

CRS UNIFORM MINIMUM CREDIT SOUTH CAROLINA

SUMMARY

The Community Rating System (CRS) provides Uniform Minimum Credit (UMC) for certain state laws, regulations, and standards that support floodplain management within the state and have proven effective in reducing flood damage.

The following table summarizes UMC credit available to all communities. It includes possible additional credit available for selected areas or state activities. Insurance Services Office (ISO)/CRS Specialists and the community need to determine which possible additional credit applies to their area. These UMCs do not necessarily apply to Tribal Nations.

The range of credit available to communities within the state is shown below, followed by an explanation of each activity. The credit is based on the 2013 *CRS Coordinator's Manual*.

Activity	Element	Credit
Uniform Minimum Credit		
340	Other Disclosure Requirements (ODR)	5
430	Building Codes (BC)	48
430	State-mandated Standards (SMS)	5.8
430	Local Drainage Protection (LDP)	10
450	Erosion and Sediment Control (ESC)	10
	Total	78.8
Possible Additional Credit		
410	Cooperating Technical Partnership Agreement (CPT 1)	10
410CE	Mapping Coastal Erosion (MCE)	25
420CE	Coastal Erosion Open Space Preservation (CEOS)	35
430CE	Coastal Erosion Regulations (CER)	40
430CE	Erosion protection for new buildings	40 - 100
430CE	No new hardened structures	50
430	State-mandated Standards (SMS)	16.5 - 20
450	Water Quality (WQ)	20
630	State Dam Safety (SDS)	0 - 41
	Total	236.5 - 341

Credit for activities in the 400 series can increase based on the Community Growth Adjustment. The CRS requires participating communities to maintain elevation certificates, which provide an additional 38 points. Five hundred points are needed for Class 9.

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Activity 340. Additional Flood Data

Other Disclosure Requirements (ODR) - 5 points are awarded for requirement that sellers disclose whether property is subject to flood hazards or is in a flood zone.

Legal basis: South Carolina Code of Laws Title 27 Chapter 50 Article I at <http://www.scstatehouse.gov/code/t27c050.php> and the disclosure form is at <http://www.llr.state.sc.us/POL/REC/RECPDF/DOC360.pdf>

Annual UMC verification: ISO/CRS Specialists will verify that the regulations still are in effect.

Activity 430. Higher Regulatory Standards

Building Codes (BC) - 48 points is awarded for the statewide building code, adopted by the South Carolina Building Codes Council by law. The South Carolina code is based on the following International Codes:

Basis of State Code	Code in Effect	Credit
2013 Editions of I-Codes		
International Building Code (2012 Edition)	yes	20
International Residential Code (2012 Edition)	yes	20
International Plumbing Code (2012 Edition)	yes	3
International Mechanical Code (2012 Edition)	yes	3
International Fuel Gas Code (2012 Edition)	yes	2
IECC	yes	
IFC	yes	
NEC (Appendices not adopted)	yes	
Total		48

The Council adopts the codes for all jurisdictions which are then responsible for enforcement. Communities do not formally adopt the code; it is likely that they pass an ordinance to establish local administrative provisions.

The administrative chapters of the I-Codes are permissive. The state does not mandate administrative provisions; communities may adopt the administrative chapters or establish their own. Permissive codes that community may choose to administer include the IEBC, International Property Maintenance Code, and an old “swimming pool” code.

Communities may request to modify the code based on local physical or climatic conditions. The Council maintains a record of local amendments and is not expected to approve any weakening of the code.

Activities 430 Freeboard (FRB) and Foundation Protection (FDN) are not covered by the code. It contains the standard provisions for Local Drainage Protection (LDP).

Legal basis: The authority for the South Carolina Building Codes Council to adopt a code is in the statute. Adoption of mandatory codes is authorized by 6-9-50; 6-9-60 authorizes adoption of permissive codes. It is at <http://www.llr.state.sc.us/pol/bcc/> under “Building Code Information.”

