



STATE OF SOUTH CAROLINA

Date of Verification: Spring 2024

The Community Rating System (CRS) provides credit to communities for certain state laws, regulations, and standards that support floodplain management within a state and have proven effective in reducing flood damage. This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning state-based credits under the CRS within the above state.

There are two sections to this report: State-based credit, and Other potential credit.

State-based credit is awarded to communities for activities that are implemented and enforced by the state. The credit is provided to each community in the state and documentation is not needed from the community.

Other potential credit lists the CRS activities for which communities may receive CRS credit based on, or due to, state or regional programs or regulations that are implemented within the community. There is also information regarding use of a state-based model ordinance, if present in the state. The potential credits must be verified by the ISO/CRS Specialists within each community, since enforcement is done at the community (or regional) level.

The following is a summary of state-based credit and other potential credit based on the *2017 CRS Coordinator's Manual* and *2021 Addendum*:

State-Based Credit

ACTIVITY	ELEMENT	POINTS
340 (Hazard Disclosure)	ODR—other disclosure requirements	10

Activity 340 Hazard Disclosure, Other Disclosure Requirements (ODR)

South Carolina has a requirement that sellers disclose whether a property is in a special flood hazard area, has an active flood insurance policy, has previous flood events, flood-related property damage, and/or past flood insurance claims.

Citations: [S.C. Code Ann. § 27-50-40\(A\)](#)

South Carolina Disclosure Statement

<https://lir.sc.gov/re/RECPDF/Property%20Condition%20Disclosure%20Statement.pdf>

Excerpt from Disclosure Statement:

V. THE ZONING LAWS, RESTRICTIVE COVENANTS, BUILDING CODES, AND OTHER LAND USE RESTRICTIONS AFFECTING THE REAL PROPERTY, ANY ENCROACHMENTS OF THE REAL PROPERTY FROM OR TO ADJACENT REAL PROPERTY, AND NOTICE FROM A GOVERNMENTAL AGENCY AFFECTING THIS REAL PROPERTY

Apply this question below and the three answer choices to the numbered issues (15-25) on this disclosure.

As owner, do you have any actual knowledge or notice concerning the following:

	Yes	No	No Representation
15. Violations or variances of the following: zoning laws, restrictive covenants, building codes, permits or other land use restrictions affecting the real property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Designation as a historic building, landmark, site or location within a local historic or other restrictive district, which may limit changes, improvements or demolition of the property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Easements (access, conservation, utility, other), party walls, shared private driveway, private roads, released mineral rights, or encroachments from or to adjacent real property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Legal actions, claims, foreclosures, bankruptcies, tenancies, judgments, tax liens, other liens, insurance issues, or governmental actions that could affect title to the property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Room additions or structural changes to the property during your ownership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. Problems caused by fire, smoke, or water to the property during your ownership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Drainage, soil stability, atmosphere, or underground problems affecting the property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. Erosion or erosion control affecting the property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. Flood hazards, wetlands, or flood hazard designations affecting the property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. Flood insurance covering the property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. Federal Emergency Management Agency (FEMA) claims filed on the property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If yes to number 25, please list the dates of all claims: _____

A. Describe any green energy, recycling, sustainability or disability features for the property: _____

B. Describe any Department of Motor Vehicles titled manufactured housing on the property: _____

Owner: (____) (____) Purchaser (____) (____) acknowledge receipt of a copy of this page which is page 3 of 5.

Other Potential Credit

ISO/CRS Specialists and the community need to determine which credits may apply to an individual community. The following is a summary of activities that are potential credits:

ACTIVITY	ELEMENT
410 (Floodplain Mapping)	MCE—mapping coastal erosion
430 (Higher Regulatory Standards)	BC1—building codes LDP3—local drainage protection CER—coastal erosion regulations Other
450 (Stormwater Management)	ESC—erosion & sedimentation control WQ—water quality
630 (Dams)	SDS—state dam safety

Activity 410 (Floodplain Mapping) Element MCE, Mapping Coastal Erosion Hazard Areas

May be applicable in coastal communities. South Carolina Beach Erosion and Monitoring (BERM) Application shows long term erosion rates: <https://gis.dhec.sc.gov/bermexplorer/>

DHEC is mandated by the South Carolina Beachfront Management Act to review the position of the beachfront baseline and setback line every seven to ten years.

