



June 24, 2025

The Honorable Tim Goodwin
Folly Beach Mayor
P.O. Box 48
Folly Beach, South Carolina 29439-0048

Dear Mayor Goodwin:

The purpose of this letter is to provide you with the results of the National Flood Insurance Program (NFIP) Community Rating System (CRS) field verification findings based on your 3-year cycle verification. The field verification report is enclosed for your records.

I am pleased to inform you that the Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that the City of Folly Beach will retain its current rating as a Class 3 in the NFIP CRS. The floodplain management activities implemented by your community qualify it for a 35 percent discount on flood insurance premiums for most NFIP policies issued or renewed on or after April 1, 2026. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

The CRS rating for your community will automatically be renewed annually as long as there are no NFIP noncompliance actions, so a notification letter will not be sent every year. This annual renewal will take place as long as your community continues to implement the CRS activities you certify in your annual recertification documentation. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established 3-year cycle. In the interim, FEMA will periodically send the "NFIP/CRS Newsletter" and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region IV Office, CRS Coordinator Roy McClure at (770) 220-8835.

Sincerely,

A handwritten signature in black ink that reads "Shilpa Mulik". The signature is written in a cursive, slightly slanted style.

Shilpa Mulik, CRS Program Manager
Floodplain Management Division
Hazard Mitigation Directorate

Enclosure

cc: Mr. Eric Lutz, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

City of Folly Beach, SC

Verified Class 3

NFIP Number: 455415

Cycle

Date of Verification Visit: November 19, 2024

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 3879 credit points are verified which results in a recommendation that the community remain a CRS Class 3. The community has met all Class 3 prerequisites. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Construction Certificate Management: Credit is provided for having written construction certificate management procedures for all new and substantially improved/substantially damaged buildings. Floodplain-related construction certificates are also kept for post-FIRM. (62 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community offering additional FIRM information, information about problems not shown on the FIRM, and historical flood information. The service is publicized annually, and records are maintained. (90 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects, general outreach projects, and targeted outreach projects. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. Credit is enhanced by having a Program for Public Information (PPI) and by having the information disseminated by stakeholders outside the local government. A progress report for the PPI must be submitted on an annual basis. (350 points)

Activity 340 – Hazard Disclosure: Credit is provided for state and community regulations requiring disclosure of flood hazards. Credit is enhanced by having a PPI. (15 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Charleston County Library. Credit is also provided for floodplain information displayed on the community's website. Credit is enhanced by having a PPI. (94 points)

Activity 360 – Flood Protection Assistance: Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. The service is publicized annually, and records are maintained. Credit is enhanced by having a PPI. (85 points)

Activity 370 – Flood Insurance Promotion: Credit is provided for assessing the community's current level of flood insurance coverage. Credit is provided for the development and implementation of a coverage improvement plan. A progress report must be submitted on an annual basis. Credit for implementing a coverage improvement plan is enhanced by having a PPI. (90 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 61 percent of the Special Flood Hazard Area (SFHA) as open space and preserving open space land in a natural state. Credit is also provided for regulations and incentives that minimize development in the SFHA. (1131 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, freeboard for new construction and substantial improvement, cumulative substantial improvement, enclosure limits, local drainage protection, and coastal A Zone structures to meet V Zone building criteria. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS®) Classification, and regulations administration. (940 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using additional map data in the day-to-day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks. (139 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, soil and erosion control, and water quality. Credit is also provided for watershed master planning. (316 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of August 20, 2024, the City of Folly Beach, SC has 45 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the Charleston County Regional Hazard Mitigation Plan, adopted on October 10, 2023. A progress report must be submitted on an annual basis. (247 points)

Activity 540 – Drainage System Maintenance: Credit is provided for the regular inspection and maintenance of the community’s identified problem sites and records are maintained. Credit is also provided for implementing an ongoing Capital Improvements Program. (80 points)

Activity 610 – Flood Warning and Response: Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain residents, and coordinates flood response activities. A description of the flood exercise or After-Action Report from an actual flood event must be submitted on an annual basis. Warning information and safety measures must be publicized annually. (240 points)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Charleston County, SC is 1.13.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

The Honorable Tim Goodwin
Mayor of Folly Beach
21 Center Street
Folly Beach, South Carolina 29439

CRS Coordinator Name / Address:

Eric Lutz
Building Official
21 Center Street
Folly Beach, South Carolina 29439
(843) 708-9982

Date Report Prepared: May 20, 2025

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 62	62
c320 90	90
c330 350	350
c340 15	15
c350 94	94
c360 85	85
c370 90	90
c410 x CGA =	
c420 1001 x CGA 1.13 =	1131
c430 832 x CGA 1.13 =	940
c440 123 x CGA 1.13 =	139
c450 280 x CGA 1.13 =	316
c510 247	247
c520	
c530	
c540 80	80
c610 240	240
c620	
c630	

Community Classification Calculation:

cT = total of above	cT = <u>3879</u>
Community Classification (from Table 110-1):	Class = <u>3</u>

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