



Town of Sullivan's Island A Homeowner's Guide to Flood Protection

The Risk of Flooding is Real

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 rain, flooding is a serious threat to all of us.

The overall financial and personal cost of flooding can be devastating. Moving water or waves can destroy a building. Standing water can collapse walls and buckle a concrete floor. Flooded interiors can ruin drywall, flooding wall board, insulation, carpeting, clothing, upholstered furniture and mattresses. They also are breeding grounds for mold and mildew. Personal items, such as photographs and heirlooms, may be destroyed.

All it takes is a few inches of flood water to cause serious and permanent damage.



Understand your home's flood risk

Know your home's particular vulnerabilities. Find out if it is in a flood zone and, if so, which flood zone. Understand flood depth, velocity and warning times. Learn about your property's flood history. Know the age of your home, if it has been built or modified to current floodplain regulations and if your property is subject to any other hazards.

If you need assistance in determining your home's flood risk, need help finding an elevation certificate, flood zone or other flood related information contact Floodplain Manager, Randy Robinson at 843-883-5732 or rrobinson@sullivansisland.sc.gov.

Once you understand the vulnerabilities you will know which flood prevention methods make the most sense to focus on first.

A flood watch or warning is issued: what should I do?

If a flood watch is issued, listen to local media for further updates and prepare to:

- Clear gutters, downspouts and storm drains.
- Securely anchor or store outdoor furniture.
- Move valuables, furniture and appliances on low floors to higher floors or elevate off the floor.
- Disconnect electrical appliances.
- Sandbag areas where water may enter.
- Shut off your gas and electric at the main switch or valve if ordered. Shutting off the Gas at the tank is very important as gas leaks can cause an explosion.
- Anchor gas tank to prevent the tank from floating.



If a flood warning is issued:

- If you are outside, move immediately to higher ground. Do not wade through any water.
- If you are driving, turn around, don't drown. Never drive through flooded areas or any water.
- If you are inside, stay inside. Avoid flood waters and downed power lines.
- If your home begins to flood, shut off electricity and gas connections.
- If evacuations are ordered, follow instructions, securely lock your home or business and leave promptly.
- Check local media and official websites such as FEMA.gov and CharlestonCounty.org for emergency notifications. <https://sullivanisland.sc.gov/>; <https://www.fema.gov/>

After the flood:

- Return home from an evacuation only when authorities say it is safe.
- Alert authorities if your home is flooded and you think it may be unsafe.
- Do not turn on any electrical switches or appliances if your home is flooded until deemed safe by a licensed electrician.
- If you smell gas, immediately contact your gas supply company and 911.
- Throw out all food and boil water until authorities say it is safe to drink.
- Call your insurance agent to begin any claims.
- Photograph and document all damage for your insurance adjuster.
- Wear protective clothing as you pump out water from your home; remove wet insulation, drywall, flooring and rugs; sort through and clean your belongings and home.
- Thoroughly dry out your home and disinfect every surface touched by flood water to prevent mold and mildew growth and remove other toxic substances that can harm your health.



Work with Design Professionals to prepare plans

If you renovate, make additions or institute flood prevention measures, hire architects, engineers and other design professionals familiar with local regulations, as well as flooding and other local hazards, to prepare your building plans.

Hire licensed and insured contractors

Only hire contractors whose license and credentials can be verified through the South Carolina Labor Licensing and Regulation Department (www.LLR.SC.gov) or Jessi Gress, Sullivan's Island Licensing and Permit Technician at 843-883-5727.

Ask to see certificates of insurance for both liability and worker's compensation and make sure that they are up to date, have the correct name and address for the contractor (it should match what is listed with Labor Licensing and Regulation Department and Town Staff) and that they include your correct name and address.

Get a firm written contract from the contractor detailing the specific work to be performed, the exact cost, a definite date for when work will commence and the time it will take to complete the job. Match the name and address on that written quote to the name and address on record with the State LLR or the Sullivan's Island Building Department.



