

Earning Points Towards Savings: Charleston County's CRS Efforts Pay Off for Residents

Charleston County, SC: Carl Simmons is the Director of Building Services for unincorporated Charleston County, and he is on a mission. Simmons leads the effort to ensure that property owners in his community benefit from the Community Rating System (CRS), a program initiated by the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) in 1990. The CRS was designed to reward property owners in NFIP participating communities by offering reductions in the costs of their flood insurance premiums.

Built on a ranking system, participating communities earn points for performing a variety of activities, some as simple as providing educational materials to the public all the way up to undertaking complex flood mitigation actions.

There are 10 levels of participation (with level 1 being the highest and 10 the lowest, earning no points) and for each subsequent level of rating achieved a 5 percent reduction in flood insurance rates within that community is awarded. Reductions range from 5 percent for the most basic participation at level 9 up to a maximum reduction of 45 percent for those communities reaching a level 1 rating.

"We were doing these kinds of things before the CRS was ever begun," said Simmons. "We had a Hazard Mitigation Plan before the federal government required one. In my work, it's just something I've always believed. The more you can establish a standard that everyone goes by, or better yet raise those standards, the better off everyone will be."

In addition to a 30-year tenure as Director of Building Services for unincorporated Charleston County, Simmons also serves as the NFIP Coordinator, Fire Official and CRS Coordinator, not only for Charleston County but for several of the smaller communities that lie within its borders, such as the towns of Hollywood, Awendaw and Ravenel, among others. It has been his goal since the beginning of his tenure to do everything in his power to ensure the safety and security of his fellow citizens.

Charleston County joined the CRS in 1994. After meeting the qualifying requirements they entered the program with a rating of 9, which yielded the basic 5 percent reduction in flood insurance costs. In less than a year, however, through Simmons' and his staff's efforts, they had accumulated enough points to begin elevating their community's rating and they've kept on going from there. To date, unincorporated Charleston County has managed to raise its CRS level to a 4, one of only four communities in the nation to achieve this elite status. The current rank in CRS nets a 30 percent reduction to their flood insurance premiums, and Simmons is certain that in 2016 they will have amassed enough points to reach a rating of 3.

On average, homeowners benefiting from Charleston County's CRS efforts see a savings of \$223 per year. While that dollar figure might not seem like a particularly significant amount individually, in total, across Charleston County and the communities that participate under the umbrella of Simmons' office, the total reductions amount to an impressive \$13+ million annually in savings.

Points are awarded to CRS participating communities based on three criteria: actions that reduce flood damage to insurable property; strengthening and supporting the insurance aspects of the NFIP; and



Charleston County's higher regulatory construction standards result in successful home elevation projects like the one pictured below



Photos courtesy of Charleston County



encouraging, as well as enforcing as much as possible, a comprehensive floodplain management strategy. Simmons and his staff aggressively pursue activities within all three of these categories.

The biggest push that Simmons and his staff have undertaken has been through establishing higher regulatory standards for construction throughout their communities. It was in this area that they have earned the most significant amount of points towards their CRS rating. Communities seeking to enforce higher regulatory standards can implement guidelines that minimize the impact of new construction on the floodplain, such as requiring the use of compensatory water storage (basically providing an equal amount of water storage area to offset any amount of fill that is placed within the floodplain). Similar efforts include requiring stricter standards for coastal construction or the use of engineered foundations, among other activities.

Prior to 2015, for example, Charleston County required at least one foot of freeboard (an additional elevation of any building above the Base Flood Elevation (BFE)*), added to all new construction, or to any building undergoing significant renovation or reconstruction within the floodplain. In keeping with their pursuit of higher regulations, Charleston County has recently raised its required freeboard level to two feet, which not only results in reduced flood insurance premiums for individual homeowners on a case-by-case basis, but also provides them with additional points towards their overall CRS score.

For communities considering joining the CRS, or for participating communities hoping to elevate their ranking, Simmons advocates tenacity and thick skin.

“When starting something like this, like pushing for higher regulations, don’t expect that pat on the back,” Simmons said. “It takes a lot of commitment. First of all, you have to have the support of the local government body. There’s a way to present it to them. Start small, and build. Secondly, don’t overlook any of it. I don’t want to miss one point, as long as it’s necessary. Finally, your staff must be community service-oriented. Strong customer service is vital. There’s a lot of things you can do to build support. Ultimately, the key is not to worry about what you did today, but what you’re going to have to do tomorrow.”

If you would like to find out if your community participates in the CRS, or are interested in getting your community involved in the program, talk to your local floodplain manager. More information on the NFIP and the CRS is available at the following websites:

<https://www.fema.gov/national-flood-insurance-program>

<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).

