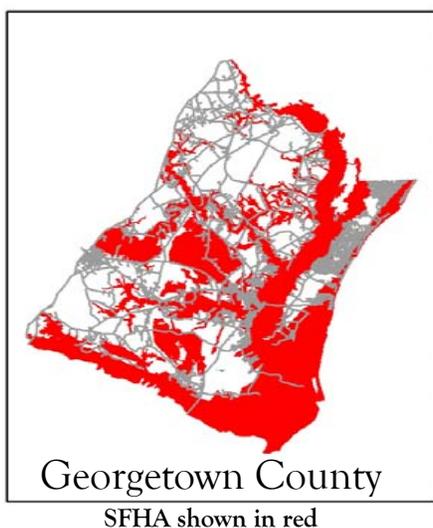


**8- Substantial Improvement Requirements-** any substantially improved or substantially damaged (more than 50% of the value of the structure) must be brought up to NFIP and Georgetown County's ordinance requirements. If the lowest finished floor of the existing house is below the base flood elevation and the cost of the repair or renovations is 50% or greater then the structure's original fair market value, the structure must be raised or elevated above the BFE. In Velocity Zones, the lowest horizontal member must be brought up to at least one foot above the BFE. Georgetown County enforces a five year cumulative requirement for substantial improvements.

**9- Drainage System Maintenance-** In addition to flood insurance, you should protect your home by ordinary preventive means. Do not sweep or blow yard debris into the street or storm water system. If your property is adjacent to a drainage way, please help us by keeping the banks clear of brush and debris. Dumping in ditches is illegal. To report problems with drainage facilities or violations, please call 843-545-3258.

**10- Flood Prone Areas-** To determine which flood zone your property is located in, please call the Georgetown County Building Department at 843-545-3116. Flood zone map information may be viewed online at [www.georgetowncountysc.org](http://www.georgetowncountysc.org).



Georgetown County

120 Broad Street

Post Office Box 421270

Georgetown South Carolina 29442



## Did You Know You Are In Or Near A Floodplain?



September 1989

CRS

Community Flood Insurance Program



FEMA

# TEN FACTS EVERY PROPERTY OWNER SHOULD KNOW

**1-Local Flood Hazard** Much of Georgetown County is susceptible to flooding from coastal storms and exceptional lunar tides. Rainfall from Hurricane Floyd dropped almost a foot of rain on Georgetown County.

**2-What You Can Do To Protect Your Property** Check with Georgetown County Building Department at 843-545-3116 to find out what flood zone you are in and what the base flood elevation (BFE) is for your location. Check with Georgetown County Emergency Management at 843-545-3273 to find out about the flood warning system and what evacuation routes you should take. There are specific measures that you should take to protect yourself from flood waters. Learn how to turn off gas and electricity to your house and do so if flooding is imminent. Do not walk through flood waters or drive through them. Drowning is the number one cause of flood deaths 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 be found on the FEMA web site at [www.fema.gov](http://www.fema.gov), and at [georgetowncountysc.org](http://georgetowncountysc.org)

**3-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.

Contact your insurance agent. And remember, your homeowner's policy does not protect you from flood damage. Georgetown County participates in the Community Rating System (CRS). By doing so, policy holders receive a discount on their policy cost.

**4-Property Protection** In order to protect your property, electrical panel boxes, heat pumps, washers and dryers, and water heaters should be elevated or relocated to areas less likely to be subjected to flood waters. Elevate and anchor fuel tanks. Raising furniture and other valuables on blocks will offer protection. Know what options there are to retrofit your home to reduce or avoid flood damage. There are several documents in the public library pertaining to floodplain topics.

Staff from the Georgetown County Emergency Management Office are prepared to make site visits upon request to assist you with flooding issues. This service is provided at no charge.

**5-Natural And Beneficial Functions Of Floodplains** Natural floodplains generally include marsh areas and low lying areas adjacent to creeks. Open parks also have natural floodplains. 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 storage area. We should all do our part to keep our flood plain and floodplain waters free



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of contaminants such as oil, paint, anti-freeze, and pesticides.

**6-Flood Warning System** The Georgetown County Office of Emergency Management coordinates the system for warnings related to flooding events. Other agencies include the National Weather Service (NWS) and the 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 the 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 local public safety personnel.

**7-Permit Requirements** Georgetown County's Flood Damage Prevention Ordinance requires that all construction, additions, conversions, and /or development comply with certain minimum standards intended to minimize damage from floods. Building permits must be obtained from the Georgetown County Building Department. Land disturbance activities may require a permit from the Stormwater Division of the building department as well. To obtain information or a building permit, call 843-545-3116. If you see someone working without a permit or have any questions please don't hesitate to call.