



## COASTAL COUNTIES MAPPING PROJECT (CCMP) TALKING POINTS

### COASTAL GEORGIA'S FLOOD RISKS HAVE CHANGED

- Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in coastal Georgia. These maps are designed to inform the communities of their flood risk and used in helping make decisions to reduce that risk. The maps currently in use need to be updated.
- The last detailed study of the coastal flood risk was over 25 years ago. Likewise, detailed watershed studies for the coastal counties were last performed over 10 years ago.
- Since then, drainage patterns have changed, new land development has occurred, and mapping and modeling technology has improved.
- The likelihood of inland, riverine and coastal flooding in certain areas has also changed. More than 35% of all flood claims in Georgia have been paid on properties located in moderate-to-low risk areas (*FEMA Claims Report for Georgia by Occupancy/Zone-July 2011*).
- The Georgia Department of Natural Resources (GA DNR), nine coastal counties (Bryan, Camden, Charlton, Chatham, Effingham, Glynn, Liberty, Long, and McIntosh), and the Federal Emergency Management Agency (FEMA) have jointly launched the Georgia Coastal Counties Mapping Project (CCMP). The CCMP is a multi-year effort to re-examine the coastal flood risks and develop updated, detailed digital flood hazard maps.
- As a result of this project, residents and business owners in the studied areas will have up-to-date, reliable, Internet-accessible information about their flood risk on a property-by-property basis.

### UPDATED MAPS = A SAFER PUBLIC

- Based on the latest digital mapping technology, the new flood maps will show the extent to which areas of the studied watersheds and coastal communities are currently at risk for flooding. Areas with a high, moderate, and low risk for flooding will be identified.
- When the preliminary results are introduced, residents and business owners in many parts of coastal Georgia may find that their flood risk is higher, or lower, than they thought.
- The new flood maps will help home and business owners better understand their current flood risk and make more informed financial decisions about protecting their property.
- These maps will also allow community planners, local officials, engineers, builders and others to make important determinations about *where* and *how* new structures and developments should be built to maximize safety.

### THE MAPPING PROCESS

- New flood maps will not happen overnight. GA DNR will be going through two mapping lifecycles as it gathers the most current data, creates new maps, shares and receives feedback from the public and stakeholders, revises them where necessary, all before issuing the new flood hazard maps.
- GA DNR will first be analyzing the flood risks of key watersheds in the coastal counties using the latest engineering and flooding information from local communities and its contractor. Based on the results, new preliminary FIRMs will be issued.

- Meanwhile, FEMA's mapping contractor is conducting state-of-the art storm surge analysis that covers all tidal tributaries and waterways connected to the coastline. This will be followed by a coastal hazard analysis which incorporates the devastating effects of waves on top of the surge as it moves inland. These wave model results will then be merged with the latest topography data and adjacent watersheds to create the different flood hazard zone boundaries and Base Flood Elevations (BFEs) that will be mapped on a new preliminary FIRM.
- Once the preliminary FIRMs are issued for each phase by GA DNR's mapping contractors, the affected counties and municipalities will then go through the standard mapping "lifecycle," which allows for public comment and review of the maps by community officials, stakeholders, and property owners.
- The watershed-based preliminary FIRMs are targeted to be released in Fall 2012. The release of the coastal preliminary FIRMs is currently planned for 2014.

### COASTAL STAKEHOLDERS' ROLES

- GA DNR and FEMA held two Multi-Agency Meetings in 2010 to introduce the local communities to this project. These were followed by individual-county Scoping Meetings to gather local, updated information about watersheds and coastal areas.
- GA DNR still encourages local communities to provide any recent engineering studies, newly acquired pertinent data, and information related to past flooding.
- GA DNR will also provide a copy of a Memorandum of Agreement (MOA) for the affected NFIP participating communities in the nine counties to review and execute. The MOA is a tri-party agreement between the local government, GA DNR, and FEMA recognizing all are participating in the flood map update and stating the community will be cooperative with both the GA DNR and FEMA.
- When the new maps are finalized, FEMA will issue to each community an official letter (called the Letter of Final Determination) informing them that the new flood maps are ready and will be effective in six months. **Each community must have or put in place an ordinance** that accepts these new maps, and details how construction will be managed in high flood risk areas, **before the new FIRMs become effective**. If an ordinance that meets FEMA's minimum requirements is not in place once the map become effective, that community will be suspended from the National Flood Insurance Program and flood insurance and disaster aid for flooding will not be available in the future for their citizens.
- Living in coastal Georgia with its associated flood risks is a shared responsibility. As such, GA DNR looks to engage not only community officials but also encourages both local and regional stakeholders as well as the public to become engaged in this project. It is important that all affected parties understand the mapping process, the potential changes in identified flood risks that may occur, the effects these changes may have, and the options that are available to reduce their flood risk.

### THE RESULT: MORE ACCURATE MAPS AND A SAFER

Although the CCMP process of developing the new FIRMS will be complex and time consuming, the result will be worth the effort:

- Accurate, up-to-date maps in an easy-to-use digital format and map products will help the public and community officials better understand their flood risk.
- Planners, builders, and developers will be able to use the maps to make decisions on how and where to build.
- Home and business owners, as well as renters, will have the information they need to decide how best to protect themselves and their properties from the devastation caused by flooding.
- Coastal Georgia communities will benefit over time by each having a much safer community to work and live in.