



## CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows an additional 75,000 South Carolina properties at substantial risk of flooding compared to FEMA flood maps
- South Carolina's flood risk will grow nearly 17% over the next 30 years
- Coastal exposure, increases in storm events and their severity along with urbanization create extreme risk for homeowners

**Current Properties at Risk**  
Difference in number of properties currently at substantial risk<sup>1</sup>

**+ 74,600** ↑

196,900  
FEMA

271,500  
First Street  
Foundation

**Properties at Risk by 2050**  
Total number of properties at substantial risk<sup>2</sup>

**+ 45,400 (+17%)** ↑

271,500  
in 2020

316,000  
in 2050

<sup>1</sup>Comparison of count of properties within a Special Flood Hazard Area (1 in 100 layer) versus those with 1% risk from the First Street Foundation Flood Model. Some counties may show higher FEMA counts due to a variety of factors, including the generalization of SFHAs, assumptions around flood protection measures, and local context. FEMA zones are estimated by MassiveCert, Inc.  
<sup>2</sup>Substantial risk is calculated as inundation 1 cm or more to the building in the 100 return period (1% annual risk) and rounded to the nearest 100 properties. See methodology for full model details.

## South Carolina cities with the greatest number of properties at risk<sup>3</sup>

Percentages reflect total number of community properties having some level of flood risk.

Municipality	2020		2050		Change	
	Count	%	Count	%	Count	%
Charleston	29,469	59%	33,074	67%	+3,605	+12.2%
Hilton Head Island	18,699	91%	20,131	98%	+1,432	+7.7%
Mount Pleasant	12,306	39%	21,534	68%	+9,228	+75.0%
North Charleston	5,855	16%	7,988	22%	+2,133	+36.4%
North Myrtle Beach	5,548	36%	5,808	38%	+260	+4.7%
James Island	4,279	82%	5,072	97%	+793	+18.5%
Columbia	3,927	10%	4,123	10%	+196	+5.0%
Isle of Palms	3,783	96%	3,835	97%	+52	+1.4%
Myrtle Beach	3,764	25%	4,240	28%	+476	+12.6%
Kiawah Island	3,428	95%	3,437	96%	+9	+0.3%

<sup>3</sup>Risk is calculated as inundation of 1 cm or more to the building in the 500 return period (0.2% annual risk). See methodology for full model details. Threshold of at least 2,000 properties for municipalities shown.



**317,000**  
South Carolina properties at risk over the next 30 years

**56,000**  
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

**59%**  
Charleston properties at risk of flooding

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**25%**  
of all flood insurance claims come from low- to moderate-risk flood zones  
(source: FEMA)

**Floods are the #1**  
natural disaster in the United States

**\$69,000**  
average flood claim from 2005-2020  
(source: FEMA)

**294,000**  
flood insurance claims in South Carolina since 2000

[Check your flood risk](#)

## NFS RECOMMENDS

- 1 **Raise awareness** of community risk of flood with free social media tools
- 2 **Check your clients flood risk** at [floodfactor.com](https://floodfactor.com)
- 3 **Create a custom quote** for your client at <https://nationalfloodservices.com/agents-portal/agents/>
- 4 **Inform your clients of their personal flood risk** using our customizable email/letter and postcard templates.

Our resources include:

Social Media Tools



Email/Letter Templates



Mailer Templates



[Get your South Carolina Flood Toolkit here](#)