



ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

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



Floods can occur in the City of Beaufort at any time during the year. Storm surge from hurricanes and tropical storms pose the greatest threat for flooding. However, extreme high tides and heavy rains can also cause flooding in neighborhoods and in the streets. Heavy and prolonged rainfall causes the capacity of the drainage system to be exceeded and can also cause flooding along the Beaufort River and the City of Beaufort's manmade drainage system by exceeding their capacity. Due to the flat topography and location amid the marshes and tidal rivers of South Carolina's Sea Islands, flooding can occur almost anywhere in the City. **Being prepared is your best defense against a flood.**

Steps to Prepare for a Flood

Step 1 - KNOW YOUR FLOOD HAZARD

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). These are the official maps for a community on which the Federal Emergency Management Agency (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 in the SFHA have a 26-percent chance of flooding during the life of a standard 30-year mortgage. FEMA FIRM maps are available for free public viewing online at msc.fema.gov/portal. You can also contact the City of Beaufort Building Codes Office at permits@cityofbeaufort.org or (843) 379-7051 for help determining which flood zone your property is located in.

Step 2 - INSURE YOUR PROPERTY

Flooding is not covered by a standard homeowner's insurance policy. Flood insurance is available to homeowners, condo owners, commercial owners, and all renters. Renters are encouraged to purchase flood insurance for the contents of their home. Homeowners can get up to \$250,000 of building and contents coverage and businesses can get up to \$500,000 of building and contents coverage. Renters can obtain up to \$100,000 of coverage.

Note that there is a 30-day waiting period before coverage goes into effect. That means now is the best time to buy flood insurance!

Contact your preferred insurance agency for more information. Additional information can be found online at www.floodsmart.gov or by calling 1-888-379-9531.

Copies of Elevation Certificates for all structures new or substantially improved since 1996 are available for review online at www.cityofbeaufort.org or in person. To review an elevation certificate call (843) 379-7051.

Step 3 - PROTECT YOURSELF AND YOUR FAMILY

- 💧 The City of Beaufort and Beaufort County coordinate with the National Weather Service in issuing public warnings concerning expected floods and storms. Local television and radio stations may announce weather advisories issued by the National Weather Service. These stations may also provide local weather information.
- 💧 Tune-in to local radio stations such as WYKZ-FM 98.7 and the Adventure Radio Group channels, and local news channels such as WJWJ-TV, Live5News, and WTOC-TV.
- 💧 All-hazard NOAA Weather Radios (NWR) are available for purchase in local electronic retail or department stores and provide access to the NOAA Weather Radio Frequencies 162.550 and 162.450.
- 💧 If flooding threatens your home, turn off electricity at the main breaker. If you lose power, turn off all major appliances.
- 💧 Turn off the gas and be alert for gas leaks. Use a flashlight to inspect for damage. Do

not smoke or use candles, lanterns, or open flames unless you know that the gas has been turned off and the area has been ventilated.

- 💧 Avoid low-lying areas. Seek shelter in the highest areas possible.
- 💧 Discuss your family emergency plan. Your family may not be together when disaster strikes, so it is important to know how you will contact one another, how you will get back together, and what you will do in case of emergency.
- 💧 Never attempt to drive through flooded roadways. Floodwaters can conceal damage underneath. As little as two feet of running water can carry away most vehicles including SUV's. **Turn Around, Don't Drown!**

Step 4 - PROTECT YOUR PROPERTY

Various methods may be used to minimize flooding. If the first finished floor elevation of your property is lower than the base flood elevation (BFE) established by FEMA, consider elevating your structure. If a flood is imminent, protect your property by sandbagging areas vulnerable to the entry of water. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. The City of Beaufort Building Official will work with the City of Beaufort Public Works to make a site visit to provide one-on-one advice to property owners regarding any flooding and drainage issues on private property. For more information, contact the City of Beaufort Building Codes Office at (843) 379-7051 or permits@cityofbeaufort.org.

