

CRS State Profile: South Carolina

This is a profile for communities in your state that are participating in the Community Rating System (CRS). This profile is intended to provide information to the State NFIP Coordinator and others as general information and for those who may wish to increase community participation in the CRS or to improve the CRS classifications of communities that are already participating.

The CRS provides a discount in flood insurance premiums to property owners in participating communities. CRS credit points are given for a wide range of floodplain management activities, and the total of these points determines the amount of the discount.

The data in this report include community CRS classifications as of May 1, 2013. NFIP Insurance policies in force are as of May 1, 2013. Insurance premiums and CRS discounts are estimates for May 1, 2013 based on policies in force on May 1, 2013.

Table 1 shows the number of NFIP flood insurance policies in CRS communities in your state. Table 1 also shows the amount of premium paid for those policies and the savings those property owners will realize from their community's participation in the CRS. Policies for properties within the SFHA in communities in Class 9 and better communities receive a discount of 5% per class. Thus, the premium for a property in the SFHA in a CRS Class 7 community is reduced 15%. The premium for property outside the SFHA is reduced by 10 % for Class 1-6 communities, and 5 % for Class 7-9 communities. Preferred Risk Policies do not receive a CRS discount because they already receive a favorable rate.

Table 1. Policies, Premiums and CRS Savings for CRS Communities in South Carolina

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
193,673	\$120,470,706	\$22,629,938

Table 2 shows the CRS credit each of your communities is receiving for each activity. For a detailed description of each CRS activity, refer to the *2007 CRS Coordinator's Manual*. This manual is available for download at <http://training.fema.gov/EMIWeb/CRS/> or it may be ordered at no cost from:

Flood Publications
NFIP/CRS
PO Box 501016
Indianapolis, IN 46250-1016
317-848-2898

Table 3 shows the current CRS discount being received by NFIP policyholders in your state by community. Altogether, about 5% of all NFIP communities participate, representing about two-thirds of all NFIP policies. If you have communities with a large number of NFIP policies that are not participating in the CRS, you might assist them in applying for the CRS. These discounts are real dollars that are staying in the pockets of your taxpayers.

Additional benefits a community realizes from participation in the CRS include:

1. The CRS floodplain management activities provide enhanced public safety, a reduction in damage to property and public infrastructure, avoidance of economic disruption and losses, reduction of human suffering, and protection of the environment.
2. A community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
3. Technical assistance in designing/implementing some activities is available at no charge.
4. A CRS community's flood program benefits from having an added incentive to maintain its flood programs over the years. The fact that the community's CRS status could be affected by the elimination of a flood-related activity or a weakening of the regulatory requirements for new development, should be taken into account by the governing board when considering such actions. A similar system used in fire insurance rating has had a strong impact on the level of support local governments give to their fire protection programs.
5. Implementing some CRS activities, such as floodplain management planning, can help a community qualify for certain federal assistance programs.

Please note that the community points for each activity may not add up to the total points shown, and these figures may not be those for which your communities are currently receiving CRS credit. This is because some activity credits are increased by a population growth factor. Also, these credits are those currently effective through May 1, 2013 and do not reflect more recent activity. In addition note that the percent savings will not exactly equal the class discounts of 5%, 10%, etc. since the total premium paid includes the federal policy fee which is not discounted. Also, as mentioned above, Preferred Risk Policies do not receive a CRS discount.

Figure 1 shows average credit for each activity for your state's communities and the national average for each activity. You might use this as a way to target activities for which your communities need assistance.

For example, the nation-wide average for Activity 330, Outreach Projects, is 99 points. If your state's average is significantly lower than 99 points, you might consider helping all of your communities with outreach. If your state's average is significantly higher than 99 points, you might want to put your efforts in some other activity. If one or more of your communities is significantly higher in an activity, it might be used as a model for other communities in your state your that activity.

