



News Release

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MEDIA CONTACT

Shawn R. Smetana, Public Information Officer
Phone: (843) 958-4007/Fax: (843) 958-4004
Email: ssmetana@charlestoncounty.org

Charleston County Awarded Community Designation Reducing Flood Insurance



Charleston County is now a Class 3 Community in the Community Rating System (CRS) through the National Flood Insurance Program (NFIP). This designation means a 35% discount on flood insurance, the highest coastal county flood insurance discount received nationwide.

The County has undertaken a series of meaningful activities to protect its citizens from losses caused by flooding, and has significantly exceeded the requirements for NFIP participation and effective floodplain management. Those activities include public outreach on hazards, flood insurance promotion, map information services, open space preservation, higher regulatory standards, stormwater management, and flood and dam warning and response.

There are 1,517 communities that participate in the CRS program nationwide, and Charleston County places in the top 1% of communities.

CRS is a voluntary incentive program designed to recognize and encourage community floodplain management activities to exceed the minimum program requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk due to community actions related to the three goals of the Community Rating System:

1. Reduce flood damage to insurable property.
2. Strengthen and support the insurance aspects of the National Flood Insurance Program.
3. Encourage a comprehensive approach to floodplain management.

The County CRS discount goes into effect Oct 1, 2020. It is in the citizen's best interest to contact their insurance agent to make that adjustment to their flood insurance policy to get the new discount. It won't be applied automatically until "renewal" of the policy.

Community in Charleston County	Current CRS Class (October 1, 2020)	% Discount (SFHA/non-SFHA)
Town of Awendaw	7	15/5
City of Charleston	6	20/10
Charleston County	3	35/10
Town of Folly Beach	4	30/10
Town of Hollywood	7	15/5
City of Isle of Palms	6	20/10
Town of James Island	6	20/10
Town of Kiawah Island	5	25/10
Town of McClellanville	7	15/5
Town of Meggett	7	15/5
City of Mount Pleasant	6	20/10
City of North Charleston	7	15/5
Town of Ravenel	6	20/10
Town of Rockville	7	15/5
Town of Seabrook Island	5	25/10
Town of Sullivan's Island	6	20/10

For more information about Charleston County's Floodplain Management, visit their website at <https://www.charlestoncounty.org/departments/building-inspection-services/flood-plain.php>.

For information on Charleston County Government news and services, the public can:

- Visit our website: www.charlestoncounty.org



Table 110-1. CRS classes, credit points, and premium discounts.			
CRS Class	Credit Points (cT)	Premium Reduction	
		In SFHA	Outside SFHA
1	4,500+	45%	10%
2	4,000-4,499	40%	10%
3	3,500-3,999	35%	10%
4	3,000-3,499	30%	10%
5	2,500-2,999	25%	10%
6	2,000-2,499	20%	10%
7	1,500-1,999	15%	5%
8	1,000-1,499	10%	5%
9	500-999	5%	5%
10	0-499	0	0

- Prepared by the Public Information Office -