



Dorchester County – 2120 E Main St – Dorchester SC 29437

Phone: (843) 832-0070 ~ 563-0070 Fax: (843) 832-0073 ~ 563-0073

FLOOD AWARENESS

Local Flood Hazards:

Flooding in Dorchester County is caused by many sources such as, but not limited to: The Ashley River, Coosaw Creek, Eagle Creek and Dorchester Creek which can overflow its banks during high tides, heavy rains and the combination of both; and that of The Great Cypress Swamp, The Edisto River, Indian Field Swamp, Polk Swamp, and Cattle Creek which may have flood waters overflowing its banks and swelling into the floodplains during the prominent rain seasons with slow water seepage.

Flooding in these areas, and many others not named, can come with little to no warning due to large amounts of rainfall in a short period of time or can be advised over a period of time from weather alerts of upcoming rain events and tides changes. Floods are dangerous, even though they appear to move slowly (three feet per second), a flood two feet deep can knock a person off their feet and float a vehicle.

Your property may be high enough that it has not flooded recently; however, it can still be flooded in the future because the next flood event could be worse. If you are in the floodplain, the odds are that someday your property will be damaged. This flyer provides some ideas of what you can do to protect yourself and your property.

Flood Safety:

- **Do not walk through flowing water.** Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.
- **Do not drive through a flooded area.** More people drown in their cars than anywhere else. Do not drive around road barriers, the road or bridge may be washed out.
- **Stay away from power lines and electrical wires.** The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or City/County emergency management office.
- **Have your electricity turned off by the Power Company.** Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.
- **Look out for animals, especially snakes.** Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.
- **Look before you step.** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
- **Be alert for gas leaks.** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

Flood Insurance:

If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods; however, because Dorchester County participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.

Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in Dorchester County, there is usually more damage to furniture and contents than there is to the structure.

At last count, there were xxxxxx flood insurance policies in Dorchester County. If you are covered, check out the amount and make sure you have contents coverage. Remember: Even if the last flood missed you or you have done some floodproofing, the next flood could be worse. Flood insurance covers all surface floods.

If your flooding problem is caused or aggravated by sewer backup, check out a sewer backup rider to your homeowner's insurance policy.

Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverage.

Property Protection:

There are several different ways to protect a building from flood damage. One way is to keep the water away by regarding your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway.

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Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements or if water will get over two feet.

A third approach is to raise the house above flood levels. A small wood frame house can be elevated for less than \$10,000. Flood waters can flow under the house without causing any damage.

These measures are called floodproofing or retrofitting. More information is available at the Dorchester County Public Library. *Important Note:* Any alteration to your building or land requires a permit from the Building Department. Even re-grading or filling in the floodplain requires a permit.

If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. It is unlikely that you will get much warning, so detailed checklist prepared in advance would help ensure that you don't forget anything.

Floodplain Functions:

Floodplain lands and adjacent waters combine to form a complex, dynamic physical and biological system found nowhere else. When portions of floodplains are preserved in (or restored to) their natural state, they provide many benefits to both human and natural systems

These benefits range from providing aesthetic pleasure to reducing the number and severity of floods, helping handle stormwater runoff and minimizing non-point water pollution. For example, by allowing floodwater to slow down, sediments settle out, thus maintaining water quality. The natural vegetation filters out impurities and uses excess nutrients.

Flood Hazard Boundary Maps:

Flood Hazard Boundary Maps (FHBM) or Flood Insurance Rate Maps (FIRM) which depict the Special Flood Hazard Areas (SFHA) may be found at the FEMA Map services website at <http://msc.fema.gov>. You may also call Public Works at 832-0087 /563-0087 to see if your property is in a special flood hazard area provided you have the property address and tax map number (TMS). If so, additional information maybe provide, such as the special flood hazard zone and the base flood elevation.

Flood Warning System:

Dorchester County does not consist of a flood warning system such as alarms or sirens in flood prone areas; however, flood watches and warnings are provided through the weather radio system, the local radio stations and local television broadcast. When the weather is bad, large amounts of rain are expected and/or tropical storms are predicted off the coast, please stay tuned to your local radio and television stations for all warnings.

Development Requirements & Substantial Improvements:

All development including but not limited to, repairs, substantial improvements, remodeling, additions, re-grading, and/or filling, within a floodplain requires a permit. Building additions, improvements, and repairs that equal or exceed 50% of the existing buildings value must meet the same construction requirements as new buildings. Substantially improved or substantially damaged residential buildings must be elevated one foot or more above the base flood elevation. Contact the Building Department for requirements and procedures at 832-0020/563-0020.

Drainage System Maintenance:

Several of the County's efforts depend on your cooperation and assistance. Here is how you can help:

- Do not dump or throw anything into the ditches or streams. Dumping in our ditches and streams is a violation of Dorchester County Ordinance #07-21 and #99-02. Even grass clippings and branches can accumulate and plug ditches and stream. A plugged ditch or stream cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris. The County has a stream maintenance program which can help remove major blockages such as downed trees.
- If you see dumping or debris in the ditches or streams, contact Public Works at 832-0070/563-0070.
- Subdivision retention and detention ponds are to be maintained by the homeowner's association (HOA). If you reside in a subdivision with a pond, please correspond with the HOA and coordinate a maintenance schedule if one does not already exist. Unmaintained ponds may become a cause for flooding.
- Always check with the Building Department before you build on, alter, re-grade, or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties.
- If you see buildings or filling without a County's permit sign posted, contact the Building Department at 832-0020/ 563-0020.
- Check out the following information on floodproofing, flood insurance and flood safety.