

# Flood Protection

## Information about floodplains and flood prevention

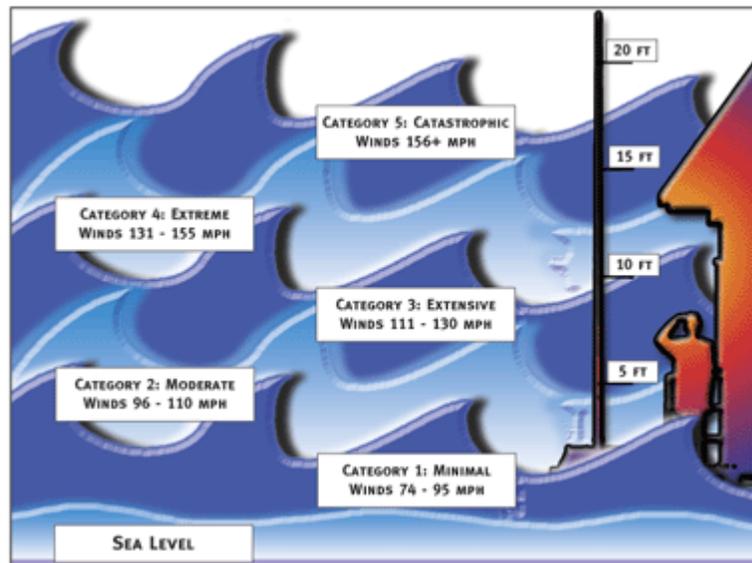
### What is a floodplain?

Floodplains serve many useful purposes, and those that are preserved in their natural or nearly natural state provide a wide range of benefits. For example, floodplains and primary swash areas hold, filter, convey and disperse floodwaters. Without the preservation of these natural floodplains, floodwaters would inundate developed areas.

### What causes flooding in The Town of Surfside Beach?

Most flooding in Surfside Beach is caused by ocean water and rain that are driven landward by severe storms, such as tropical storms and hurricanes. Occasionally, heavy rains will cause localized flooding. Major flooding can occur along the beachfront and inland along the swashes.

Storm-driven flood waters along the beachfront can rise to heights of 15 to 20 feet above mean sea level, with destructive waves reaching even higher. Most of the land east of Ocean Boulevard (North and South) is in this floodplain. Hollywood Drive (North and South) and east of Cedar Drive north are located in Special Flood Hazard Areas (SFHA). Low land in the North Poplar Drive Area and 2<sup>nd</sup> Ave. North is also prone to flooding.



Major storms affecting the Town of Surfside Beach area in recent years include Hurricane Hugo (1989), Hurricane Bertha (1996), Hurricane Fran (1996) and Hurricane Floyd (1999). Not only do hurricanes create floods, but they may cause erosion which increases the likelihood and severity of oceanfront flooding during subsequent storms.

### What can I do to avoid flooding in my home?

The Town of Surfside Beach requires that all new residential and commercial structures and additions in the regulatory floodplain are elevated no less than three (3) feet above the base flood elevation. This includes but is not limited to duct work, mechanical and electrical. Of course, the most effective and permanent means of protecting your structure is to locate it out of the floodplain. If you are unable to relocate your structure, the next most effective means is to elevate your structure above the base flood elevation and include freeboard.

The town's Planning, Building and Zoning Department can discuss emergency, temporary and permanent alternatives with you and help you obtain the necessary permits. The Horry County Memorial Library (Surfside Branch) located at 410 Surfside Drive, Surfside Beach, SC 29575 has reference information available for review regarding temporary and permanent property protection. Additional protection measures include:

- Keep materials like sandbags, plywood, plastic sheeting and lumber handy for emergencies.
- Check with a plumber regarding a valve to prevent sewer backups.
- Make sure that drainage ditches are clear of debris and functioning properly.
- If you know that a flood is coming, move valuable contents upstairs or to a safe location.

Debris in drainage ditches, streams and pipes can cause localized flooding when it rains. Town code requires all owners or occupants of property to remove obstructions from the drainage system on their property. Further, it is unlawful for any person to throw or deposit any refuse, trash or debris in any drainage ditch, stream or body of water. For questions, or to report obstructions or violations, call the Town's Public Works Department at 843-913-6360.

