

**GEORGETOWN, SOUTH CAROLINA  
MULTI-JURISDICTIONAL  
PROGRAM FOR PUBLIC INFORMATION (PPI)**

May 15, 2017

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# Georgetown's Multi-Jurisdictional Floodplain & Stormwater Program for Public Information

## History and Background

Few other areas in America contain more history or charm than Georgetown, South Carolina. From its earliest beginnings as the probable site of the first European settlement in North America in 1526, to its present status as a vibrant and gracious county of approximately 60,572, Georgetown has long been known for its warm hospitality and Southern charm. Located on the coast of South Carolina, Georgetown is home to a wealth of history and culture, and some of the state's most beautiful beaches, marshes, and rivers. Whether your thing is lazing on the beach, enjoying an ocean breeze from a porch rocking chair, or something a bit more active, Georgetown County has something to appeal to everyone. Georgetown's long history combined with its diversity of cultures, linkage to the sea, triumphs, defeats, and revitalizations have all contributed to create an area known for its charm and beauty.

Georgetown County and its municipalities (the City of Georgetown & Pawleys Island) have been actively participating in the Community Rating System (CRS) since the early 2000's. The Community Rating System (CRS) is part of the National Flood Insurance Program (NFIP), which is sponsored by FEMA, the Federal Emergency Management Agency. It provides a reduction to flood insurance premiums in the participating communities. These reductions are based on community floodplain management programs, including the public information activities. For a community to retain those discounts on their flood insurance premiums, they must continue to implement the programs and provide status reports to the NFIP each year.

The following are the credit ratings for Georgetown:

Georgetown County	7
City of Georgetown	7
Pawleys Island	6

The program gives property owners a 5% reduction to their flood insurance premium for every point they go down. Georgetown County currently receives a 15% discount, City of Georgetown a 15% discount, and Pawleys Island a 20% discount off their flood insurance premiums. This discount applies for any property owner that has flood insurance within these jurisdictions, and is inside a regulated floodzone. Properties outside the flood zones may still purchase flood insurance, but because of special prorated rates for X Zones, they do not receive this discount.

In an effort to reduce insurance cost to the residents and business owners and to reach more people through a more aggressive outreach program, Georgetown County has now formed a multi-jurisdictional Program for Public Information (PPI). The community has produced outreach materials on the hazards of flooding since the beginning of the CRS program. Special efforts were made for areas having repetitive losses, yet areas needing specific information were not targeted. By developing the PPI committee, these areas will now receive the outreach

information that will benefit them and offer additional information when needed. Areas prone to flooding, new property owners needing information on flood risk, areas having insufficient insurance as well as other target areas can now be given information that pertain directly to them through the PPI.

Georgetown County, the City of Georgetown, & Pawleys Island consider this program vital to the entire community for all the positive benefits it produces. From flood hazard information and mitigation techniques to floodplain protection and benefits, the PPI will help our community achieve ideal success in all areas of public outreach.

### **PPI Committee**

The community set out to get a dozen volunteer members that could provide knowledgeable input as a PPI committee member. These stakeholders represent insurance agents, real estate agents, banking/lending agencies, surveyors, and residents that live in the floodplain. By having the following members on the committee, Georgetown receives valuable insight and advice from their collective expertise.

- **Tony Jordan** - Owner, Allstate Insurance, Georgetown
- **Wendell C Powers, PLS** - Surveyor, Powers Land Surveying
- **Chuck Richardson Sr.** - Senior Associate, Coldwell Banker Chicora Real Estate
- **Tom Britton**, CFM, AICP - Planning Director, Waccamaw Regional COG
- **Daniel Newquist**, AICP - Planner, Waccamaw Regional Council of Governments
- **Cindy Grace** - Coordinator, Emergency Management Division, Gtown County
- **Kenny McConnell** - Retired, Citizen of Georgetown County
- **Mackie Altman** - Realtor, Altman Realty
- **Diane Allen** - Town Clerk, Pawleys Island
- **Walter McElveen** - Broker in Charge, Pawleys Island Realty
- **Leda McIntyre Hall** - Pawleys Island Resident
- **Alex Boyer** - Pawleys Island Resident
- **Greg Badgett** - Lender, The Citizen's Bank
- **Shane Bowen** - Realtor, The Litchfield Company
- **Ryan Fabbri**, CFM - Town Administrator, Town of Pawleys Island
- **Mike Young** - Building Official, Georgetown County
- **Murray Presley** - Plan Reviewer, Georgetown County
- **Matthew Millwood**, CFM - Comm Planner/GIS Technician, City of Georgetown
- **Rick Martin**, CBO, CFM - Building & Zoning Administrator, City of Georgetown

