News Release

CHARLESTON COUNTY
SOUTH CAROLINA

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Community Rating System Improvements
Participation in the Community Rating Program saves Residents Money on Flood Insurance

Charleston County Building Inspection Services is proud to announce an improvement in Community Rating System (CRS) Classes for the Town of Hollywood, Town of McClellanville, and Town of Ravenel. Participation in the CRS through the National Flood Insurance Program (NFIP) allows residents to receive greater discounts on their flood insurance premiums. Discounts go into effect **October 1, 2022**. The new discount rate will not automatically go into effect until residents' flood insurance policy "renews," so individuals should contact their insurance agent to ensure they receive the new discount rate as soon as it is available.

The CRS is a voluntary program that rewards communities for taking a proactive approach to flood mitigation beyond minimum standards set by the NFIP. The CRS operates on a graduated scoring system, meaning communities who implement higher regulatory standards and more comprehensive floodplain management efforts receive greater discounts on their insurance premiums. Not only does participation in the CRS save citizens money on their flood insurance premiums, but it also enhances public safety, reduces damages from flooding, and promotes environmental protection.

Hollywood and McClellanville are improving from Class 7 to Class 6 communities, which increases a policy discount from 15% to 20%. The Town of Ravenel is improving from a Class 6 to Class 5, which increases the discount from 20% to 25%. For some residents, these discounts add up to over a hundred dollars a year in savings.

Charleston County is a Class 3 community, which means a 35% discount on flood insurance for residents of unincorporated areas. Charleston County is in the top 10 of the 1,730 communities that participate nationwide.

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- written by the Public Information Office -