Ensure you have permit

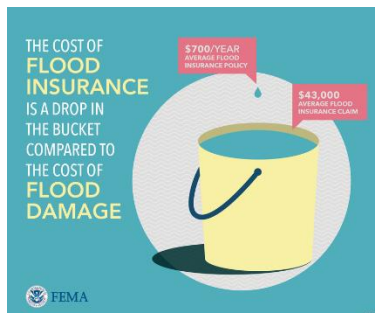
Obtain permits as required by the Town for construction-related work, even if you do the work yourself. Require that contractors obtain all necessary permits and ensure they are displayed appropriately. Beware of contractors who ask you to obtain the permits for them as a licensed contractor in good standing will usually obtain the permits. The person who requests the permit is responsible for the work being done. If the permit is in your name as opposed to the contractor's, you assume liability and have no recourse if something goes wrong.

Use appropriate material

Ensure that you and your contractor use flood resistant material as necessary. If you are landscaping, using native plants, establish vegetative buffers and support natural floodplain functions.

A key protection for your home: flood insurance

<https://www.fema.gov/national-flood-insurance-program/How-Buy-Flood-Insurance>



Flood insurance is one of the best protection measures for a building. Usually, homeowner's 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, contents or both. All properties in the Special Flood Hazard Area, with a federally backed mortgage, will be required to have flood insurance. However, everyone should have flood insurance.

Typically, there is a 30-day waiting period from date of purchase before a policy goes into effect. Purchase flood insurance now. It will be too late to get coverage if you wait to purchase when a storm is forecasted.

Premiums are determined by risk level, the amount of coverage, deductible, age of home, elevation and type of building. Visit FloodSmart.gov or contact your insurance agent for more information. Ask if you qualify for any discounts.

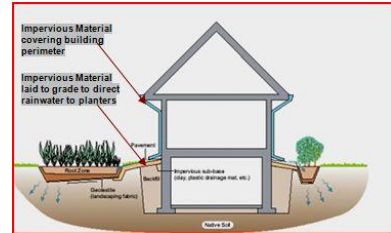
Your insurance agent may require an elevation certificate to get you a quote. If you do not have an elevation certificate, contact your local jurisdiction to see if it is on file, if not, contact a surveyor, engineer or architect to prepare one or to get an updated one.

Ways to mitigate flooding in your home

Flood prevention measures range from small projects you can do yourself at a low cost to large scale and more costly retrofitting projects that require hiring professionals.

Whether you perform the work yourself or hire someone else, all projects must meet local ordinances and permit requirements. Below are a few projects to consider:

- ✓ Identify your home with a legible and clearly marked street name and house number so emergency vehicles can rapidly find the location in case of emergency.
- ✓ Keep your gutters, drains and downspouts free and clear of debris.
- ✓ Ensure drainage ditches and culverts near your property are free from obstruction. Remove debris yourself or report dumping violations, before a storm occurs.
- ✓ Use flood resistant material below design flood levels when building, repairing or renovating.
- ✓ Replace hard surfaces like concrete and asphalt with material such as gravel so that water can more easily seep into the ground.
- ✓ Protect your home's utility systems. Elevate electrical, heating, ventilation, plumbing and air conditioning equipment to or above the design flood elevation to protect it from floodwaters. Check with Town Staff for specific requirements.
- ✓ Anchor fuel tanks to keep them in place.
- ✓ Build a flood barrier or levee out of compacted earthen structures or engineer a concrete or brick barrier to restrain or divert flood waters. Check with the Building Department prior to placing fill or any other barriers for flood control.
- ✓ Modify water valves to prevent sewage from backing up into your home.
- ✓ Make your home resistant to flood damage by installing hydrostatic vents to allow water to flow through the building.
- ✓ Seal your home with a waterproof coating or membrane on the exterior walls to help prevent floodwaters from entering. Install watertight shields over doors, windows and other openings.
- ✓ Strengthen walls to withstand the pressures of flood waters and the impacts of flood borne debris.
- ✓ Construct non-supporting, break-a-way walls designed to collapse under the force of water without causing damage to the house or its foundation.
- ✓ Raise your home on piers or columns so that the lowest floor is to or above the design flood elevation.



Contact your local Flood Plain Manager for more information on ways to help mitigate flooding before or after an event.

Ways to reduce the cost of retrofitting

Federal aid may be available for retrofitting, relocating or demolishing structures with repetitive flooding. Check with your local Flood Plain Manager, FEMA Regional Office the National Flood Insurance Program State Coordinator.

Flood Plain Manager Randy Robinson: 843-883-5732 and rrobinson@sullivansisland.sc.gov

Visit <https://sullivansisland.sc.gov/> and <https://www.fema.gov/> for further information.