



IMPORTANT NOTICE

September 14, 2016

Dear City of Georgetown Resident or Property Owner:

Your home(s), business(s), and/or property(s) is located in or near FEMA's Special Flood Hazard Area (SFHA). The City of Georgetown is a participating community in the National Flood Insurance Program (NFIP), which means that you can purchase federally backed flood insurance to protect your property against the hazard of flooding. Flooding in our city is caused by several sources, including but not limited to:

- Our city's drainage system becomes unable to manage the increased stormwater runoff after heavy storms and have a tendency to overload our system.
- Winyah Bay, Waccamaw and Sampit Rivers flooding during even small downpours or extreme high tides.

You don't need to live near water to be flooded. Here are some facts:

- Most property insurance policies **do not** cover damage caused by flooding.
- Floods can be caused by heavy storms, hurricanes, or inadequate or overloaded drainage systems.
- Just an inch of water can cause costly damage to your property.
- Federal disaster assistance requires a Presidential declaration, which happens in less than 50% of flooding events. A NFIP flood policy does not.
- The most typical form of federal disaster assistance is a loan that must be repaid with interest.
- The average flood policy from NFIP with \$100,000 in building coverage costs \$400 a year, vs. a monthly disaster loan payment of \$240 for many years on a \$50,000 disaster loan.
- There is a 30-day waiting period after you purchase a flood policy before coverage is in effect, so don't wait until a flood is threatening.
- Flood insurance can be purchased on eligible residential and commercial buildings and/or their contents, or tenants can purchase contents-only coverage (residential and commercial).
- The City of Georgetown is a participant in the NFIP's Community Rating System (CRS), which means that residents and business owners receive a discount on their flood insurance premiums in recognition of efforts made by the City of Georgetown to reduce the impact of flooding. Current CRS class 7, which gives all residents or property owners in a Special Flood Hazard Area (SFHA), with a flood insurance policy, a 15% discount to their premium.

New Preliminary Flood Insurance Rate Maps (FIRMs) for 2016 are now available for the Georgetown areas.

Contact your insurance agent for more information about flood insurance or to purchase a flood insurance policy. If you don't have an agent, or your agent does not write flood insurance, the NFIP has a toll-free number for agent referrals (1-800 CALL FLOOD or 1-800-720-1090 or TDD# 1-800-427-5593). You can also get more details about flood insurance at www.FloodSmart.gov or City of Georgetown website at www.cogsc.com.

Purchase of Flood Insurance Requirements

NFIP: This community participates in the National Flood Insurance Program (NFIP), which makes federally backed flood insurance available for all eligible buildings, **whether they are in a floodplain or not**. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems. The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building.

Mandatory Purchase Requirement: The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on the Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V."

The rule applies to secured mortgage loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security's Federal Emergency Management Agency (FEMA).

How it Works: Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in a SFHA. It is the Federal agency's or the lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in a SFHA. Copies of the FIRM are available for review in the Building and Planning Department located at City Hall. Lenders may also have copies or the use of a flood zone determination company to provide the SFHD form.

If the building is in a SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is \$250,000. Government sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as **vehicles, business expenses, landscaping, and vacant lots**. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that a SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found at http://www.fema.gov/plan/prevent/fhm/fq_genhm.shtm#hm3.

FLOOD HAZARDS IN THE CITY OF GEORGETOWN

PLEASE BE AWARE - You are the owner or resident of property that **could possibly flood** should a major hurricane or frequent downpour strike this area. The purpose of this letter is to inform residents and property owners of the presence of flood hazards in City of Georgetown, and suggest actions that can be taken to protect persons and property.

FLOOD HAZARD AREAS

You are probably located in or near a flood hazard area. Official Flood Insurance Rate Maps (FIRM) offer more details of flood hazard areas and are available for review at the City of Georgetown Building and Planning Department. For any information or answers to questions regarding flood hazards in your area, to review flood maps, or for information regarding building in a flood prone area contact the Housing & Community Development Department at 843-545-4010. Some **Elevation Certificates** are also available at the Building and Planning Department in City Hall for public review.

In the City of Georgetown, areas that are particularly susceptible to flooding includes but are not limited to the Historic District (the 100 through 1300 block of Front Street, Prince Street, Highmarket Street, and Duke Street), Hawkins Street and Canal Street area; and a lot of the eastern part of South Fraser Street in Maryville. There are other isolated areas in the City that are susceptible to flooding as well. Check the FIRM's and some Elevation Certificates under Flood Information page at our website at www.cogsc.com for further information.