Annual UMC verification: ISO/CRS Specialists will verify that the regulations are still in effect.

Local Drainage Protection (LDP) – 10 points are awarded for adoption of the IBC and the IRC which require positive drainage away from the foundation.

Legal basis: The authority for the South Carolina Building Codes Council to adopt a code is in the statute. Adoption of mandatory codes is authorized by 6-9-50; 6-9-60 authorizes adoption of permissive codes. It is at <http://www.llr.state.sc.us/pol/bcc/> under “Building Code Information.”

Annual UMC verification: The ISO/CRS Specialists and BC Technical Reviewer will verify that the regulations are still in effect.

State-mandated Standards (SMS) – An additional 5.8 points are awarded for state-mandated regulatory standards for coastal credit. Credit equals 0.10 times the sum of credit points for floodplain management regulatory standards. Total SMS credit is limited to 20 points.

State-mandated Standards		
Activity	Element	Credit
430	Building codes (BC)	48
430	Local Drainage Protection (LDP)	10
	Total	58
	x 0.1	5.8

Source: Section 432.n of the *CRS Coordinator’s Manual*.

Activity 450. Stormwater Management

Erosion & Sedimentation Control (ESC) – 10 points are awarded for the National Pollutant Discharge Elimination System (NPDES) Phase II Program, which requires all construction activities greater than 1 acre to obtain a permit from the Environmental Protection Agency, a delegated state, or a community with a MS4 permit.

Legal basis: The South Carolina Department of Health and Environmental Control rules on stormwater management are at <http://www.scdhec.gov/environment/water/swater/docs/CGP-permit.pdf>.

Verification: ISO/CRS Specialists will verify credit by reviewing permits and erosion control plans.

Annual UMC Verification: ISO/CRS Specialists will verify that the regulations remain in effect.

POSSIBLE ADDITIONAL CREDIT

Additional CRS credit is available to some communities based on state regulation. Some credits are available in coastal areas only. Others are not shown above because the points are based on impact adjustments, which are difficult to estimate. They are shown here as a service to affected communities.

Activity 410. Floodplain Mapping

Cooperating Technical Partner 1 (CTP1) – 10 points are awarded for a CTP agreement between the state and FEMA. This is verified independently by the CTP technical reviewer and the results are distributed once each year.

Activity 410CE. Additional Flood Data for Coastal Erosion Areas

Mapping Coastal Erosion (MCE) – Up to 25 points are awarded for the state mapping and adopting a regulatory map delineating the areas expected to be affected by erosion over the next 40 years.

Legal basis: In accordance with Section 48-39-280(C) of the *Coastal Zone Management Act*, state beachfront jurisdictional lines have been adopted. The setback line is established by using a mathematical formula based on the 40-year erosion rate. It is at <http://www.scstatehouse.gov/code/t48c039.htm>.

Verification: Maps showing the setback lines for each jurisdiction are located at the above website.

Annual UMC Verification: ISO/CRS Specialists will verify that the regulation is still in effect.

Activity 420CE. Open Space Preservation

Preserved Coastal Erosion Open Space (CEOS) – Thirty-five points are awarded for preserving dune and beach areas seaward of the frontal dune as open space. There is no 420CE credit for preserving open space landward of the frontal dune.

Legal basis: In accordance with Section 48-39-280(C) of the *Coastal Zone Management Act*, a state beachfront setback line has been established based on the 40-year erosion rate. It is at <http://www.scstatehouse.gov/code/t48c039.php>.

Verification: Provide documentation that at least 5-acres seaward of the frontal dune are protected as open space.

Annual UMC Verification: ISO/CRS Specialists will verify that the regulation is still in effect.

Activity 430. Higher Regulatory Standards

State-mandated Standards (SMS) - From 16.5 to 20 points are awarded for state-mandated regulatory standards for coastal credit. Credit equals 0.10 times the sum of credit points for floodplain management regulatory standards. Total SMS credit is limited to 20 points.

