlantic Ocean. Charleston County has experienced fifteen Atlantic Hurricanes since 1804, many of which resulted in flood damages. The most recent hurricane events were Hurricanes Hugo in 1989, Floyd in 1999, and Gaston in 2004. Being prepared is your best defense against such events. Charleston is subject to storm surge, flooding from heavy rains and high tides.

What should you do before a flood?

➤ **Determine if your property is located in an area subject to flooding.** The following areas have a known potential for flooding:

Air Harbor	Oak Forest
Ardmore	Peninsula / Downtown
Ashley Hall Plantation	Shadowmoss
Byrnes Downs	Sherwood Forest
Country Club II	South Windermere
Forest Acres	Village Apartments
Hickory Hills	West Ashley Plantation
Marsh Cove	Willow Walk

This is not a complete list of areas that are within flood zones, but rather a list of areas with documented flooding problems. A property located within a flood zone does not necessarily have flooding problems. If your neighborhood is not listed, your property may still be within a flood zone, as designated by Federal Emergency Management Agency (FEMA) maps. Upon request, the Engineering Division at (843) 724-3764, will make free flood zone determinations for

properties within the City. FEMA maps are also available in Charleston County Public Libraries. If located in an “A” Zone, your property is within the Special Flood Hazard Area (SFHA), which is an area that has been determined to have the potential for flooding caused by a 100-year storm. If located in a “V” Zone, your property is also within the SFHA and could also be subject to velocity wave action. The building department also maintains elevation certificates for many properties within the city which are also available for review.

➤ **Purchase flood insurance on your property.** Flooding is not covered by a standard homeowner’s insurance policy. A separate flood insurance policy is required to cover damages incurred by flooding. Coverage is available for the building itself as well as for the contents of the building. The City of Charleston participates in the National Flood Insurance Program (NFIP) that makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain. Note that there is a 30-day waiting period before coverage goes into effect. Contact your insurance agency for more information. Flood insurance information is also available in Charleston County Public Libraries.

➤ **Maintain drainage channels and pipes free of obstruction and debris.** The City of Charleston performs cleaning and maintenance activities on the drainage channels and pipes in City easements & rights-of-way in accordance with an established schedule and other standard operating procedures. Residents are encouraged to assist in maintaining the drainage in their areas by removing or reporting obstructions (such as shopping carts, leaves, debris, trash, etc.). Keeping drainage channels free of obstructions reduces flooding in the event of heavy rains. By way of City ordinance, it is illegal to dump trash, leaves, landscape debris, paint, grease, or any other material into any portion of the City’s drainage system. Such dumping can have devastating impacts on water quality in addition to causing flooding. To report obstructions or illegal dumping, or for questions regarding drainage system maintenance, please contact Storm Water Maintenance at (843) 724-7367.

➤ **Protect your property from the hazards of flooding and wind.** 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. The City of Charleston Fire Department may be available to assist with sandbagging efforts. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. Attaching plywood or specially made panels over windows and patio doors may help protect against high wind damages associated with hurricanes. 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.

➤ **Meet improvement requirements.** The National Flood Insurance Program (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.

➤ **Meet permitting requirements.** 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.

➤ **Keep an emergency supply.** Non-perishable food, water, batteries, flashlights, a manual can

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

What should you do during a flood?

➤ If your property is in imminent danger of flooding, please contact SCE&G at (843) 745-6000 to request that your power and natural gas be shut off, or for guidance on how to do it yourself. This number may also be contacted regarding any other electrical or natural gas emergencies.

➤ 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) for Watch and Warning Bulletins and any corresponding emergency instructions. 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-26 W
West Ashley: SC-61 N to US-78 W
Daniel Island: I-526 W to I-26 W
Johns Island: Main Road to US-17 S to SC-64 W
James Island: Folly Road to US-17 S to I-526 E to I-26 W

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

➤ If dangerous flooding conditions are imminent, avoid driving a vehicle if possible. Do not attempt to drive or wade through deep pockets of water or running washes. Unstable banks should be avoided.
➤ Develop an evacuation plan for your family.
➤ Avoid low-lying areas. Seek shelter in the highest areas possible.

What should you do after a flood?

- Listen to the radio for emergency instructions.
- Avoid driving if possible.
- Follow established procedures for property damage repairs:

Select a contractor who is licensed in his trade. The City of Charleston requires contractors to be licensed and/or registered with Charleston County and to have a City of Charleston Business License. Licensed and/or Registered contractors will have a County or City decal displayed on their vehicle. They will also be able to produce receipts for their licenses. Only licensed electricians may perform electrical work, only licensed plumbers may perform plumbing work, only licensed gas contractors may work on a gas system, only licensed mechanical contractors may perform heating, ventilation and air conditioning work, and only licensed building contractors may perform building related work. Verify that contractors are licensed before signing or agreeing to any repair contracts. It is also recommended that you verify certification of liability and workman's compensation insurance. Complaints against licensed contractors may be referred to the appropriate licensing agency.

Require your contractors to obtain the proper permits for work being performed. Permits are required for any permanent improvement (including painting, roofing, siding, additions, alterations, etc.) to a structure and for site work such as grading, filling, etc. Permits are required even if a homeowner is doing the work himself.

Questions about permits or contractor licensing may be addressed to the City of Charleston Building Inspections Division at (843) 724-7431.

Recognize the natural and beneficial functions of floodplains to help reduce flooding: 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.

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

www.floodalert.fema.gov
www.fema.gov/hazards/floods
1-888-FLOOD29

This information is provided by the City of Charleston and is applicable to properties within the limits of the City. If you reside in a jurisdiction other than the City of Charleston, contact your regulatory authority for information. If you believe you received this notice in error, or if you no longer own this property, please contact the City of Charleston Engineering Division at (843) 724-3761 or via U.S. mail.

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



A Publication for City of Charleston Property Owners

