



Georgetown County Department of Planning And Development

Building Division

129 Screven Street
P. O. Drawer 421270
Georgetown, SC 29442

Phone: (843) 545-3116
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Flood Hazard: Check Before You Buy

Most everyone knows that coastal properties are subject to flooding and wind damage from hurricanes. There are maps that show areas predicted to flood. To find out more about flood-prone area maps, check with Georgetown County Building Department. However, flooding and other surface drainage problems can occur well away from the coast. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why,

- The force of moving water or waves can destroy a building.
- Slow-moving floodwaters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.

Flooded buildings breed mold and other problems if they are not repaired quickly and properly,

- The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

Floodplain Regulations: Georgetown County regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or any other cause must be elevated to or above the regulated 01Y flood level when they are repaired. More information can be obtained from Georgetown County Building Department at 129 Screven Str. or call 843-545-3116.

Check for a Flood Hazard: Before you commit yourself to buying property do the following:

- Ask the Building Department at 843-545-3116 if the property is in a floodplain, if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.
Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Flood Protection: A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

Flood Insurance: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.



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About the Mandatory Purchase of Flood Insurance

The NFIP: The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. This community participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit www.floodsmart.gov.

Mandatory Purchase Requirement: Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies, such as the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

How it Works: When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is located in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 25% of all NFIP flood losses arise from outside SFHAs (B, C, and X Zones).

Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements.



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TEN FLOOD FACTS EVERY PROPERTY OWNER SHOULD KNOW

1. **Do I live in a flood-prone area?** Much of Georgetown County is susceptible to flooding in coastal and riverine areas. This flooding is due to exceptional lunar tides, tropical storm events and excessive rainfall. To determine whether or not your property is in a flood zone please contact Georgetown County Building Department at 843-545-3116 or visit our office at 129 Screven Street, Georgetown. Flood zone map information can also be found online at www.georgetowncountysc.org.
2. **Natural and Beneficial Functions of Floodplains:** Natural floodplains generally include marsh areas and low-lying areas adjacent to rivers and creeks. Our natural floodplains reduce damage by allowing flood waters to spread out over large areas which helps facilitate absorption into the ground, reduces flow rates and serve as a flood water storage area. We should all do our part to keep our floodplains and floodplain waters free of contaminants such as oil, paint, anti-freeze and pesticides.
3. **Local Flood Zones Explained:** Georgetown County has five different flood zones within its borders. An X-zone is typically not a flood-prone area and has no flood requirements from FEMA. An X500-zone is much like an X-zone but is susceptible to what is known as a 500-year flood. An A-zone is typically found around riverine areas but has no determined base flood elevation (BFE). An AE-zone is found in both coastal and riverine areas and has a determined base flood elevation (BFE). A VE-zone is typically found along the ocean-front areas of the county and are subject to increased flood levels due to wave action.
4. **Is my home flood compliant?** You should first check with Georgetown County Building Department to determine if your property is in a flood zone. Once the flood zone is determined you need to know that your home meets or exceeds the elevation requirements for the particular flood zone. In most cases an elevation certificate is required and must be completed by a licensed surveyor, engineer or architect. More details will be explained by the building department dependent upon your flood zone.
5. **What can I do to protect my property?** There are specific measures that you should take to protect yourself from flood waters. Learn how to shut off gas and electricity to your home and do so if flooding is imminent. Electrical panels, heat pumps, water heaters, washers and dryers should be located at elevations less likely to sustain flooding. Relocate furniture and other valuables to higher elevations. Do not walk or drive thru flood waters. Drowning is the number one cause of death followed by electrocution from downed power lines. **STAY OUT OF FLOOD WATERS!** For free information and brochures on how to protect yourself and your dwelling contact Georgetown County Building Department at 843-545-3116. Additional information can also be found on the FEMA website at www.fema.gov and at www.georgetowncountysc.org.
6. **Do I need flood insurance?** Georgetown County participates in the National Flood Insurance Program (NFIP). The US Congress passed a law making it mandatory for property owners to obtain a flood insurance policy if the structure is in a special flood hazard area (SFHA) and the loan is federally backed. A new insurance policy, Increased Cost of Compliance (ICC) is now available that assists in bringing a non-compliant structure up to the NFIP standards if the building is substantially damaged or flooded repetitively.
7. **Drainage System Maintenance:** In addition to flood insurance, you should protect your home by ordinary preventive means. Do not sweep yard debris into the street, storm water systems, or ditches. To report problems with drainage facilities or violations, please call 843-545-3258.
8. **Substantial Improvement Requirements:** Any substantially improved or substantially damaged structure (dwelling or commercial building) must be brought up to NFIP and Georgetown County Ordinance Requirements. Substantial improvement means the cost to improve or repair the structure meets or exceeds 50% of the value of the structure. This would require a non-compliant structure to be raised to meet the requirements for the flood zone in which it is located. Contact the building department for specific details.
9. **Permit Requirements:** Georgetown County's Flood Damage Prevention Ordinance requires that all construction be permitted. Land disturbance activities may require a permit from the Storm Water Division. If you see someone working without a permit or have any questions, please call the building department at 843-545-3116.
10. **Flood Warning System:** The Georgetown County Office of Emergency Management coordinates the system for warnings related to flood events. Other agencies include the National Weather Service (NWS) and South Carolina Emergency Management Division (SCEMD). Radio and cable alerts can be activated as well as the Community Alert Network which has the capacity to call affected properties individually on the telephone. The Georgetown County Sheriff's Office, Midway Fire Department and Georgetown County Fire Department also have procedures in place to warn residents of imminent flooding. The county OEM will issue hurricane watches and/or warnings in conjunction with state and federal authorities. Such notices shall be transmitted on local television and radio stations, as well as door to door by public safety personnel.