

# 1. KNOW YOUR FLOOD HAZARD

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). These are the official maps for a community on which FEMA has delineated both the Special Flood Hazard Areas (SFHAs) and the risk premium zones applicable to the community. SFHAs represent the areas subject to inundation by the 1% annual chance flood event. Structures located in the SFHA have a 26% chance of flooding during the life of a standard 30-year mortgage. FIRMs are available for free public viewing at the Planning & Development Department or online at [msc.fema.gov/portal](http://msc.fema.gov/portal). You can contact the City's Flood Plain Manager, John Hill, at [jwhill@nmb.us](mailto:jwhill@nmb.us) or 843-280-5568 for flood questions or to determine in which flood zone your property is located. **About 20% of the property in North Myrtle Beach is located in a SFHA.**

# 2. INSURE YOUR PROPERTY

Flooding is not covered by a standard homeowner's insurance policy. Flood insurance is available to homeowners, multi-family owners, commercial owners, and renters. Renters are encouraged to purchase flood insurance for the contents of their home. **Note:** There is a 30-day waiting period before coverage goes into effect. That means **now is the best time to buy flood insurance!** Contact your preferred insurance agency for more information. Additional information can be found online at [www.floodsmart.gov](http://www.floodsmart.gov) or by calling 1-888-379-9531.

Copies of Elevation Certificates for most new or substantially improved structures since the 1990s in the SFHA are available for review from the Building Department at 1018 2nd Avenue South or online at [www.NMB.us/Floods](http://www.NMB.us/Floods).

# 3. PROTECT YOUR FAMILY AND SELF

The North Myrtle Beach and Horry County Emergency Operation Centers coordinate with the National Weather Service in issuing public warnings concerning expected floods and storms. The City issues information via [www.NMB.us](http://www.NMB.us), and **Facebook and Twitter @CityofNMB**. Sign up for notifications at [www.NMB.us](http://www.NMB.us).

Local television and radio stations may announce weather advisories issued by the National Weather Service. These stations may also provide local weather information. All-hazard NOAA Weather Radios (NWR) are available for purchase in local electronic retail or department stores and provide access to the NOAA Weather Radio Frequencies 162.550 and 162.450.

## IF FLOODING THREATENS YOUR HOME:

- Turn off electricity at the main breaker.
- If you lose power, turn off all major appliances.
- Turn off the gas and 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 that the gas is off and the area ventilated.
- Avoid low-lying areas; seek shelter in the highest areas possible.
- Discuss your family emergency plan. Your family may not be together when disaster strikes, so it is important to know how you will contact one another, how you will get back together, and what you will do in case of emergency.
- Never attempt to drive through flooded roadways. Floodwaters can conceal damage underneath. As little as two feet of running water can carry away most vehicles including SUV's. **Turn Around, Don't Drown!**

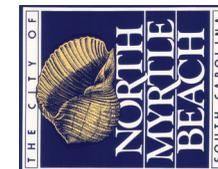
# BE PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD



You are receiving this brochure because your property is located in or near a flood-prone area. Floods can occur in North Myrtle Beach at any time during the year. Storm surge from hurricanes and tropical storms poses the greatest threat for flooding. However, extreme high tides and heavy rains—especially during the rainy season extending from June to October—can also cause flooding in neighborhoods and streets. Because of our flat topography, flooding can occur most anywhere in the city. **Being prepared is your best defense against a flood.**

## STEPS TO PREPARE FOR A FLOOD:

City of North Myrtle Beach  
Planning & Development  
1018 2nd Ave S  
North Myrtle Beach, SC 29582



## 4. PROTECT YOUR PROPERTY

Various methods may be used to minimize flooding. If the first finished floor elevation of your property is lower than the base flood elevation (BFE) established by FEMA, consider elevating your structure. If a flood is imminent, protect your property by sandbagging areas vulnerable to the entry of water. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. The North Myrtle Beach Flood Plain Manager or a Building Inspector will make site visits to provide one-on-one advice to property owners regarding flooding and drainage issues on private property. **For more information, please contact the City Building Department at (843) 280-5560.**

## 5. BUILD RESPONSIBLY

A building permit is issued by the Building Department to build a structure or otherwise develop on a property located within a 100-year floodplain. The National Flood Insurance Program (NFIP) requires that if your structure is damaged or improved to an amount of 50% or more of the structure's market value, it must meet the construction requirements for a new building.

**Before you build, fill, or otherwise develop in a floodplain, contact the Building Department at (843) 280-5560 to discuss city regulations in more detail.** Report any development in a floodplain without a permit to the North Myrtle Beach Building Department.

For more information about flood safety or the NFIP, please note the following:

[www.floodsmart.gov](http://www.floodsmart.gov)    [www.fema.gov](http://www.fema.gov)  
[www.ready.gov/floods](http://www.ready.gov/floods)    1-888-379-9531

## 6. PROTECT NATURAL FLOODPLAIN FUNCTIONS



Floodplains are a natural component of North Myrtle Beach's environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments, and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

**Did you know that it's illegal to throw anything—ANYTHING AT ALL!—into the waters of North Myrtle Beach?** Did you know that nothing but stormwater is allowed to go in the storm drains located in streets, rights-of-way, and parking lots? Dumping materials into our waters or drains pollutes those waters; call and report to SCDEHC, Myrtle Beach Office, 843-238-4378. For clogs in our storm drains that leads to flooding in our neighborhoods, report obstructions or violations to the Public Works Department at (843) 280-5500.

## 7. EMERGENCY PREPAREDNESS

North Myrtle Beach employs Regroup for emergency notifications & hurricanes. Register for free at [www.NMB.us/Alerts](http://www.NMB.us/Alerts). Horry County employs CodeRed, a reverse 9-1-1 call network, to notify residents of emergencies. Register for free at [www.horrycounty.org](http://www.horrycounty.org). In the event of an emergency, also check TV and radio sources for up-to-date information. After a storm, reentry to North Myrtle Beach requires you to show either your driver's license, a copy of your recent water bill or property tax bill, a rental agreement, or other form of identity that proves residency or property ownership within the city.

For more information, see Hurricane News & Information at [www.nmb.us](http://www.nmb.us). Also, visit [www.Ready.gov](http://www.Ready.gov) to learn more about actions you can take in the event of a hurricane watch or alert in your area.

## 8. GENERAL PREPAREDNESS

- Inventory and photograph your home's contents and put important papers and insurance policies in a safe place.
- Keep an emergency supply including non-perishable food, water, batteries, flashlights, manual can opener, and battery-operated radio.
- If possible, elevate your washer, dryer, furnace and water heater at least 12 inches above the projected flood elevation, inside a floodwall, or moved to a higher floor. All work must conform to state and local building codes.
- Keep an emergency supply including non-perishable food, water, batteries, flashlights, manual can opener, and battery-operated radio.
- If possible, elevate your washer, dryer, furnace and water heater at least 12 inches above the projected flood elevation, inside a floodwall, or moved to a higher floor. All work must conform to state and local building codes.

**Additional information is available online at [www.nhc.noaa.gov/prepare/ready.php](http://www.nhc.noaa.gov/prepare/ready.php).**

## 9. FLOOD EDUCATION

Homeowners can learn more about the risk of flooding from storm water and coastal sources as well as the benefits of mitigation by contacting the Flood Plain Manager. The City is also promoting education on NAI (No Adverse Impact) floodplain management—to set local goals and reduce damages from floods. To learn more about NAI, visit [www.floods.org](http://www.floods.org) or contact the Association of State Floodplain Managers (ASFPM).