

BEFORE A FLOOD OCCURS

Determine if your property is located in an area subject to flooding.

All 2,179 of Kiawah Island's structures are located in a Special Flood Hazard Area (SFHA). Therefore, if you own property anywhere on Kiawah Island, then you own property located in an SFHA that is known to have potential for flooding.

By reviewing current FEMA flood maps, Town Hall can help you further determine if you are in a "VE" zone, which means the property is subject to wave action in addition to rising water. These maps are also available at Charleston County Public Libraries and at Charleston County Planning Department.

Check your flood hazard.

Site-specific flood data, such as depth over a building's first floor and historical flooding in the area, are provided by the Charleston County Planning Department. Upon request, site visits, which evaluate your property to review its flood problem and to explain the most appropriate flood protection measures, may be arranged by the Charleston County Building Inspection Services Department. If you are in a floodplain or have experienced a flood, drainage, or sewer-related problem, contact Building Services or KICA.

Purchase flood insurance on your property.

Damage caused by flooding is not covered by a standard homeowner's insurance policy. A separate flood insurance policy is required. Flood insurance is available for building only, contents only, or both building and contents. There is often a 30-day waiting period for flood insurance to take effect once purchased. Insurance agents should be contacted for specific policy information. Flood insurance information is available at Town Hall and Charleston County Public Libraries.

Maintain drainage channels free of obstruction and debris.

The Community Association performs cleaning and maintenance activities on the drainage channels on Kiawah Island. Do not dump or throw anything into ditches, streams, or lagoons. Dumping in Kiawah's waterways and impoundments is a violation of Section 15-213 of the Town Code. Call Town Hall to report illegal dumping.

Protect your property from hazards.

Various methods may be used to minimize flooding. If the floor level of your property is lower than the "Base Flood Elevation," consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available at the Charleston County Public Libraries, Building Services, and Town Hall. Also available is a

listing of licensed contractors who are knowledgeable about flood proofing or retrofitting techniques.

If a flood is imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces and moving valuables and furniture to higher areas. Attaching storm shutters or plywood over the windows and patio doors may help protect against high wind damage associated with hurricanes. The new *International Building Codes* now require all new construction on Kiawah Island to have glass exterior openings protected with plywood or approved commercially available wind-borne debris protection systems.

Keep an emergency supply of non-perishable food, water, batteries, flashlights, a manual can opener and a battery operated radio available.

DURING A FLOOD

Turn off electricity and gas at the main disconnect if your property is in danger of flooding.

Weather advisories are posted by the National Weather Service. Television and radio stations participating in the Emergency Broadcast System, e.g. WNKT 107.5FM and WEZL 103.5 FM, will announce emergency instructions as will the local cable channel 2. The Town may also elect to activate CodeRed, a telephone notification system that has the capability of calling all residential and commercial phone numbers with recorded emergency information and instructions. If evacuations are called, it is imperative that you follow instructions in the time frame noted. Any questions regarding emergency procedures may be addressed to Town Hall. Generally, residents have 48-72 hours notice before flooding and evacuations occur. Street patrols and door-to-door notifications may be used if the evacuation is mandatory.

If dangerous flooding conditions are imminent, avoid driving a vehicle if possible. Do not attempt to drive or wade through deep pockets of water or running washes. Avoid low-lying areas. Seek shelter in the highest areas possible.

The floodplains on Kiawah Island contain wetland areas which serve natural and beneficial functions such as flood moderation, water quality enhancement, ground water recharge and as habitats for wildlife. Beachfront areas of Kiawah Island also contain primary oceanfront dunes which serve as a buffer against minor wave height fluctuations and beach erosion. Protection of these areas maintains their important floodplain protection functions. No activities that disturb beachfront and saltwater wetland areas should be undertaken without first obtaining permits from the DHEC Office of Ocean and Coastal Resource Management (OCRM). Any disturbance of freshwater wetland areas requires a permit from the US Army Corps of Engineers and certification from OCRM.

The National Flood Insurance Program requires that if the cost of reconstructing, rehabilitation, adding to or otherwise improving a structure equals or exceeds 50% of the building's assessed or appraised value that the building must meet the same construction requirements as a new building. These same requirements also apply to buildings that are substantially damaged. However, the value used in making the "substantial improvement" determination is the pre-damage value of the structure. This regulation is enforced through the Charleston County building permits procedure.