In order to prevent localized flooding outside of special flood hazard areas, Town code requires the minimum finished floor elevation for new construction and additions to be at least three (3) feet above the highest adjacent grade of the structure. The lowest floor and all mechanical or electrical equipment must meet these elevation requirements. Further, final site grading shall insure that ponding of stormwater will not occur beneath the building nor nearer than three feet from the building perimeter or any mechanical or electrical equipment.

The town also requires a stormwater management plan for all additions, new construction, accessory buildings and any other impervious work performed on individual lots in town.

### Is my home in a floodplain?

If you live in the Town of Surfside Beach, your property is in or near the flood hazard area as mapped by the [Federal Emergency Management Agency](#) (FEMA). **A map of the 100-year and 500-year floodplains within the Town of Surfside Beach is available at Town Hall and the Surfside Library for your reference.** A large flood map showing lot-by-lot detail of flood zones and required elevations can be viewed in the Planning, Building & Zoning Department, located in Town Hall at 115 Hwy. 17 N., Surfside Beach, SC 29575.

[Certified Floodplain Managers](#) are available in the Town's Planning, Building & Zoning Department and Public Works Department to assist you with maps and flood protection information and provide advice on flood protection for structures in the floodplain. Also available for review are current and past FEMA Flood Insurance Rate Maps (FIRM). FEMA FIRM maps, elevation certifications, reference materials and pamphlets. Videos also are available at Surfside Beach Library.

### What is required when I apply for a building permit in a floodplain?

The town's Flood Damage Prevention Ordinance identifies portions of the town as being within the 100-year and 500-year floodplain. In other words, there is a one percent chance of flooding in a given year. The Flood Damage Prevention Code and building codes have special provisions regulating construction and other development within those floodplains. Without those provisions, flood insurance through the National Flood Insurance Program would not be available to property owners and renters in the Town.

Before you build, fill or otherwise develop in a floodplain, contact the Planning, Building & Zoning Department (913-6341) to discuss town regulations. All development in the regulatory floodplain requires an Elevation Certificate before, during, and after construction. A copy of the Elevation Certificate form is available from the Town's Planning, Building & Zoning Department or online from FEMA via <http://www.fema.gov/pdf/nfip/elvcert.pdf>.

Copies of Elevation Certificates that have been submitted in the past are available for review from the Planning, Building & Zoning Department during regular business hours and are available for viewing on the town's website under "Flood Information". A new elevation certificate is required every 5 years if work is to be performed.

Any development in the floodplain without a permit is illegal; such activity should be reported to the Planning, Building & Zoning department.

### I've had flood damage to my home or business. Who do I call?

A permit issued by Planning, Building & Zoning Department is required to make any repairs to flood-damaged buildings. Buildings with damage amounting to 48 percent or more of the building's value must be removed or brought into full compliance with the floodplain regulations. Buildings existing in a flood plain that do not meet the current regulations may only be improved to less than 48 percent of the building's value. Additions or alterations that are not a result of storm damage also are limited to less than 48 percent of the building's value.

The requirements of the Flood Damage Prevention Ordinance and building codes are minimum standards that all development must meet. To increase the safety of your property and reduce insurance premiums, you should consider building to higher standards. Of course, the safest way to develop your property is to locate improvements outside of the floodplain.

### What can I do to decrease my risk of injury during a flood?

Residents of hazard areas can take the following actions to decrease the risk of injury due to flooding.

- Do not walk through flowing water. In standing water, use a pole or stick to determine depth.
- Do not drive through flooded areas and do not drive around road barriers. Roads or bridges may be washed out.
- Keep children away from flood waters, ditches, culverts and drains.
- Stay away from power lines and electrical wires. Report downed power lines to the power company.
- Turn off all electrical circuits at the panel or disconnect all electrical appliances.
- Watch for animals, including snakes. Small animals that have been flooded out of their homes may seek shelter in yours.
- Look before you step. After a flood, the ground and floors may be covered with debris, including glass and nails. Floors and stairs that are covered with mud can be very slippery.
- 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.

