In South Carolina, several variations of flood hazards occur due to the different effects of severe thunderstorms, hurricanes, seasonal rains and other weather-related conditions. Anderson County requires a floodplain development permit for the following structure and activities: temporary buildings & accessories structures; altering stream channels; fill, grading, excavation, mining & dredging; roads, bridges & culverts; storing materials including gas/liquid tanks; parking/storage of recreational vehicles; agricultural buildings; detached garage; retaining walls and floodwalls. Contact the Building Codes and Planning departments for more information on how to properly continue work in your property.

Natural and Beneficial Functions of Floodplains: Anderson County is a beautiful place in which to live and the land within or adjacent to a floodplain is an important asset. Natural wetlands provide a wide range of benefits to the human and natural systems. Water quality is improved trough the wetland's ability to filter nutrients and impurities from runoff and to process organic wastes. These floodplain areas provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitat, support a high rate of plant growth, and maintain biodiversity and the integrity of the ecosystem. Additionally, floodplains provide green space protecting creeks and streams from development and the forces of erosion.

## Anderson County Flood Facts







This is a general guide outlining several "flood facts" for Anderson County of property located in or adjacent to the 100-year floodplain. For detailed information regarding permitting and general flood related questions, please speak with the County's Floodplain Local Administrator.

Local Flood Hazard Areas: One hundred (100) year floodplain areas are found along all of Anderson County's major streambeds, creek beds, and along the shorelines of the major lakes. Flooding in these areas can occur with little to no warning. Floodwaters can be deep and can cover streets and yards as well as flood vehicles, garages, basements, and lower living spaces. These hazard areas are labeled as Zone A, AO, AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A.

County Flood Services: To verify the location of a flood hazard area, consult the county flood maps (the FEMA FIRMs). The flood maps and flood protection references are available at the Anderson County Planning and Development department website and are also available in the office in East River Street, or by calling 864-260-4720. Please visit the Property Viewer for access to flood services. If property is in a mapped floodplain, the Building Codes department has information available for developing property in a floodplain. Copies of the Anderson County Flood Damage Protection and Prevention standards are also available.

**Flood Insurance:** Flood zones are areas where there is a higher statistical probability of a flood occurring, but that doesn't mean floods don't occur elsewhere. If your property is located

within a flood area zone and you currently do not have flood insurance, please contact your insurance agent as soon as possible. Even if you live outside a high-risk flood zone, called a Special Flood Hazard Area, it's a wise decision to buy flood insurance. Homeowner's insurance policies do not cover damage resulting from a flood. However, Anderson County participates in the National Flood Insurance Program (NFIP), meaning that you can purchase a separate flood insurance policy. The NFIP provides flood insurance to property owners, renters and businesses.



Some individuals may have purchased flood insurance as the bank required it when securing a mortgage or home improvement loan. Typically, these policies only cover the building structure and not the contents. Generally, with the flooding that occurs in Anderson County, there is more damage to the furniture and building contents than there is to the structure. If your property is covered, check the amount of

coverage to be sure that the building contents are also covered. If your property is not covered by flood insurance, there is a 30-day waiting period for the policy to take effect once the policy is purchased. Remember: even if the last flood missed your property or you have completed some flood proofing, the next flood could be more severe. Flood insurance covers all surface floods.

Flood Warnings: When a flood threatens, evacuations are ordered in areas expected to flood. Residents must be prepared to move to a safe location. The County EMA will announce emergency shelter locations. Please download and check frequently "YourGov App" to report downed trees and flooded roadways; and the "ACSC Gov App" to stay plugged-in to the day-to-day activities happening within Anderson County. The National Weather Service along with the Anderson County Emergency Management Sheriff, will provide flood warnings and evacuation data to local radio, television stations, and social media.

Property Protection Measures: Every year, flooding in the United States causes more property damage than any other type of natural disaster. While recent improvement in construction practices and regulations have made new homes less prone to flood damage, there are a significant number of existing homes susceptible to flood losses. Flooding of these properties can be minimized through temporary and permanent retrofitting techniques.

 keep water away from the house by constructing a floodwall or earthen berm. These methods are acceptable if the house is located on a large lot and if potential flooding isn't too deep and the property isn't in the floodway.

- waterproof walls and place watertight closures over doorways. This method is more suited on homes with basements if water will not get over two feet deep.
- raise the house one foot above the base flood elevation.

Additional measures to protect property from flood damage include grading the yard, correcting local drainage problems, and implementing emergency measures such as moving furniture locations in the house and sandbagging.

**Flood Safety:** Do not walk-through flowing water. Drowning is the number one cause of flood related deaths. Currents can be deceptive; six inches of moving water can knock and individual off their 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. In a flood, more people drown in their cars than anywhere else. Do not drive around road barriers, portions of the road or bridges may be washed out. "Turn Around-Don't Drown!" Stay away from power lines and electric wires. After drowning, the number two flood related killer is electrocution. Electrical current can travel through water.

Report downed powers lines to the local power company and have your electricity turned off. Some appliances, such as televisions, store electrical charges even after they have been unplugged.

Be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know the gas has been shut off and the area has been properly ventilated.

**Permit Requirements:** All development in the floodplain requires a permit (not only for the building construction). Contact the Building Codes office and the Planning and Development department before starting and development or work in the floodplain. If you see any development occurring in a floodplain without a permit, please contact the Local Administrator by calling 864-260-4720.

