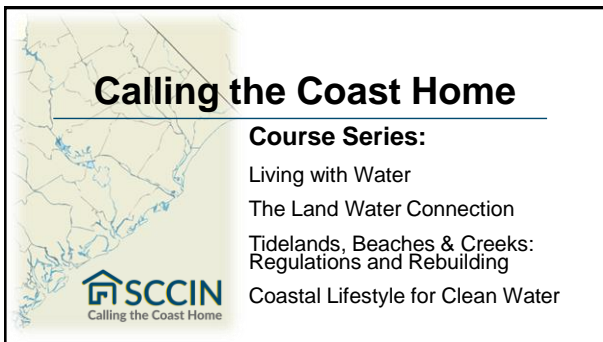


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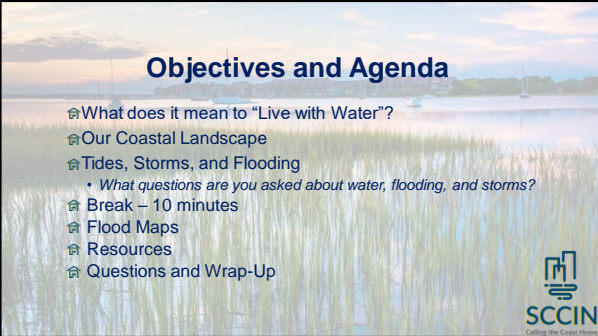
South Carolina Coastal Information Network
<https://www.sccoastalinfo.org/>

Instruction and Information Provided by:

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




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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



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Poll

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

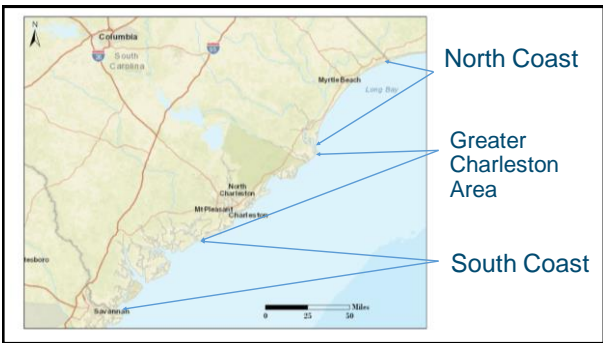
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About Our Coast

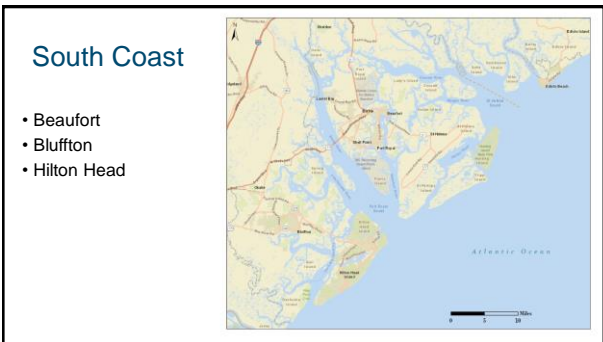
- 190 linear miles of beaches
- 40 barrier islands and sea islands
- 350,000 acres salt marshes
- Over 20 million tourists per year
- > 30% of SC's 5.1 million residents live in the 8 coastal counties



