

Town of Surfside Beach

Flood Guide

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“The Family Beach”

Flood Hazard Preparedness

Property Protection and Prevention

A wide range of flood protection measures for mitigation techniques can be used to protect buildings, that can eliminate or reduce the risk of future flood damage.

One way, although costly, is to relocate your home to a new location outside of the Special Flood Hazard Area (SFHA). This is the surest way to protect your home and yourself from flood damage.

Most existing homes do not meet the flood elevation requirements, including wood frame, brick veneer, slab-on-grade or crawlspace can be elevated above floodwaters. This is a reliable, flood-proofing method and requires little human intervention to prepare for a flood. The Town of Surfside Beach requires the elevation of structures to three feet above the base flood elevation or BFE.

All new construction and structures that are substantially improved or substantially damaged must meet the three feet above BFE requirement as well as all other requirements of the Flood Damage Prevention Code. Visit [FEMA.gov](https://www.fema.gov) for additional information on protecting your home and property from flood damage.

Ensuring your property has proper drainage is another way to protect your home from flood damage. The Town of Surfside Beach has a Stormwater ordinance which requires all properties within the Town to have a stormwater plan reviewed and approved by the Planning, Building and Zoning Department before construction can begin.

Other ways to protect your home or commercial building is to add flood vents. Vents must be installed in foundation walls so that water can flow, unimpeded, in and out of the crawl space without damaging wall integrity. The regulation is easy to remember: one square inch of opening in the foundation wall for every square foot of the area of your house. For example, a 2,000-square-foot crawl space would need 2,000 square inches of opening. The number of flood vents you need to install depends on the size and type of vent you buy.

Elevate equipment that services your home or business, such as utilities and electrical circuits. This is a requirement for all new construction and substantial improvements; however, elevating service equipment for structures that were built before FEMA Flood Maps will help prevent damage to your structure.

- ⇒ Safeguard in-home electrical - Raise switches, sockets, circuit breakers and wiring at least three feet above the expected flood level in your area.
- ⇒ Anchor and raise outdoor equipment - Fuel tanks, air-conditioning units and generators should be anchored and raised at least three feet above your flood level.
- ⇒ Clear gutters, drains and downspouts.

Call the Planning, Building and Zoning Department at 843-913-6341, where certified floodplain managers can assist you. You can also find helpful information on FEMA's website at [FEMA.gov](https://www.fema.gov) or [Floodsmart.gov](https://www.floodsmart.gov)

Making Plans Ahead of the Storm

During a flood you may have little time to react or prepare. Living in a flood-risk area, you should act now and plan what you would do in a flood. Do not wait until it happens.

- ⇒ **Check your flood insurance policy to make sure coverage is adequate.** You can learn about the National Flood Insurance Program (NFIP) through your local insurance agent or emergency-management office. There is normally a 30-day waiting period before a new policy becomes effective. Homeowners policies do not cover damage from the flooding that accompanies a hurricane.

- ⇒ **Have a supply kit ready** - A disaster supplies kit is simply a collection of basic items your household may need in the event of an emergency. Try to assemble your kit well in advance of an emergency. You may have to evacuate at a moment's notice and take essentials with you. You will probably not have time to search for the supplies you need or shop for them. You may need to survive on your own after an emergency. This means having your own food, water and other supplies in sufficient quantity to last for at least 72 hours. Local officials and relief workers will be on the scene after a disaster but they cannot reach everyone immediately. You could get help in hours or it might take days. Additionally, basic services such as electricity, gas, water, sewage treatment and telephones may be cut off for days, a week or longer. Your supplies kit should contain items to help you manage during these outages. Some suggested items to include in your kit are:
 - Water—at least a three day supply; one gallon per person per day*
 - Food—at least a three day supply of non-perishable, easy-to-prepare food*
 - Battery-powered or hand-crank radio (NOAA Weather Radio, if possible)*
 - Cell phone with chargers*
 - Family and emergency contact information*
 - Multi-purpose tool*
 - Map(s) of the area*
 - Extra clothing, hat and sturdy shoes*
 - Extra set of car keys and house keys*
 - Baby supplies (bottles, formula, baby food, diapers)*
 - Pet supplies (collar, leash, ID, food, carrier, bowl)*
 - Medications (7-day supply) and medical items (hearing aids with extra batteries, glasses, contact lenses, syringes, cane)*
 - Copies of personal documents (medication list and pertinent medical information, deed/lease to home, birth certificates, insurance policies)*
 - Flashlight*
 - Emergency blanket*
 - Extra batteries*
 - First Aid kit*
 - Extra cash*
 - Sanitation and personal hygiene items*
 - Rain gear*
 - Insect repellent and sunscreen*
 - Camera for photos of damage*
 - Tools/supplies for securing your home*