The role of the committee has been to assist in developing the PPI by providing feedback on areas of the community that should be targeted for outreach projects, the types of messages should be delivered, and by whom and how often. The group members were also asked to share information on any efforts related to this work that have occurred or are occurring within the community as well.

The municipal staff developed the agendas and facilitated the meetings. Prior to setting each meeting date, staff surveyed the committee members for their availability to ensure that the group met the attendance requirements outlined in the new CRS manual (Developing A Program for Public Information, Step 1). It was decided that meetings around lunch time worked best for the group, so staff scheduled the meetings at 12 noon and supplied lunch for all committee members.

The initial PPI Committee meeting was held on May 11, 2016 in the City of Georgetown H&CD conference room. After lunch and some roundtable floodplain discussion, the committee followed steps one (1) and two (2) of the seven step plan outlined in the 2013 CRS Manual, pages 330-12 through 330-14. During the meeting, the committee expressed the needs of the community and the different needs for individual areas/targets within the local municipalities as well as the county as a whole. The committee members discussed the need for a combative campaign to get flood information out to the entire public and discussed target areas around Georgetown that needed special attention. Some of these targets included ocean front, river front, and X Zones that were flooded during the historic October 2015 flood event.

The second meeting was held on June 22, 2016 in the Council Chambers at City Hall. The agenda followed steps three through five (3-5) of the seven step plan. During this meeting, committee members reviewed the six messages of the CRS Table 330-1 and matched topics to the six target audiences that they felt were compatible, and started developing the specific messages. This work is detailed under the "Target Audiences" section of this document. The committee informally inventoried related efforts that were already taking place in the community. Each community representative filled in the Committee with the projects that they were already doing. They discussed how those programs and activities fit in the PPI plan as they are being presented now, and how they can be modified to serve the jurisdiction's overall effort in a better way.

Based on information gathered during the second meeting, municipal staff assembled the first rough draft of the Program for Public Information. The draft was then reviewed by the committee members for revisions and amendments based on the discussion from the previous two meetings. Then, a final draft of the PPI was prepared by staff and approved by the entire committee on March 15, 2017. Final draft of PPI was then sent to Janice Mitchell of FEMA Region IV to request any comments or corrections that she may have on the draft document. Finally, the document was then presented to all municipal councils for their final approval and adoption (see adoption dates for each jurisdiction on page 17 of this document).

## **Goals**

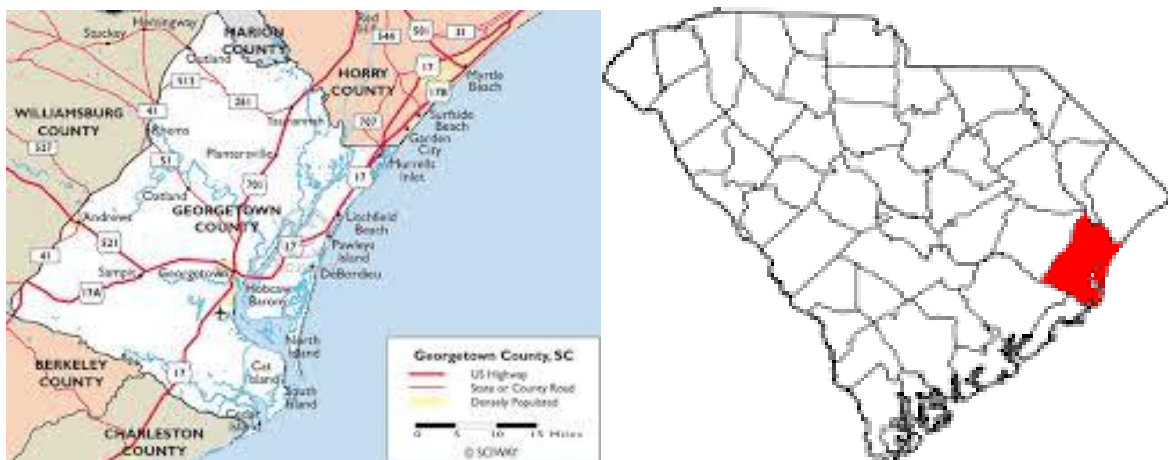
All members of the PPI Committee share a common vision for a better informed public in which they are educated about the flood risks, what they can do to decrease future damage, and the multitude of benefits of having flood insurance. The PPI plan is a great tool to help achieve that vision. The following are the overall goals and objectives recommended by the PPI Committee:

1. Utilize the many outreach projects and materials to educate residents and business owners of the importance of floodplain management.
2. Encourage citizens of Georgetown County, the City of Georgetown, & Pawleys Island to purchase flood insurance, even if they are not located in a regulated floodzone (SFHA).
3. Encourage municipal governments to fund floodplain management programs and staff to support the community.
4. Adopt stricter regulations than the FEMA standards in the CRS Coordinators Manuel to help reduce the risk of flooding to both residential and commercial structures.
5. Continue to work together as a multi-jurisdictional body, sharing information and material, to help lower the credit rating and save citizens money on their insurance premiums.
6. Get the Coastal Association of Realtors to mandate training and disclosure on floodzones for all licensed realtors in the county.
7. Use Coastal Association of Realtors relationship to springboard the first floodplain management user group in South Carolina.

### Community Needs Assessments

The Georgetown County area along the South Carolina coast is a great place to do business, visit, and live. Located 40 miles south of Myrtle Beach and 60 miles north of Charleston, Georgetown and Pawleys Island are unique coastal communities offering a diverse mixture of opportunities for fun and enjoyment. All three jurisdictions have flooding issues, mainly because of the topography of the land in the so-called "Low Country". Let's take a look at each community's self-assessments.

### Georgetown County



Georgetown County is a little more than 800 square miles of beautiful oak trees, marshes, and rivers. With a population over 60,500, many of the county's residents live or work in or near a floodzone. The great South Carolina flood in October 2015 affected many of the residents of

Georgetown County, especially along the five rivers that meander through this area. The PPI Committee concluded that County needs include: better floodplain mapping, community flood hazard & insurance education, and tougher flood related building regulations.

### Flood Hazards

Georgetown County is exposed to many flood related hazards like hurricanes, tropical storms, storm surge, severe thunderstorms, and riverine flooding. Many residences that were located outside the 1% annual floodzones experienced major flooding during the "1,000 year" rainfall event along the Black and Santee Rivers in October 2015. This event displaced thousands of people and called for mandates to look into the current flood maps.

### Flood Insurance Data

The best source for flood hazard information for Georgetown County is the insurance data. The County has 7,751 active flood insurance policies in effect as of the date of this document. Flood insurance is required for all jurisdictions as a condition of federal aid on a mortgage or loan that is federally insured for a building located in a SFHA. (See tables 1-1 thru 1-3)

**Table 1-1:**

<b>Percentage of Buildings Insured - Georgetown County</b>			
<b>Flood Zone</b>	<b>Policies</b>	<b>Properties</b>	<b>Percentage</b>
X	3,484	32,370	10.8%
AE	3,695	11,048	33.4%
VE	572	5,876	9.7%

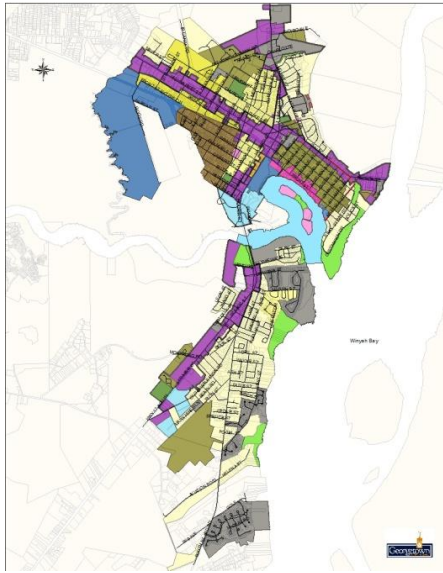
**Table 1-2:**

<b>Pre-FIRM Policies in Force</b>			
<b>Flood Zone</b>	<b>Pre-FIRM</b>	<b>Premium</b>	<b>Insurance in Force</b>
X	481	\$ 247,288	\$ 135,501,100
AE	1,565	\$ 2,118,445	\$ 309,216,900
VE	259	\$ 1,145,855	\$ 57,119,500
Total:	2,305	\$ 3,511,588	\$ 501,837,500

