

The Index

Georgia Department of Natural Resources Floodplain Management Office Newsletter

November 2014 | Volume 14
www.GeorgiaDFIRM.com

CONTENTS OF THIS ISSUE:

- ▶ Georgia Risk MAP Success Stories
- ▶ ASFPM 2015 Conference in Atlanta
- ▶ Georgia DNR Contact Management System
- ▶ Flood Insurance Reform Update

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/>

SAVE THE DATE!

The ASFPM 2015 Conference is in ATLANTA!

With a theme of "Mitigation on My Mind", the 39th annual gathering will be held the week of May 31 – June 5, 2015 at the Hyatt Regency in downtown Atlanta. GAFM is this year's host and this conference plans to be one of the biggest ones yet!

Abstracts have now been submitted and the Program is due out in January. For more information, visit: asfpmconference.org.

GAFM is looking for volunteers to help host this year's conference. If you are interested, please contact: tturner@augustaga.gov



GEORGIA COUNTIES HIGHLIGHTED IN RISK MAP SUCCESS STORIES

Two Georgia counties were recently highlighted in FEMA's Risk MAP Success Story Series for using Risk MAP data: Coweta County and Gwinnett County. The stories help emphasize the importance of the Risk MAP regulatory and non-regulatory products and that they are not just for floodplain managers. "These two stories reinforce how much important information a community receives when FEMA Flood Maps are updated, including the valuable datasets," says Tom Shillock the NFIP State Coordinator. "These valuable datasets can be used by the tax assessor's office, planning office, storm-water management, land use department, public works, transportation...the lists goes on and on."

Here are some highlights taken from those stories:

Coweta County Enhances Hazard Mitigation Plan Using Flood Risk Products

The first Risk MAP Resilience Meeting in FEMA Region IV was held in Newnan, GA, the Coweta County seat. During the meeting, hands-on demonstrations were provided to local officials to familiarize them with the flood risk products contained within the Flood Risk Database. During the presentation, flood-prone areas were highlighted via the Changes Since Last FIRM (CSLF) dataset, identifying the number of structures and population counts impacted by changes to the special flood hazard boundary. One of the important issues identified at the Resilience Meeting was that nine critical facilities in Coweta County were located in high-risk flood-prone areas.

Seeing the value of these Risk MAP products, Coweta County and City of Newnan officials have added an appendix to their county Hazard Mitigation Plan. This addition provides a greater emphasis on the flood mitigation action plan to re-evaluate land use patterns in relationship to the data layers they received from the Flood Risk Database.

To read the full story, visit [Risk MAP's success story about Coweta County](#).

Using Risk MAP Data, Gwinnett County Revamps Stormwater Plans

Lying at or within the upper limits of three major watersheds, overall flooding impacts for Gwinnett County are comparatively smaller than those experienced by other neighboring counties. Their main flood-related concerns center on stormwater infrastructure maintenance and improvement. The Stormwater Management Utility, which oversees these concerns, compiles an ongoing list of culvert upgrades, repairs, and retrofits needed throughout the County, but has not been able to adequately prioritize the listed needs. They have been forced to rely on observation and historical accounts.

During the County's Risk MAP Resilience Meeting, the Stormwater Management Utility Director recognized the value of the Flood Depth Grids. At the end of the meeting, the Director stated that he had been working to determine a prioritization of the needed infrastructure improvements for several years; however, in the last 30 minutes, he learned where his biggest concerns were and narrowed his focus. He stated he'd be able to use the data to not only schedule repairs and upgrades, but also as the basis for defending his decisions. To read the full story, visit: [Risk MAP's success story about Gwinnett County](#).

Updating Georgia DFIRM Contact Management System

Georgia Department of Natural Resources recognizes that coordinated outreach is vital to the success of floodplain management and reducing the risk to flooding. To foster effective communication across the state, the Georgia Flood M.A.P. program created a powerful tool to collect, manage, and organize floodplain management stakeholders, known as the Georgia Flood M.A.P. Contact Management System (CMS). Searchable by name, title, organization and geography, the CMS provides fast access to a growing roster of Georgia's Flood M.A.P. staff, Floodplain Administrators, community officials, and others.