- ⇒ **Learn about the towns emergency plans, warning disseminations, evacuation routes, and locations of emergency shelters.**

- ⇒ **Plan an evacuation route.** Plan your evacuation route well in advance. This plan should include information on the safest evacuation routes and nearby shelters. Learn safe routes inland. Be ready to drive 50 or more miles inland to locate a safe place, and remember roads and interstates will be crowded.

- ⇒ **Develop an emergency communications plan.** In case family members are separated from one another during a disaster (a real possibility during the day when adults are at work and children are at school), have a plan for getting back together. Ask an out-of-state relative or friend to serve as the "family contact." After a disaster, it's often easier to make long distance calls. Make sure everyone in the family knows the name, address and phone number of the contact person.

- ⇒ **Make sure all family members know how to respond after a hurricane.** Teach children how and when to call 9-1-1, police, or fire department and which radio station to tune in to for emergency information.

- ⇒ **Protect your windows.** Permanent shutters are the best protection. A lower-cost approach is to put up plywood panels. Use half-inch plywood--marine plywood is best--cut to fit each window. Remember to mark which board fits which window. Pre-drill holes every 18 inches for screws. Do this long before the storm. Taping windows doesn't protect glass, but might prevent deadly shards of broken glass from flying through the house.

- ⇒ **Protect your pets.** Pet owners are responsible for disaster planning for their pet. If you evacuate, plan for your pets as well.



Safety Tips

Nearly half of all flash-flood fatalities are vehicle-related.

Flash floods can develop within six hours of a rain storm. That may sound like a lot of time, but severe flash floods can occur in a matter of minutes, depending on the intensity and duration of the rain, the topography of an area, and the condition of the soil and ground cover. The reason that so many people drown during flooding is because few of them realize the incredible power of water. A mere six inches of fast-moving flood water can knock over an adult. It takes only two feet of rushing water to carry away a vehicle. This includes pickups and SUVs.

If flooding occurs, get to higher ground. Stay away from flood-prone areas, including low spots, ditches, washes, etc. If the waters start to rise in your home, retreat to the second floor, the attic and if necessary, the roof. Take dry clothing, a flashlight and a portable radio with you and wait for help.

Don't allow children to play near high water, storm drains or ditches. Hidden dangers could lie beneath the water.

Evacuation Route

Evacuees from the Myrtle Beach Airport southward through Surfside Beach should take SC Hwy. 544 to US 501 to Conway. They may take US 378 to Columbia or continue on US 501 to Marion. In Marion, they may then take US 76 to Florence to access I-95 southbound or they may stay on US 501 to SC 38 to access I-95 northbound.



Emergency Notification System

Horry County has contracted with Emergency Communications Network, Inc., of Ormond Beach, Florida, for its “CodeRED” high-speed telephone emergency notification services. The CodeRED system gives county officials the ability to deliver prerecorded emergency telephone notification/information messages to targeted areas or the entire county at a rate of up to 60,000 calls per hour. The Town of Surfside Beach has requested and received approval from Horry County Emergency Communications to advertise the service throughout the town. We are excited to have the opportunity to offer and strongly recommend all property owners within the town to register for the CodeRED telephone emergency notification service.