**Table 1-3:**

<b>Post-FIRM Policies in Force</b>			
<b>Flood Zone</b>	<b>Post-FIRM</b>	<b>Premium</b>	<b>Insurance in Force</b>
X	3,003	\$ 1,286,622	\$ 947,833,800
AE	2,130	\$ 1,045,792	\$ 581,113,000
VE	313	\$ 1,633,626	\$ 96,399,700
Total:	5,446	\$ 3,966,040	\$ 1,625,346,500

## City of Georgetown



Founded in 1734, the City of Georgetown boasts 7.2 square miles of rich history. Located mainly on the Winyah Bay and Sampit River, the City of Georgetown has many issues with flooding and flood hazards. These hazards include hurricane surge, riverine flooding, tidal flooding, and drainage systems that are overwhelmed during even moderate rainfall events. Roughly one third of the city limits is located within a Special Flood Hazard Area (SFHA). This includes mostly residential homes but also the historic Front Street business district, steel mill, and port. The committee concluded that City needs include: improved stormwater infrastructure, more detailed flood mapping, citizen flood hazard & insurance education, increased floodzone building regulations, and hazard mitigation grants.

### **Flood Hazards**

The City of Georgetown is exposed to multiple flood related hazards like hurricanes, tropical storms, storm surge, severe thunderstorms, and extreme high tides. Even a pop up rain shower can sometimes overload the aging storm drainage systems in the older areas, causing sporadic flooding to low lying streets and property. A few drainage projects with joint efforts by the City and South Carolina Department of Transportation (SCDOT) have helped the situation in the high traffic areas, but many other problematic residential areas still need to be addressed.

### **Flood Insurance Data**

Flood insurance data for the City has increased in the past several years. The city has 521 active flood insurance policies in effect as of the date of this document. (See tables 2-1 thru 2-3)

**Table 2-1:**

<b>Percentage of Buildings Insured - City of Georgetown</b>			
<b>Flood Zone</b>	<b>Policies</b>	<b>Properties</b>	<b>Percentage</b>
X	195	838	23.3%
AE	322	1,018	31.6%
VE	4	77	5.2%



**Table 2-2:**

Pre-FIRM Policies in Force			
Flood Zone	Pre-FIRM	Premium	Insurance in Force
X	109	\$ 52,777	\$ 31,932,700
AE	236	\$ 328,906	\$ 54,071,700
VE	1	\$ 1,236	\$ 74,300
Total:	346	\$ 382,919	\$ 86,078,700

**Table 2-3:**

Post-FIRM Policies in Force			
Flood Zone	Post-FIRM	Premium	Insurance in Force
X	86	\$ 45,518	\$ 25,028,500
AE	86	\$ 58,666	\$ 26,738,900
VE	3	\$ 6,575	\$ 741,500
Total:	175	\$ 110,759	\$ 52,508,900

**Pawleys Island**



Pawleys Island is a small residential community that sits on a barrier island adjacent to the Atlantic Ocean. Only about 1 square mile in size and 115 permanent residents, this community mainly caters to its summer tourist season. Totally surrounded by marsh on one side and the ocean on the other, Pawleys Island is susceptible to many flooding issues. Most common are the monthly high tides and the storm surge potential from any category hurricane. The committee concluded that Pawleys Island's needs include: dune and shoreline protection, flood hazard & insurance education, and stricter building codes in V zone areas.

**Flood Hazards**

Pawleys Island is exposed to many of the same flood related hazards as the other communities like hurricanes, tropical storms, storm surge, severe thunderstorms, and high tides. But Pawleys Island also has a major problem with beach erosion. Like many beach front

communities, even less severe tropical storms can dramatically erode Pawleys Island's beaches and dunes, threatening beach front structures in the process.

