What is a Flood Elevation Certificate?

Your insurance agent may ask you for an Elevation Certificate. This certificate verifies the elevation of the lowest floor of your house relative to the ground. It is especially important if your house/building is in a high-risk flood area. An Elevation Certificate is only required if your building was built, or substantially improved, on or after the date of the community’s initial Flood Insurance Rate Map (August 2, 1974). These buildings are considered to be Post-FIRM. Be sure to ask your agent if your house/building is a Pre-FIRM or Post-FIRM building before purchasing your Elevation Certificate.

We strongly recommend that you go to the www.floodsmart.gov website or call 1-888-379-9531 for assistance if you have any question as to whether you may or may not be in a flood hazard area or if you need flood insurance.

For information about the City’s flood management regulations visit the City of Rock Hill website, www.cityofrockhill.com, go to “How Do I...”, and then click on “Check a City Ordinance“. The flood regulations are found under Chapter 10, Article VII, Flood Damage Prevention.

Use our online Flood Zone Map Search to find out if your property is located in a Flood Zone.

Go to www.cityofrockhill.com, Planning & Development Dept., click on Floodplain Info, and then click the Flood Zone Map Search button.
What is a SPECIAL FLOOD HAZARD AREA?
A special flood hazard area is land in the floodplain having a one percent or greater chance of flooding in any given year, as specifically identified in the Flood Insurance Study for the City. The City of Rock Hill is fortunate in having frontage on the Catawba River as well as streams and drainage ways which drain miles of watershed and can swell and inundate properties with surface water. These conditions sometimes can result in property damage and potential injuries. While damage can occur throughout flood hazard areas, there are maps available that identify an area surrounding properties that have filed repetitive flood insurance claims. All property owners should be aware of precautions to protect against flooding.

Flood Safety

1. Know Your Flood Hazard
The City of Rock Hill can, at your request, provide Flood Zone Determinations from the most recent Flood Insurance Rate Maps prepared by FEMA. The following is available upon request:
   - Which Flood Zone is a property or area located;
   - The Base Flood Elevation;
   - Flood Insurance basic information;
   - Depth of potential flooding;
   - Past flood or repetitive loss area;
   - Sensitive or wetland area;
   - Floodway area as shown on the Flood Insurance Rate Map (FIRM)

2. Insure your property for a flood hazard
Ask your insurance agent if you are covered for flood damage.
Renters should buy flood insurance for their contents.
Take advantage of a low-cost Preferred Risk Policy.

3. Protect your family and friends
Prepare an emergency kit that includes a radio and flashlight with batteries, blankets, prescription medications, personal hygiene articles and baby care items if needed.
Educate family and friends to never walk through moving water that is greater than 6 inches in depth. 6 inches of moving water can knock you off your feet. Do not drive through flooded areas. If your vehicle stalls, exit it and move to higher ground.
Be aware of weather patterns and pending storms. Local cable television network affiliates such as (Comporium) Channels 0104 WSO-C (ABC), 0105 WBTV-3 (CBS) and 0106 WCNC-36 (NBC) track storms and provide up to date information.
Have and execute a plan to safely avoid danger when an early warning is received.

4. Protect your property
Replacement HVAC, electrical, septic systems and fuel tanks must be relocated away from or elevated above documented flood hazard areas.

5. Build responsibly
Get a permit from the City of Rock Hill before you build!
Don’t build or grade within 10 feet from the property line so you don’t alter the drainage between homes.
Use only licensed contractors who know the rules.
Locate new buildings outside of flood hazard areas. If that is not possible, new construction and substantial improvements to buildings must be elevated 2 feet above the flood elevations shown on the FEMA maps.
Construction is required to be flood resistant in these areas.

6. Protect natural floodplain functions
Report broken silt fences, contact the Planning Office at 803-329-5590. These important items help keep our streams clean and retain their capacity to hold water!
Don’t throw trash in Lake Wylie or the Catawba River, that’s where we get our drinking water. Never fill wetland and drainage areas. This fill will create increased flooding in areas where flooding had not previously occurred.
To view the flood map for your home’s location you may visit Planning and Development located on the third floor East Wing of City Hall. You may also go to the City of Rock Hill website, www.cityofrockhill.com, and on the left side of the Planning and Development web page you will find a link to the flood plain information and maps.