State-mandated Standards		
Activity	Element	Credit
420CE	Open Space Preservation (CEOS)	35
430CE	Coastal Erosion Regulations (CER)	40
430CE	Erosion protection for new buildings	40 - 100
430CE	No new hardened structures	50
	Total	165 - 225
	x 0.1	16.5 - 20

Source: Section 432.n of the *CRS Coordinator's Manual*.

430CE. Higher Regulatory Standards

Coastal Erosion Regulations (CER) - 40 points are awarded for regulatory standards within those coastal erosion hazard areas that mitigate the effects of the erosion. The *Beachfront Management Act of 1988* required the South Carolina Coastal Council (SCCC) to establish a development setback based on the expected beach erosion over 40 years. To help preserve the beach and to ensure the *Act's* 40-year retreat goal was realized, all new erosion control structures were prohibited and such structures damaged more than 50% are required to be removed.

Erosion Protection for New Buildings: - Up to 40 points are awarded if new construction has not been allowed seaward of the setback line, pursuant to the *Beach Management Act*. Additional credit of up to 100 points may be awarded when local governments have adopted higher standards.

Legal basis: In accordance with Section 48-39-280(C) of the *Coastal Zone Management Act*, a state beachfront setback line has been established based on the 40-year erosion rate. It is at <http://www.scstatehouse.gov/code/t48c039.php>.

Verification: The technical reviewer will review a copy of the erosion hazard map, the erosion rate data for the community and shoreline permits and variances.

Annual UMC Verification: ISO/CRS Specialists will verify that the regulation is still in effect.

No new hardened structures: - Up to 50 points are awarded if hardened structures, such as seawalls, revetments and large sandbags are prohibited along the erodible shoreline.

Legal basis: Section 48-39-290(B)(2) of the *Coastal Zone Management Act* at <http://www.scstatehouse.gov/code/t48c039.php>. The Act and SCCC regulations stipulate:

(a) No new erosion control structures or devices are allowed seaward of the setback line, except to protect a public highway which existed as such on June 25, 1990.

(b) No erosion control structures or devices may be incorporated as an integral part of a habitable structure.

(c) Erosion control structures or devices must not be enlarged, strengthened, or rebuilt but may be maintained in their present condition if not destroyed more than the percentage allowed in Section 48-39-290(B)(2)(b)(i), (ii) and (iii). Repairs must be made with materials similar to those of the structure or device being repaired.

(d) Erosion control structures or devices determined to be destroyed more than the percentage allowed in Section 48-39-290 (B)(2)(b)(i), (ii) and (iii) must be removed at the owner's expense. Nothing in this section requires the removal of an erosion control structure or device which existed on July 1, 1988, that protected a public highway. It is at <http://www.scstatehouse.gov/code/t48c039.php>.

Verification: The technical reviewer will review documentation that no new hardened structures have been constructed on the shorefront since June 25, 1990.

Activity 450. Stormwater Management

Water Quality Regulations (WQ) - 20 points may be awarded if new developments' stormwater management facilities are required to improve the quality of stormwater management runoff.

Legal basis: This is part of the National Pollutant Discharge Elimination System (NPDES), Phase II Program requirements.

Verification: ISO/CRS Specialists will review a copy of the local ordinance language that requires best management practices for water quality and copies of development plans showing implementation of the law.

Annual UMC verification: ISO/CRS Specialists will verify that best management practices for water quality are required.

Activity 630. Dams

State Dam Safety (SDS) - Up to 41 points of credit for State Dam Safety Program activities based on the Dam Safety Program Management Tool. 15 points awarded for Condition Assessment, 11 points for Risk Communication and Public Awareness, and 15 points for Emergency Action Planning.

Verification: ISO/CRS Specialists will verify that the community is in compliance with the State Dam Safety Program. SDS credit is limited to communities that would be affected by a flood from the failure of a high-hazard-potential dam. This must be documented with a description and a map.

Annual UMC verification: The Federal Emergency Management Agency's Dam Safety Office annually verifies SDS credit.