

**Local Jurisdiction Contact Information**

**Charleston County (unincorporated),** (843) 202-6930  
**Towns of Awendaw, Hollywood, James  
Island, Lincolnville, McClellanville,  
Meggett, Ravenel, Rockville and  
Seabrook Island**

**City of Charleston** (843) 724-7320

**City of Folly Beach** (843) 588-2447

**City of Isle of Palms** (843) 886-9912

**City of North Charleston** (843) 740-2549

**Town of Kiawah Island** (843) 768-9166

**Town of Mt. Pleasant** (843) 884-5184

**Town of Sullivan's Island** (843) 883-3198

**Charleston County Building Inspection Services**

4045 Bridge View Drive, Suite A311  
North Charleston, SC 29405  
(843) 202-6930

[BuildingServices@CharlestonCounty.org](mailto:BuildingServices@CharlestonCounty.org)  
[www.CharlestonCounty.org](http://www.CharlestonCounty.org)



**Shopping for Your  
Dream Home?  
Know & Prepare for  
Flood Risk Before  
You Buy**

## Know the Risk & Impact of Flooding

Floods are the most frequent and costly natural hazard in the United States. Given the Lowcountry's low elevation, coastal location and frequency of heavy precipitation, tropical storms and hurricanes flooding is a very serious threat to everyone in the region. Even those not living close to the water are at risk.

The force of moving water or waves can destroy a building. Even standing water can float a building, collapse walls, or buckle a concrete floor. Water-soaked interiors, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood. Personal items, such as photographs and heirlooms, may be destroyed.

Flooding threatens the public's health and safety. People drown. Stagnant water is a breeding ground for disease and pests. Excess moisture fosters the growth of mold and mildew. Flood waters carry toxic substances such as fertilizer, gasoline and oil. In addition, the prevalence of saltwater is an added concern as it pollutes drinking water wells.

The financial and personal cost of flooding can be devastating. Too many families have lost their homes and belongings, and some have lost their lives, and they never saw it coming.

It doesn't take much—just a few inches of flood water can cause serious and permanent damage.

Get educated and be prepared. As you shop for or build your dream home,

familiarize yourself about flood risks and what you can do to lessen those risks and protect your family and your home.



Household Debris after Flooding in 2015/Photo courtesy of FEMA

## A Flood-Aware Homebuyer's Checklist



### Understand Your New Home's Flood Risk

- Identify if your property is in a floodplain and its flood zone
- Determine your elevation, flood depth, velocity and warning time
- Find out if the property is subject to other hazards
- Learn if the property or area has been flooded in the past
- Ask if the home has been built or modified to current floodplain regulations and what building or zoning regulations are in effect

### Build & Buy Responsibly

- If building, hire design professionals familiar with local hazards, including flooding
- If purchasing an existing home, have it inspected by a professional home inspector
- Obtain permits for construction, from your local jurisdiction, even if you do the work yourself
- Hire contractors licensed by South Carolina and/or your local jurisdiction
- Use flood resistant material as necessary
- Inquire as to whether federal aid is available for retrofitting, relocating, or demolishing structures with repetitive flooding

### Get Insured

- Purchase flood insurance—get started by contacting your insurance agent or visiting [FloodSmart.gov](http://FloodSmart.gov)

### Remain Aware of Flooding After Moving In

- Create an emergency Kit and Plan
- Protect Natural Floodplains and support their function by landscaping with native plants and minimal fertilizer
- Keep drainage channels and catch basins free from obstructions such as tree limbs and trash
- Educate yourself about additional flood prevention measures to protect your family and home

## Remain Aware of Flooding upon Moving In

### Create an Emergency Kit and Emergency Plan

As soon as you move in, make an emergency kit and plan. Your kit should contain supplies needed to shelter in place for at least three days. Your plan should include:

- A strategy for family communication.
- Monitoring local media for the latest news and official instructions.
- Details on how you will safely shelter in place or evacuate. Evacuation route maps should be in each car and incorporate these routes into your plan.
- Requirements of household members with special needs.
- Caring for your pet(s) if you shelter in place or evacuate. Most shelters prohibit pets.



To learn more about preparing your emergency supply kit and emergency plan visit [FEMA.gov](https://www.fema.gov), [Ready.gov](https://www.ready.gov) or [SCemd.org](https://www.sccmd.org).

### Protect Natural Floodplains & Keep Drainage Channels Clear

Preserve wetland areas and oceanfront sand dunes as they protect property from flooding. Keep them clean and do not walk on sand dunes.

Help support natural floodplain functions by gardening with native plants and minimal fertilizer to establish vegetative buffers.

Keeping drainage channels and catch basins free from obstruction reduces flooding during heavy rains. Maintain the channels near your property and remove or report obstructions. Request ditch cleaning from or report dumping violations to your local jurisdiction, before a storm occurs.

### Educate Yourself about Flood Prevention Measures

Upon moving into your home, educate yourself about additional flood prevention measures to safeguard your new purchase, your family and your belongings. Libraries, government offices, and the internet have extensive flood hazard mitigation information.