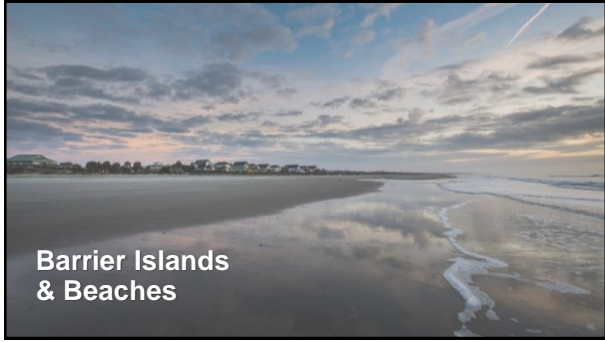
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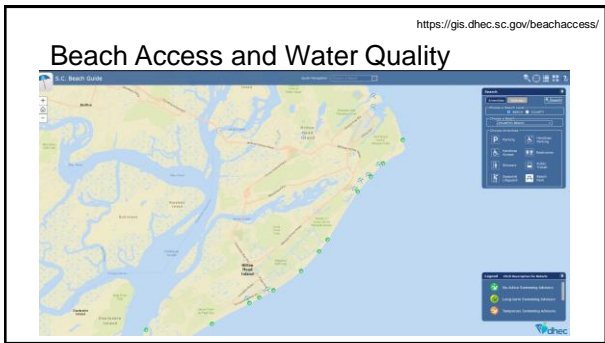
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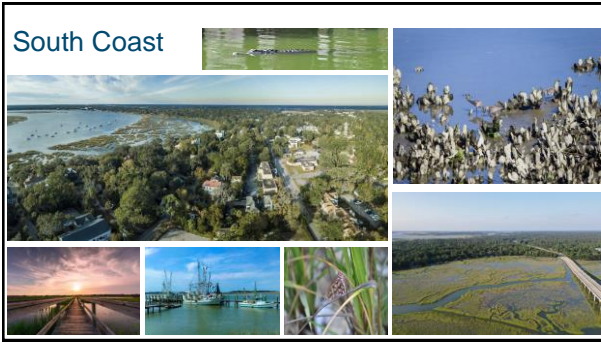
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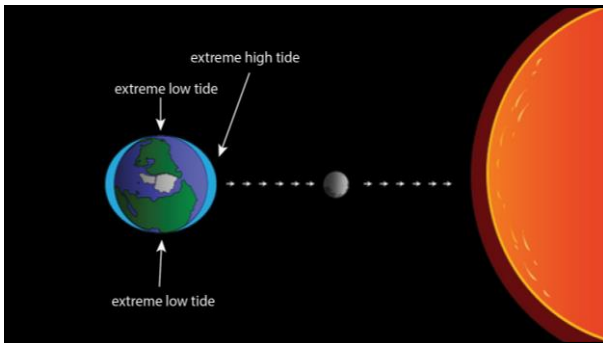
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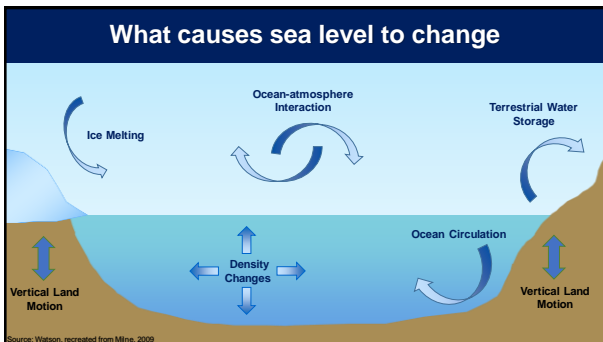
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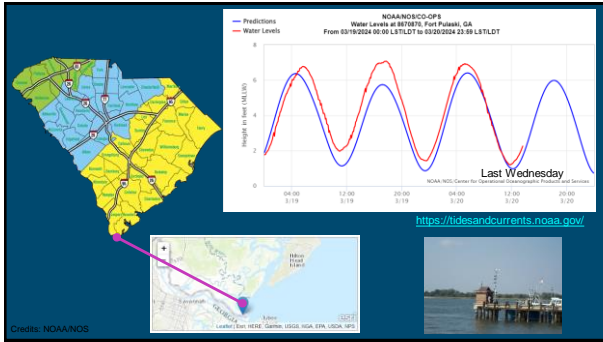
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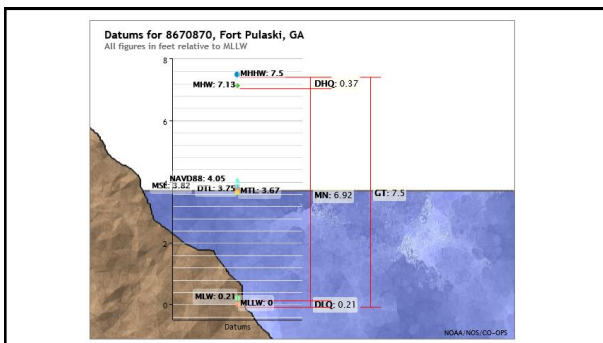
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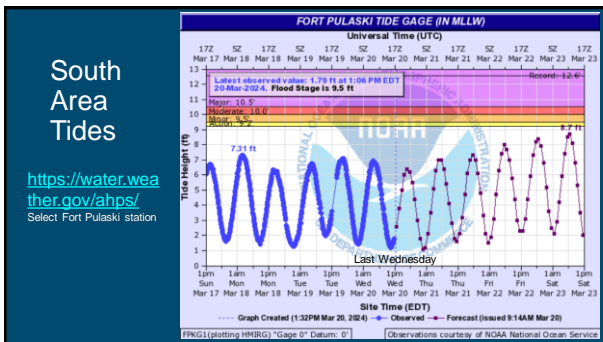