Step 5 - BUILD RESPONSIBLY

A building permit is issued by the City of Beaufort Building Codes Office to build a structure or otherwise develop on a property located within a 100-year floodplain. The National Flood Insurance Program requires that if your structure is damaged or improved to an amount of 50% or more of the structure's market value, it must meet the construction requirements for a new building. Structures located in X, Shaded X, and AE zones must be elevated to **the most restrictive** of the minimum design elevation of 13' (1988 Datum) or the base flood elevation (BFE) plus one foot of free board. The enclosed space below the design flood elevation or base flood elevation shall not be used as habitable space. Structures located in VE zones must be elevated so that the lowest horizontal member is elevated to the most restrictive of the minimum design elevation of 13' (1988 Datum) or the base flood elevation (BFE) plus one foot of free board. No enclosures are allowed below the design flood elevation.

Before you build, fill, or otherwise develop in a floodplain, contact the City of Beaufort Building Codes Office at permits@cityofbeaufort.org or (843) 379-7051 to discuss city regulations in more detail. Report any development in a floodplain without a permit to the City of Beaufort Building Codes Office.

Step 6 - PROTECT NATURAL FLOODPLAIN FUNCTIONS

Floodplains are a natural component of the City of Beaufort's 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 and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat. 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.

Did you know that it's illegal to throw anything—ANYTHING AT ALL!—into the waters of the City of Beaufort? Did you know that nothing but stormwater is allowed to go in the storm drains located in streets, rights-of-way, and parking lots? Dumping materials into our waters or drains pollutes those waters, clogs our storm drains, and leads to flooding in our neighborhoods. Even leaves and grass clippings can collect in drainage ditches and obstruct the flow of water, causing flooding. For questions, or to report obstructions or violations, call Bryan Durrance at the City of Beaufort Public Works Department at (843) 525-7054 or bdurrance@cityofbeaufort.org or the City of Beaufort Building Codes Office at permits@cityofbeaufort.org or (843) 379-7051.

Step 7 - HURRICANE PREPAREDNESS

The City of Beaufort will provide emergency notifications in the event of a hurricane watch or warning. In the event of an emergency, check local TV, radio sources, SC

emergency broadcast stations, the County website and/or the National Weather Service for up-to-date information. Information on evacuation routes can be found on the City of Beaufort's website at www.cityofbeaufort.org/emergency-preparedness.aspx

For more information, review the Emergency Preparedness and Hurricane Information on the City of Beaufort website or call the City of Beaufort Building Codes Office at (843) 379-7051. Visit Ready.gov to learn more about what actions to take in the event of a hurricane watch or alert in your area.

Step 8 - GENERAL PREPAREDNESS

- Inventory and photograph your home's contents and put important papers and insurance policies in a safe place.
- Keep an emergency supply including non-perishable food, water, batteries, flashlights, manual can opener, and a battery-operated radio.
- If possible, place the washer, dryer, furnace and water heater on masonry blocks or concrete at least 12 inches above the projected flood elevation, inside a floodwall, or moved to a higher floor. All work must conform to state and local building codes.

Additional information is available online at www.nhc.noaa.gov/prepare/ready.php.

Step 9 - BUY FLOOD INSURANCE IN LOW RISK FLOOD ZONES

Flood insurance is not just for properties located in the SFHA. Did you know that more than 25-percent of flood insurance claims are for structures outside the 100-year floodplain? Even if your home or business is

located outside the SFHA in an X-Zone and C-Zone, it may still be at risk of flooding. Homeowners, renters, and business owners located outside the SFHA can purchase standard policies or reduced-rate "preferred risk" policies.

Anyone can purchase a residential flood insurance policy; you don't have to be a homeowner to get flood insurance. Homeowners can get building and contents coverage, and renters can get contents coverage.

You can visit www.fema.gov/national-flood-insurance-program or contact your local insurance agent for more information.

Step 10 - FLOOD EDUCATION

Homeowners can learn more about the risk of flooding from stormwater and coastal sources as well as the benefits of mitigation by contacting the Building Codes Office at (843) 379-7051. The City of Beaufort is also promoting education on NAI—no adverse impact floodplain management—to set local goals and reduce damages from floods. To learn more about NAI, visit www.floods.org or contact the Association of State Floodplain Managers (ASFPM).

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

www.floodsmart.gov
www.ready.gov/floods
www.fema.gov

1-888-379-9531

