

The Index

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CONTENTS OF THIS ISSUE:

- ▶ Upper Chattahoochee River Basin Project Update
- ▶ Georgia Coastal Counties Mapping Project Update
- ▶ New NFIP SC Announced
- ▶ Updated CRS Manual Released
- ▶ Two New Watershed Studies Kick-off
- ▶ Biggert-Waters Flood Insurance Reform Act of 2012

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 Tom Shillock at 404-362-2606, 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.

NEW NFIP STATE COORDINATOR ANNOUNCED

Recently, Georgia EPD announced that as of May 1, 2013, Tom Shillock became the new manager of Georgia EPD's Floodplain Management Program. He will also serve as Georgia's NFIP State Coordinator. In making the announcement, Larry Hedges (NonPoint Source Program Manager of GA EPD watershed Protection Branch) added that "Tom's understanding of the National Flood Insurance Program and his focus on customer service will serve him well as he assumes the leadership of this important part of EPD's Watershed Protection Branch." Tom will be filling this position that was left vacant when Collis Brown retired. Since then, Mork Winn has been serving as interim manager.



UPPER CHATTAHOOCHEE RIVER BASIN (UCRB) PROJECT

Post-Preliminary Update

The UCRB Project is nearing completion with five of the seven counties now having effective FIRMs and FIS Reports. Over the last several months, GA DNR in partnership with the Georgia Emergency Management Agency (GEMA) has been holding Flood Risk Review and Resilience Meetings with these communities. The purpose of these meetings is to identify where and how severe the flood risks are that exists within those communities

and determine potential strategies and resources available to communities to help reduce those risks. Although Risk MAP projects focus primarily on floods, the tools and information that are shared at these meetings can provide a framework for planning for and addressing other natural hazards that a community may face.

| COUNTY | EFFECTIVE DATE |
|-----------------|--------------------|
| Cobb County | March 4, 2013 |
| Coweta County | February 6, 2013 |
| DeKalb County | May 16, 2013 |
| Douglas County | March 4, 2013 |
| Forsyth County | March 4, 2013 |
| Fulton County | September 18, 2013 |
| Gwinnett County | March 4, 2013 |

GEORGIA COASTAL COUNTIES MAPPING PROJECT (CCMP) UPDATE

Inland Phase Update

Community Official Meetings and Flood Risk Open Houses were held this past February for the Inland Phase PMR counties which includes Bryan, Charlton, Chatham, Effingham, Liberty, and Long Counties. As part of the Community Official Meetings, GA DNR and its Mapping Partners

- presented the engineering methodologies used to develop the preliminary flood studies;
- discussed the changes that have occurred with the mapping since the community's last flood study;
- reviewed information on outreach activities and tools that are available;
- provided information about the importance of mitigation and the tools that will become available to them as part of the Risk MAP project; and
- introduced some of the changes to the National Flood Insurance Program that have occurred and are planned as part of the recently passed Biggert-Waters legislation (see more about Biggert-Waters (BW-12) on page 3).

One of FEMA's newest products under the Risk MAP Program, called Changes Since Last FIRM (CSLF), was used to quantify the changes that are occurring between the community's effective maps and the preliminary maps. This dataset has helped communities understand where the significant changes are occurring better than ever before.

(continued on Page 2)

NEW CRS MANUAL IS RELEASED

The 2013 *CRS Coordinator's Manual* became effective on April 1, 2013. No new requirements (including annual recertification requirements) will take effect until the ISO/CRS Specialists review them one-on-one with the community at the next cycle visit. Each CRS community will be affected differently, with some seeing increases while others seeing decreases in credit for certain activities.

Outreach is a CRS activity that will have an increase in potential points (i.e., Section 330). In particular, there is now credit for putting together a Program for Public Information (PPI). Included in a 7-step program are creating a PPI Committee, identifying outreach needs, formulating messages, and putting a plan together. Many communities who have participated in map studies in Georgia's Flood Map Modernization effort and now Georgia Flood M.A.P. have performed many of these and other outreach activities already but have not submitted them as CRS activities. Download the new CRS manual at <http://crsresources.org/manual/> and learn about the new changes and how past outreach experience may help your community earn more points with future outreach efforts.

(CCMP Update; continued from Page 1)

Following the Community Official Meetings, Flood Risk Open Houses were held for the public to attend. Citizens had the opportunity to look up their individual properties at computer stations to find out how their risk to flooding may be changing and learn more about their flood insurance options. Again, the CSLF product was used to clearly depict the risk that existed before and what change has occurred based on the new maps. Insurance Specialists from FEMA also attended to help citizens with understanding their flood insurance options.

The projects are currently in the 90-day Appeal Period phase of the project. The BFE notices have been issued to community CEOs and corresponding newspaper notices within these community's local newspaper have been published to initiate the start of the 90-day appeal periods for each county. For more information on the appeal period and how to submit appeals and comments, please visit Georgia's website.

