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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/Risk-Mapping-Assessment-Planning
<http://MSC.FEMA.gov>
www.FEMA.gov/BW12

The Index is a publication of GA DNR Floodplain Management; for editorial comments or questions, please contact Tom Shillock at 404-651-8496, or write to Tom.Shillock@dnr.state.ga.us. If you would like to join the mailing list, please contact Garrett Skinner at Garrett.Skinner@AtkinsGlobal.com.

And...don't forget to Like Us on our GA DNR Facebook page: <https://www.facebook.com/GAFloods/>

REMINDER: GA DNR-EPD HAS MOVED TO:
200 Piedmont Ave., S.E. Suite 418
Atlanta, GA 30334

BY THE NUMBERS Georgia Policy Information*

- **NFIP Policies in Force – 94,640**
 - #10 in policy count compared to other states
 - \$23.5 billion in total coverage
 - 43% are rated in moderate-low risk areas (\$10.9 in total coverage); 82% are PRPs
- **Paid NFIP Claims (since 1978) – 16,165**
 - \$31 million paid
 - 37% claims on policies rated in moderate-low risk areas

*NFIP BureauNet Reports – 5/31/14 data



COASTAL COUNTY MAPPING PROJECT (CCMP) UPDATE

Inland Riverine Physical Map Revisions (PMRs) within the CCMP, which includes Bryan, Charlton, Chatham, Effingham, Liberty, and Long Counties, are now effective with the exception of Effingham County, which will become effective March 16, 2015. A Flood Risk Webinar was held for these communities in March to provide community officials with an overview of the FEMA flood risk products and ways to use the products to identify mitigation actions. GA DNR, along with GEMA and FEMA staff, also held Coastal Resilience meetings within each of these counties the week of May 5, 2014. Holding the resilience meeting was the final activity as part of the GA CCMP's inland riverine portion of the coastal project. The focus of these meetings were to identify different possible ways to reduce the risk of flooding within the community, identify potential funding sources to be used towards mitigation projects, and increase flood risk awareness.

Georgia DNR and FEMA also held two Storm Surge Analysis Update Meetings with the above communities in addition to Camden, Glynn, and McIntosh Counties the week of May 5th in Brunswick and Savannah, GA for the Coastal PMR phase of GA DNR's CCMP. The purpose of this meeting was to update the coastal counties on the progress of the FEMA's coastal storm surge results. The storm surge modeling methodologies and comparison of resulting elevations with the effective elevations were presented. Georgia's coastal analyses is part of a region-wide coastal analyses and mapping effort being conducted by FEMA. These meetings were well attended and the coastal communities provided great feedback on the information presented. Another meeting will be held at a later date to go over the preliminary mapping results once the overland wave analysis is complete.

UPPER OCMULGEE RIVER BASIN UPDATE

Similar to GA DNR's CCMP, counties within the northern portion of the Upper Ocmulgee River basin – which include Clayton, DeKalb, Henry, Rockdale, and Walton – also participated in the Flood Risk Webinar that was held in March and had their individual county Resilience meetings on July 8th, 9th, and 10th.

To help prepare for preliminary issuance and in coordination with the County's Floodplain Administrator, GA DNR will be hosting Draft Map Review Meetings for these five counties. This meeting has been added to the Georgia Flood M.A.P Program and provides stakeholders with the opportunity to review and comment on the draft engineering results in advance of FEMA's Preliminary Issuance of the Flood Insurance Rate Maps (FIRM) and Flood Insurance Study (FIS) Report.

Letters of invitation are being sent to each of the communities' chief elected officials and floodplain administrators within the five county project area. Meeting schedules will also be available on our website, www.GeorgiaDFIRM.com.

Work maps presenting the draft floodplain boundaries will be sent to the CEO in advance of this meeting. The work maps will show the flood risk as portrayed on the effective FIRMs for the community overlaid with the draft floodplains reflecting your communities current flood risk. The comparison between the effective and revised floodplains will help more easily identify where major changes may be occurring and where additional outreach to constituents may be needed. In addition to the work

maps, a new digital product showing the changes since last FIRM will be available on our website. Additional instructions on how to access this information and how to use the data will be included with the work maps.

