

COMMUNITY INFORMATION BULLETIN

Reduce Insurance Premiums and Keep Money in Your Pocket with Coastal Flood Exposure Mapper

NOAA's Coastal Flood Exposure Mapper

Implementing flood-reduction programs makes communities more resilient and allows homeowners to save on flood insurance premiums—sometimes by as much as 45 percent. The Coastal Flood Exposure Mapper, a new tool from the National Oceanic and Atmospheric Administration (NOAA), can be a valuable ally for communities seeking to reap these rewards.

Communities participating in the National Flood Insurance Program's Community Rating System can use the data and visualization capabilities found within this tool to support coastal flooding discussions and planning activities. Such activities can help communities improve their Community Rating System score—and pay less in homeowner flood insurance—because they are working to implement flood-reduction efforts that go beyond minimum standards.

The tool provides a wealth of information. Printable, shareable maps show not only flood hazards but also different aspects of community exposure—people, places, and natural resources. Community Rating System participants find this information particularly useful for Floodplain Management Planning (Activity 510), Element 512.a, which identifies a 10-step planning process for comprehensive floodplain management.

"The money saved by the Community Rating System, which is over \$1 million annually, is money that stays in Myrtle Beach - it doesn't go to insurance companies in Hartford, in Omaha...it stays at home to make an impact here."

John T. Rhodes, Mayor
Myrtle Beach, South Carolina

Ecosystem Exposure Maps

Natural areas help reduce flooding by storing extra water. This section of the tool provides the maps that show where wetlands, beaches and dunes, and other open spaces are located. Communities use this information to improve their score in the following sections:

Map Information Services (Activity 320), Element 322.g – Credit for providing information about areas that should be protected because of their natural floodplain functions.

- Open Space Preservation (Activity 420), Element 422.a – Credit for preserving open space in the floodplain. Element 422.c – Credit for preserving open space in areas where natural floodplain functions are preserved or restored.
- Floodplain Management Planning (Activity 510), Element 512.c – Credit for adopting plans that protect one or more natural functions within the community's floodplain.

Flood Hazard Maps

Informative maps found under this section show flood hazard areas designated by the Federal Emergency Management Agency as well as shallow coastal flooding areas, sea level rise scenarios, and storm surge scenarios. Communities use this information to improve their Community Rating System score in the following sections:

- Map Information Services (Activity 320), Element 322.c – Credit for information about other flood hazards not shown on the Flood Insurance Rate Map.
- Outreach Projects (Activity 330), Element 332.a – Credit for designing and carrying out public outreach projects.

This tool is one of many resources available from NOAA's Digital Coast at www.coast.noaa.gov/digitalcoast. To learn more, see the Community Rating System Coordinator's Manual (www.fema.gov/media-library/assets/documents/8768?id=2434) or contact your state (www.floodsmart.gov/floodsmart/pages/crs/contact2.jsp).

Coastal Flood Exposure Mapper
www.coast.noaa.gov/digitalcoast/tools/flood-exposure