Coastal Phase Update

On April 8, FEMA updated the coastal counties during a Technical Update Meeting. The hurricane surge modeling is in full production mode now and draft results are expected this winter. After the surge modeling is complete, the team will perform wave modeling and generate FIRM work maps for review. The preliminary FIRMs for the coastal phase are expected to be issued in Spring 2015.

TWO NEW WATERSHED STUDIES KICK OFF

Middle Chattahoochee-Lake Harding (MCLH) and Upper Ocmulgee River Basin (UORB) Projects

In January 2013, a new flood hazard mapping project commenced that will assess and re-map the flood risks within the Middle Chattahoochee – Lake Harding and Upper Ocmulgee River Basin watersheds. Project kick-off meetings were held throughout each watershed to introduce the project scope to all impacted communities. GA DNR and its contractors have engaged county and community officials as well as industry stakeholders from the 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 meetings, GA DNR and its contractors have been collecting additional data and conducting field survey and modeling of the hydrology. The following is contact information for the different projects:

| | | |
|--|---|--|
| General Flood Map Program and NFIP Questions | Tom Shillock, GA DNR | Tom.Shillock@dnr.state.ga.us 404-362-2606 |
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| Middle Chattahoochee – Lake Harding Watershed | Mike Taylor, PE, AECOM | Michael.Taylor@aecom.com 404-946-9488 |
| Upper Ocmulgee Watershed (North Counties) | Shannon Brewer, Dewberry (DeKalb, Rockdale and Walton Counties) | SBrewer@dewberry.com 678-537-8619 |
| | Garrett Skinner, Atkins (Clayton and Henry Counties) | Garrett.Skinner@atkinsglobal.com 678-247-2675 |
| Upper Ocmulgee Watershed (South Counties) | Mike Taylor, AECOM (Bibb, Butts, Crawford, Houston, Jasper, Jones, Lamar, Monroe, Peach, Spalding, Twiggs, and Upson Counties) | Michael.Taylor@aecom.com 404-946-9488 |

FEMA BEGINS IMPLEMENTATION OF NEW REFORM LEGISLATION

On July 6, 2012, President Obama signed into law what is known as the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12). In addition to extending the National Flood Insurance Program (NFIP) through September 30, 2017, the Act includes provisions that will help make the NFIP more fiscally sound and modernize the mapping process. Two key provisions require the NFIP to raise rates to reflect the true flood risk. Section 100205 addresses the elimination of the subsidized rates that pre-FIRM buildings in Zones A, V, and D have been receiving. Section 100207 addresses the removal of grandfathering and move to full-risk rates for buildings affected by map changes.

FEMA has begun implementing the elimination of pre-FIRM rates. The following is a summary of the changes that have and will occur this year:

- Owners of pre-FIRM non-primary¹/secondary residences in a Special Flood Hazard Area (SFHA) or Zone D will see *25 percent increases* annually until rates reflect true risk – **this began January 1, 2013 for new policyholders and renewals.**
- Owners of pre-FIRM properties in an SFHA or Zone D which has experienced severe or repeated flooding will see *25 percent rate increases* annually until rates reflect true risk – **beginning October 1, 2013.**
- Owners of pre-FIRM business properties in an SFHA or Zone D will see *25 percent rate increases* annually until rates reflect true risk – **beginning October 1, 2013.**
- Owners of pre-FIRM properties in an SFHA or Zone D that were not previously insured or newly purchased *on after July 6, 2012* or with a lapsed policy *on after October 4, 2012* will pay full-risk rate – **beginning October 1, 2013.**
 - So, if they obtained that policy on or after July 6, 2012, it will have to be actuarially-rated (i.e., post-FIRM rated) at renewal after October 1, 2013. An Elevation Certificate (EC) will be required to determine the rate. FEMA has what is known as tentative and provisional rates which do not require an EC, but that rating can only be used for one year.

Regarding implementing Section 100207 and eliminating grandfathering, FEMA is targeting late 2014 (e.g., October). Congress has directed FEMA to replace grandfathering with a 20% increase in premium over five years for buildings affected by map changes to reach full-risk rates. FEMA has not yet determined how it will be implementing this change.

There are other changes that you should be aware of starting October 1, 2013. These include:

- A Reserve fund fee of 5% of the premium will be applied (except on Preferred Risk Policies) to start building up a claims reserve fund
- PRP Extensions that were written as a form of grandfathering will increase 20%; so there will be two PRP sets of rates
- The Federal Policy Fee is going up 10%
- Premium increases across the board will average around 10% (including the reserve fund fee)
- The no-waiting period for policies written when existing loans are discovered to not have flood insurance will be changed to a 30-day waiting period

It is important that not only insurance agents stay up-to-date on these changes, but community officials as well so that they can accurately explain the changes and the effects of these changes. For the latest on BW-12 and related outreach, including fact sheets and Q&As you can use, visit www.FEMA.gov/BW12. For details about the January and October 2013 changes, visit www.nfipiservice.com to locate the respective NFIP Bulletins (i.e., [W-12043](#), [W-13016](#), [W-13026](#)).

¹ A non-primary home is defined by FEMA as one that is lived in for less than 80% of the time over a 365-day period.