

# The Index

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[www.GeorgiaDFIRM.com](http://www.GeorgiaDFIRM.com)

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## LINKS OF INTEREST:

[www.GeorgiaDFIRM.com](http://www.GeorgiaDFIRM.com)  
[www.FloodSmart.gov](http://www.FloodSmart.gov)  
[www.FEMA.gov/Risk-Mapping-Assessment-  
Planning](http://www.FEMA.gov/Risk-Mapping-Assessment-Planning)  
<http://MSC.FEMA.gov>  
[www.FEMA.gov/Flood-Insurance-Reform](http://www.FEMA.gov/Flood-Insurance-Reform)

*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](mailto:Tom.Shillock@dnr.state.ga.us). If you would like to join the mailing list, please contact Garrett Skinner at [Garrett.Skinner@AtkinsGlobal.com](mailto:Garrett.Skinner@AtkinsGlobal.com).*

*And...don't forget to Like Us on our GA DNR Facebook page: [www.facebook.com/GAFloods!](http://www.facebook.com/GAFloods!)*

## 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! GAFM is looking for volunteers to help host this year's conference. If you are interested, please contact: [tturner@augustaga.gov](mailto:tturner@augustaga.gov).

For more information about the conference, visit: [asfpmconference.org](http://asfpmconference.org).



## PRESIDENT RELEASES EXECUTIVE ORDER TO ESTABLISH NEW FEDERAL FLOOD RISK MANAGEMENT STANDARD

In June 2013, the President released the [President's Climate Action Plan](#) which directed federal agencies to take the appropriate actions to reduce risk to federal investments, specifically to "update their flood-risk reduction standards." This was done as an effort to improve the nation's resilience to flooding and better prepare the nation for the impacts of climate change.

To further the Climate Action Plan, the President released on January 30, 2015 Executive Order (EO) 13690, [Establishing a Federal Flood Risk Management Standard and a Process for Further Soliciting and Considering Stakeholder Input](#). EO 13690 revises EO 11988, issued 38 years ago, and proposes a new [Federal Flood Risk Management Standard](#) (FFRMS).

The new FFRMS requires all future federal investments in and affecting floodplains to meet the level of resilience as established by the FFRMS. For example, this includes where federal funds are used to build new structures and facilities or to rebuild those that have been damaged.

This new FFRMS builds on work done by the Hurricane Sandy Rebuilding Task Force, which announced in April 2013 that all Sandy-related rebuilding projects funded by the Sandy Supplemental (Public Law 113-2) must meet a consistent flood risk reduction standard. [The Hurricane Sandy Rebuilding Strategy](#) recommended that the federal government create a national flood risk standard for Federally-funded projects beyond the Sandy-affected region.

FFRMS specifically requires agencies to consider current and future risk when taxpayer dollars are used to build or rebuild floodplains. It gives federal agencies the flexibility to choose one of three approaches for establishing the flood elevation and hazard area they use in siting, design, and construction. They can:

- Use best-available, actionable data and methods that integrate current and future changes in flooding based on science;
- Build two feet above the 1%-annual-chance ("100-year") flood elevation for standard projects and three feet of elevation for critical buildings like hospitals and evacuation centers; or
- Build to the 0.2%-annual-chance ("500-year") flood elevation.

To carry out this process FEMA, on behalf of the Mitigation Framework Leadership Group (MitFLG), published [Draft Guidelines for Implementing Executive Order 13690, Establishing a Federal Flood Risk Management Standard and a Process for Further Soliciting and Considering Stakeholder Input](#) for public comment in the [Federal Register](#) on February 5, 2015. FEMA, on behalf of the MitFLG, has begun hosting public meetings to further solicit and consider stakeholder input. At the conclusion of the public comment period on April 6, 2015, the MitFLG shall revise the draft guidelines and provide recommendations to the Water Resources Council. Federal Agencies will not issue or amend existing regulations or program procedures until the Water Resources Council has issued amended Guidelines.

FEMA is encouraging questions and public feedback, including if you agree with the suggested changes. The simplest way to respond is online to the [Federal eRulemaking Portal](#) (search for the notice in **docket ID FEMA-2015-0006**). For more details, visit <https://www.fema.gov/federal-flood-risk-management-standard-ffrms>.

## eLOMA TOOL ALLOWS FOR QUICK AND EASY LOMA SUBMITTAL

FEMA has enhanced its online process for licensed land surveyors, professional engineers and other FEMA approved professional to submit selected Letter of Map Amendment (LOMA) requests. This process or tool, known as eLOMA, replaces the traditional longer LOMA process of submitting by mail and allows for an expedited review and approval of a LOMA request. Benefits include:

- Quick and Easy – a FEMA determination letter can be issued with minutes versus the lengthy manual process of up to 60 days
- Most LOMA requests allowed for submittal – including multiple residential lots (just not within a coastal zone or modified by fill)
- Easy communications – on central location to check the status, upload information, track applications, view saved eLOMA data (up to 3 years) and register/renew E LOMA license information
- Free to use – there is no cost to use eLOMA tool or receive an eLOMA determination

For more information about eLOMA, visit the [Map Service Center online](#) for [eLOMA FAQs](#), [video tutorial on completing an eLOMA submittal](#), and [eLOMA Registration form](#).

Note that this tool is different than the Online LOMC (Letter of Map Change) which began being offered by FEMA in 2013 for other types of LOMCs where submittal does not require to be done by a surveyor or engineer and where payment was needed. More details can be found on FEMA's [Online LOMC webpage](#) or by downloading the [Online LOMC fact sheet](#) or [Online LOMC PowerPoint tutorial](#).

For more information about these two services, visit FEMA's [webpage about LOMAs](#).

## MAJOR CHANGES TO FLOOD INSURANCE PROGRAM TAKE EFFECT APRIL 1

As FEMA continues to revise the flood insurance program as directed by NFIP reform legislation passed in 2012 (Biggert-Waters) and 2014 (Homeowner Flood Insurance Affordability Act or HFIAA), major changes are to take place April 1, 2015.

### Premium Increases

Typically, program-wide rate increases occur in October. Since the focus last October was on rolling back rates and refunds as directed by Congress, rate increases did not occur then,

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 introduction of a Congressionally-mandated HFIAA surcharge. This surcharge will be applied to ALL policies, no matter what zone or occupancy-type until all subsidized rates are eliminated. The annual surcharge – \$25 for primary homes and \$250 for all other buildings – will be placed into a Reserve Fund, established by the Biggert-Waters legislation. So, while some policyholders may think their premium may go up no higher than the Congressionally-imposed caps, some may be surprised when they see their renewal bill.

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 (e.g., vacation home, rental) in these zones will experience about a 25% rate increase; however, with the **\$250 surcharge**, the 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 premium notice 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 SFHA

Another significant change being implemented relates to properties newly mapped into the high-risk Special Flood Hazard Area (SFHA). Starting April 1, 2015, a new rating option takes the place of the Preferred Risk Policy Eligibility Extension (PRP EE). The owner of a building newly mapped into an SFHA may be eligible to be rated using the **Properties Newly Mapped** rating option. The 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 (e.g., standard Zone X rate, rated using current flood map) 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). 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. 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/Flood-Insurance-Reform](http://www.fema.gov/Flood-Insurance-Reform)). To see and sign up for the detailed WYO Bulletins, visit [www.NFIPiService.com](http://www.NFIPiService.com).