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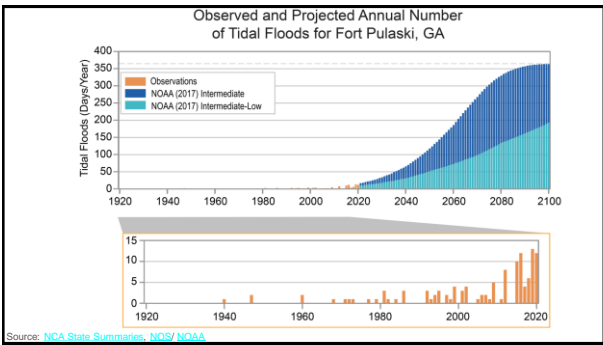
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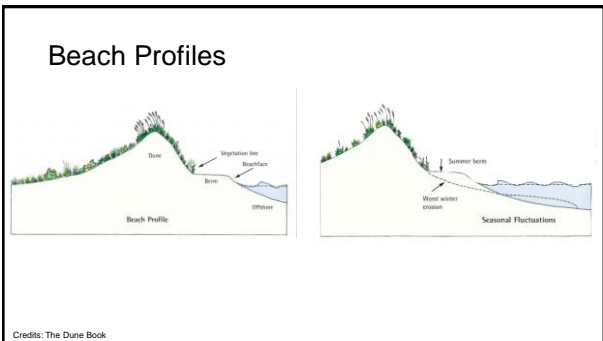
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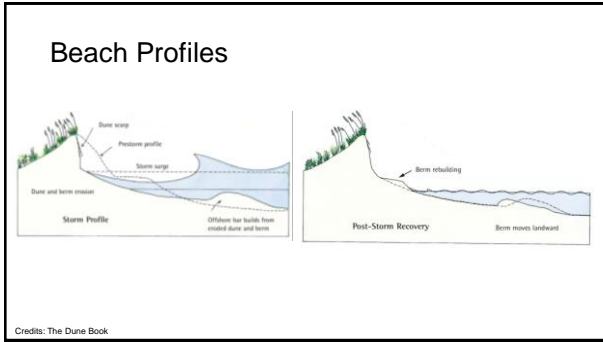
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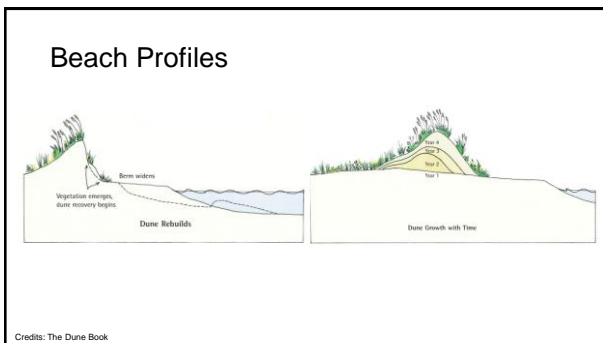
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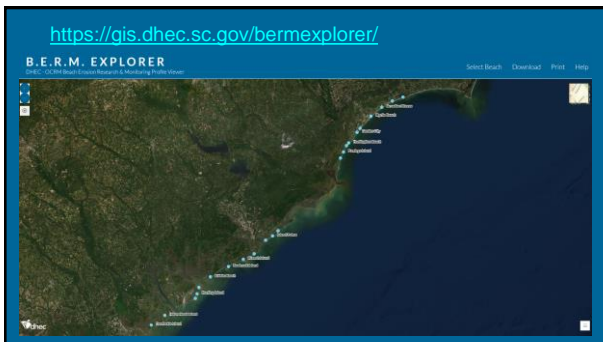
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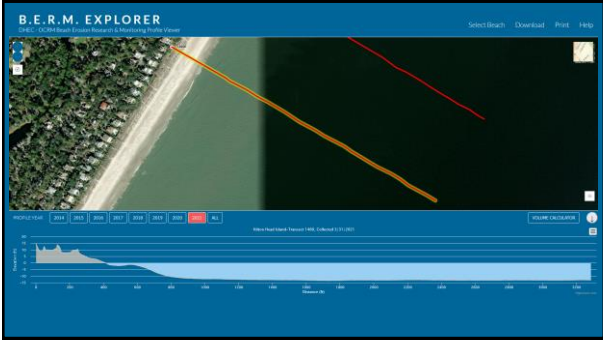
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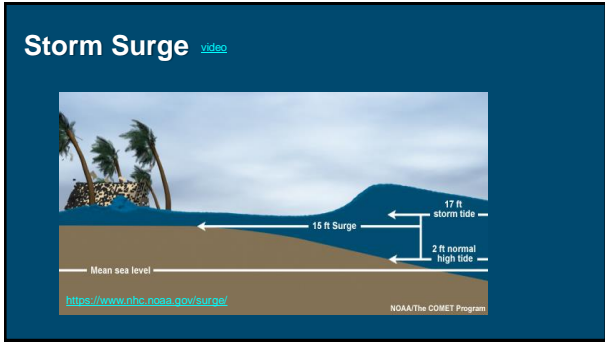
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• <https://youtu.be/NHT--ND5rHI>
• <https://youtu.be/pWbScxjgrTY>

