

## FREQUENTLY ASKED QUESTIONS REGARDING FLOOD MAP UPDATES

### 1. Why are the flood maps changing?

Very simply stated, the current maps are outdated and with the use of new technology, such as LiDAR, are in the process of being updated making them considerably more accurate. Flood risk can also change over time due to natural changes in river channels, erosion, and man-made changes (i.e. development) can increase or decrease the risk of flooding.

### 2. How do I find out in which "flood hazard area" or "flood zone" my home is located?

- a. **By Web:** Visit [www.charlestoncounty.org](http://www.charlestoncounty.org) and scroll over online services at the top and click FEMA Flood Maps under Property Records & Permits (second column). Type your property address in the search box. Identify your property and click on it, the information presented is your new flood zone.
- b. **By Phone:** By calling (843) 202-6957 and leaving a message including your name, phone number, and property address. County personnel will respond to your request as quickly as possible.

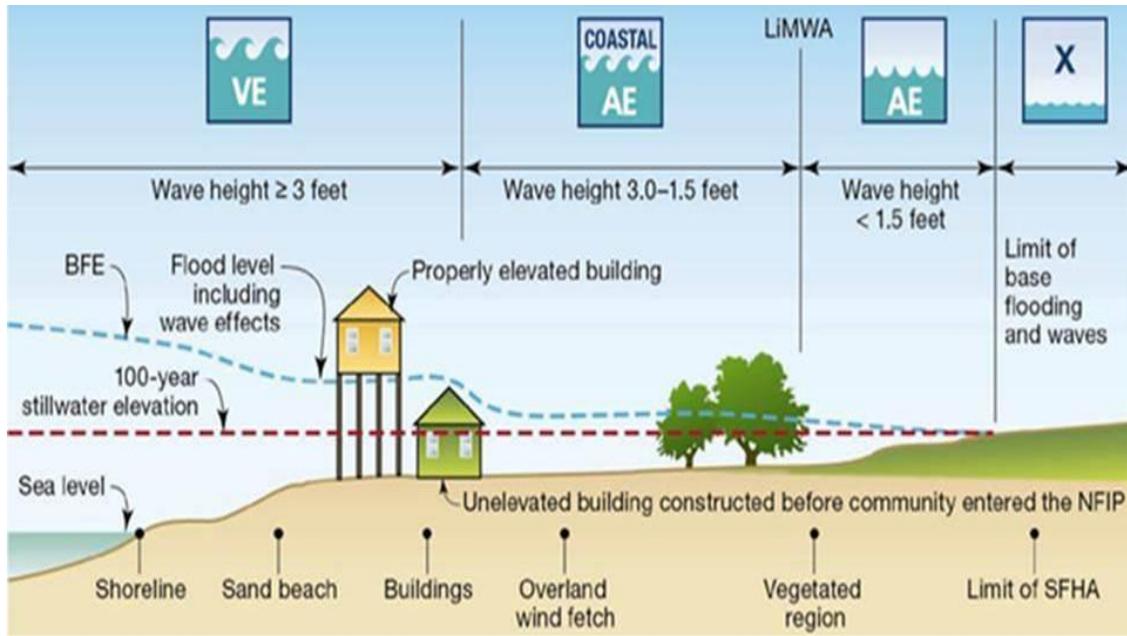
### 3. What do the different flood zones mean?

Property is considered to be in a Special Flood Hazard Area (SFHA) if it is located in a High Risk Area or a High Risk-Coastal Area.

Moderate to Low Risk Areas	
<b>Zone X:</b>	Area of minimal flood hazard determined to be outside 500-year flood plain.
<b>Shaded Zone X:</b>	Area of moderate flood hazard usually the area between the limits of the 100-year and 500-year floods with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 100-year flood.
High Risk Areas	
<b>Zone A:</b>	Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas; no depths or base flood elevations are shown within these zones.
<b>Zone AE:</b>	Area of inundation by the 1% annual chance of flooding, including areas with the 2% wave runup, elevation less than 3.0 feet above the ground, and areas with wave heights less than 3.0 feet. Base flood elevations determined.
<b>Zone AO:</b>	River or stream flood hazard areas with a 1% or greater chance of shallow flooding each year with an average depth of 1-3 feet. These areas have a 26% chance of flooding over the life of a 30 year mortgage.
High Risk - Coastal Areas	
<b>Zone V:</b>	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. No base flood elevations are shown within these zones.
<b>Zone VE:</b>	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals.

The Special Flood Hazard Area (SFHA) is not a flood event that happens once in a hundred years, rather a flood event that has a one percent chance of occurring every year.

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#### 4. What if I am in a different flood zone now; will my flood insurance be different?

If a new Flood Insurance Rate Map (FIRM) becomes effective for your community and your structure is now in a Special Flood Hazard Area (SFHA) and you have federally related financing for your property and have not already purchased a flood insurance policy, your lender is required by law to document the flood zone determination and require that you purchase flood insurance.

If your flood zone has moved from one category to another, (see chart above)

- Moderate to Low Risk Areas
- High Risk Areas
- High Risk - Coastal Areas

Then there is a high probability that your insurance premiums will change based on your new category. If you are currently paying or think you need flood insurance, contact your Insurance agent for confirmation and specifics.

#### 5. If I disagree with the new map determinations, what can I do?

After the public has the opportunity to review the maps, FEMA provides a 90-day appeal period for all new or modified flood hazard information on the preliminary Flood Insurance Rate Maps (FIRM). This started January 18, 2018 and will end April 18, 2018. Interested parties can submit scientific or technical information that proves the flood hazard information is not correct through the end of the appeal period. Comments on other aspects of the FIRM such as road name and corporate limit changes will also be accepted. Call our Flood Map Hotline at (843) 202-6957 and leave your name, number, and property address and County personnel will work with you to submit your appeal. We ask that all appeals be submitted by April 11, 2018 to give enough time to prepare the documentation.

#### 6. What is a Base Flood Elevation (BFE), and how do I find the BFE for my property?

The [BFE](#) is the computed elevation to which flood waters are anticipated to rise during the base (1-percent-annual-chance) flood event. The BFE is the regulatory requirement for the elevation or flood proofing of structures. The relationship between the BFE and a structure's elevation determines the flood insurance premium.