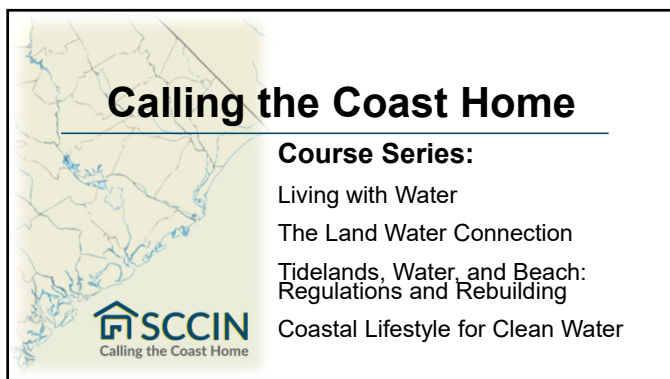




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3



South Carolina Coastal Information Network

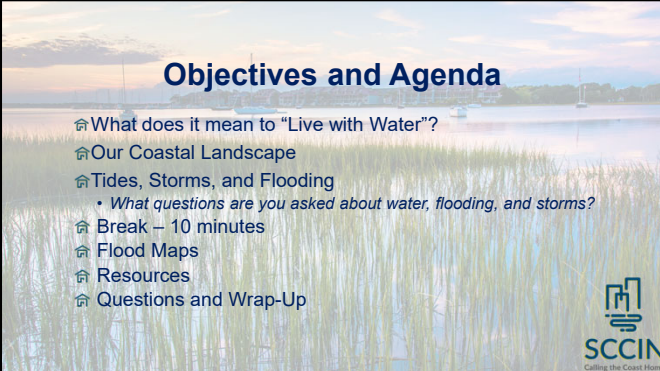
<https://www.sccoastalinfo.org/>

Instructors:

Kaitlyn Durr S.C. DNR & ACE Basin NERR	April Turner S.C. Sea Grant Consortium
Amy Scaroni Clemson Extension	Amanda Guthrie S.C. Sea Grant Consortium
Maeve Snyder North Inlet-Winyah Bay NERR	Katie Finegan S.C. Sea Grant Consortium
Blair Williams S.C. DHEC-OCRM	Matt Gorstein S.C. Sea Grant Consortium




4




Objectives and Agenda

- 🏠 What does it mean to "Live with Water"?
- 🏠 Our Coastal Landscape
- 🏠 Tides, Storms, and Flooding
 - What questions are you asked about water, flooding, and storms?
- 🏠 Break – 10 minutes
- 🏠 Flood Maps
- 🏠 Resources
- 🏠 Questions and Wrap-Up



5



Poll

How many years have you been working in real estate in coastal SC?

6

About Our Coast

- 190 linear miles of beaches
- 40 barrier islands and sea islands
- 350,000 acres salt marshes
- Over 20 million tourists per year
- > 30% of SC's 5.1 million residents live in the 8 coastal counties

7

North Coast

Greater Charleston Area

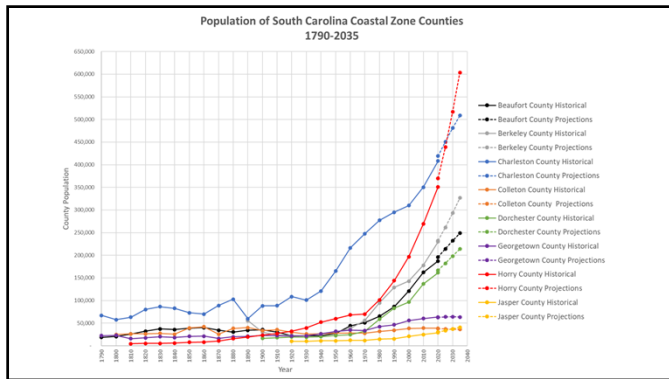
South Coast

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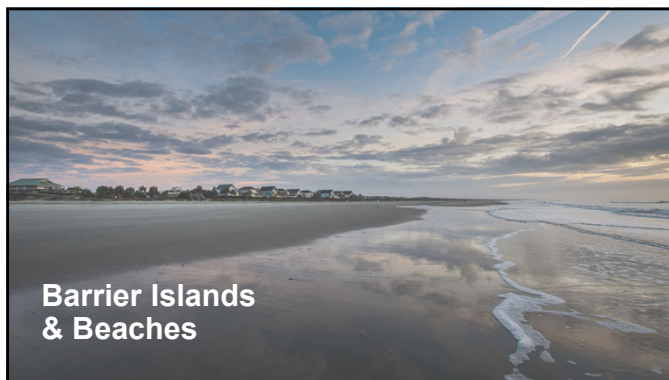
Greater Charleston Area