Activity 430 & Potential Higher Regulatory Standards in the State’s Model Ordinance

State Model Flood Damage Prevention Ordinance

The SC Department of Natural Resources (SCDNR), Flood Mitigation Program (FMP) is the State NFIP Coordinating Agency. <https://www.dnr.sc.gov/water/flood/>

- No model ordinance language is available on the state’s website.

Activity 430 (Higher Regulatory Standards) Element BC1, Building Codes

The South Carolina Building Code is based on the 2021 International Building Code and 2021 International Residential Code (Effective Jan 1, 2023). The state has also adopted 2021 versions of the: International Plumbing Code, International Mechanical Code, and International Fuel Gas Code.

- IBC Chapter 1 and Appendix G are adopted by the state. Appendix G header notes that communities must specifically reference/adopt Appendix G for it to apply.

The [SC Building Code Council](#) adopts the codes at the state level and submits regulations for legislative review. Local governments are mandated to enforce the codes, however, there is also a provision that allows jurisdictions to opt out if the governmental entity can't support the effort through permit fees. Local governments may also propose to amend the code locally and the Building Code Council must approve.

Source: <https://www.llr.sc.gov/bcc/BCAdoption.aspx>

Activity 430 (Higher Regulatory Standards) Element LDP3, Local Drainage Protection

The state's building code contains the International Building Code requirement for fill/grading to be compacted and to slope away from buildings to provide positive drainage and minimize erosion. Provided the community can document enforcement of the positive drainage provisions, 10 points is available. *Relevant IBC section: 1804.4*

Activity 430 (Higher Regulatory Standards) Element CER, Coastal Erosion Regulations

May apply in coastal areas. DHEC's Office of Ocean and Coastal Resource Management (OCRM) is the designated state coastal management agency and is responsible for the implementation of the state's Coastal Management Program. Related website of state coastal regulations and permits: <https://scdhec.gov/environment/your-water-coast/ocean-coastal-resource-management-ocrm>

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. The state's [Beachfront Management Program](#) regulates the alteration and use of the beachfront critical areas that make up DHEC OCRM's beachfront jurisdiction (defined in §48-39-10: includes beaches, coastal waters, and all land from the mean high-water mark of the Atlantic Ocean landward to the 40-year setback line.) Permits from the State (DHEC OCRM) are required within these designated areas.

SC Beachfront Jurisdictional Lines Viewer can be used to view the approximate location of the lines on a map, as well as adopted long-term erosion rates. <https://gis.dhec.sc.gov/shoreline/>

<http://www.scstatehouse.gov/code/t48c039.php>

<http://www.scstatehouse.gov/code/t48c039.php>

Activity 450 (Stormwater Management)

ESC-EROSION AND SEDIMENTATION CONTROL WQ-WATER QUALITY

Relates to 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. Land development activities and other activities that disturb at least 1 acre of land (e.g., land clearing) need the permit:

<https://scdhec.gov/sites/default/files/Library/D-2628.pdf>

The S.C. Department of Health and Environmental Control (DHEC) administers NPDES permits. DHEC Stormwater Program's website is <https://scdhec.gov/bow/stormwater>

Activity 630 (Dams) Element SDS, State Dam Safety

Credit available for activities of the state's dam safety program is based on the Dam Safety Program Management Tool. Credit for element SDS 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.

- South Carolina Dept of Health and Environmental Control: <https://scdhec.gov/laws-regulations-dams-reservoirs>
- Dams and Inundations map <https://gis.dhec.sc.gov/scdams/> created using the DSS-WISE Lite inundation modeling tool based on a top-of-dam “sunny-day” dam failure.

The U.S. Army Corps of Engineers National Inventory of Dams webpage at <https://nid.sec.usace.army.mil/#/> documents the dams and flood inundation maps information. [FEMA's Dam Safety](#) Office annually verifies element SDS credit.