Figure 2 shows the percentage of communities participating in each CRS activity for your state and for the nation. If your state's communities are low in an activity, you might consider what needs to be done to improve this. For example, some states have statutory requirements for regulatory standards that are eligible for CRS credit. If it is verified that communities within those states are applying a state regulatory standard, all of the communities in that state will receive credit for that standard.

If you have any questions on this report, please contact Cristina Martinez, CFM at 303-443-1695.

COMMUNITY RATING SYSTEM

Activity Descriptions

The following is a brief description of the eighteen (18) activities that receive credit under the Community Rating System. Only the activity numbers shown as (310, 320, ...) appear in the charts and graphs on the following pages.

➤ 300 Series - Public information

- 310 - Elevation Certificates
- 320 - Map Information Service
- 330 - Outreach Projects
- 340 - Hazard Disclosure
- 350 - Flood Protection Information
- 360 - Flood Protection Assistance

➤ 400 Series - Mapping and Regulations

- 410- Additional Flood Data
- 420 - Open Space Preservation
- 430 - Higher Regulatory Standards
- 440 - Flood Data Maintenance
- 450 - Stormwater Management

➤ 500 Series - Flood Damage Reduction

- 510- Floodplain Management Planning
- 520 - Acquisition and Relocation
- 530 - Flood Protection
- 540 - Drainage System Maintenance

➤ 600 Series - Flood Preparedness

- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

Table 2.

