



News Release

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Flood Premium Discounts for Residents in Unincorporated Charleston County

Charleston County's Floodplain Management Division has received a Class 2 score for its voluntary participation in the Community Rating System (CRS) Program. Participation in CRS through the National Flood Insurance Program (NFIP) allows residents to receive greater discounts on their flood insurance premiums.

The Class 2 rating means residents in unincorporated Charleston County will save \$40 for every \$100 spent on flood premiums. Discounts go into effect **October 1, 2023** and will not automatically update until a flood insurance policy "renews," so individuals should contact their insurance agent to ensure the new discount rate is applied as soon as it is available.

In total, residents in unincorporated Charleston County will save about \$5.2 million dollars a year. "I am proud of the hard work our floodplain management team has done to receive this rating," said Building Inspection Services Department Director Hakim Bayyoud. "Our team was recognized for their outreach activities, preservation of open space, higher regulatory standards, and stormwater management. Their work to move Charleston County from a Class 3 to a Class 2 means even bigger discounts for our residents."

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. Charleston County was previously considered a Class 3 community which meant a 35% discount on flood insurance. The Class 2 rating brings the discount up to 40%. Charleston County is the number one coastal community in the nation by class score and size.

In keeping with the Americans with Disabilities Act (ADA), those needing assistance should contact Charleston County at (843) 202-6917 during regular business hours

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- written by the Public Information Office -