



DeBordieu Colony Community Association

PROPERTY OWNER'S GUIDE TO FLOOD PREPAREDNESS



be PREPARED

be READY

be INFORMED

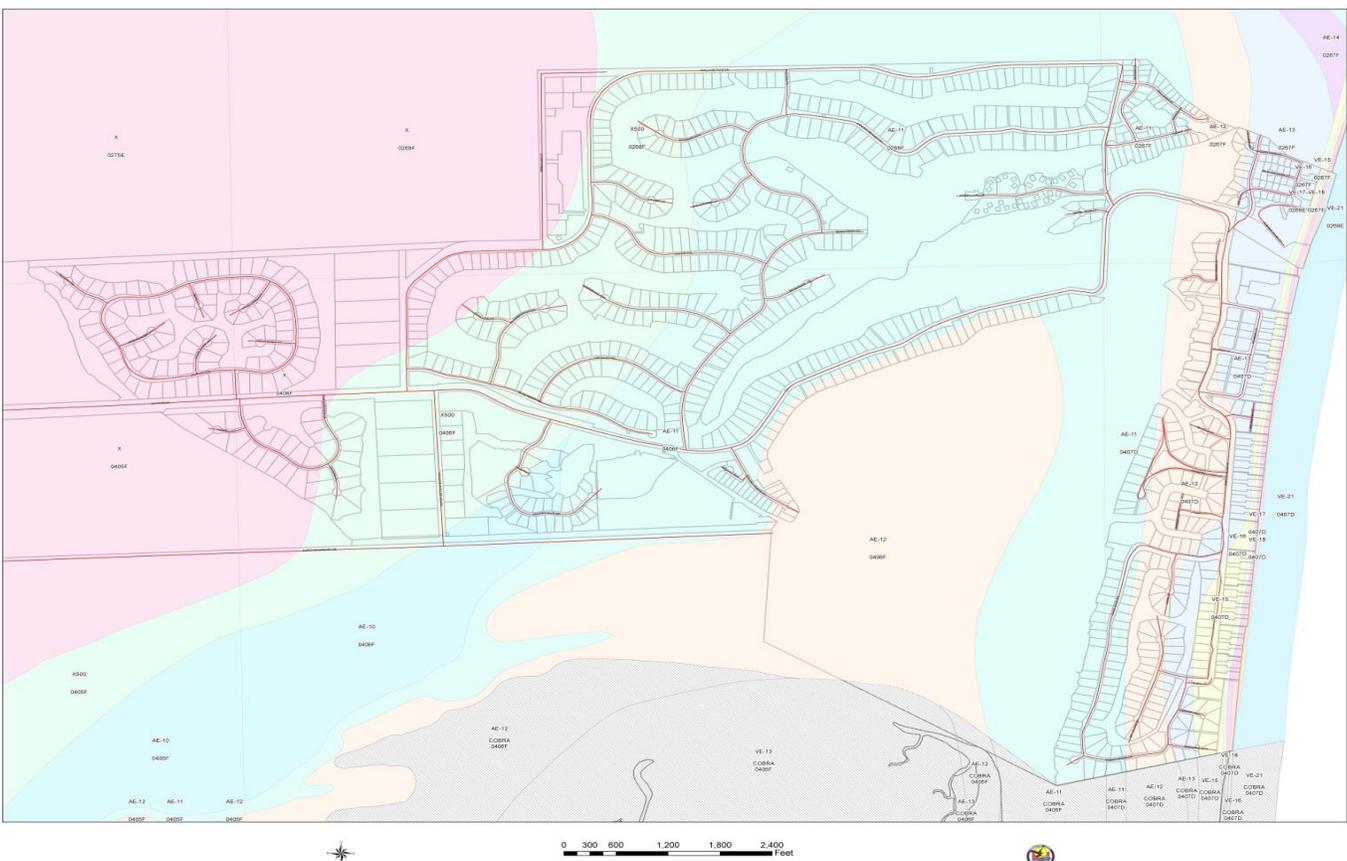


FLOODS

Whether during a hurricane, tropical storm, or rainstorm, the potential for flooding in DeBordieu Colony exists. One of the most proactive measures you can take as a homeowner is to purchase flood insurance through the National Flood Insurance Program (NFIP). The United States has billions in flood losses every year. The majority of those flood claims are paid by the NFIP. The NFIP provides additional coverage up to \$250,000 on a building and \$100,000 on its contents, and unlike most homeowners policies, will cover flood damage for almost any enclosed building.

Georgetown County participates in the National Flood Insurance Program (NFIP). 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.

Remember to avoid contact with flood water. Never walk through or drive on flooded roads. Assume all flooded water is contaminated and thoroughly decontaminate anything that becomes wet.





WHAT CAN YOU DO TO PROTECT YOURSELF AND YOUR PROPERTY?

Check with Georgetown County Building Department at 843-545-3116 to specifically identify what flood zone your property is 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 evacuation routes. 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.

When building a new structure it is important to strictly follow all building codes that apply to construction in a Special Flood Hazard Zone. To prevent shallow flooding from heavy rain storms the land should be graded away from the structure for positive drainage to the local storm water system. Make sure your local drainage is well maintained and free from debris and vegetation.

Older properties, while elevated, may be below the current predicted level of flooding due to changing federal regulations. In this case, the best way to minimize damage is to eliminate any enclosed habitable spaces at ground level, provide watertight closures at windows and doors, remove any materials that are not water resistant below the predicted flood level, move any mechanical and electrical equipment to a higher location in the building and structurally reinforce the foundation.

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

Substantial Improvement Requirements: Any substantially improved or substantially damaged structure (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 than 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.

Flood Warning System: The Georgetown County Office of Emergency Management (OEM) 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



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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. Such notices shall be transmitted on local television and radio stations.

ADDITIONAL RESOURCES

Georgetown County - www.georgetowncountysc.org/building

NFIP - www.fema.gov/national-flood-insurance-program