Much of the information on the CMS is outdated and needs updating. If you are a new floodplain manager, please visit the Georgia DNR Georgia Flood M.A.P. website, www.GeorgiaDFIRM.com, and click the Tools menu to register into the CMS or click [here](#). If you find any errors or no longer valid information (or wish to be removed from the database), please contact Yongqing Yu at Yongqing.Yu@dnr.state.ga.us.

REFORM LEGISLATION IMPLEMENTATION UPDATE

FEMA continues to revise the flood insurance program as directed by NFIP reform legislation passed in 2012 and earlier this year.

Rate Rollbacks and Refunds

Beginning October 1, 2014, new rates became effective that complied with the premium caps put in place by the Homeowner Flood Insurance Affordability Act (HFIAA) which says rates can increase no more than 15% per class and 18% per policy. These rates are also being used to calculate premium refunds required by HFIAA which began going out October 1. As of the end of October, about 50% of the refunds have been issued; all refunds should be mailed by the end of the year. Download the [FEMA Refund Fact Sheet](#) to learn more about who does or does not get a refund.

Rate Increases and Surcharges

The next set of changes is scheduled for **April 1, 2015**, and they are many. 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 implementing the HFIAA rule of allowing PRP rate for just the first year for a property newly mapped into a high-risk area.

While the NFIP has certain caps on how they can increase their rates, many policyholders will see even higher increases in the total cost for at least the first year due to the surcharge. For example, the average rate increase for the pre-FIRM primary home in a high-risk area is 14% and with the \$25 surcharge makes the average increase only 15%. However, a pre-FIRM secondary home in these zones will experience close to a 25% rate increase, but with the **\$250 surcharge**, that average total increase is 37%! The biggest potential impact that the surcharge may have is on Preferred Risk Policies (PRP), especially if it is for a secondary home or business where they receive a \$250 surcharge. For example, the current premium for \$200,000-building/\$80,000-contents is \$390 (no basement or enclosure). If it is for a secondary home, they will receive a renewal notice after April 1, 2015 for \$630, about a 60% jump in total cost! Be ready to receive calls about this significant change in premium. Details are available in Attachment A of [WYO Bulletin W-14053](#).

Properties Newly Mapped Into SFHSA

Another significant change being implemented relates to properties newly mapped into the high-risk Special Flood Hazard Area (SFHA). Since 2011, the eligibility of the lower-cost PRP was extended to allow the PRP to be written and renewed on buildings mapped into an SFHA since October 1, 2008. Starting April 1, 2015, a new procedure will be put in place and the PRP Eligibility Extension (PRP EE) goes away. Following a map revision, the owner of a building newly mapped into an SFHA will receive a **Properties Newly Mapped** rate. This rate will be equal to the PRP rate for the first 12 months following the map revision, but with a higher Federal Policy Fee and Reserve Fund Assessment. After that, the **Properties Newly Mapped** rate will transition to a full-risk rate with annual rate increases of no more than 18 percent each year. Existing PRP EE's will be renewed the first year using this new rate (which in many cases may be less than its current rate); FEMA has not published plans for how rates will increase for this new rate class in future years. Owners of buildings which are being newly mapped into the high-risk area on or after April 1, 2015 are encouraged to purchase their PRP before the new maps become effective so that they can renew it again at PRP rates during that first 12-month window and get essentially two years at that lower rate (and they should be covered anyway as the risk has already been identified to be higher...and Mother Nature will not wait to flood until the maps become effective!). More details are provided in [WYO Bulletin W-14055](#) which is an addendum to WYO Bulletin 14053.

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

SPOILER ALERT - Georgia DNR's first two Georgia Flood M.A.P. informational videos are in final production!
These topical videos will help educate floodplain managers and others about important aspects of the Georgia Flood M.A.P. program. Watch for an announcement coming soon to your email in-box.