### Flood Insurance Data

Flood insurance is a very important issue for an island community. The insurance data for Pawleys Island can be found in tables (3-1 thru 3-3) below.

**Table 3-1:**

Percentage of Buildings Insured - Pawleys Island			
Flood Zone	Policies	Properties	Percentage
X	N/A	N/A	N/A
AE	184	189	97%
VE	260	332	78%

**Table 3-2:**

Pre-FIRM Policies in Force			
Flood Zone	Pre-FIRM	Premium	Insurance in Force
X	N/A	N/A	N/A
AE	95	\$ 183,055	\$ 25,741,800
VE	171	\$ 557,433	\$ 47,886,000
Total:	266	\$740,488	\$ 73,627,800

**Table 3-3:**

Post-FIRM Policies in Force			
Flood Zone	Post-FIRM	Premium	Insurance in Force
X	N/A	N/A	N/A
AE	89	\$ 52,870	\$ 28,365,000
VE	89	\$ 488,584	\$ 28,057,600
Total:	178	\$ 541,454	\$ 56,422,600

### Flood Insurance Assessment

The PPI Committee decided that a Flood Insurance Assessment of the insurance information was needed in order to evaluate the areas that may need to purchase flood insurance and/or gain additional insurance. The committee reviewed the flood insurance tables (Tables 1-3), which provide information on flood zone classification, insurance policies, insurance premiums, etc. The tables seem to show small percentages of property owners have coverage in our communities (other than the AE zones in Pawleys Island). The overall consensus was that everyone in the community needed to be aware of flood insurance, its cost, and the risk of not carrying it. We then made a combination table (Table 4 below) to show the overall average coverage for the separate communities.

**Table 4:**

Community	Policies in Force	Premium	Insurance in Force	Avg. Coverage
County	7,741	\$ 7,477,628	\$ 2,127,184,000	\$ 274,794
City	521	\$ 493,678	\$ 138,587,600	\$ 266,003
Pawleys Island	447	\$ 1,284,871	\$ 130,885,500	\$ 292,809
Total:	8,709	\$ 9,256,177	\$ 2,396,657,100	\$ 275,193

In review of Table 4, the committee felt that the average coverage for our communities was adequate compared to the housing stock in those respective flood zone areas. It seems to follow the pattern that properties on Pawleys Island need the most coverage, followed by the County, and then the City. The committee concluded that these numbers and percentages should go up in the next few years considering the following factors:

- recent increase in home values
- back to back years with a 1% annual flood (October 2015 & 2016)
- new FEMA Flood Insurance Rate Maps (FIRMs) coming out later this year

During the annual sub-committee evaluation and update meeting, staff will reassess the flood coverage and update the tables with new the new data every year.

### **Repetitive Loss Properties**

The amount of Repetitive Loss (RL) properties seems to be related to the percentage of a community's property that lies within a flood zone. The City of Georgetown has 11 repetitive loss properties. This is down from 13 in the last ISO cycle visit, eliminating two in the past few years by demolition. Pawleys Island has 36 repetitive loss properties, which is a very low amount considering it is an island and beach front community. Georgetown County, on the other hand, has 94 RL properties, which is down from 120 when they first entered the CRS program. The vast expanse of unincorporated land in the County, and having multiple types of flooding hazards, means that more RL properties are inevitable. With new drainage projects in the works and strong CRS programs on the rise, all three jurisdictions hope to reduce, or at least minimize, their number of repetitive loss properties in the coming years.

### **Social and Economic Needs**

The Georgetown area along South Carolina's coast is a diverse community. The City has a predominant African-American population, the County has an extensive retirement age population, and Pawleys Island is a seasonal based, family beach. The committee recommended that using communicational tools like the internet and social media are taking precedence in reaching these diverse groups, but retirees, vacationers, and second home owners would still be better reached by mail.

## Target Audiences

After much discussion in the first and second meetings for the PPI Committee, the following key target audiences were selected:

Target Audience #1 - All properties located within a Special Flood Hazard Area (SFHA). The committee realizes that this is the target audience most at risk for flood hazards. After a community meeting with FEMA personnel on new flood maps in the area, we noticed that most residents didn't know what floodzone they were in or how to read a Flood Insurance Rate Map (FIRM). Increased awareness and flood insurance education could help mitigate flooding in these high risk areas.

