



Florence County Flood Information



FEMA

For more information about flood safety or the NFIP,
please note the following:

www.floodsmart.gov or www.ready.gov/floods
1-888-379-9531

Or

Florence County Planning and Building
518 South Irby Street
Florence SC 29541
843-676-8600

Florence County Planning and Building
518 S Irby Street
Florence, SC 29501

Resident of
Address line 1
City, State, Zip

South Carolina has experienced several significant flood events in the past few years. You or someone you know was likely impacted. Florence County staff is concerned about your well-being and are here to answer any questions you may have concerning flood hazards, flood insurance and where to go to for help.



1 - KNOW YOUR FLOOD HAZARD

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). It is the official map for a community on which FEMA has delineated both the Special Flood Hazard Areas (SFHAs) and the risk premium zones applicable to the community. SFHAs represent the areas subject to inundation by the 1-percent-annual chance flood event. Structures located within the SFHA have a 26-percent chance of flooding during the life of a standard 30-year mortgage. FEMA FIRM maps are available for free public viewing online at <https://msc.fema.gov/portal>. It is critical to note that properties located outside of the SFHA are not guaranteed to be safe from flooding.

2 - INSURE YOUR PROPERTY FOR YOUR FLOOD HAZARD

Flooding is not covered by a standard homeowner's insurance policy. Florence County participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all structures in the County regardless of whether or not they are located within a SFHA. Coverage is available for the building itself as well as its contents. Renters are highly encouraged to purchase flood insurance for their contents. Note that there is a 30-day waiting period before coverage goes into effect. Contact your insurance agency for more information.

3 - PROTECT YOURSELF FROM THE HAZARD

The purchase of a Weather Alert Radio for your home and place of employment can help you stay informed of changing conditions.

Turn Around, Don't Drown! Never attempt to drive through flooded roadways. Floodwaters can conceal damage underneath, and as little as two feet of running water can carry away most vehicles including SUV's. Avoid low-lying areas. Seek shelter in the highest areas possible.

Develop an evacuation plan for your family. Designate a place where your family will meet after an evacuation order is issued.

4 - PROTECT YOUR PROPERTY FROM THE HAZARD

Various methods may be used to minimize flooding. If the floor level of your property is lower than the "Base Flood Elevation" (elevation of the 100-year flood, based on the FEMA maps), consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available in the Florence County Planning and Building Department. If a flood is imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. Residents can help reduce flooding by taking an active role in keeping trash and debris off the streets and sidewalks and out of streams and ditches.

5 - BUILD RESPONSIBLY

It's a requirement that you get a permit before building development. Always check and fulfill permitting requirements with the Florence County Planning and Building Department at (843) 676-8600. The NFIP requires that if the cost of reconstruction, additions, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards. For example, a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated above the base flood elevation.

6 - PROTECT NATURAL FLOODPLAIN FUNCTIONS

It is important to understand and protect the natural functions of floodplains. This action helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the stream bank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to stream bank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