## Understand Your Potential New Home's Flood Risk

The entire Charleston region, whether you are near water or not, is at risk for flooding. When shopping for a home, learn how vulnerable your potential new property might be before you buy.

The County of Charleston and local jurisdictions regulate construction and development to protect buildings from flood damage. Filling of dirt 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 regulatory design flood level when they are repaired.

Before you commit to buying a property, find out if it is located in a floodplain and determine its elevation. Learn about historical flooding in your new neighborhood. Inquire about the age of the home and if it has been built or modified to current floodplain regulations. In the Charleston area, most current floodplain regulations did not come into effect until the 1970s. As a result, homes built before then could be more vulnerable to flood damage.

Ask your real estate agent, contractor, builder and your local jurisdiction if the property is in a floodplain and the property's flood zone; if it has ever been flooded; what the flood depth, velocity, and warning time(s) are; if it is subject to any other hazards; and what building or zoning regulations are in effect.

Your potential new neighbors, homeowners association and library are also good resources for this information.

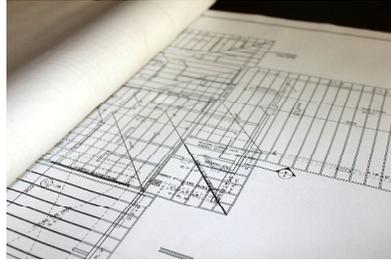
More information can be obtained on regulations, floodplains and flood zones from your local jurisdiction.



## Build & Buy Responsibly

If you build a new home, hire architects, engineers and other design professionals familiar with flooding and other local hazards, to prepare your building plans.

The design professionals you hire should have knowledge of the area's floodplains, local building regulations and flood prevention measures. A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings can be set back an appropriate distance from water and wetlands. New construction and mechanical equipment (hot water heaters, air conditioning units, etc.) must be elevated to or above your local jurisdiction's design flood levels.



If you are buying an existing home, have your potential new home inspected by a professional home inspector as early as possible in the buying process. The inspector will examine all major components of the home and alert you if they find damage that may have been caused by past flooding and requires repair. The inspector may recommend retrofitting and other flood prevention actions you should take post-purchase, including regrading, constructing berms or building floodwalls.



Whether you are building your home, or preventing or correcting flood damage in an existing home, only hire contractors licensed by South Carolina and/or local jurisdictions who will use flood resistant material as appropriate. Obtain permits as required by your local jurisdiction for construction-related work, even if you do the work yourself.

Contact your local jurisdiction or Charleston County Building Inspection Services to see if federal aid is available for retrofitting, relocating, or demolishing structures with repetitive flooding.

## Get Insured

Flood insurance is one of the best protection measures for a building. Usually, homeowners insurance does not cover floods. Only flood insurance covers floods. Flood insurance is available to owners and renters of residential and commercial properties under the National Flood Insurance Program (NFIP) and can be purchased through a licensed insurance agent.

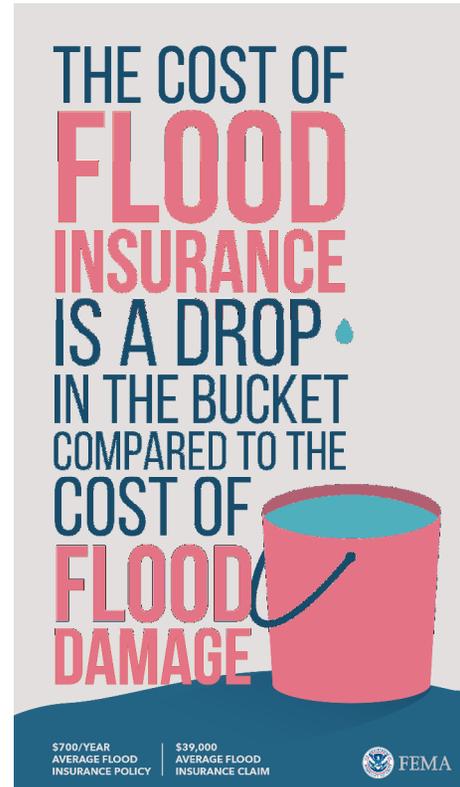
NFIP policies can cover the building, the contents, or both. All properties in the Special Flood Hazard Area, with a federally backed mortgage, will be required to have flood insurance. Everyone should have flood insurance.

Typically, there is a 30-day waiting period from date of purchase before a policy goes into effect.

Premiums are determined by risk level, the amount of coverage, deductible, age of home, elevation and type of building. The average premium for a residential flood policy is less than \$2 a day. The cost of flood insurance is a drop in the bucket compared to the cost of flood damage.

Visit [FloodSmart.gov](https://www.floodsmart.gov) or contact your insurance agent for more information. Ask if you qualify for any discounts.

Your insurance agent may require an elevation certificate to get you a quote. If you do not have an elevation certificate, contact your local jurisdiction to see if it is on file. If not, contact a surveyor, engineer or architect to prepare one.



Graphic courtesy of FEMA