- McClellanville
- Awendaw
- Mt. Pleasant
- Charleston
- North Charleston
- Summerville
- Moncks Corner

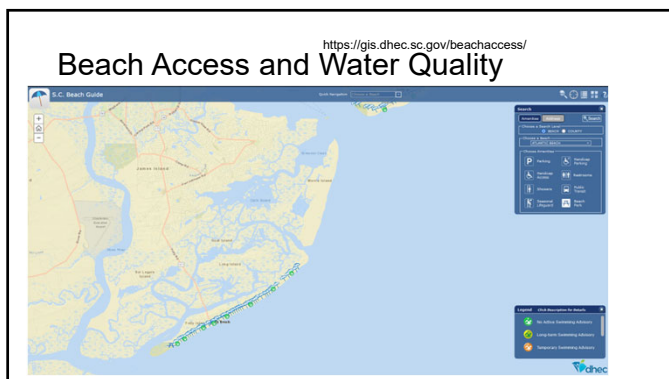
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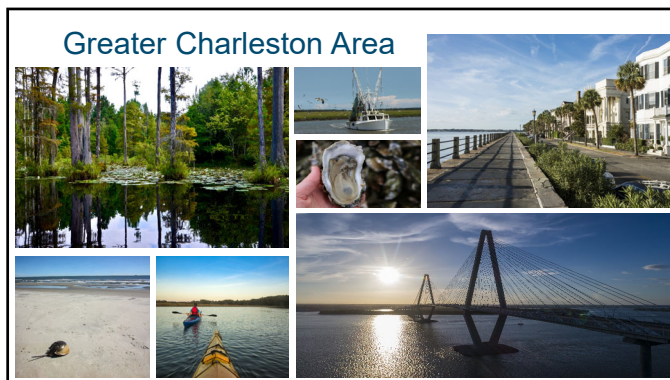
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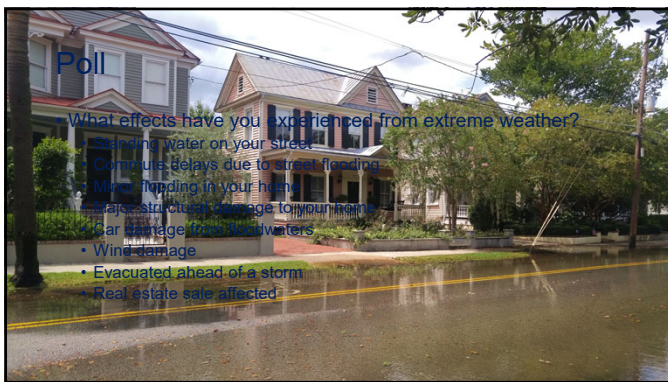
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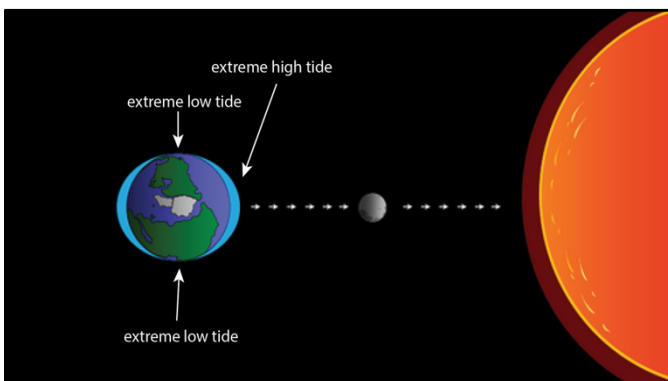
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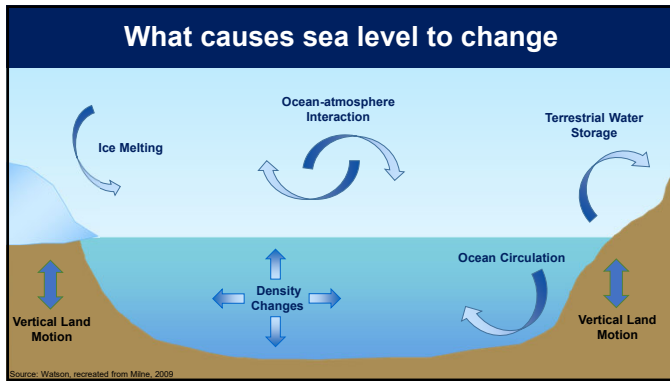