Target Audience #2 - Real Estate Agents. One of the major careers that the committee discussed in needing education and awareness is in the licensed real estate community. These agents are the first line in communication when buying, selling, or even talking about a property, and the issues that revolve around flooding needs to be disclosed by them immediately. The downside to this flood hazard disclosure is the fact that this information could omit the sell. The committee agreed that something should be done on a regulation level by the Coastal Carolina Association of Realtors (CCAR).

Target Audience #3 - All Residents and Business Owners. When you live in the "low country" the threat from one of many flooding sources is inevitable. The jurisdictions cover all forms of flood hazards from riverine to storm surge. After an October 2015 major flooding event in our area, many people living outside the regulated flood zones suffered total losses from flooding. This spurred the government to push out the new flood maps that have been in the works for the past several years. The committee feels that outreach projects should be reaching everyone, even the people that are not currently located in a floodzone.

Target Audience #4 - Repetitive Loss Properties. Structures that flood frequently strain the National Flood Insurance Fund. The RL properties are the biggest draw on the Fund. FEMA has paid almost \$3.6 billion in claims for RL properties. RL properties not only increase the NFIP's annual losses and the need for borrowing, but they drain the funds needed to prepare for catastrophic events. The committee concluded that these properties needed to be educated in mitigation techniques, and in some cases even helped, to find ways to protect their property.

Target Audience #5 - Insurance Agents and Financial Lenders. The Committee felt that another target audience is all the insurance agents and lenders around the community. We grouped these together because they have to work hand in hand. These professionals play a major role in flood premiums, insurance claims, home loans, etc. They need to know flood hazards and the effects of flooding in certain areas just as much as anyone. The local jurisdictions provide these agencies with abundant information on flooding and mitigation.

Target Audience #6 - Ocean Front Properties. If a tropical storm or hurricane ever hits the Georgetown area again, the ocean front properties will be directly affected the most due to storm surge. Any property on eastern side of the Limited to Moderate Wave Action (LiMWA)

line can, and will, be directly affected by these increases in tides and wave heights from storm surge. The addition of stricter building regulations, and extra protection like freeboards in the ordinance, can help these homeowners in the ocean front areas of Pawleys Island and Georgetown County by providing that extra protection for these structures.

### Existing Public Information Efforts

All municipalities in this multi-jurisdictional plan have existing public information outreach projects that they work on annually. They mail out flood information on a yearly basis to insurance and real estate companies, as well also to repetitive loss areas. They also display flyers and flood mitigation material in multiple public places such as the county library, city hall, and the court house. The County, along with the City of Georgetown & Pawleys Island, have put on several workshops to inform the public about the new Flood Insurance Rate Maps (FIRMs) and how to mitigate their structures for future flooding events. The City of Georgetown even has its own radio station for information and emergency broadcasts in which the city records flood related messages. Other public information efforts are included in Table 5 below.

**Table 5** Existing Public Information Outreach Projects

Community	Project	Subject Matter	Frequency
City of Georgetown Housing & Community Development Department	-City website	-Multiple flood related topics and mitigation information. Weekly news feeds in Facebook.	Year-round
	-Flood letters to property owners	-Letter includes flood related topics such as flood protection, mitigation, and insurance. Done once a year for both SFHA and X zones.	Semi-annually
	-Flyers & handouts	-FEMA and local flood related flyers.	Year-round
	-Electric & water bills	-Small one-liner info reminders on hurricanes and flood related issues.	Quarterly
	-Newspaper articles	-Article on floods in the local circulation.	Semi-annually
	-Public Outreach meetings	-Local public forums for new flood maps or flooding issues/flood insurance.	Semi-annually
	-Map inquiry service	-Answer questions on flood zones, hazards, insurance, and protection.	Year-round
	-WCOG radio ads	-Local radio messages read over radio to inform citizens on the hazards of flooding.	Quarterly
City Public Works Dept	-Stormwater & drainage cleaning	-Constant cleaning, repairs, and improvements to our stormwater drainage system and ditches.	Year-round
Keep GT Beautiful	-Riversweep	-Group event to remove trash and debris from the Sampit River and Winyah Bay area.	September
Georgetown County Building & Planning Department	-County Website	-Pre-firm and post firm flood maps available. Flood information on how to mitigate your home/property.	Year-round
	-Mailers to property owners	-Info on flood insurance, info on how to prepare for flood events goes out every year to property owners in SFHA.	Semi-annually
	-County news letter	-Flood related articles are posted several times a year.	Quarterly
	-County library	-They supply the library with all types of FEMA	Year-round

