



IMPROVED COMMUNITY RATING SYSTEM (CRS) FOR REDUCTION IN FLOOD INSURANCE

COST SAVINGS FOR PROPERTY OWNERS IN THE TOWN

The Town of Surfside Beach's Community Rating System (CRS) for Flood Insurance has improved from a Class 9 to a Class 5. Property owners located in the Special Flood Hazard Area (SFHA) will see a savings on their flood insurance premiums.

The rating is based on our town's level of participation in the National Flood Insurance Program (NFIP). Community participation in the NFIP provides reduced premiums for structures located in the SFHA and a savings for those properties that are not. In exchange for the discounted rate, the community is required to adopt and enforce more stringent flood requirements, promote public information of flood insurance, maintain elevation certificates, enforce stringent stormwater requirements as well as many other requirements. The town is dedicated to assisting in the lowering of flood insurance premiums throughout the town.

The recent improvement of the town's class rating is a direct reflection of the town's substantial efforts with flood damage prevention through the amendment and enforcement of the town's flood ordinance, stormwater ordinance, improving storm drains, public outreach, creating a well versed CRS Committee that developed an outstanding Program for Public Information and many other areas of improvements. ***The class improvement from a 9 to a 5 means an additional 25% savings on flood premiums in the SFHA and an additional 10% savings of those structures not located in the SFHA, with the exception of the preferred policies.***

Remember, flooding can happen anywhere, regardless of the zone you live in, always consider the purchase of flood insurance.

For more information on your flood zone or any other flood questions please contact either Sabrina Morris, Director of Planning Building at 843-913-6354 smorris@surfsidebeach.org or Carl McCloud at 843-913-6366 cmcccloud@surfsidebeach.org.