

Higher Standards Mean Lower Flood Insurance Rates for Myrtle Beach Property Owners

Myrtle Beach, SC: The Myrtle Beach boardwalk is a sight to see. A meandering 1.2 miles of solid oak walkway guides visitors along a scenic path that's reminiscent of a 1940s classic film. Situated along that boardwalk are boutiques, restaurants, and a pre-war replica of a 187-foot-high Ferris wheel, which harkens back to a time when World War II soldiers took their dates on evening rides, soaring through the night air beneath a well-lit sky.

But that bygone era is now tucked away in time, and the boardwalk has gone from bobby socks to bandanas, with annual visits from spring-breakers, vacationing families, and a rambunctious biker crowd. Boardwalk merchants and other property owners in this southern coastal community understand that an oceanfront lifestyle has its risks. To manage those risks, the city of Myrtle Beach joined the National Flood Insurance Program (NFIP) in 1971, agreeing to adopt and enforce a flood damage prevention ordinance designed to protect property that is at high risk for flooding. In exchange, residents are allowed to purchase federally-backed flood insurance.



Boardwalk ribbon cutting ceremony in 2010

Myrtle Beach Permit Services Supervisor Emily Hardee is an enthusiastic supporter of the NFIP, and oversees the community's membership in the Community Rating System (CRS), an incentive program that rewards property owners with discounts on flood insurance premiums, if the community in which their property is located adopts and enforces higher than minimum regulatory and building standards. CRS discounts are based on a class rating system that ranges from 1 to 9. The lower the number, the greater the discount. The city of Myrtle Beach is a class 5 community and policy holders in high risk areas receive a 25% discount on their flood insurance premiums. The city is "very proud of the 25% savings on flood insurance premiums we have earned for our property owners," says Hardee. "They save that money and it's put back into the community."

Although Hardee has served as Myrtle Beach's floodplain manager and CRS coordinator for the past seven years, the life-long resident and former permitting technician remembers the devastation of Hurricane Floyd in 1999, and the resulting 15-20 inches of torrential rain and subsequent flooding. "After Floyd, a bunch of city departments came up with a plan to spend \$70-75 million dollars on storm water management and drainage basin projects to decrease flooding," explained Hardee. Due to rigorous management of the floodplain, residents and property owners have experienced a decrease in flooding, and Myrtle Beach has continued its efforts to advance in higher regulatory building standards.

"The city adopted a three-foot freeboard requirement, which means new construction must be elevated at least three feet above the Base Flood Elevation (BFE*)," said Hardee. "Myrtle Beach also monitors substantially improved buildings (more than 50% of the property's pre-event market value), limiting improvements to a total of 50% over a 10 year period." The city also established a community Coastal Protection Zone, a designated area where no new construction can be built. Not everyone is pleased with these types of restrictions. "Of course we have citizens, contractors, and property owners who try to fight us, but city council has been supportive," explained Hardee. "When we tell property owners how many CRS points they will lose, and how that loss will increase their flood insurance premiums, they understand and support the higher building standards."



The benefits of implementing a rigorous floodplain management and CRS program were obvious during the state's most recent major disaster. "Only about 20-25 structures had water come in them from October 2015's Hurricane Joaquin, but none had more than 20% damage," said Hardee. Myrtle Beach also has a committee that meets annually to work on floodplain management and storm water management plans. They review actions and make sure the plans are up-to-date.

When asked about how Myrtle Beach's CRS status may encourage other coastal communities to participate in the program, Hardee modestly admits, "Other jurisdictions come to us and ask us for advice about what we do in our programs; but we also have to stay on top of things ourselves. Our legacy is to stay continually involved in the construction process and knowledgeable about the updates the National Flood Insurance Program provides."



With this attitude and the city's commitment to the CRS program, Myrtle Beach property owners will stay "high and dry" for years to come.

To learn more about the National Flood Insurance Program's Community Rating System, visit:
<http://www.fema.gov/national-flood-insurance-program-community-rating-system>

* The BFE is the anticipated height floodwaters are expected to reach during the 1-percent-annual flood (commonly referred to as the 100-year flood).