	-Public Outreach	info and handouts. -Public forums for new Flood Maps and how it will affect your home/property.	Annually
Pawleys Island Town Hall	-Town Website -Facebook & Twitter -Flood brochures  -Mayor's Newsletter -Map inquiry service  -Letter to property owners -Beach/Creek Sweep	-Various flood-related topics. -Various flood-related topics. -Available at Town Hall and mailed annually to every property owner. Supply copies to local realtors, insurance agents, and banks. -Flood insurance and mitigate flood damage. -Flood zone determination, flood insurance, flood protection, flood hazard mitigation. -Entire island considered an area of repetitive loss, flood insurance. -Volunteer event to clean up trash and debris from the beach tidal creeks.	Year-round Year-round Year-round  Semi-annually Year-round  Annually  September
Georgetown County Library	-FIRM maps -Flood hazard information -Computer access (www)	-Flood Insurance Rate Maps for whole county. -Multiple books and guidelines on flooding hazards, mitigation, and insurance. -Gives anyone access to the endless information of flood related topics on web.	Year-round Year-round  Year-round
Georgetown Chamber of Commerce	-Chamber website  -Social Media  -Disaster Planning Education workshop -Recovery from Disaster workshop	-Links to the community websites, hurricane information, and evacuation guide. -E-blasts to local businesses and the tourism market on status of event. -How businesses prepare for a weather disaster like flooding. -Class teaching businesses how to recover from a disaster like flooding.	Year-round  Year-round  Annually  Annually
Red Cross Georgetown	-Blood drives	-Hold blood drives for local hospitals and shelters.	Year-round
Insurance Agencies	-Handouts & flyers	-Flood insurance including its benefits and protection.	Year-round
Local TV News Channels	-Website  -Social Media  -Mobile devices	-Multiple links and information on flood related topics and hurricanes. -Live messaging on flood warnings, river levels, hurricanes, and evacuation information. -Mobile alerts directly to phone when weather related event watches or warning occur.	Year-round  Year-round  Year-round

### **Flood Insurance Rate Map (FIRM)**

Flood Insurance Rate Maps are the official maps of a community on which FEMA has delineated both special hazard areas and the risk premium zones applicable to the community. Georgetown County has FIRMs dated October 16, 1992. The City of Georgetown has been using the same FIRM's since March 16, 1989. All these FIRMs are extremely outdated considering it has been about 25 years since the last update. Add in several hurricanes, including Hugo and Matthew, and multiple flood events, like October 2015, and it can really change the topography of the Georgetown area. A new preliminary FIRM was released in January of 2016 but will not become effective until sometime in late 2017. These maps are much more accurate because they were developed using LiDAR technology. The new maps seem to be including more and more properties in the regulated flood zones.

## Projects and Initiatives

The purpose of this Program for Public Information Plan is to educate the communities of Georgetown County and prepare them for flooding related events. The committee acknowledges the following key target audiences:

- Property owners located within a SFHA
- Real Estate agents
- All residents and business owners
- Repetitive Loss properties owners
- Insurance agents and financial lenders
- Ocean front property owners

With the target audiences in mind, the committee then came up with key messages that needed to be dispersed to the key audiences. The first six are the priority topics that must be covered, followed by additional messages the committee came up with. These messages are:

1. Know your flood hazard
2. Insure your property for your flood hazard
3. Protect people from the hazard
4. Protect your property from the hazard
5. Build responsibly
6. Protect natural floodplain functions
7. Know if you need flood insurance
8. What zone do you live in (AE or VE)
9. Flood insurance will cover up to \$250,000
10. Home owners insurance does not cover losses from flooding

The strategy of the previous messages are to make citizens aware of flood hazards, flood mitigation techniques, and flood insurance in our communities. The target audiences are just a start in notifying the whole community about the hazards of flooding. The ongoing efforts that the local governments take to help increase the awareness of flooding should eventually reach all audiences throughout the entire County. Table 5 of this document provides a comprehensive list of the program elements, which includes various public information pieces, website information, public meetings on flooding, and more. Overall, including Georgetown County, City of Georgetown, and Pawleys Island, there are about 34 outreach projects and initiatives that will be implemented during the next year.