To ensure no one is omitted, we urge all individuals and businesses to log onto Horry County’s website at www.horrycounty.org and follow the link to the “[CodeRED Residential and Business Data Collection](#)” page. **Your contact information will remain private and will only be used for emergency notifications.** Those without internet access may call the Horry County Public Information Office at (843) 915-5390, Monday through Friday, 8 a.m. to 5 p.m. to give their information over the phone to be added to the CodeRED system. Required information includes first and last name, street address (physical address, no P.O. Boxes), city, state, zip code, primary phone number (if a cell phone number is used, you will need the name of your cell phone provider) and additional phone numbers are optional.

To learn more about the CodeRED warning system, please visit www.horrycounty.org or call 843-915-5390. If you need assistance in registering for the program, contact the Planning, Building and Zoning Department at 843-913-6341. Our staff will be happy to assist you.



Definitions of FEMA Flood Zone Designations

Flood zones are geographic areas that the FEMA has defined according to varying levels of flood risk. These zones are depicted on a community Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the severity or type of flooding in the area.

Moderate-to-Low Risk Areas

The Town of Surfside Beach participates in the NFIP. Flood insurance is available to all property owners and renters in these zones:

ZONE	DESCRIPTION
X (shaded)	Area of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods.
X (unshaded)	Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level. Zone X is the area determined to be outside the 500-year flood level.

High Risk Areas

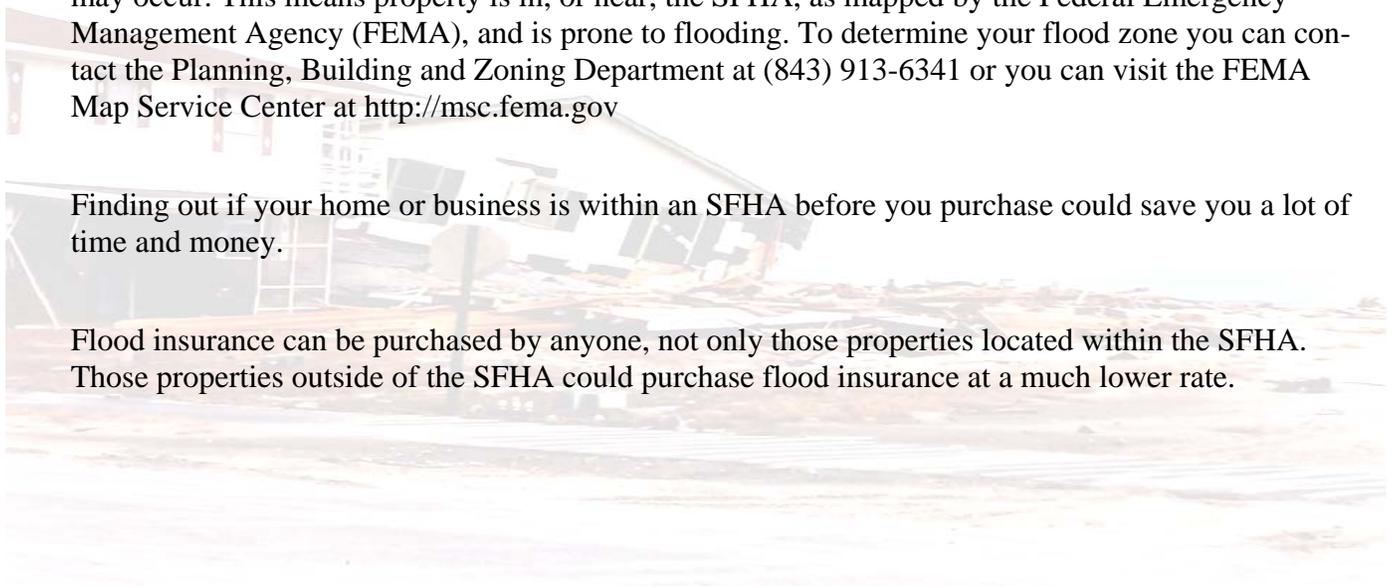
The Town of Surfside Beach participates in the NFIP. Mandatory flood insurance purchase requirements apply to all of these zones:

ZONE	DESCRIPTION
AE	The base floodplain where base flood elevations are provided.
VE	Coastal areas with a 1 percent or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26 percent chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.

