

# FLOOD FACTS

## Citizen's Guide Community Awareness



# Sumter

SOUTH CAROLINA

May 2018

Sumter City/County Planning Department  
12 W. Liberty Street  
Sumter, SC 29150

ARE YOU BUILDING IN A FLOODPLAIN?

### Flood Warning System

The National Weather Service along with the Sumter County Emergency Management and Public Safety Agency provides flood warning and evacuation data to local radio (WDXY, WKHT, WIBZ, Z-95, WSSC & WQMC) and television stations (WRJA, WIS, & WQHB), as well as the local newspaper (The Item). The Sumter County Sheriff's Department and the City of Sumter Police Department provide warnings to those areas threatened by flooding. When a flood threatens, evacuations may be ordered in areas expected to flood. Be prepared to move to a place of safety. Sumter County in conjunction with the Sumter County Emergency Management Agency will announce emergency shelter locations.

### Building Permits Requirements

Get a building permit before you build in the floodplain. Know the substantial damage/substantial improvement rules. Contact the Sumter City-County Planning Department at (803) 774-1660 before filling, developing, or building in the floodplain. You can seriously impact the flood zone in your area if you are improperly permitted. If you see building or filling without a permit sign posted, contact the Planning Department office immediately at (803) 774-1660.

**\*\* Any development in the floodplain without a permit is illegal. Such activity should be reported to the Floodplain Manager at (803) 774-1636.**

### Substantial Improvement Requirements

Within the Sumter City and County Floodplain Ordinances, the following is required for all uses:

- \* All new construction or substantial improvements of any residential structure shall have the lowest floor and mechanical/electrical equipment no lower than 2 feet above the Base Flood Elevation.
- \* Building permits are required. In order to process and issue a permit, you need to contact a surveyor to do an elevation certificate for the structure and attach with the permit application.

### Substantial Damage Requirements

Cost of repairing the structure to its before-damaged condition is compared to the market value of the structure prior to the damage.

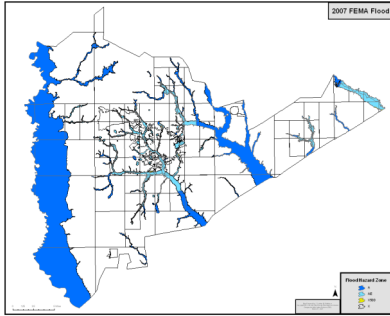
- \* Get a cost estimate from your contractor as to the work to be done so this can be compared to the pre-damage value of the structure. Include all cost necessary to fully repair the structure to its before-damaged conditions.
- \* If equal to or greater than 50 percent of that structure's market value before damage, then the structure must be brought into compliance with the Flood Damage Prevention Ordinance. This may require elevating or flood proofing the structure to 2 ft. above the base flood elevation (BFE).

### Drainage System Maintenance

Proposed development must have a drainage system designed by an engineer to provide for drainage of surface water and to permit unimpeded flow of natural watercourses. Local Litter Ordinances prohibit dumping or disposing of litter upon any public or private property including streams, ditches, and catch basins. Drainage systems must be kept clean to prevent flooding. Debris, even grass clippings, in ditches and streams obstructs the flow of water and cause overflow into streets, yards, or homes. If you see violations, contact the Sumter County Sheriff's Dept. at (803) 436-2790 or the City Police Department at (803) 774-1627 or 774-1629.



## Sumter City & Co. Flood Plain Map



Flood problems in Sumter City and County result mainly from riverine flooding caused by local thunderstorms, tropical storms and hurricanes, and from accumulations of floodwater in numerous depressions known as Carolina Bays. Some of these bays are drained by manmade ditches or culverts, and some are used for farming and residential and commercial development. Turkey Creek, Shot Pouch Creek, and Green Swamp are the major sources of flooding in the City of Sumter, although other tributaries contribute to the flooding problem. The headwaters of all major streams are located in or near the city, and intense local thunderstorms are the cause of much of the flooding in Sumter. Major floods in Sumter County occurred in 1945, 1954, 1959, 1964, 1971 and the latest one in 2015 which caused substantial damage to the community.

### City & County Flood Services

Flood maps and flood protection references are available at the Sumter City-County Planning Department (12 W. Liberty St.) and at the Sumter County Libraries (111 N. Harvin St, 180 W. Wesmark & 337 Manning Avenue). Call or visit the Sumter City-County Planning Department office at 12 W. Liberty St., Sumter, SC, (803) 774-1660 to see if your property is in

a Special Flood Hazard Area. We can provide more information, such as permits and elevation requirements.

Or, use the internet to search and obtain flood information on our web site at [www.sumtersc.gov](http://www.sumtersc.gov)

### Flood Safety

Take action to protect your property from flooding. Protect yourself and your loved ones:

- \*Know the flood warning procedures & signals
- \*Plan escape route to higher ground
- \*During times of heavy rainfall, monitor water levels. Stay tuned and listen to radio and TV for flood warnings.
- \*Keep children away from floodwaters, ditches, culverts and storm drains.
- \*Do not cross a flooding stream or roadway on foot or by car. Turn around & don't drown.
- \*If your car stalls in high water, abandon it immediately and seek higher ground.
- \*If you know a flood is coming shut off the gas and electricity and move valuable contents upstairs.
- \*Make a detailed checklist & prepare in advance to ensure you do not forget anything.
- \*Plan a place for you to go during evacuation period.

### Flood Insurance

Get flood insurance whether you rent or own your home. Talk to your insurance agent and take advantage of any low cost low risk policies. Homeowner's and renter's insurance policies do not cover damage from floods. However, because Sumter County and City participate in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the

Federal Government and is available to everyone, whether a property is in the Special Flood Hazard Area or not—even for properties that have been flooded. Some people have purchased flood insurance because the bank required it when they got a mortgage or home improvement loan. Usually with these policies there is more damage to the contents than the structure. If you are covered, check out the amount and make sure you have contents coverage. Remember, even if the last flood missed you or you have done some flood proofing, the next flood could be worse. Flood insurance covers all surface floods.



\*\* Don't wait for the next flood to buy insurance protection. Act Now! There is a 30-day waiting period before National Flood Insurance coverage takes effect.

### Property Protection

Protect your property from flood damage. Replace your flooded furnace or HVAC units with one elevated above the flood level. Obtain permits before working. Keep debris & trash out of streams & ditches. Use temporary & permanent retrofitting techniques to keep water away from your house by constructing a floodwall or earthen berm if you have a large lot, if the flooding is not too deep, and if your property is not in the floodway.

- \* Waterproof your walls and place water-

tight closures over the doorways. This method should be used on homes with basements or if water will not get over two feet deep.

\*Raise your house above the flood level, & apply for LOMA to move it out of the floodplain. Houses built on slabs as well as on crawlspaces and pilings can be raised or moved with the assistance of a structural engineer certified in South Carolina. Contact your local Floodplain Manager for more information.

### Floodplains have Natural and Beneficial Functions

Sumter City and County have natural floodplain areas such as Swan Lake Gardens and Dillon Park. The protected use of these lands and others within or near our floodplains are an important asset to our community. Wetlands provide a wide range of benefits in the human and natural systems. Leaving these areas open allows them to act as natural flood controls. Water quality is improved as wetlands filter nutrients and impurities from runoff and process organic wastes. These areas provide breeding and feeding grounds for fish and wildlife, create and enhance waterfront habitat, and maintain biodiversity and the integrity of the ecosystem. Floodplains provide green space for protection of streams from development impacts and erosion. Do not put pollutants in storm drains. Report broken silt fences: they help keep our streams clean.

