Residents Save $12.3 Million on Flood Insurance Premiums Thanks to Hazard Mitigation Plan's High Score

Our region is one of the top scoring communities in the U.S.

The Charleston Regional Hazard Mitigation Project Committee is pleased to share the updated and finalized 2013-2014 Charleston Regional Hazard Mitigation Plan. The plan is the highest scoring along the Atlantic Coast 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 based on this scoring.

Due to the plan’s high score and other CRS activities performed by local governments, 69,500 flood insurance policies throughout Charleston County are discounted by a total of over $12.3 million per year. It is one of the top scoring communities in the U.S.

“Our hazard mitigation plan is unique in that 30 government entities within Charleston County have adopted it and have agreed to work together to make our community better able to withstand floods, hurricanes, earthquakes and other types of hazardous events that we can experience,” said Carl Simmons, Director of Charleston County’s Building Inspection Services. “The plan also keeps all local governments within the County eligible for multiple pre- and post-event financial assistance programs.”

Charleston County Council adopted the 2013-2014 plan during a regular meeting on Thursday, Nov. 7, 2013. The plan is necessary for local government entities within Charleston County to be eligible for several pre- and post-hazard event sources of federal funding. It 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 earthquakes, floods, tornadoes and hazardous material situations that occurred between June 2012 and May 2013. Revisions were also made to the Hazard Assessment and Possible Activities sections of the plan. Government entities that have adopted the plan prepared status reports and action plans for 2013-2014 to be included in the plan.

Charleston County Government coordinates the committee that updates this 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 actively participate in the development and adoption of the Charleston Regional Hazard Mitigation Plan:

- Charleston County Park 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
• County of Charleston
• James Island Public Service District
• Mt. Pleasant Water Works Commission
• North Charleston District
• North Charleston Sewer District
• St. Andrew’s Parish Parks and Playground Commission
• St. Andrew’s Public Service District
• St. John’s Fire District Commission
• St. Paul’s Fire District Commission
• Town of Awendaw
• Town of Hollywood
• Town of James Island
• Town of Kiawah Island
• Town of Lincolnville
• Town of McClellanville
• Town of Meggett
• Town of Mount Pleasant
• Town of Ravenel
• Town of Rockville
• Town of Seabrook Island
• Town of Sullivan’s Island

A copy of the 2013-2014 Charleston Regional Hazard Mitigation Plan, including the status reports, is available on the Charleston County website (http://www.charlestoncounty.org/Departments/BuildingInspections/HazardPlan/HazPlan.htm) and at the Charleston County Building Inspections Department in the Lonnie Hamilton, III Public Services Building located at 4045 Bridge View Drive, Room A-311, in North Charleston.

For more information about the plan, visit Charleston County’s Building Inspection Services’ Web page or call (843) 202-6940.

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