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

• Elevate your home above the flood level,
• Keeping debris and trash out of the streams and ditches,
• Grading your yard to correct local drainage problems, and
• Emergency measures can include moving furniture and sandbagging.

Drainage System Maintenance
Greenville County has a drainage system inspection and maintenance program. The Public Works Department routinely conducts inspections on right-of-way ditches. Debris, even grass clippings, in ditches may obstruct the flow of water and cause overflow into the streets, yards, and homes. Greenville County Code Section 9-124 makes it illegal to take any action that will impede the flow of water in rights-of-way or dumping of debris into any right-of-way. Violations may be reported by calling 864-467-7016.
**Natural & Beneficial Functions**

Water quality is improved through the wetlands ability to filter nutrients and impurities from runoff and process organic wastes. These areas provide habitat for fish, waterfowl and wildlife, support a high rate of plant growth and maintain biodiversity and the integrity of the ecosystem. Floodplains provide green space for protection of streams from development and the forces of erosion. Please assist Greenville County to protect these natural resources by reporting any activity that can harm this resource such as broken silt fences, illegal dumping or placing fill within these areas.

**Flood Insurance**

If you don’t have it, you need to get it by talking to your insurance agent. Homeowner’s insurance policies do not cover damage from floods. However, because Greenville County participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded. Some people have purchased flood insurance because their lender required it when they obtained a mortgage or home improvement loan. Usually these policies cover the building’s structure only and not the contents. If you are covered, you may want to check the amount and make sure you have contents coverage. Visit [www.floodsmart.gov](http://www.floodsmart.gov) for more information.

**Local Flood Hazard**

Flooding in our County occurs in several areas including, but not limited to, Brushy Creek, Rocky Creek, Gilder Creek and Welcome Creek as well as the Reedy, Saluda and Enoree Rivers. This results in water leaving channel banks during or soon after heavy storms. Floodwater may be as deep as two to three feet or higher. Basements, lower floors, garages, and cars may flood. If you live in one of these affected areas you are subject to repetitive flooding. You need to take precautions and be prepared for rising water during storm watches or warnings.

**Flood Mitigation Program**

A repetitive loss structure is a building covered by flood insurance issued under the NFIP, that has suffered flood damage on two occasions during a 10-year period in which the cost to repair the flood damage, on average, equaled or exceeded 25% of the market value of the structure at the time of each flood loss. Greenville County has a flood mitigation program to assist homeowners with elevation of their dwellings in an attempt to alleviate repeated flooding. This program consists of a grant from the County that will pay up to $7,500 towards the elevation of an owner-occupied dwelling. For more information please contact the Floodplain Administrator.

**Flood Services**

Greenville County provides the following information. You may call (864-467-7523) or visit the Floodplain Administrator at County Square (Suite 4100) to determine if you are in a FEMA mapped flood hazard area. You may also request FEMA Elevation Certificates where available. FEMA Flood Insurance Rate Maps (FIRMs) may also be found on the County’s GIS website ([www.gcgis.org](http://www.gcgis.org)) under the FEMA layer. Also, flood protection references are available at the Greenville County Public Library in the South Carolina Room. Additional information regarding flooding, including our Floodplain Damage Prevention Ordinance, can be found online at: [www.greenvillecounty.org/FloodplainAdministration](http://www.greenvillecounty.org/FloodplainAdministration/).

**Flood Safety**

Do not walk through a flooded area. Currents can be deceptive; six inches of moving water can knock you off your feet. Do not drive through a flooded area. More people drown in their cars than anywhere else. Stay away from power lines and electrical wires. The number two flood killer, after drowning, is electrocution. Remember, “Turn Around, Don’t Drown.”

**Permit Requirements**

You must obtain a permit for all development within a regulated flood hazard area. All structures located on parcels of land that lie either wholly or partially within, or immediately adjacent to, areas of special flood hazard require a permit before construction. More information regarding flooding and floodplain regulation can be found online at: [www.greenvillecounty.org/FloodplainAdministration](http://www.greenvillecounty.org/FloodplainAdministration/).