County’s High Score Contributes to $9.9 Million Savings on Flood Insurance Premiums

View the 2012-2013 Charleston Regional Hazard Mitigation Plan: http://charlestoncounty.org/Departments/BuildingInspections/HazardPlan/HazPlan.htm

The Charleston Regional Hazard Mitigation Project Committee announced it has updated and finalized the 2012-2013 Charleston Regional Hazard Mitigation Plan. The plan has the third highest scoring in the U.S. under the National Flood Insurance Program Community Rating System (CRS) program, which scores communities on an insurance rating schedule and provides flood insurance premium discounts to residents and businesses based on this scoring.

Due to the plan’s high score and other CRS activities performed by local governments, approximately 68,000 flood insurance policies held by residents and business owners in Charleston County are discounted by a total of nearly $9.9 million per year. The Charleston Regional Hazard Mitigation Plan is frequently referenced by FEMA as a model plan for other government jurisdictions when preparing or updating their plans.

“The Hazard Mitigation Plan is an integral element in providing enhanced protection of people and property and ensuring that all participating jurisdictions within the County are eligible for federal pre and post disaster funding programs,” said Carl Simmons, Director of Charleston County’s Building Inspection Services Department. “The plan is a prerequisite for local government entities within Charleston County to be eligible for federal financial disaster assistance and for entry into the National Flood Insurance Program Community Rating System, which provides flood insurance discounts to homeowners and businesses.”

The plan was originally developed and adopted in 1999, and has been updated each year since to keep it current with federal requirements. This year, the plan has been updated to include hazardous events such as floods, coastal storms, extreme heat, tornadoes and hazardous material situations that occurred between May 2011 and April 2012. Revisions were also made to the Hazard Assessment, Problem Assessment and Possible Activities sections of the plan, and to committee member lists due to personnel changes. Government entities that have adopted the plan prepared status reports and action plans for 2012-2013 to be included in the plan.

Charleston County Government coordinates the committee that updates the plan, which has membership from all local government entities in Charleston County, including municipalities and special purpose districts, as well as numerous other representatives from private, public and non-profit sectors.

The following entities within Charleston County have adopted the Charleston Regional Hazard Mitigation Plan:

- Unincorporated Charleston County
- Charleston County Parks and Recreation Commission
- Charleston County School District
- Charleston Water System
• City of Charleston
• City of Folly Beach
• City of Isle of Palms
• City of North Charleston
• College of Charleston
• Cooper River Parks and Playground Commission
• James Island Public Service District
• Mt. Pleasant Waterworks Commission
• North Charleston District
• North Charleston Sewer District
• St. Andrews Parish Parks and Playground Commission
• St. Andrews Public Service District
• St. John's Fire District Commission
• St. Paul's Fire District Commission
• Town of Awendaw
• Town of Hollywood
• Town of Kiawah Island
• Town of Lincolnville
• Town of McClellanville
• Town of Meggett
• Town of Mt. Pleasant
• Town of Ravenel
• Town of Rockville
• Town of Seabrook Island
• Town of Sullivan's Island

A copy of the 2012 – 2013 Charleston Regional Hazard Mitigation Plan, including the status reports, is available on the Charleston County website www.charlestoncounty.org and at the Charleston County Building Inspection Services office located in the Lonnie Hamilton, III Public Services Building (4045 Bridge View Drive, Room A-311) in North Charleston.

- Follow “ChasCountyGov” (www.twitter.com/ChasCountyGov) on Twitter! -

- written by Jennie Flinn -