HISTORY OF FLOODING

The City of Georgetown is a coastal city and there are consequences for being close to the water including increased risks to property and life caused by storm related flooding. The following major storms have affected the City of Georgetown:

- 1954 – Hazel – high tides of 16.6 feet mean sea level
- 1955 – Diane – highest tide averaging 4 feet above normal
- 1955 – Connie – tides 4 feet above normal
- 1960 – Donna – highest tides 2 feet above normal
- 1984 – Diana – tides 12 feet above normal
- 1989 – Hugo – storm surge 7.3 feet Winyah Bay
- 2015 - "1000 yr" storm - estimated 10 inches of rain in three days

Hurricanes and tropical storms are most prevalent during late summer and early fall in coastal South Carolina. Winter and spring storms can bring high winds and heavy rains that can cause high tides and flooding as well.

FLOOD SAFETY

During a flood, gas and water lines can be ruptured and power lines downed. Before leaving your property turn off the main electrical disconnect switch, shut off gas and main water valves to your property. These simple steps can prevent additional flood losses.

Most losses caused by hurricanes are the result of flooding. If your property is located on the waterfront or in an area likely to flood, plan to leave. Learn the evacuation route, which is U.S. Highway 521 West through Andrews. Please, leave when you are advised to leave. Heavy rain, gale winds and rising tides can be experienced hours before a storm actually makes landfall. Not departing when advised to do so may result in being cut off from evacuation routes by rising water. **Don't drive in flooded areas.** Know your evacuation route and emergency shelters prior to the emergency. If you can evacuate to an inland location away from the coast that is out the storm and safe, it would be far better, because shelters are likely to be crowded, noisy, and uncomfortable.

FOR ADDITIONAL INFORMATION REGARDING FLOODING & HURRICANE PREPARDNESS... PLEASE CONTACT YOUR LOCAL FIRE DEPARTMENT OR

EMERGENCY PREPAREDNESS OFFICE OR VISIT OUR FLOOD INFORMATION LINK ON THE HOME PAGE OF OUR WEBSITE, www.cogsc.com.

FLOOD INSURANCE

The City of Georgetown participates in the National Flood Insurance Program. This makes it possible for owners or tenants to insure flood loss. **STANDARD HOMEOWNERS INSURANCE POLICIES DO NOT COVER LOSSES DUE TO FLOODING!** Coverage is available to insure against structural and personal property loss caused by flooding. The cost of coverage is based upon the amount of coverage and the finished floor elevation of your structure. You should check with your insurance agent to determine whether or not your property is covered by flood insurance or if your coverage is adequate. All persons who live or own property in Special Flood Hazard Areas (SFHA) are urged to purchase flood insurance to protect themselves from losses due to flooding. **If you received this letter, you probably need flood insurance.** There is a 30-day waiting period after you purchase a flood policy before coverage is in effect, so don't wait until a flood is threatening.

PROPERTY PROTECTION

There are steps that can be taken to flood proof and permanently retrofit structures. *Retrofitting* is the making of changes to an existing building to protect it from flooding or other hazards like high winds or earthquakes. Some of the steps you can take are:

1. Elevation of building so that floodwater cannot enter and cause damage.
2. Elevation of Electrical panel boxes, furnaces, air conditioning equipment, water heater and laundry equipment.
3. Dry flood proofing to make building and floors watertight.
4. Installation of a check valve on the water line to prevent backflow of water into the city water system in the event of a pressure drop.

When a storm threatens, move essential items and furniture to upper floors of your home. Building materials such as plywood, plastic sheeting, lumber, nails, and fasteners, may be in short supply when a storm threatens, so keeping a supply of these items on hand to eliminate loss of valuable time in an emergency is recommended. Also, our qualified staff is available upon request for site visits for flood protection assistance and to review flooding problems. Federal grants may be available to help you elevate your home as well. For more information on retrofitting or grants, contact our Housing & Community Development Department or search FEMA's Homeowner's Guide to Retrofitting at www.fema.gov/rebuild/mat/rfit.shtm.

NATURAL and BENEFICIAL FUNCTIONS

Floodplains and adjacent waters form a complex physical and biological system that can benefit both human and natural systems. These benefits include helping to reduce the severity of floods, help handle stormwater runoff, and even filter out sediments and impurities from the floodwaters for better water quality. The natural process of what the floodplains do for our community cost far less than building flood, stormwater, and water quality facilities. Plus these floodplain areas in the City of Georgetown, like Morgan Park, can even serve recreational functions as well. Help conserve open space in the floodplains by avoiding excessive fill and wetland destruction.

FLOOD WARNING SYSTEM

The National Weather Service monitors hurricanes and severe weather activity. They issue official weather bulletins through television stations (channels 2,4,5,6, & 13) and radio stations (WLMC 107 AM, WGTV 105.7 FM, WSCA 93.7 FM, and The City of Georgetown's own AM STATION 1610) for broadcast to the local area. Monitor television and radio for the weather broadcasts frequently, especially during hurricane season. NOAA Weather Radio is a nationwide network of radio stations broadcasting continuous weather information. They broadcast official weather service warnings, watches, forecasts, and other hazard information 24/7.