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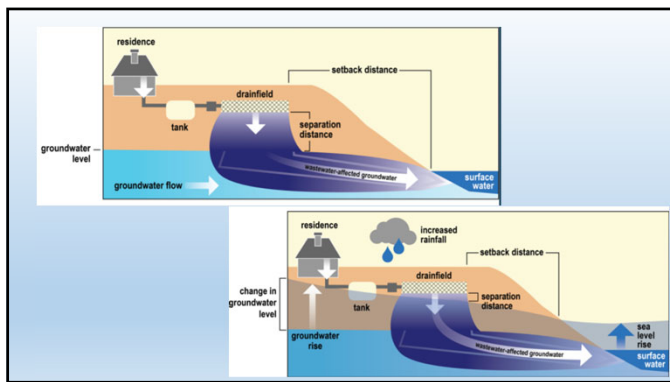
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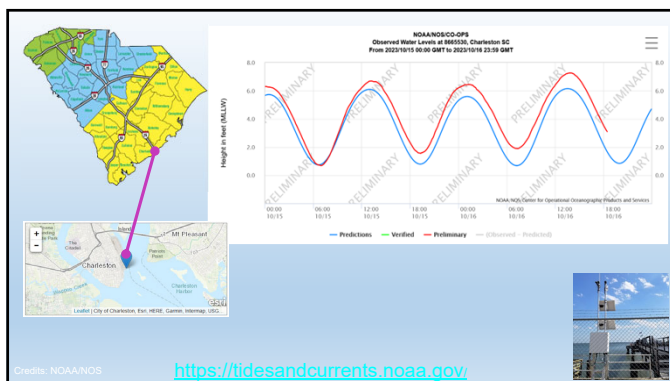
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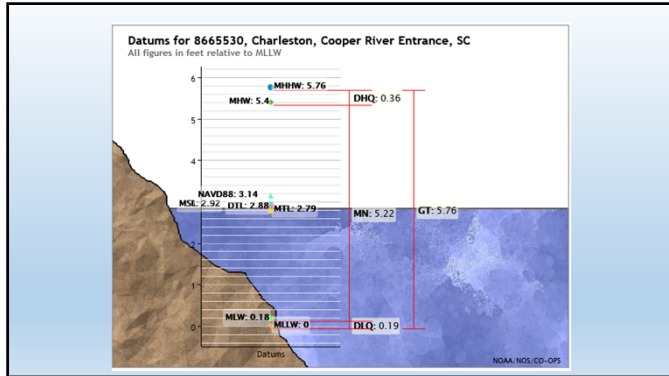
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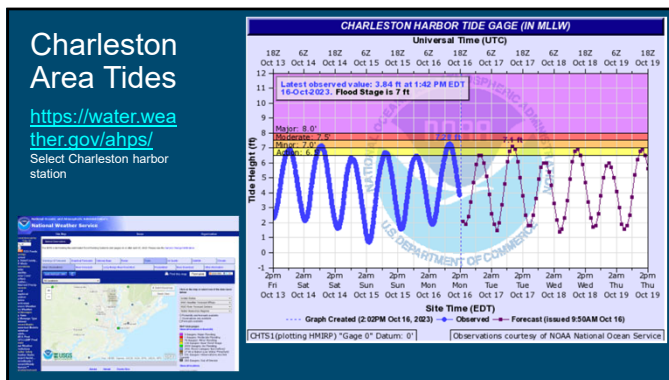
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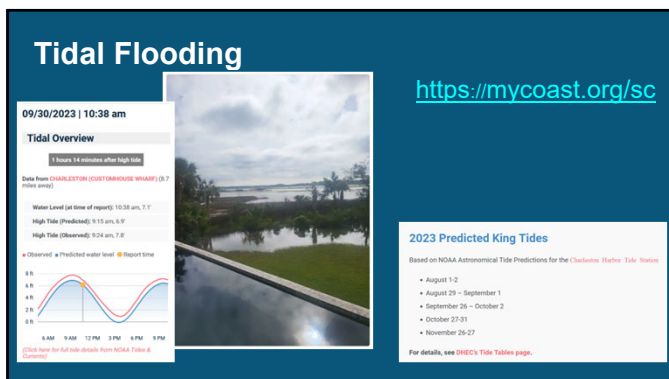
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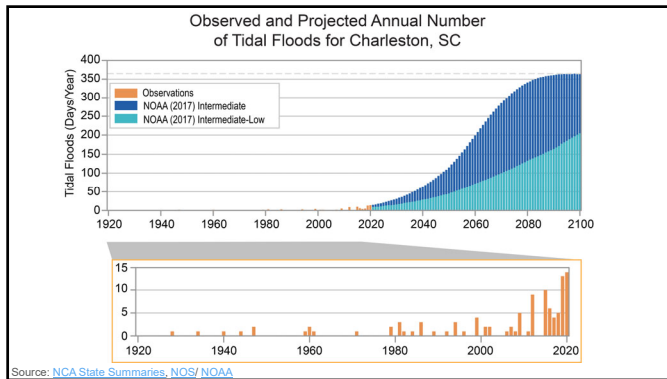


