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Georgia Department of Natural Resources Floodplain Management Office Newsletter

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www.GeorgiaDFIRM.com

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LINKS OF INTEREST:

www.GeorgiaDFIRM.com
www.FloodSmart.gov
www.fema.gov/hazard/flood
<http://msc.fema.gov>

The Index is a publication of GA DNR Floodplain Management; for editorial comments or questions, please contact Collis Brown at 404-362-2606, or write to Collis.Brown@dnr.state.ga.us

IF YOU HAVEN'T HEARD..... GEORGIA DNR FLOODPLAIN MANAGEMENT OFFICE HAS MOVED

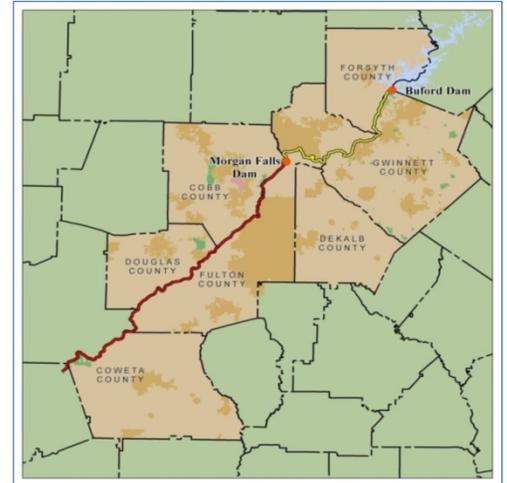
In July 2010, Floodplain Management Office moved to a new location. Please make sure your records are up-to-date with the following address (there are no changes to email addresses due to the move):

**Georgia Dept of Natural Resources
Environmental Protection Division
Floodplain Management Office
4220 International Parkway,
Suite 101
Atlanta, Georgia 30354
404-675-1757**



Upper Chattahoochee River Basin (UCRB) Mapping Project Update

This past April, a new flood hazard mapping project commenced that will assess and re-map the flood risks along a 107-mile stretch of the Chattahoochee River Basin. The Georgia Department of Natural Resources – Floodplain Management (GA DNR) and its contractor have engaged county and community officials as well as industry stakeholders from the seven involved counties to share information as well as receive updated information related to local flooding as well as any new detailed studies that may have been locally performed.



Data Development

Since the kick-off and county scoping meetings, GA DNR and its contractor have been collecting additional data and conducting their modeling of the hydrology and hydraulics. Many of the high priority sub-basins selected for new or updated detailed studies have been completed. Mapping activities are currently underway.

Project Timeline

The preliminary flood maps are targeted to be ready to be shared and reviewed with community officials and then the public during the fall of 2011. A 90-day Public Comment Period (where scientific-based Appeals and Protests can be submitted) will then follow. After these are resolved and the maps are ready, a Letter of Final Determination will be issued by FEMA which means the new maps (as well as building and flood insurance requirements) will become effective six months later. This is targeted for the winter of 2012.

NEW FLOOD RISK PROFILES ARE NOW AVAILABLE

Property-owners needing a quick reference for property specific flood risk information are now able to view and print a flood risk snapshot of their property based on updated flood risk data as it is developed. These snapshots provide users with panel information, flood zone designation, common flood risk definitions, and a flood risk schematic, all on one printable document. This information can be useful to property owners when discussing with floodplain administrators risk mitigation options or when buying or selling a home.

GEORGIA M.A.P. UPDATE

Since the start of GA DNR's map modernization effort, the goal has been to provide all 159 counties with updated Digital Flood Insurance Rate Maps (DFIRMs). As of August 31, 2010, all of Georgia counties have received preliminary DFIRMs and all but 6 are now effective.