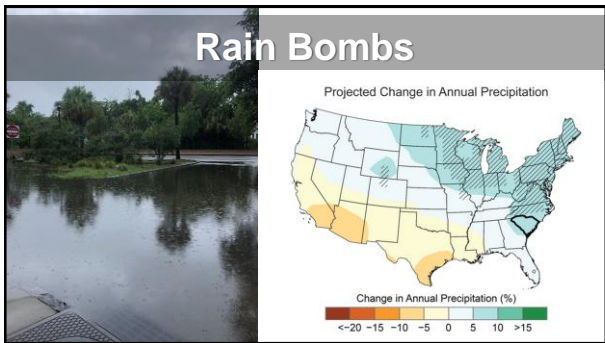
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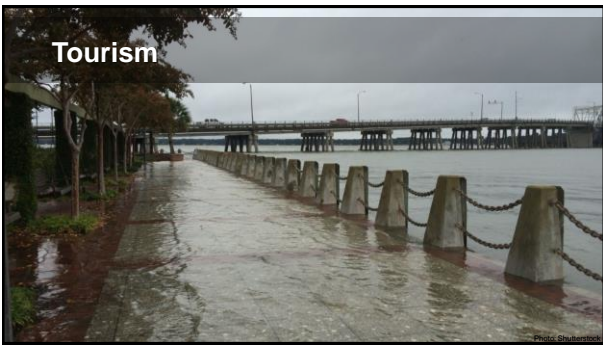
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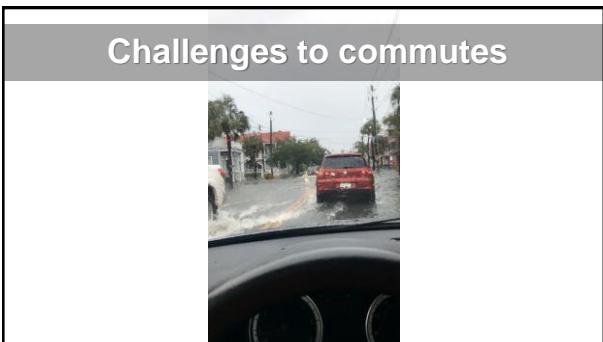
39