A majority of the Town of Surfside Beach residents live in, or close, to an SFHA, where flooding may occur. This means property is in, or near, the SFHA, as mapped by the Federal Emergency Management Agency (FEMA), and is prone to flooding. To determine your flood zone you can contact the Planning, Building and Zoning Department at (843) 913-6341 or you can visit the FEMA Map Service Center at <http://msc.fema.gov>

Finding out if your home or business is within an SFHA before you purchase could save you a lot of time and money.

Flood insurance can be purchased by anyone, not only those properties located within the SFHA. Those properties outside of the SFHA could purchase flood insurance at a much lower rate.



How does the flood-zone designation affect property owners and renters?

There are two ways property owners are impacted by zone designations. The first is that the designation sets the insurance requirements. The second is that any new construction on a parcel needs to meet minimum elevation requirements.

Insurance

The cost of properly protecting a home and contents from flood damage is far less expensive than the cost to repair or replace it after a flood has occurred. Homeowner and renter insurance policies usually do not cover flood damage. These policies typically only cover the building structure, not the contents. As a result, the Town of Surfside Beach encourages residents who rent or own property in an SFHA to purchase flood insurance to protect their home and possessions against loss from flood damage. Renters can obtain insurance to cover the contents of their home, even if the owner does not insure the structure.

When FEMA maps are adopted, if a structure is mapped into a high-risk area and the owner has a mortgage with a federally-regulated lender, the owner is required to purchase flood insurance. If a property is mapped into a low-or moderate-risk area, the owner is not required to purchase or maintain insurance, but is strongly encouraged to do so.

The Town of Surfside Beach participates in the National Flood Insurance Program (NFIP). Because of this, coverage can often be obtained at a savings.

Talk to your insurance agent to determine the appropriate level of protection you need and the money savings options that are available. Keep in mind, policies generally require a 30-day waiting period before taking effect.

Flood Elevation Requirements

If you are considering new construction, adding to an existing structure or doing a substantial improvement on an existing structure (48 percent of the market value of the structure), you will need to get familiar with the town Flood Damage Prevention Ordinance. This ordinance will address elevation requirements throughout the town even regulations outside of the SFHA, when it comes to height requirements on lowest floor and mechanical equipment.

Structures in an SFHA will be required to meet the Base Flood Elevation (BFE) plus three additional feet. This includes new construction, substantial improvements, and additions for residential and nonresidential development. Non-residential development will no longer be allowed to floodproof their properties. This requirements includes all mechanical, plumbing and electrical equipment.

Structures outside of the SFHA will be required to elevate to three feet from the highest adjacent grade. This requirement includes all mechanical, plumbing and electrical equipment.

Elevation certificates will be required throughout construction in the SFHA. Properties located in the VE Zones or Coastal A zones will not be allowed anything below BFE, including lattice or screening. The only items allowed below BFE in these areas are elevators and stairways.

There are many other requirements throughout the Flood Damage Prevention Ordinance that you, your contractor and engineer will need to know before beginning the process of applying for a permit. We recommend scheduling a meeting with one of our certified floodplain managers prior to beginning the process.

How do I determine my flood zone and get the information I need?

Whether you own or rent a residential or commercial building in the town, you should know what flood zone you are in, your property elevation, and what types of insurance are required for it.

Call or visit :

Planning, Building and Zoning Department at 115 Hwy 17 N. Surfside Beach SC (843) 913-6341. Our office will be happy to help you determine in what flood zone your structure is located.

Get A Copy of Your Elevation Certificate

There are several ways for you to get a copy of your elevation certificate.

- Contact Planning, Building and Zoning Department at 843-913-6341
- Stop by our office at 115 Hwy.17 N. Surfside Beach, SC 29575
- Send a written request to the Planning, Building and Zoning Department at the above address.
- Check the town website at www.surfsidebeach.org. Elevation Certificates are added often for new structures as well as structures that were built years ago.

Learn more about the Flood Insurance Discount

To help residents save money on their flood insurance premiums, the Town of Surfside Beach participates in the NFIP voluntary Community Rating System (CRS), which recognizes communities whose efforts go beyond the NFIP minimum standards. As part of the CRS program, the town implements and promotes public information and floodplain management activities regarding flood hazards, flood insurance and ways to reduce flood damage. In exchange, the NFIP offers homeowners a discount on flood insurance premiums each year.