In addition to the existing outreach projects, the committee proposed new projects for the communities to work on that will help citizen awareness of flood related information. These projects can be seen in Table 6, and are summarized by the committee below:

- While people in the SFHAs are receiving letters from their municipality, many of the people throughout the County that still have a danger from flooding do not. The community should put together a county-wide citizen email list that can send flood information out quickly and effectively.
- Elevation Certificates (ECs) are very important and homeowners should have and retain this documentation. This document helps the community know the elevation of their

land compared to the flood zones and helps insurance adjusters quote a premium for their flood insurance. The committee wanted to see a goal for the communities to get 20% of the flood zone properties to obtain ECs.

- Flood elevation signage is also a good tool in determining where the flood zones are located and what the high water mark for an area is. Although most think signage seems to be helpful, others, especially the real estate market, view this signage as a deterrent when it comes to buying or selling a property.
- Home owners insurance does not include losses from flooding. This is information that everyone needs to know, but only a few do. This message needs to be pushed on citizens both inside the flood zones and out.
- Many citizens throughout the County don't seem to know what flood zone they even live in. This information along with the mandatory purchase of flood insurance should be disclosed up front, starting with the real estate agent when buying or selling a home.
- Develop a better partnership with all jurisdictions to make communication between the County and its municipalities and its citizens more functional.

### **Flood Response Preparations**

In addition to the projects that are implemented every year, the PPI committee recommends projects that will be implemented during and after a flood event. These projects are drafted and made ready for production and dissemination to all property owners and Spanish speaking citizens after a flood warning has been issued. Such projects are listed in Table 7 of this document. Use the following alphanumeric key for flood messages:

- A. Homeowners insurance does not cover floods.
- B. Turn around, don't drown!
- C. Elevation is the only true way to mitigate from the hazard of flooding.
- D. Know your zone.
- E. Build back safer and stronger.

### **Annual Evaluation**

The PPI Committee will meet at least once per year to evaluate the Plan and incorporate any needed revisions. The evaluation and review will cover:

- A review of the projects that were completed
- Progress towards the desired outcomes
- Recommendations for new projects to be added to the program
- Changes in target audiences and/or committee members

One of the multi-jurisdictional communities' staff members will draft the updates as changes are made by the committee. The revisions will be included in communities' annual recertification for the CRS.



## Plan Adoption

This document will not be in effect until it is approved and adopted by Georgetown County Council, the City of Georgetown Council, and the Town of Pawleys Island Council.

Council Approval Dates:

Georgetown County	Date: 6/14/17
City of Georgetown	Date: 7/13/17
Town of Pawleys Island	Date: 6/12/17

## Acronyms

**FEMA:** Federal Emergency Management Agency

**AE Zone:** 100 – year floodplain mapping by FEMA with base flood elevations

**VE Zone:** Coastal high hazard 100-year floodplain mapped by FEMA

**X Shaded Zone:** Areas of 500 year flood; areas of 100 year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile

**X Zone:** Areas determined to be outside of the 500 year floodplain

**EC:** Elevation Certificate

**CFM:** Certified Floodplain Manager

**CRS:** Community Rating System

**SFHA:** Special Flood Hazard Area

**NFIP:** National Flood Insurance Program

**OP:** Outreach Projects

**PPI:** Program for Public Information

**OCRM:** Office of Ocean and Coastal Resource Management

**FRP:** Flood Response Preparation Projects

**RL:** Repetitive Loss

**LiMWA:** Limited to Moderate Wave Action

**GTC:** Georgetown County

**CGT:** City of Georgetown

**PI:** Pawleys Island

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