As a reminder, please continue to check our website regularly for schedule updates and other activities occurring in your community.

FEMA Map Service Center (MSC) Website Is Updated

On July 28th, FEMA introduced a completely overhauled [FEMA Flood Map Service Center \(MSC\)](#). Per FEMA, the streamlined design and interface, significant technical improvements, and the set of new user features will enable the new MSC to serve as both an intuitive and user-friendly source of information for the general public and a powerful flood hazard product portal for those working in flood insurance, hazard mitigation, and floodplain management.

Improvements include:

- [All products free](#) - All products and services will now be completely online and free of charge.
- [Quick and easy downloads](#) - An enhanced map search will enable the public to find and download their flood map, and any revisions or amendments to it, in a matter of seconds
- [Everything in one place](#) - An integrated product search will allow users to locate every flood hazard product available for their area of interest in just a few clicks
- [Free subscriptions](#) - Free customizable email subscriptions will make it possible for floodplain managers, local officials, and others to know immediately when new information comes out for their community

For further details of the changes coming with the new MSC, please see the [project information flyer](#). If you have any questions about this project, please contact the Risk MAP Customer and Data Services (CDS) Outreach Team at Outreach@RiskMAPcfs.com.

REFORM LEGISLATION IMPLEMENTATION UPDATE

President Obama signed the **Homeowner Flood Insurance Affordability Act of 2014** (HFIAA) into law on March 21, 2014. This law amended the **Biggert-Waters Flood Insurance Reform Act of 2012** (Biggert-Waters) and modified certain aspects of the existing law. In response to the new reform legislation requirements, FEMA began implementing changes to the insurance program in May. Planned Biggert-Waters changes (and other planned changes) were made in June. Additional changes are targeted for October. While FEMA has created a 5-page [overview of HFIAA](#), here are some of the highlights of those changes:

Starting May 1, 2014, pre-FIRM subsidized rates were restored for new and renewal policies for (a) pre-FIRM properties that were not insured when Biggert-Waters was enacted; (b) pre-FIRM properties that were sold after Biggert-Waters was enacted; and (c) policies for pre-FIRM properties that were rated full-risk under Biggert Waters due to a lapse in coverage. So, full-risk rates stopped being charged for those properties and once again allowed pre-FIRM subsidized rates to be transferred to the new owner at the time of sale of a pre-FIRM building. See [WYO Bulletin W-14014](#) and [WYO Bulletin W-14016](#) for more details.

The passage of HFIAA did NOT affect the 25% annual increase that non-primary residences, non-residential buildings, Severe Repetitive Loss properties of 1-4 families, and buildings where cumulative flood insurance claim payments meet or exceed fair market value; those will still occur. **On June 1, 2014**, the definition of a non-primary residence was changed, reducing the time in which a building is lived from less-than-80% to less-than-50% to be a non-primary residence. Other June changes included increasing the limit for Other Residential buildings to \$500,000 (from \$250,000) and revising deductibles. See [WYO Bulletin W-13070](#) for more details.

Beginning October 1, 2014, new rates will become effective that will comply with the premium caps put in place by HFIAA (e.g., no more than 15% per class and 18% per policy). These rates will be used to calculate premium refunds required by HFIAA. These refunds will start going out in October. Download the [FEMA Refund Fact Sheet](#) to learn more about who does or does not get a refund. Also, see [WYO Bulletin W-14026](#) for additional implementation information.

The next set of changes are targeted to be in **April 2015**. These will include annual rate changes (since they weren't done program-wide in October), implementation of the \$25 surcharge on primary residence policies and \$250 on all other policies, increasing the minimum deductible to \$10,000, and possibly implementing the HFIAA rule of allowing PRP rate for just the first year for a property newly mapped into a high-risk area.

To stay up-to-date, make sure to visit FEMA's recently re-organized reform legislation landing page (www.fema.gov/national-flood-insurance-program/flood-insurance-reform); and to see and sign up for the detailed WYO Bulletins, visit www.NFIPiService.com.