Flood zones in Beaufort County, South Carolina, are designated areas that reflect the risk of flooding, as determined by the Federal Emergency Management Agency (FEMA). These zones influence building regulations and insurance requirements and are an essential factor for property owners and buyers to understand. **It's important to note that flood zones can change over time** due to factors such as new floodplain studies, development, climate change, and natural shifts in the environment. Regularly reviewing updated FEMA Flood Insurance Rate Maps (FIRMs) is essential for staying informed about changes.

Common Flood Zone Classifications:

1. **Zone X (Minimal Risk):**
    - Areas outside the 1% annual chance floodplain, indicating a low risk of flooding. While flood insurance isn't mandatory, it is still advisable.
2. **Zone AE (High Risk):**
    - Areas within the 1% annual chance floodplain, commonly referred to as the 100-year floodplain. Properties in this zone with federally-backed mortgages must have flood insurance.
3. **Zone VE (Coastal High Risk):**
    - Coastal areas with a 1% or greater chance of flooding and additional hazards from storm waves. Mandatory flood insurance and stringent building codes apply.
4. **Zone A (High Risk):**
    - Similar to Zone AE but without detailed base flood elevation data. Flood insurance is mandatory for properties with mortgages.
5. **Zone D (Undetermined Risk):**
    - Areas where flood risk has not been analyzed. Insurance may be recommended but is not required.

Local Flood Insurance Providers in Beaufort County:

If you're considering a property purchase or already own property in a flood zone, consulting with a local licensed flood insurance provider is a best practice. They can assess potential property risks, explain coverage options, and help navigate costs.

- **Kinghorn Insurance of Beaufort**
    - Address: 910 Carteret Street, Beaufort, SC 29902
    - Phone: 843-521-4000
    - Website: www.insurancebeaufort.com
- **Farm Bureau Insurance**
    - Address: 281 Parris Island Gateway, Beaufort, SC 29906
    - Phone: 843-522-0031

    - Website: www.scfbins.com
- **Turbeville Insurance Agency**
    - Address: 28 Kemmerlin Lane, Beaufort, SC 29907
    - Phone: 843-524-4500
    - Website: www.turbevilleinsurance.com
- **State Farm – Amy Bowman**
    - Address: 1284 Ribaut Road, Beaufort, SC 29902
    - Phone: 843-524-7531
    - Website: www.statefarm.com
- **State Farm – Nick Ancona**
    - Address: 101 N Market Ste. 1B, Beaufort, SC 29906
    - Phone: 843-524-1717
    - Website: www.statefarm.com

Why Flood Insurance and Risk Assessment Are Important

Flood zones and associated risks may evolve, and understanding these changes is crucial for property owners to avoid unexpected expenses. Licensed flood insurance providers can offer tailored advice and help ensure you're prepared for potential risks, even as conditions change.