



Charleston County News Release

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County's Upgraded Rating Means 30 Percent Insurance Discount to Residents

Charleston County is one of only four in the nation with Class 4 rating, equaling a 30 percent flood insurance premium discount to residents in unincorporated areas

[Charleston County Government](#) is pleased to announce it has received an enhanced flood insurance rating of Class 4 under the [National Flood Insurance Program Community Rating System](#). The new rating translates into significant annual flood insurance cost savings to citizens who live in the unincorporated areas of Charleston County.

Under the federal Community Rating System (CRS), a Class 4 rating means that residents who live in the unincorporated areas of Charleston County will begin receiving a 30 percent discount on their flood insurance bill. An average household will save approximately \$202 per year on their flood insurance premiums.

Charleston County is one of only four communities in the U.S. that has obtained the elite Class 4 rating, and only four communities in the nation have a better rating than Class 4. Charleston County is the only community east of the Mississippi River that has achieved this level of flood insurance premium discounts, and is the only community with a Class 4 rating or better in the coastal Atlantic hurricane region and the [Federal Emergency Management Agency's \(FEMA's\) Southeast Region \(Region IV\)](#).

"FEMA Region IV is proud to recognize our highest rated community and the country's best CRS community east of Tulsa, Okla. There are only a handful of the 21,000 communities in the National Flood Insurance Program (NFIP) that have obtained a better rating than Charleston County," said Brad Loar, Mitigation Division Director for FEMA's Region IV, who will attend the June 15 Charleston County Council meeting to recognize the County's achievement.

The CRS is an insurance rating program that recognizes local governments for activities they perform to reduce the potential for flood losses within the community, and rewards residents and business owners within those communities with flood insurance premium discounts based on the rating of the local government's program. The lower the number of the CRS class rating, the higher the flood insurance premium discounts to the citizens.

Previously, Charleston County had a Class 5 rating, which gave residents a 25 percent discount on flood insurance. The new rating brings the total flood insurance premium discount for unincorporated areas up to \$4,400,416 per year (data for unincorporated Charleston County as of May 2010).

The enhanced rating can be attributed to the proactive efforts of [Charleston County's Building Inspection Services Department](#) in coordination with other County departments.

"Many Charleston County Government departments contributed to our achieving this rating," said Carl Simmons, Charleston County's Building Inspection Services Director. "The County's watershed master plan, digitized mapping system, hazard mitigation plan, Project Impact public education programs, drainage system maintenance, emergency warning system, and land use policies were all factors in the upgraded rating. The County's watershed master plan, coordinated by the Public Works Department, was particularly important to enable our achieving this Class 4 rating."

Many of the activities performed under the [Charleston County Area Project Impact partnership](#), which includes all of the municipalities within Charleston County, contribute to flood insurance premium discounts for the participating municipalities and the unincorporated areas. Fourteen municipalities in Charleston County participate in the CRS

program and receive flood insurance premium discounts for their residents and business owners as a result of the activities undertaken by Project Impact and local governments.

Project Impact activities include, but are not limited to, the regional hazard mitigation plan and multiple educational outreach activities. Charleston County provides direct coordination assistance to eight municipalities with their CRS program participation, and provides indirect CRS assistance to all of the other CRS participating municipalities through the Project Impact partnership.

In total, Charleston County CRS communities save over \$7.5 million in flood insurance premiums per year for over 65,000 properties.

SIDEBAR:

- New Charleston County flood insurance premium savings at Class 4, a 30 percent reduction, are estimated at \$4,400,416 per year* for the unincorporated areas of Charleston County.
- Charleston County is one of only four communities in the U.S. to have obtained the elite Class 4 rating. Out of the four communities with a Class 4 rating, Charleston County has the highest total flood insurance premium reduction.
- Only four communities in the nation have a better rating than Class 4: Roseville, Calif. Tulsa, Okla.; King County, Wash.; and Fort Collins, Colo. Charleston County's flood insurance premium reductions total more than those achieved by these other communities combined*.
- There are 21,828* flood insurance policies in the unincorporated areas of Charleston County.
- Many of the activities performed under the [Charleston County Area Project Impact partnership](#), which includes all of the municipalities within Charleston County, contribute to flood insurance premium discounts for the participating municipalities and the unincorporated areas.
- Fourteen municipalities in Charleston County participate in the CRS program and receive flood insurance premium discounts for their residents and business owners as a result of the activities undertaken by Project Impact and the local governments.

**Data for unincorporated Charleston County as of May 2010. Data for other communities as of May, 2008 (latest available data)*

Charleston County has been a participant in the CRS since 1995. For additional information regarding the CRS program, contact the Charleston County Building Inspection Services Department at (843) 202-6930.

Visit Charleston County's Web site at www.charlestoncounty.org for current news and information relating to Charleston County Government.