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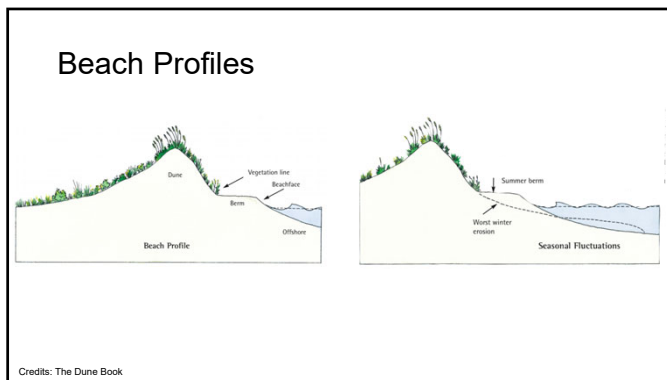


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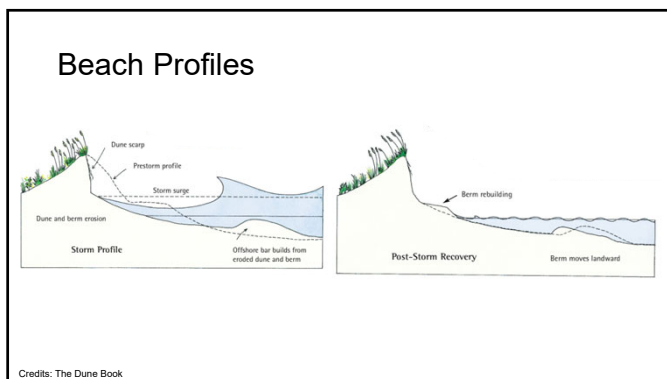