Flood Insurance

Do you need flood insurance?

Under federal law, the purchase of flood insurance is mandatory for all federal or federally-related financial assistance for the acquisition and/or construction of buildings in high-risk flood areas or SFHAs.

The amount of flood insurance coverage required by the Flood Disaster Protection Act of 1973, as amended by the National Flood Insurance Reform Act of 1994, is the lesser of the following:

1. The maximum amount of NFIP coverage available for the particular property type,
2. The outstanding principal balance of the loan, or
3. The insurable value of the structure.

If the property is not in a high-risk area, but instead in a moderate-to low-risk area, federal law does not require flood insurance; however, a lender can still require it. In fact, nearly one in four NFIP flood claims occur in these moderate- to low-risk areas! Note that if during the life of the loan the maps are revised and the property is now in the high-risk area, your lender will notify you that you must purchase flood insurance.

Although flood insurance isn't federally required on structures not located within the SFHA, anyone can be financially vulnerable to floods. In fact, people outside of mapped high-risk flood areas file nearly 25 percent of all NFIP flood insurance claims and receive one-third of Federal Disaster Assistance for flooding. When available, disaster assistance is typically a loan you must repay with interest. Preferred Risk Policy premiums are the lowest premiums available through the NFIP, offering building and contents coverage for one low price.



Can I get Flood Insurance?

The Town of Surfside Beach participates in the NFIP. All property owners are eligible and encouraged to purchase flood insurance whether you are located within an SFHA or not.

Did you know...

⇒ Most people who live in NFIP-participating communities, including renters and condo unit owners, are eligible to purchase federally-backed flood insurance. A maximum of \$250,000 of building coverage is available for single-family residential buildings; \$250,000 per unit for residential condominiums. The limit for contents coverage on all residential buildings is \$100,000, which is also available to renters.

Commercial structures can be insured to a limit of \$500,000 for the building and \$500,000 for the contents. The maximum insurance limit may not exceed the insurable value of the property.

⇒ You are still eligible to purchase flood insurance after your home, apartment or business has been flooded, provided your community is participating in the NFIP.

Learn more about the NFIP at www.FEMA.org or contact your local insurance agent.

For additional information or questions contact:

Town of Surfside Beach
Planning, Building and Zoning Department
115 Hwy.17 N.
Surfside Beach, SC 29575
843-913-6341

Public Works Department
740 Sandy Lane
Surfside Beach, SC 29575
843-913-6361

Visit our website: www.surfsidebeach.org
or the following for helpful information:

FEMA Home Page □ <http://www.fema.gov/>

FEMA Flood Insurance Rate Maps online □ <http://www.fema.gov/national-flood-insurance-program/map-service-center>

National Flood Insurance Program □ <http://www.floodsmart.gov/floodsmart/>

SC Dept of Natural Resources (SC DNR), Flood Mitigation Program (FMP) <http://www.dnr.sc.gov/water/flood/>
Hurricane Information from the National Weather Service - <http://www.nhc.noaa.gov/>

Community Rating System □ <http://training.fema.gov/EMIWeb/CRS/>

Elevation Certificate Training for Surveyors □ <http://ww2.nfipstat.com/?folio=9POECV516>

Publications by the American Red Cross - <http://www.redcross.org/what-we-do>

FEMA Plan, Prepare, Mitigate - <http://www.fema.gov/national-flood-insurance-program>

National Weather Service (NOAA) □ <http://water.weather.gov/ahps2/area.php?wfo=ilm&view=0,1>

SC Emergency Management Division □ <http://www.scemd.org/>

SC Department of Health and Environmental Control □ <http://www.scdhec.gov/environment/ocrm/>

The Weather Channel □ <http://www.weather.com/>

American Red Cross □ www.redcross.org/services/disaster

Horry County Emergency Preparedness - <http://www.horrycounty.org/Departments/EmergencyManagement.aspx>