-When a **Hurricane Watch** is broadcast it means tropical storm conditions are likely within 36 hours and a **Hurricane Warning** means winds of 74 mph and greater will occur within 24 hours or less.

-When a **Flood Watch** is broadcast on the air it means flood conditions are *likely* to occur. A **Flood Warning** or **Flash Flood Warning** means that a flood *is* occurring or one *will* occur soon.

FLOODPLAIN DEVELOPMENT REGULATIONS

The City of Georgetown has adopted regulations and permit procedures to control development in flood hazard areas. Any persons planning to build in a flood hazard area should and must contact the City of Georgetown Housing & Community Development Department prior to starting to build, fill, or make any preparation for construction. **A permit and elevation certificate is required to build in a floodplain.** If you are aware of work commencing without the required city permit, please report it to the City of Georgetown Housing & Community Development at 843-545-4010. We are located at City Hall, 1134 N. Fraser Street, Georgetown, SC 29440.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS

A **substantial improvement** means any reconstruction, rehabilitation, addition, or other improvement to a structure in which the total cost of the improvement equals or exceeds 50% of the market value of the structure before the start of construction of the improvement. Under these conditions, an existing building must meet the requirements for new construction and be brought up to current floodplain management standards.

Substantial damage refers to the repair of all damages sustained from an event that damages a structure in a SFHA and cannot reflect a level of repairs, which is less than the amount of damages suffered. Thus, a building, which sustains damages equal to or exceeding 50% of its market value, is a substantial improvement and has to meet the floodplain requirements. (There are some exceptions in the case that a structure contributes to the Historic District.)

DRAINAGE SYSTEM MAINTENANCE

Georgetown maintains a storm drainage system throughout the City. In order for drainage to operate efficiently, ditches, streams, and channels must be kept clean. Debris, leaves, and grass clippings in ditches and streams obstruct the flow of water and causes overflow flooding onto streets and in yards. The City's Garbage, Trash and Weed Ordinance makes it unlawful for any person to throw, deposit, litter, scatter on any public place within the city any debris of any kind, unless such materials are properly containerized or bagged in such a manner as to facilitate their collection by the sanitation department. Any new commercial structure or any topographic changes within the City of Georgetown must submit a site plan to the Stormwater Department (Will Cook, Stormwater Manager at 843-545-4500) for review and approval. Please report any violations to the City Water Utilities Department, 843-545-4500 or the Housing & Community Development Department at 843-545-4010.

For flood zone or FIRM map information on a property in the City of Georgetown please contact Matthew Millwood in the Housing & Community Development Department at (843) 545-4016. We will assist you in filling out the form on the back of this page (for you records only).

IMPORTANT NUMBERS TO REMEMBER:

- **CITY HOUSING & COMMUNITY DEVELOPMENT DEPARTMENT** (Building & Planning)
(Flood questions or permit violations) **843-545-4010**
- **CITY STORMWATER DEPARTMENT**
(Drainage questions or to report possible violations) **843-545-4500**
- **WWW.COGSC.COM** (city website)
- **CITY ELECTRIC DEPARTMENT** **843-545-4600**



Flood Insurance Rate Map (FIRM) Information Request

Requested by: _____ On this Date: _____

Subject Property: _____ Tax Map Parcel #: _____

Information Relayed by Fax # _____ Or Phone: _____

The City of Georgetown participates in the National Flood Insurance Program (NFIP), the NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood Insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The City of Georgetown requires new construction or substantial improvements to existing structures to be elevated above the Base Flood Elevation, (BFE) as published on the FIRM maps. Refer to City of Georgetown Flood Ordinance (2009) for more information.

City of Georgetown **Community Number** is **450087**. The **FIRM Map** date is **March 16, 1989**.

The subject property is located on **Panel Number** _____, **Suffix** _____

The subject property is located in **FIRM ZONE** _____

The main building on the property:

_____ **Is** located in a Special Flood Hazard Area, (SFHA). The Base Flood Elevation (BFE) at the property is _____, NGVD (National Geodetic Vertical Datum). Federal law requires that a flood insurance policy be obtained as a condition of a federally backed mortgage or loan that is secured by the building. It is up to the lender to determine whether flood insurance is required for a property. Flood insurance is available in Georgetown.

_____ **Is not** located in a Special Flood Hazard Area (SFHA). However, the property may still be subject to local drainage problems or other unmapped flood hazards. Flood insurance is available and may be obtained at non-floodplain rates. A lender may require a flood insurance policy.

_____ A determination of the building's exact location cannot be made on the FIRM.

_____ If checked see comments here: _____

This information is based on the Flood Insurance Rate Map, (FIRM) for the City of Georgetown, South Carolina. This form does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area (SFHA) may be damaged by a flood greater than that predicted on the (FIRM) or from a local drainage problem not shown on the map. This letter does not create liability on the part of the City, or any officer or employee hereon, for any damage that results from the reliance on this information.

Signature

Date