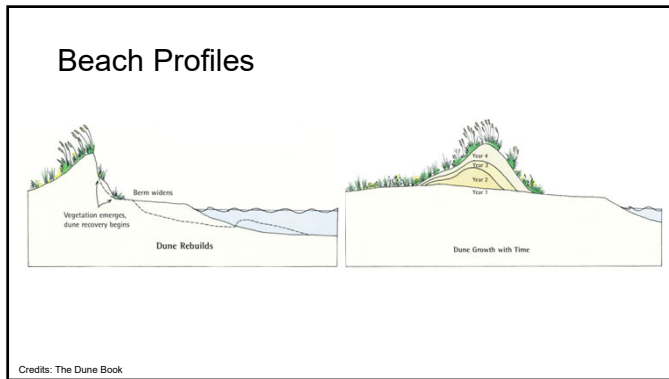
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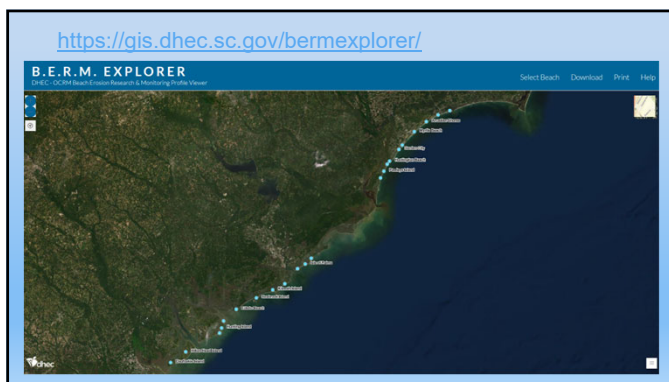
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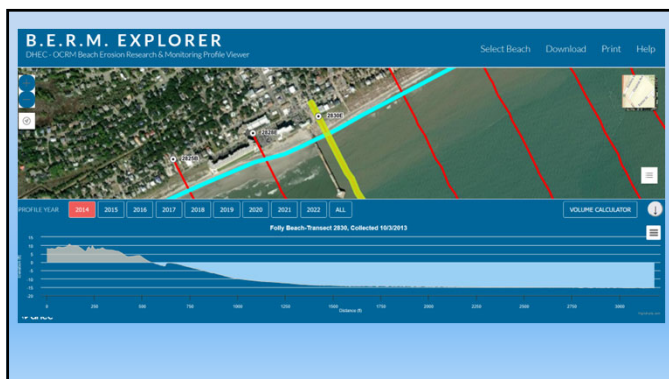
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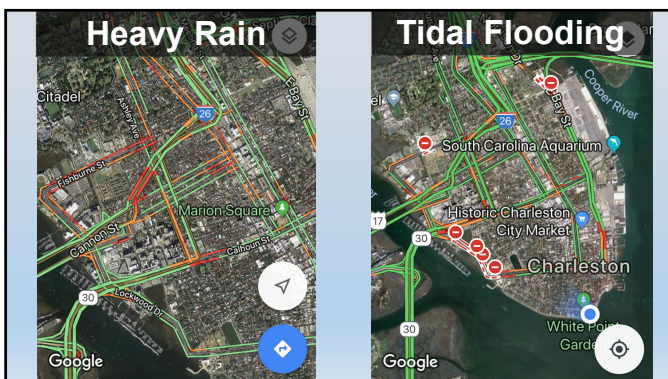
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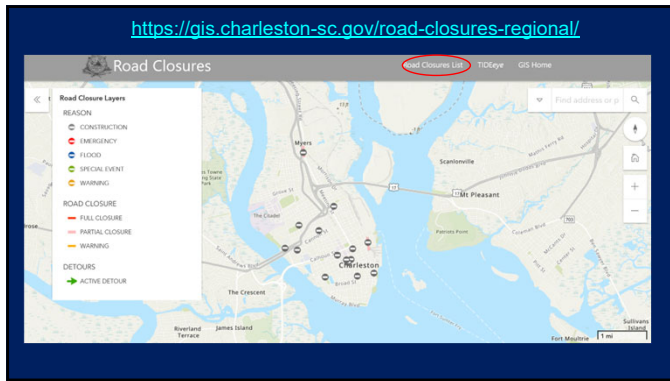
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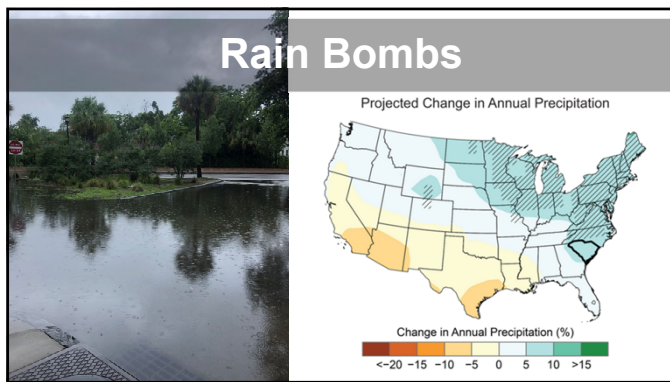
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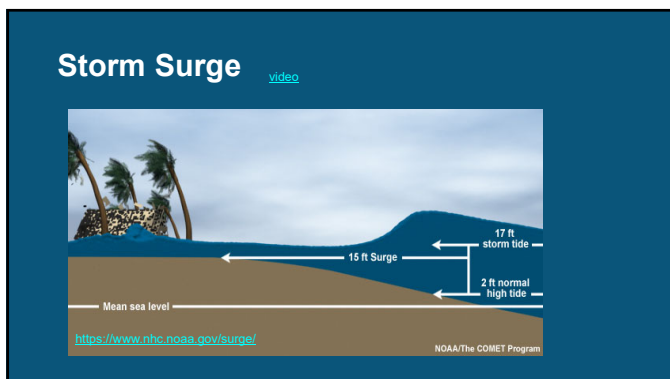
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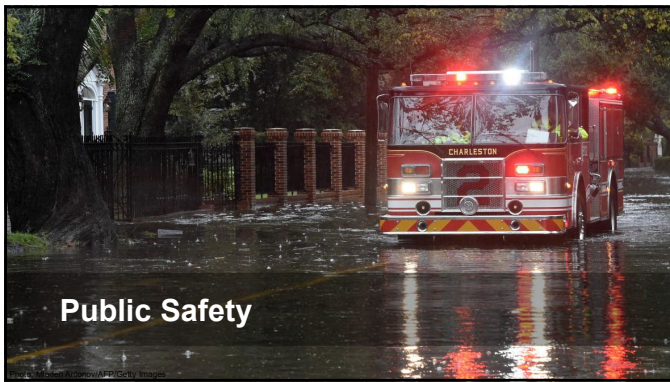
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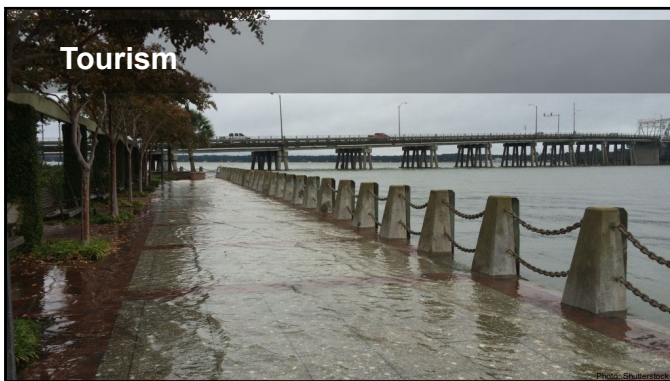
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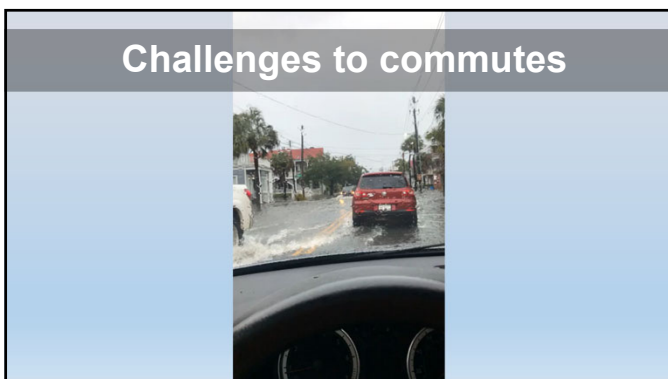
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Activity and Break