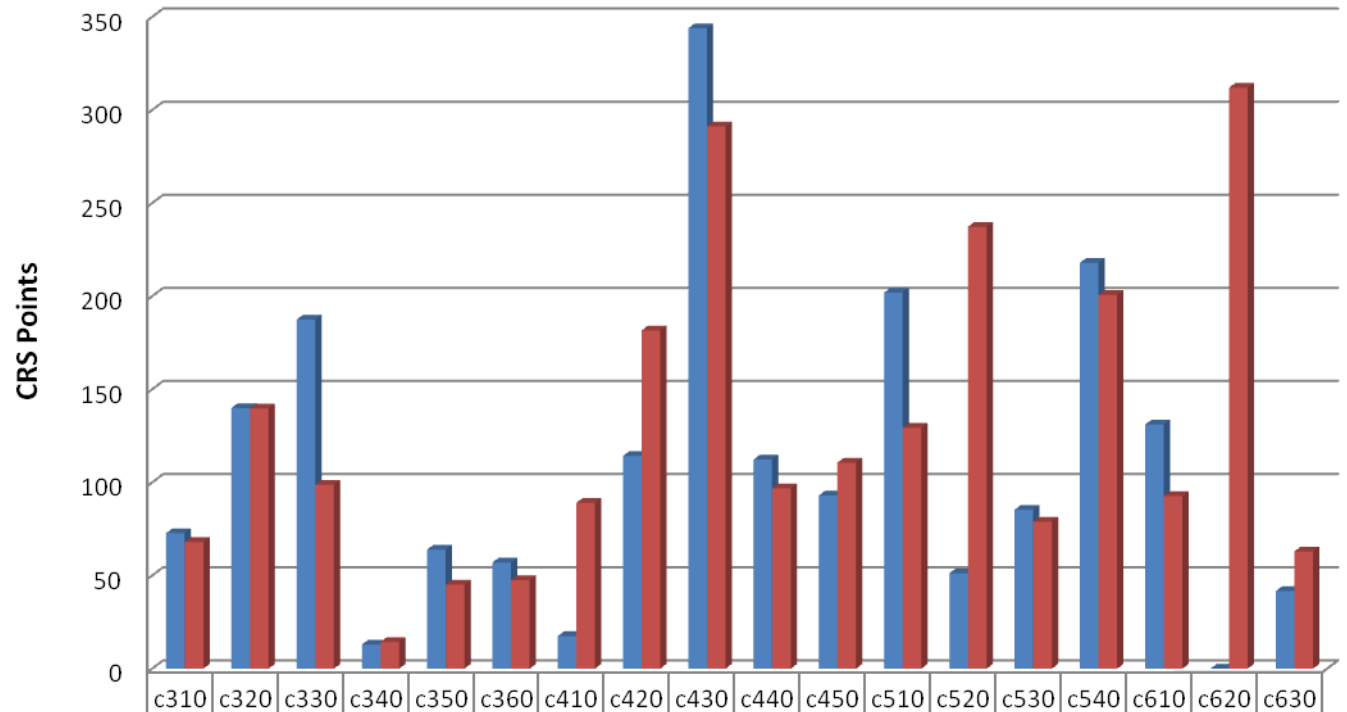
Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Aiken County	56	140	0	10	34	0	0	54	150	99	50	0	0	0	15	0	0	40	690
Awendaw	95	140	285	5	102	63	10	61	351	120	60	260	0	0	315	130	0	40	2,108
Beaufort County	102	140	167	10	83	0	10	80	490	113	307	0	0	0	300	67	0	40	2,209
Beaufort	80	140	173	66	92	0	10	44	231	113	220	0	20	0	268	60	0	40	1,742
Berkeley County	56	140	0	10	27	0	0	46	375	120	80	0	0	0	15	0	0	40	1,046
Cayce	56	0	0	5	25	0	0	36	252	83	40	0	0	0	0	0	0	40	582
Charleston County	70	140	296	5	95	68	115	46	914	133	370	310	0	0	270	205	0	40	3,267
Charleston	46	140	297	5	66	45	10	36	169	96	40	260	0	0	268	180	0	40	1,740
Colleton County	70	140	154	5	58	0	10	305	232	69	40	103	0	0	253	75	0	40	1,607
Edisto Beach	112	140	213	10	65	0	10	0	406	161	30	101	0	17	180	125	0	40	1,622
Florence County	90	140	106	5	20	0	10	0	45	55	40	0	0	0	0	0	0	40	562
Florence	66	140	118	5	61	0	10	454	224	105	75	0	0	0	243	0	0	40	1,619
Folly Beach	84	140	171	10	79	0	10	83	467	90	75	260	0	0	30	0	0	40	1,626
Georgetown County	56	140	97	20	48	0	0	46	202	113	75	151	0	0	0	0	0	40	1,066
Georgetown	56	140	173	61	24	0	0	36	48	60	70	0	0	0	265	0	0	57	1,030
Greenville County	56	140	64	5	57	0	0	44	556	120	45	138	155	0	15	0	0	57	1,574
Greenville	66	140	43	10	71	45	80	131	507	195	69	122	0	0	132	0	0	40	1,808
Hilton Head Island	116	140	140	81	90	68	35	389	287	162	225	172	0	0	255	100	0	40	2,607
