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## Before A Flood

### Determine if your property is subject to flooding:

Properties subject to flooding are categorized into different types of zones. If you are in an "A" Zone, your property is within the Special Flood Hazard Area (SFHA) and could experience flooding. If you are in a "V" Zone, your property is subject to wave action in addition to flooding from rising water. Your local government can tell if your property is in the special flood hazard area.

### Check your flood hazard:

You can get site-specific information from your local area government if you are in a floodplain or have experienced a flood, drainage, or sewer related problem. This includes flood depth in relation to the building's first floor and historical information about flooding in the area. Additionally, some governments provide site visits to evaluate your property, review its flood problem, and explain the most appropriate flood protection measures.

### Purchase flood insurance on your property:

Damage caused by flooding is not covered by a standard homeowner's insurance policy. A separate flood insurance policy is required. Flood insurance is available for buildings only, contents only, or both building and contents. Insurance agents should be contacted for policy information. Flood insurance information is available at the Charleston County Public Libraries.

### Keep drainage ditches free of obstruction and debris:

Several area governments have passed ordinances prohibiting the dumping of trash, landscape debris, or other materials into stream channels, ponds, or basins that regularly carry or store stormwater. These channels are routinely cleaned and maintained by local governments, and residents are encouraged to assist in maintaining the channels by removing or reporting obstructions (i.e., shopping carts, debris, trash, etc.) to their local government. Keeping drainage channels free of obstruction reduces flooding in the events of heavy rains.

### Protect your property from flooding and wind:

Various alternatives are available to help minimize flooding. If the floor level of your property is lower than the "Base Flood Elevation," consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are

available at the Charleston County Public Libraries. Your local government also can provide you with a list of licensed contractors and consultants who are knowledgeable about flood proofing or retrofitting techniques and construction. If a flood is imminent, property can be protected by sandbagging areas where water might enter living spaces. Valuables and furniture may be moved to higher areas of the dwelling to minimize damages. Attaching plywood or other approved protection systems over the windows and patio doors will help protect against high wind damages associated with hurricanes.

### Have an emergency kit:

In case of an emergency, always keep emergency supplies of non-perishable food, water, batteries, flashlights, a manual can opener, and a battery operated radio available.

## During A Flood

### Protect against electric or gas problems:

Turn off the electricity and gas at the main disconnect if your property is in danger of flooding.

### Stay alert to weather advisories:

Local television and radio stations will broadcast updates and alerts as they are posted by the National Weather Service and transmitted by the Emergency Alert System. If evacuations are required, it is imperative that you follow instructions. Street patrols and door-to-door notifications may be used if evacuation is mandatory. Generally, residents are given 48-72 hours notice in advance of a hurricane. Questions regarding emergency procedures can be directed to the Charleston County Emergency Preparedness Department (843-202-7400).

### Avoid driving if flood conditions are imminent:

Do not attempt to drive or wade through deep pockets of water and avoid unstable banks. Stay away from low-lying areas and seek shelter in the highest areas possible.

## After A Flood:

**Listen to the radio for emergency instructions and avoid driving when possible.**

### Verify that contractors are licensed:

Contractors must have specialized licenses, including electricians, plumbers, gas contractors, mechanical contractors, and building contractors. They should be able to produce proof of their license. Contractors licensed by Charleston County will have a county decal displayed on their vehicle. Complaints against licensed contractors may be referred to the appropriate licensing agency. Contact your local government to confirm whether the contractor is licensed or registered.

### Require contractors to get permits before work starts:

Permits are required for any permanent improvement (including re-roofing, siding, additions, alterations, etc.) to a structure and for site work, such as grading, filling, etc. Permits are required even if homeowners are doing the work themselves. Questions about permits or reports of non-permitted development should be made to your local area government.

Floodplains may contain wetland areas which serve natural and beneficial functions such as flood moderation, water quality enhancement, ground water recharge, and as habitats for wildlife. Beachfront areas may also contain primary ocean front dunes which serve as buffers against minor wave height fluctuations and beach erosion. Protecting these areas maintains important functions. Activities that disturb beachfront and saltwater wetlands should not be undertaken without first obtaining permits from the S.C. Department of Health and Environmental Control's Office of Coastal Resource Management (843-744-5838). Any disturbance of fresh water wetlands requires a permit from the U.S. Army Corps of Engineers (843-727-4330) and certification from DHEC's Office of Ocean and Coastal Resource Management.

The National Flood Insurance Program requires that if the cost of reconstructing, rehabilitating, adding to or other wise improving a structure equals or exceeds 50 percent of the building's assessed or appraised value then the building must meet the same construction requirements as a new building. These requirements also apply to buildings that are substantially damaged, however, the value used in making the substantial improvement determination is the pre-damage value of the structure. This regulation is enforced through the permitting process.

## The Community Rating System

The Community Rating System (CRS) is a nationwide program sponsored by the Federal Emergency Management Agency (FEMA) through the National Flood Insurance Program (NFIP). This program has been in existence since 1990 and its objectives are to reduce flood losses, facilitate accurate insurance ratings, and promote awareness of flood insurance.