What questions are you asked about water, flooding, and storms?

10 Minute Break

46

Poll

How comfortable are you with using flood maps?

Comfortable

Somewhat comfortable

Not comfortable

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Home Insurance

Grand Strand home insurance rates soar; why a perfect storm of factors are to blame

MYRTLE BEACH
Grand Strand residents concerned about large increases in homeowners insurance

Florida's insurance industry is in flux as Idalia cleanup begins

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Flood Insurance

- National Flood Insurance Program (NFIP) managed by FEMA
- All rates are 'equal' for a unique property, do not need to shop around
- Required to purchase in high-risk flood areas
- May be required by mortgage lender even if outside high-risk area
- Flood insurance will pay claims regardless of whether there is a Presidential Disaster Declaration
- Community discounts available based on Community Rating System classification
- With house purchase policy effective immediately, otherwise 30 day waiting period
- [Floodsmart.gov](https://www.floodsmart.gov)

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Flood Risk and Flood Insurance

Determine your flood risk.
Everyone has a risk.

Low Risk

- Zone X (Unshaded)

Moderate Risk

- Zone X (Shaded)
- 0.2 % Annual Chance flooding

High Risk

- Special Flood Hazard Area (SFHA)
- Zone A, AE, AH, AO, or VE

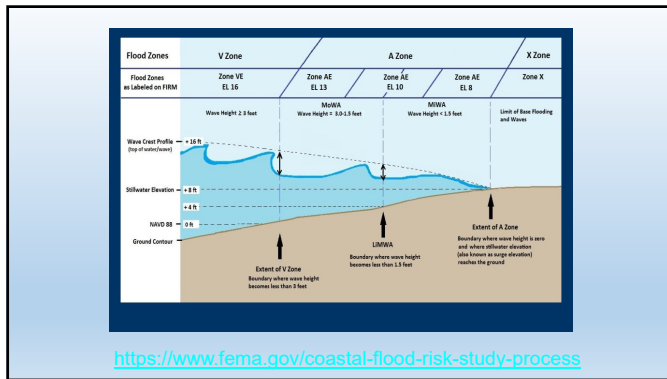
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FEMA

Flood Factor.

51

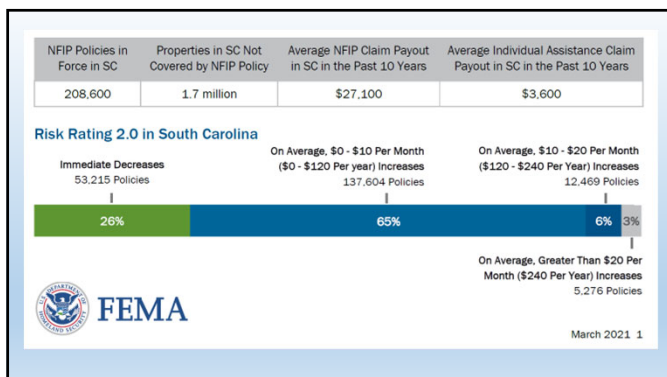


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FEMA Risk Rating 2.0:

- [FEMA Risk Rating 2.0 main website](#)
- Deliver FAIRER rates, use replacement cost data
- Effective for new policies Oct. 1, 2021
- Effective for renewals April 1, 2022
- Elevation Certificates are no longer required to purchase insurance coverage

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Flood Maps

<https://msc.fema.gov/portal/home>

Flood Insurance Rate Map (FIRM)

Flood maps **ONLY** show risk for storm surge, not flooding from heavy rain.