Hollywood	95	140	285	5	102	59	10	36	351	143	60	260	0	0	315	130	0	40	2,102
Horry County	56	0	0	10	22	0	10	44	250	55	0	105	0	0	0	0	0	40	711
Isle Of Palms	82	140	193	10	64	59	10	109	150	80	20	260	0	84	315	176	0	40	1,836
Kiawah Islandtown	95	140	291	5	102	59	10	286	302	118	60	260	0	0	280	130	0	40	2,270
Lexington County	56	140	39	10	46	0	0	54	399	112	75	0	0	0	30	0	0	40	1,129
Mcclellanville	51	140	285	15	102	59	10	36	312	130	60	260	0	0	315	130	0	40	2,010
Meggett	95	140	285	5	102	59	10	145	426	139	60	260	0	0	315	130	0	40	2,304
Mount Pleasant	66	140	180	10	58	67	10	44	588	77	75	260	0	0	203	180	0	40	2,093
Myrtle Beach	66	140	210	15	60	52	35	251	654	194	240	80	25	0	147	95	0	40	2,758
North Charleston	56	140	179	5	77	0	10	36	330	113	92	260	0	0	210	180	0	40	1,798
North Myrtle Beach	56	140	178	10	24	0	10	46	264	113	225	252	0	155	280	0	0	40	2,003
Pawleys Island	81	140	300	0	85	27	0	190	395	207	0	151	0	0	280	140	0	57	2,195
Pickens County	81	140	106	0	50	0	0	44	382	97	163	0	5	0	0	0	0	57	1,193
Port Royal	56	140	0	10	27	0	10	0	99	88	40	0	0	0	0	0	0	40	577
Ravenel	95	140	285	5	102	59	10	36	408	105	60	260	0	0	315	130	0	40	2,124
Richland County	56	140	98	5	47	0	10	36	481	104	40	0	0	0	15	0	0	40	1,145
Rockville	95	140	285	5	102	59	10	36	383	185	60	260	0	0	315	130	0	40	2,185
Seabrook Island	95	140	310	5	102	59	10	341	323	122	60	260	0	0	330	130	0	40	2,430
Sullivans Island	95	140	284	5	76	63	10	301	244	79	40	260	0	0	268	130	0	40	2,115