### Why do I need flood insurance?

If you have questions about whether or not you need flood insurance, consider the following:

- Maintaining a flood insurance policy is one of the most important things you can do to protect yourself and reduce the cost of flood disasters.
- Flooding is not covered by a standard homeowner's insurance policy.
- Flood insurance is available in the Town of Surfside Beach due to the town's participation in the National Flood Insurance Program (NFIP)
- Any walled and roofed building in an NFIP participating community is eligible, whether or not the building is located in a floodplain.
- There is a 30-day waiting period after a policy is purchased before coverage goes into effect. However, if a new or renewal policy is required by a lender as a condition for obtaining a mortgage, then the coverage takes effect at closing.
- Two types of coverage are available:
  1. Building coverage on walls, floors, insulation, furnace, and items permanently attached to the structure, except where excluded;
  2. Contents coverage for such items as furniture, appliances, and other household goods except where excluded. This coverage must be purchased separately from building coverage.
- Most forms of federal disaster assistance, including FEMA's Temporary Housing and Individual and Family Grant Programs, are only offered if the President declares a major disaster.
- 90% of disasters are not declared a disaster by the President.
- The most typical form of federal disaster assistance is a Small Business Administration loan that must be paid back with interest. The average duration and loan payment for a disaster home loan is 18.5 years and \$140 a month.
- The average Individual and Family Grant is less than \$2,500.
- Floods are the most common natural disaster. 80% of all disasters declared major by the President are floods.
- Buildings in flood hazard areas have a 26% chance of being flooded during a 30-year mortgage.
- Homeowners, business owners, and renters can all purchase flood insurance as long as their community participates in the National Flood Insurance Program. Even if a disaster is not declared by the President, flood insurance claims are paid.
- Flood insurance reimburses you for all covered losses; disaster aid is limited to replacing essential items only.
- Homeowners can get up to \$250,000 of coverage and businesses up to \$500,000. Separate contents coverage also is available.
- Renters can obtain up to \$100,000 of coverage.

More information about flood insurance is available from your insurance agent. Since 2010, the town has participated in the National Flood Insurance Program's Community Rating System, which means premiums for flood insurance in the Town of Surfside Beach are lower than they otherwise would be.

The town's participation in the CRS program includes the availability of town staff in the Planning, Building & Zoning Department to answer questions about flooding, building requirements that are more stringent than federal minimum standards, regulations for stormwater management in new construction, publications in the Surfside Beach Branch of the Library, and public outreach projects, such as this brochure. For more information, contact the Planning, Building & Zoning (913-6341).

### Additional Links

- [FEMA Home Page](http://www.fema.gov/) - <http://www.fema.gov/>
- [FEMA Flood Insurance Rate Maps online](http://www.fema.gov/national-flood-insurance-program/map-service-center) - <http://www.fema.gov/national-flood-insurance-program/map-service-center>
- [National Flood Insurance Program](http://www.floodsmart.gov/floodsmart/) - <http://www.floodsmart.gov/floodsmart/>
- S C Dept of Natural Resources (SC DNR), Flood Mitigation Program (FMP) <http://www.dnr.sc.gov/water/flood/>
- [Hurricane Information from the National Weather Service](http://www.nhc.noaa.gov/) - <http://www.nhc.noaa.gov/>
- [Community Rating System](http://training.fema.gov/EMIWeb/CRS/) - <http://training.fema.gov/EMIWeb/CRS/>
- [Elevation Certificate Training for Surveyors](http://ww2.nfipstat.com/?folio=9POECV516) - <http://ww2.nfipstat.com/?folio=9POECV516>
- [Publications by the American Red Cross](http://www.redcross.org/what-we-do) - <http://www.redcross.org/what-we-do>
- FEMA Plan, Prepare, Mitigate - <http://www.fema.gov/national-flood-insurance-program>
- National Weather Service (NOAA) - <http://water.weather.gov/ahps2/area.php?wfo=ilm&view=0,1>
- SC Emergency Management Division - <http://www.scemd.org/>
- SC Department of Health & Environmental Control - <http://www.scdhec.gov/environment/ocrm/>
- The Weather Channel - <http://www.weather.com/>
- American Red Cross - [www.redcross.org/services/disaster](http://www.redcross.org/services/disaster)