There are a lot of houses that have flooded in the Charleston region that are not in a mapped floodplain

When in doubt ask your County/City for help interpreting maps

FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map?

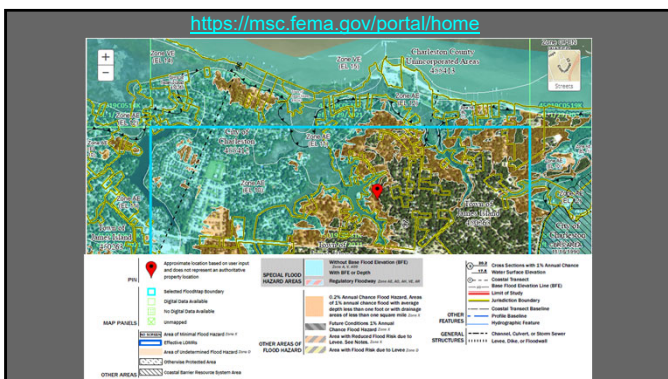
Enter an address, a place, or longitude/latitude coordinates:

Enter an address, a place, or longitude/latitude coordinates

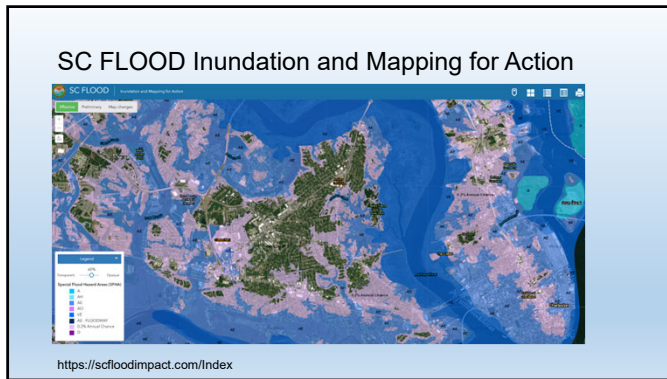
Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.

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Coastal Resources Guide

A product by the South Carolina Coastal Information Network

National & State Resources

- SCDOT
- SCDHHS
- dhcc
- SCEMID
- FEMA
- Homeland Security

Topics Covered:

- Community Rating System (CRS)
- Evacuation Routes
- Emergency Preparedness & Remediation Resources

State → County → Municipality

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Resources by County

Charleston County <ul style="list-style-type: none"> • Community Rating System • Evacuation Routes • Remediation Resources • Hurricane Preparedness • Charleston Regional Hazard Mitigation Plan • BCD-Council of Government • Office Contacts 	Berkeley County <ul style="list-style-type: none"> • Community Rating System • Evacuation Routes • FAQs, useful links • Hurricane Information • Office Contacts 	Dorchester County <ul style="list-style-type: none"> • SCDOT evacuation routes • Emergency services • Hurricane information • Flood Zones • BCD-Council of Governments • Office Contacts
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Community Rating System

- A voluntary incentive program through [FEMA](#) that recognizes and encourages community floodplain management activities that exceed the minimum National Flood Insurance Program (NFIP) requirements.

Common practices:

- Open Space Preservation
- Floodplain Mapping
- Stormwater Management


[More Listed in their Brochure](#)



National Flood Insurance Program
Community Rating System

A Local Official's Guide to
Saving Lives, Preventing Property Damage, and
Reducing the Cost of Flood Insurance

FEMA R 375 / 2018



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SCDOT Evacuation Routes

1 All SCDOT Evacuation Routes and Map Information

Welcome to SCDOT's interactive Evacuation map.
LAND REVENUES have been discontinued. L&R and L&R fees have been removed to avoid confusion with traffic, leaving it both directions.


The black crosshair symbolizes open evacuation shelters. These shelters are not maintained by SCDOT

To view the SCDOT Storm Evacuation Route (SEA) map:

- To zoom through this map on your mobile device, slide to the left. To zoom in, slide to the right. To zoom out, slide to the left.
- To navigate to a specific address or street, click on the map. The map will zoom in to the address where you are located. To zoom out, click on the map.
- To view the SCDOT Evacuation Routes, click on the map. The map will zoom in to the address where you are located. To zoom out, click on the map.
- To download the entire file, please click here.