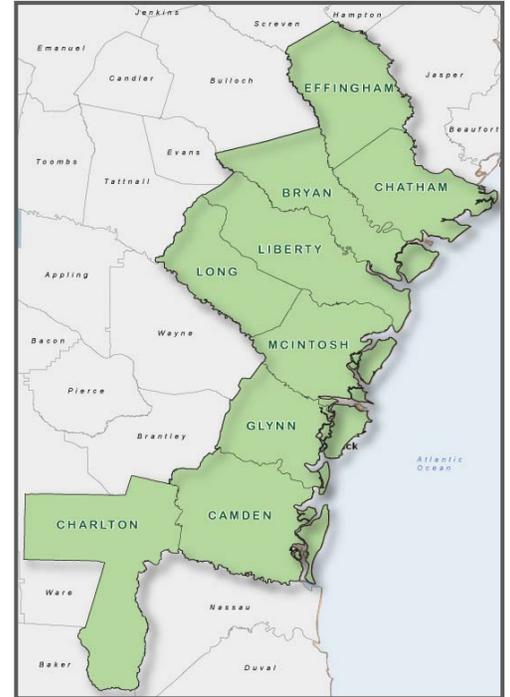
Georgia Coastal Mapping Project

GA DNR has launched its second Georgia Flood M.A.P. project. The Georgia Coastal Mapping Project will involve two different studies (riverine and coastal) and nine coastal counties (Bryan, Camden, Charlton, Chatham, Effingham, Glynn, Liberty, Long, and McIntosh).

The coastal study will provide the most detailed analysis of the flood risk along the coastline ever performed. New elevation and updated storm data will be used along with the latest computer models and high-capacity systems to generate Georgia's most accurate coastal study, flood maps and improved understanding of the coastal flood risk.

While this is occurring, a second study will be ongoing that will map in more detail select watersheds in the nine coastal counties. Again, new elevation and storm data will be used to more accurately model and map the current flood risk.

Kick-off and scoping meetings were held in November 2010. The riverine DFIRMs are expected to be effective in the winter of 2013 and the coastal DFIRMs be effective in the spring of 2015. As a result of this mapping project, a better assessment will be produced of the coastal counties' current flood risk, both along the coast and inland, and a more comprehensive approach to mitigating the damage wrought by flooding.



TWO-YEAR PRP EXTENSION TAKES EFFECT JANUARY 1, 2011

When buildings are newly mapped into a high-risk area (known as the Special Flood Hazard Area or SFHA), property owners have had the money-saving option of purchasing a lower-cost Preferred Risk Policy before the new map becomes effective and therefore grandfathering in the previous lower risk (and rated) flood zone for future rating. However, upon renewal, it would have to be re-rated using standard rates. While grandfathering is often cheaper than using the new map's high-risk flood zone, it still is a significant jump in premium. Recognizing the financial burden this places on the property owner, FEMA is extending the eligibility of writing the lower-cost PRP for two years *after* a revised flood map's effective date...and allowing it to be applied to properties affected since October 1, 2008!

Eligibility for the PRP Two Year Extension

Buildings that have been newly mapped into an SFHA due to a map revision on or after October 1, 2008, and before January 1, 2011, are eligible for a PRP for *two policy years effective between January 1, 2011 and December 31, 2012*. So, policies issued as standard-rated policies or converted to standard-rated policies following a

map change on or after October 1, 2008, could be converted to the lower-cost PRP for two years beginning on the first renewal effective on or after January 1, 2011. Buildings meeting these same conditions that were not previously insured may be issued a new PRP on or after January 1, 2011, during this same eligibility period. There are 118 counties in Georgia where buildings may be eligible for the 2-year PRP extension. Please visit GeorgiaDFIRM.com for a complete listing of those counties.

Buildings that are newly mapped into a high-risk flood zone due to a map revision on or after January 1, 2011, are eligible for a lower-cost PRP for two policy years from the map revision date.

Note that after the two-year extension of the PRP expires, grandfathering rating can then be an option.

More PRP information and fact sheets are available at:
www.FloodSmart.gov/PRPExtension
www.fema.gov/business/nfip/prp_state_local_off.shtm.