The CRS program is a voluntary one that accomplishes its objectives by providing incentives in the form of flood insurance premium discounts for the citizens in communities which participate in the program. Participating in the CRS program involves performing activities which exceed the minimal FEMA requirements for participating in the National Flood Insurance Program. Credit points are assigned according to a schedule, which is periodically revised, based on the type and level of activities performed by a community. This publication, for example, provides credit towards the CRS rating. Other activities include maintenance of drainageways, providing emergency warning to the public in the event of a flood, and conducting floodplain management planning.

Additional information regarding the CRS program is available at the Charleston County Public Libraries, at the offices of local jurisdictions, and from FEMA directly on the web at <http://www.fema.gov>.

Charleston County is subject to flooding from Atlantic Ocean hurricanes and other server storms. Charleston County has experienced many Atlantic hurricanes, the majority of which resulted in flood and wind damages. The most recent such events were Hurricanes Hugo in 1989 and Floyd in 1999. Being prepared is your best defense against such events.

## Contact Information

### Charleston County (unincorporated), Towns of Awendaw, Meggett, and Rockville

Flood Zone.....	843-202-7200
Flood-related site visits.....	843-202-6930
Drainage Maintenance.....	843-202-7600
Permitting/Licensing.....	843-202-6930

### City of Charleston

Flood Zone.....	843-724-3761
Flood-related site visits.....	843-724-3761
Drainage Maintenance.....	843-724-7367
Permitting/Licensing.....	843-724-7431

### City of Folly Beach

All Inquiries.....	843-588-2447
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### Town of Hollywood

All Inquiries.....	843-889-3222
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### City of Isle of Palms

Flood Zone.....	843-886-9912
Flood-related site visits.....	843-886-9912
Drainage Maintenance.....	843-886-8956
Permitting/Licensing.....	843-886-9912

### Town of Kiawah Island

Flood Zone.....	843-202-7200
Flood-related site visits.....	843-202-6930
Drainage Maintenance.....	843-768-9166
Permitting/Licensing.....	843-202-6930

### Town of Lincolnton

All Inquiries.....	843-873-3261
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### Town of McClellanville

All Inquiries.....	843-887-3712
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### Town of Mt. Pleasant

Flood Zone.....	843-884-5184
Flood-related site visits.....	843-884-5184
Drainage Maintenance.....	843-856-2157
Permitting/Licensing.....	843-884-5184

### City of North Charleston

Flood Zone.....	843-740-2571
Flood-related site visits.....	843-740-2561
Drainage Maintenance.....	843-745-1026
Permitting/Licensing.....	843-740-2546

### Town of Ravenel

Flood Zone.....	843-889-8732
Flood-related site visits.....	843-202-6930
Drainage Maintenance.....	843-202-7600
Permitting/Licensing.....	843-889-8732

### Town of Seabrook

Flood Zone.....	843-768-9121
Flood-related site visits.....	843-202-6930
Drainage Maintenance.....	843-768-9121
Permitting/Licensing.....	843-202-6930

### Town of Sullivan's Island

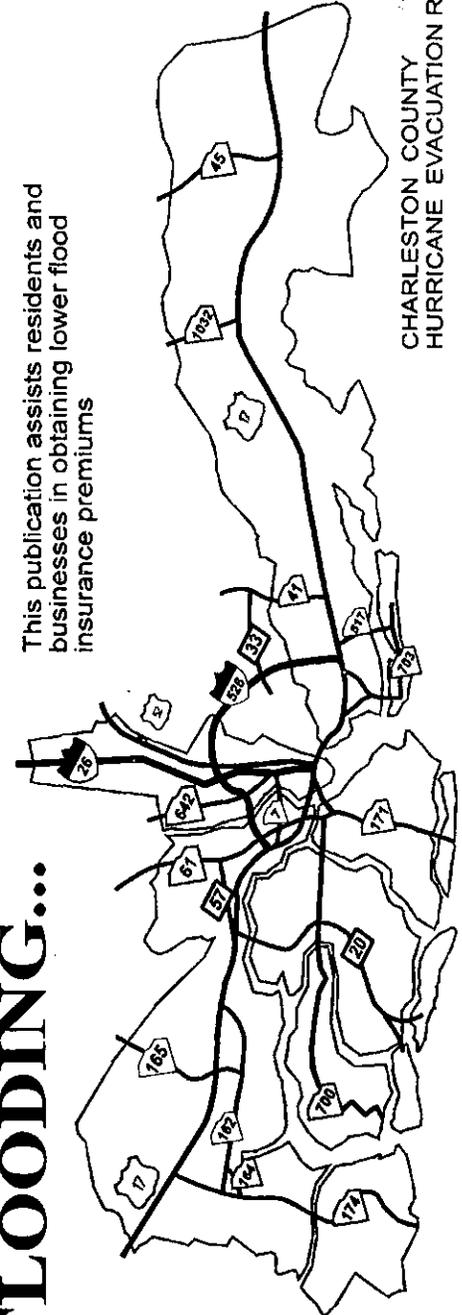
All Inquiries.....	843-883-3198
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**ARE YOU PREPARED?**

**FLOODING...**

This publication assists residents and businesses in obtaining lower flood insurance premiums



CHARLESTON COUNTY  
HURRICANE EVACUATION ROUTES