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Activity and Break

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




10 Minute Break

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Poll

- How comfortable are you with using flood maps?
 - Comfortable
 - Somewhat comfortable
 - Not comfortable



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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
- [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

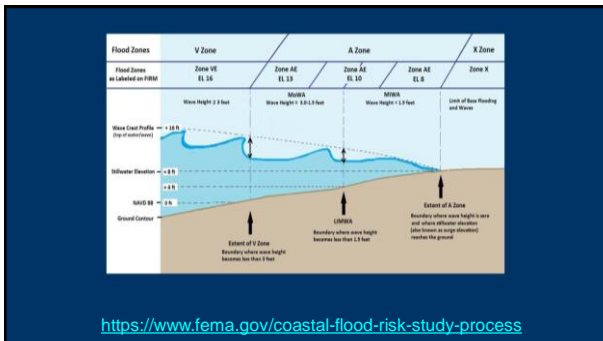
High Risk

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

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FEMA 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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NFIP Policies in Force in SC	Properties in SC Not Covered by NFIP Policy	Average NFIP Claim Payout in SC in the Past 10 Years	Average Individual Assistance Claim Payout in SC in the Past 10 Years
208,600	1.7 million	\$27,100	\$3,600

Risk Rating 2.0 in South Carolina

Immediate Decreases 53,215 Policies	On Average, \$0 - \$10 Per Month (\$0 - \$120 Per Year) Increases 137,604 Policies	On Average, \$10 - \$20 Per Month (\$120 - \$240 Per Year) Increases 12,469 Policies	On Average, Greater Than \$20 Per Month (\$240 Per Year) Increases 5,276 Policies
26%	65%	6%	3%

[video](#) March 2021 1

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

Flood Maps

Flood Insurance Rate Map (FIRM) There are a lot of houses that have flooded that are not in a mapped floodplain


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

FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map?

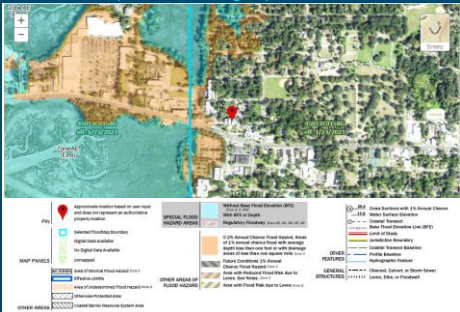
Enter an address, a place, or longitude/latitude coordinates:

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



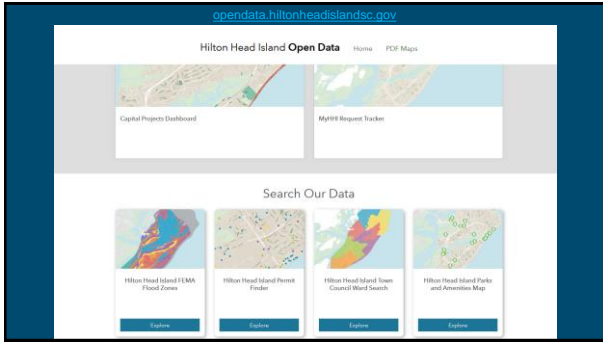
53

SC FLOOD Inundation and Mapping for Action



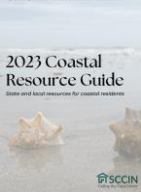
<https://scfloodimpact.com/index>

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Coastal Resources Guide



National & State Resources



Topics Covered:

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

State → County → Municipality

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Resources by County

<p>Beaufort County</p> <ul style="list-style-type: none"> • Community Rating System • Evacuation Routes • Building Inspections and Flood Information • Flood Brochure • Lowcountry Council of Governments • Office Contacts 	<p>Jasper County</p> <ul style="list-style-type: none"> • SCDOT Evacuation Routes • Hurricane Information • Lowcountry Council of Governments • Office Contacts 	<p>Colleton County</p> <ul style="list-style-type: none"> • Community Rating System • Evacuation Routes • Floodplain Documents • Natural disaster FAQs • Lowcountry 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 B-579 / 2018



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SCDOT Evacuation Routes

All SCDOT Evacuation Routes and Map Information


Welcome to SCDOT's Interactive Evacuation Map

This tool allows you to view the evacuation routes that have been established for your area. These routes are not intended to be used as a guide for evacuation.

To view the SCDOT Evacuation Routes map:

1. Click on the map to view the evacuation routes for the selected area.
2. Click on the map to view the evacuation routes for the selected area.
3. Click on the map to view the evacuation routes for the selected area.

Evacuation Resources



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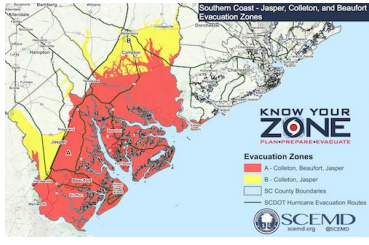
Know Your Zone

POWER TO YOUR EMERGENCY PLAN

KNOW YOUR ZONE

Evacuation Zones

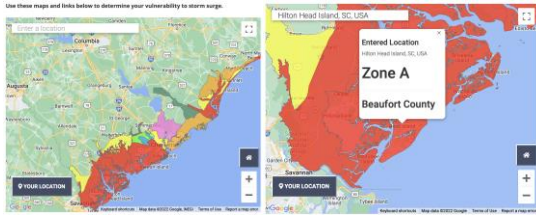
- A: Colleton, Beaufort, Jasper
- B: Colleton, Jasper
- SC County Boundaries
- SCDOT Hurricane Evacuation Routes

SCCEM
 sccem.org @SCCEM

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Beaufort Zone

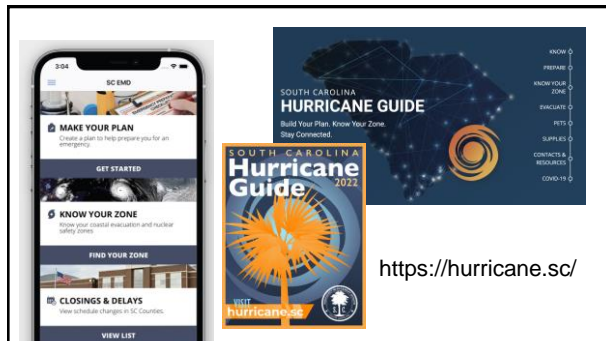


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Emergency Preparedness and Remediation Resources



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beaufortcountysc.gov

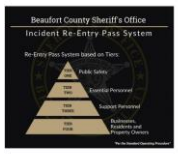
Apply for re-entry passes!

In the event of an enforced evacuation, the Beaufort County Sheriff's Office – along with local municipalities – will issue re-entry passes to qualified individuals per the Sheriff's Office's Incident Emergency Response and the Entry Pass System.

[Learn More](#) [Apply for Re-Entry Pass](#)


Hurricane Preparedness
 Hurricanes and Pets
 Hurricane To-Go Bag



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Poll

- What resources will you share with your clients?



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For more information and course materials



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
Matt Slagel S.C. DHEC-OCRM	Katie Finegan S.C. Sea Grant Consortium
Blair Williams S.C. DHEC-OCRM	Sophia Truempfi 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




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	Estuarine Research Reserve
Research Reserve	S. C. Department of Health and
Clemson University	Environmental Control


Calling the Coast Home
www.sccoastalinfo.org