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Listen to the radio for emergency instructions and avoid driving when possible.

Follow established procedures for property damage repairs. Select a contractor who is licensed in the trade. The Town requires contractors to be licensed/registered with the Town and to have a Kiawah Island Business License. KICA requires a valid gate pass.

Licensed/Registered contractors will have a County and Town decal displayed on their vehicle. Electric, plumbing, gas systems, heating ventilation and air conditioning, and building/construction related work must be performed by a licensed contractor. Verify that contractors are licensed before signing or agreeing to any repair contracts. Complaints against licensed contractors may be referred to the appropriate licensing agency. Questions regarding contractor licensing may be referred to the Code Enforcement Office at Town Hall.

Require your contractors to obtain the proper permits for work being performed. Permits are required for any permanent improvements (including reroofing, siding, additions, alterations,) to a structure and for site work, such as grading, filling, etc. Permits are required even if a homeowner is doing work himself. Questions about permits, or to report un-permitted development, can be addressed to Charleston County Building Services or the Planning Department.

Also, before undertaking any permanent improvements, property owners must have permission from the Architectural Review Board of Kiawah Island.

For more information, visit www.kiawahisland.org.

The Community Rating System

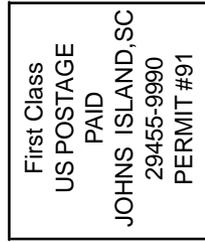
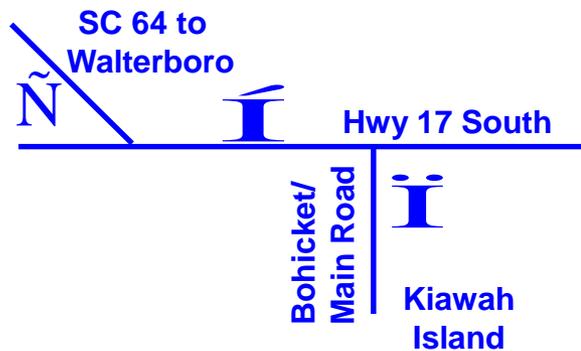
The Community Rating System (CRS) is a nationwide program sponsored by the Federal Emergency Management Agency (FEMA) through the National Flood Insurance Program (NFIP). This program has been in existence since 1990 and its objectives are to reduce flood losses, facilitate accurate insurance ratings, and promote awareness of flood insurance.

The CRS program is a voluntary one that accomplishes its objectives by providing incentives in the form of flood insurance premium discounts for the citizens of participating communities like Kiawah Island. Participating in the CRS program involves performing activities which exceed the minimal FEMA requirements for participating in the National Flood Insurance Program. Credit points are assigned according to a schedule, which is periodically revised, based on the type and level of activities performed by a community. This publication, for example, provides credit toward the CRS rating. Other activities include maintenance of drainageways, providing emergency warning to the public in the event of a flood, and conducting floodplain management planning.

Additional information regarding the CRS program is available at the Charleston County Public Libraries, Town Hall, and from FEMA directly on the web at www.fema.gov.

Charleston County has experienced many Atlantic hurricanes, the majority of which resulted in flood and wind damages. The most recent such events were Hurricanes Hugo in 1989 and Floyd in 1999.

Evacuation Route



Kiawah Island Town Hall
843-768-9166 www.kiawahisland.org

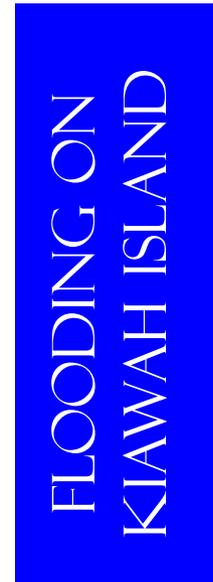
Kiawah Island Community Association
843-768-9194 www.kiawah-owners.org

Charleston County Planning Department
843-202-7200 www.charlestoncounty.org

Charleston County Building Services
843-202-6930 www.charlestoncounty.org

DHEC Office of Ocean and Coastal Resource Mgt.
843-744-5838 www.scdhec.net/ocrm

US Army Corps of Engineers
843-727-4330 www.sac.usace.army.mil



**A Guide to What You Should Know
Before, During and After a Flood**