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Sumter County	56	140	130	10	66	0	10	97	381	105	50	112	0	0	0	0	0	40	1,216
Sumter	56	140	130	10	66	0	10	54	399	105	50	112	0	0	0	0	0	40	1,191
Surfside Beach	56	0	12	10	24	0	0	0	294	55	0	105	0	0	0	0	0	40	711
York County	56	0	0	0	20	0	0	0	380	71	0	0	0	0	0	0	0	39	688
South Carolina Average Credit	73	140	187	13	64	57	18	114	344	112	93	202	51	85	218	131	0	42	1,641
South Carolina % of Communities	100%	90%	85%	93%	100%	41%	73%	88%	100%	100%	90%	68%	10%	7%	76%	51%	0%	100%	
National Average Credit	68	140	99	14	45	47	89	182	291	97	111	129	237	79	201	93	312	63	1,528
National % of Communities	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%	

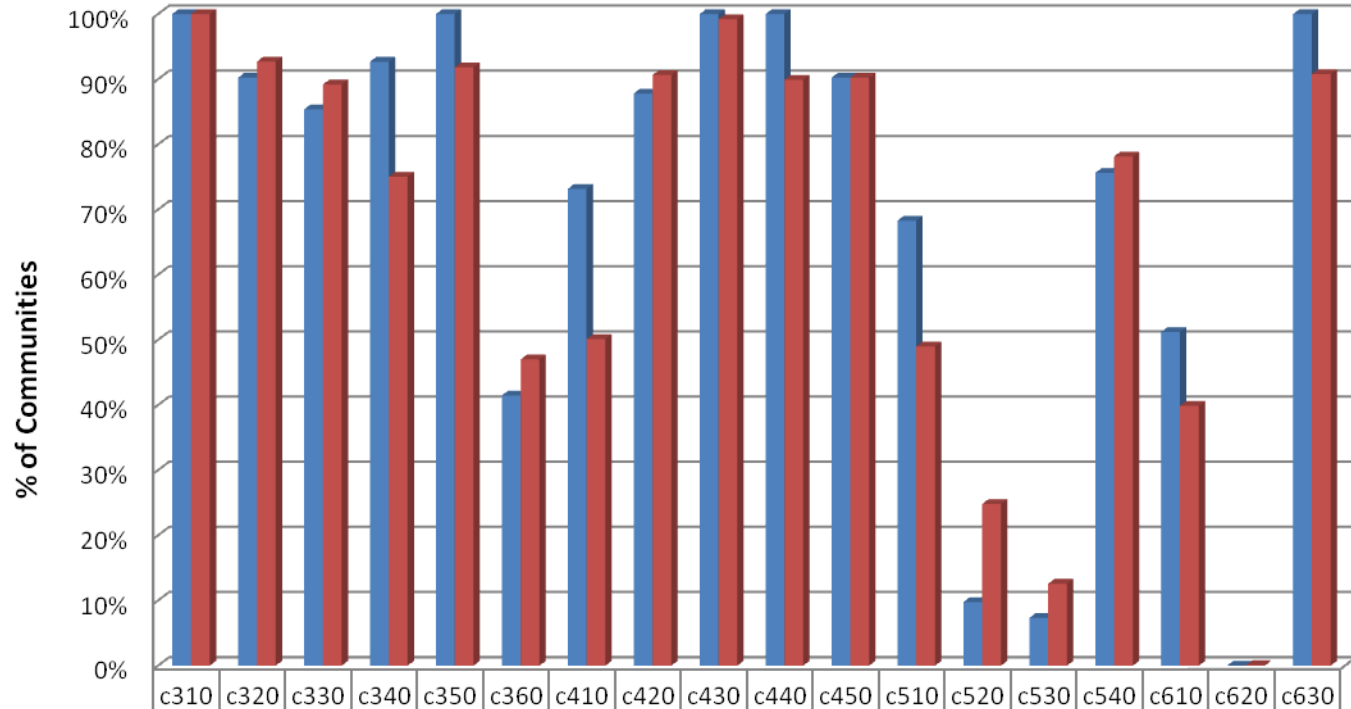
Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Aiken County	195	\$85,237	\$2,465
Awendaw	53	\$28,666	\$5,024
Beaufort County	22,836	\$11,869,619	\$1,769,957
Beaufort	1,525	\$1,085,782	\$137,562
Berkeley County	2,771	\$1,165,051	\$70,560
Cayce	141	\$115,255	\$5,198
Charleston County	20,909	\$13,183,455	\$4,796,684
Charleston	22,787	\$20,538,871	\$3,187,844
Colleton County	384	\$248,817	\$37,932
Edisto Beach	1,771	\$2,031,643	\$345,212
Florence County	348	\$183,472	\$6,092
Florence	115	\$56,642	\$4,434
Folly Beach	1,663	\$2,733,256	\$471,422
Georgetown County	8,137	\$6,952,363	\$601,289
Georgetown	574	\$523,527	\$46,511
Greenville County	616	\$328,758	\$18,371
Greenville	164	\$143,079	\$16,927
Hilton Head Island	30,527	\$17,306,403	\$4,934,525
Hollywood	284	\$128,703	\$20,219
Horry County	23,141	\$9,388,509	\$284,370
Isle Of Palms	4,224	\$4,668,762	\$794,580
Kiawah Islandtown	2,017	\$935,405	\$217,519
Lexington County	1,037	\$705,840	\$58,329
Mcclellanville	231	\$251,882	\$60,661
Meggett	239	\$140,001	\$30,839
Mount Pleasant	13,265	\$7,563,377	\$1,406,087
Myrtle Beach	11,111	\$4,237,395	\$961,791
North Charleston	1,797	\$1,414,011	\$181,074
North Myrtle Beach	13,343	\$5,691,639	\$1,149,531
Pawleys Island	478	\$1,138,425	\$279,152
Pickens County	64	\$44,035	\$3,103
Port Royal	401	\$193,559	\$6,590
Ravenel	31	\$17,322	\$2,914
Richland County	1,352	\$887,418	\$71,504
Rockville	18	\$36,249	\$8,463
Seabrook Island	924	\$580,607	\$131,923
Sullivans Island	887	\$1,640,421	\$401,274
Sumter County	237	\$123,777	\$8,370
Sumter	243	\$136,653	\$11,105
Surfside Beach	2,575	\$1,858,243	\$80,504
York County	258	\$108,576	\$2,029
CRS Communities	193,673	\$120,470,706	\$22,629,938
Non-CRS Communities	10,559	\$5,796,351	\$0
All Communities	204,232	\$126,267,057	\$22,629,938

Figure 1. State and National Average Points per Activity



■ South Carolina Average Credit	73	140	187	13	64	57	18	114	344	112	93	202	51	85	218	131	0	42
■ National Average Credit	68	140	99	14	45	47	89	182	291	97	111	129	237	79	201	93	312	63

Figure 2. State and National % of Communities for Each Activity



■ South Carolina % of Communities	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630
■ National % of Communities	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%