2 North Myrtle Beach

3 Myrtle Beach, Surfside, Garden City




Evacuation Resources

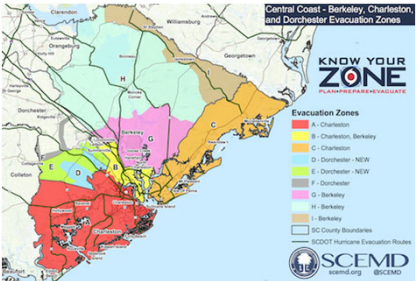
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Know Your Zone

POWER TO YOUR EMERGENCY PLAN

Download the SC Emergency Plan app for your phone.
Available on the App Store and Google Play.





Central Coast - Berkeley, Charleston, and Dorchester Evacuation Zones

KNOW YOUR ZONE
PLAN BEFORE YOU EVACUATE

Evacuation Zones

- A - Charleston
- B - Charleston, Berkeley
- C - Charleston
- D - Dorchester - NEW
- E - Dorchester - NEW
- F - Dorchester
- G - Berkeley
- H - Berkeley
- I - Berkeley

SC County Boundaries

SCDOT Hurricane Evacuation Routes

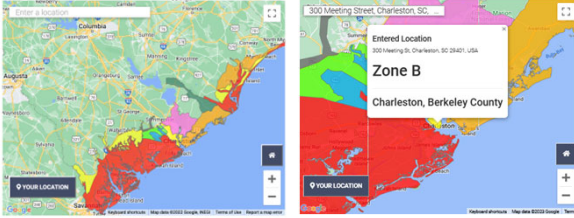
SCMD

scemd.org @SCMD

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Charleston Zone

Use these maps and links below to determine your vulnerability to storm surge.

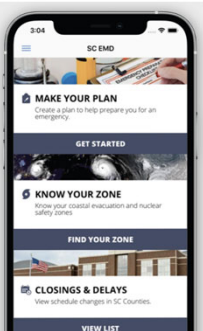


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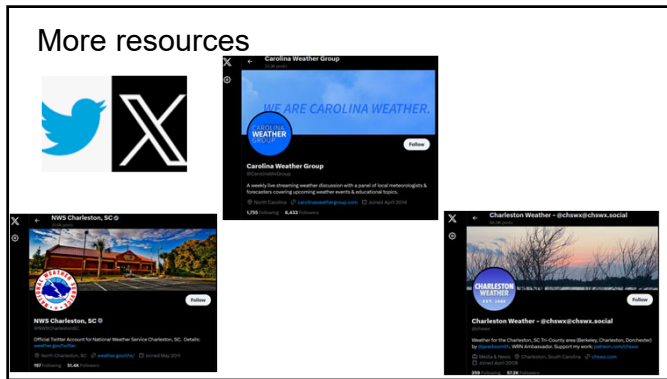
Emergency
Preparedness
and Remediation
Resources



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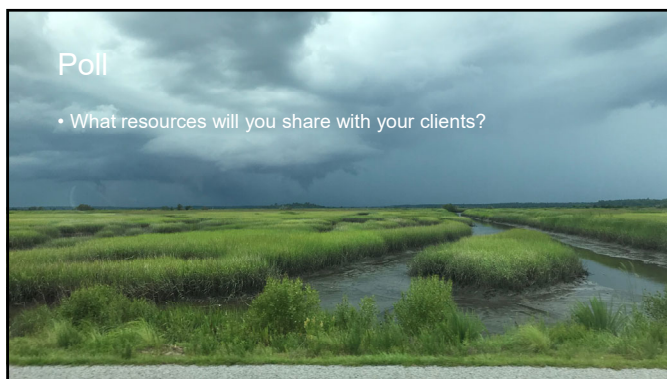
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For more information and course materials



South Carolina Coastal Information Network
<https://www.sccoastalinfo.org/>



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Blair Williams S.C. DHEC	Matt Gorstein S.C. Sea Grant Consortium

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Please let us know how we can improve this course and the series.

Calling the Coast Home

Complete the course evaluation here

www.sccoastalinfo.org

Course Series:

- Living with Water
- The Land Water Connection
- Tidelands, Water, and Beach: Regulations and Rebuilding
- Coastal Lifestyle for Clean Water

Instruction and Information Provided by:

S.C. Sea Grant Consortium;	University of South Carolina
S.C. Dept. of Natural Resources	North-Inlet Winyah Bay National
ACE Basin National Estuarine Research Reserve	Estuarine Research Reserve
Clemson University	S.C. Department of Health and Environmental Control

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