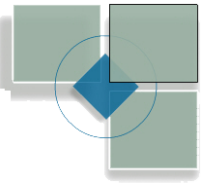




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Juliana A. Njoku  
Director

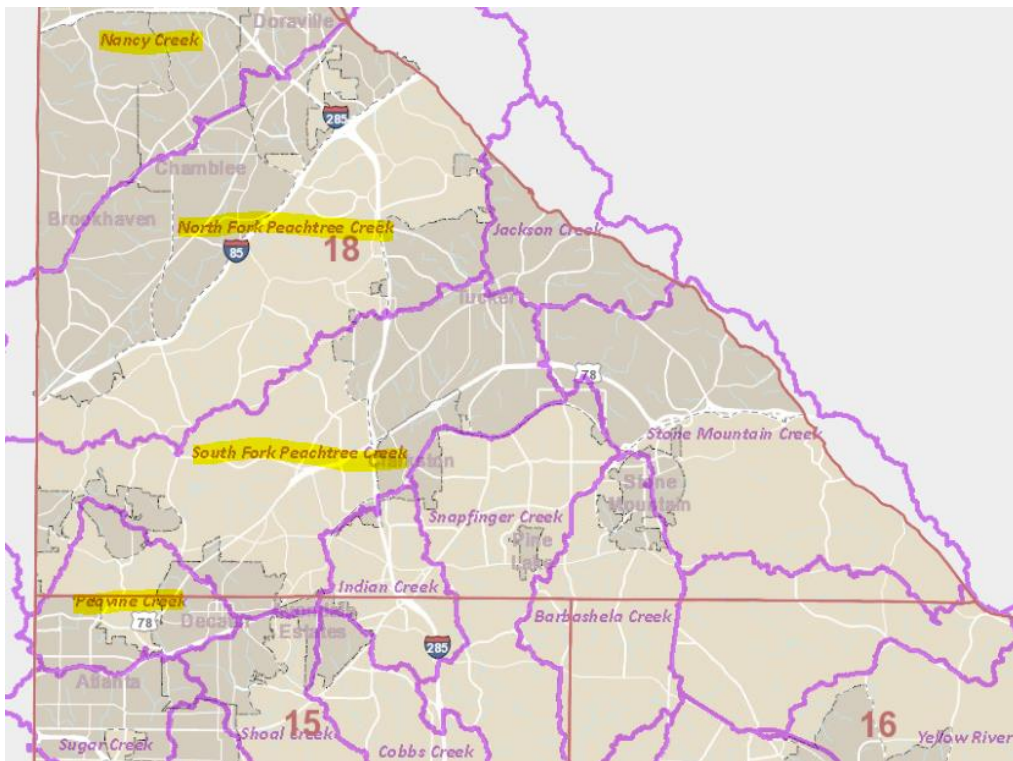


### Property Owners Impacted by Revisions in New Flood Studies and Flood Maps

Due to revisions in the new flood studies and resulting flood maps, to become effective August 15, 2019, your property may be impacted if you live in any the following four watersheds: Nancy Creek, North Fork Peachtree Creek, South Fork Peachtree Creek, and Peavine. Studies of the other watersheds for DeKalb County were completed and published either in 2013, or 2016. See the attached maps showing the study areas.

If your property was newly added:

You are strongly encouraged to get flood insurance before August 15, 2019. You will get lower rates because until August 15 **you are not in** a special flood hazard area. If you wait until then you will get insurance for a building in the floodplain. If the insurance is bought before August 15 you should get a policy that provides a lower rate. Further based on DeKalb County's participation in the NFIP and Community Rating System (CRS) buildings outside the SFHA receive a 5% discount from the standard rate, and structures in the SFHA get a 15% discount.



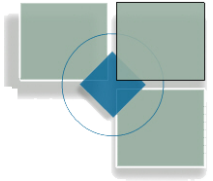
178 Sams Street – Decatur, Georgia – 30030  
[voice] 404.371.2155 – [Planning Fax] (404) 371-4556 [Development Fax] (404) 371-3007  
Web Address [www.dekalbcountyga.gov/planning](http://www.dekalbcountyga.gov/planning)  
Email Address: [plandev@dekalbcountyga.gov](mailto:plandev@dekalbcountyga.gov)



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The link below is to FEMA's National Flood Insurance Program [Floodsmart.gov](https://www.floodsmart.gov)  
<https://www.floodsmart.gov/how/how-do-i-buy-flood-insurance>



FEMA



NATIONAL FLOOD  
INSURANCE PROGRAM

Search | For Agents

Why Buy or Renew

How to Buy or Renew

Understanding Costs

Before and After a Flood

### How Do I Buy Flood Insurance?

- Find an Insurance Provider
- What to Know Before Buying a Flood Insurance Policy
- What's Covered?
- How to Pay, Renew or Change



National Flood Insurance Program (NFIP) policies can be purchased through thousands of insurance agents nationwide. The agent who helps you with your homeowners or renters insurance may also be able to help you with purchasing flood insurance. Here is a list of participating [Write Your Own \(WYO\) companies](#).

If your insurance agent does not sell flood insurance, you can contact the NFIP Help Center at [800-427-4661](tel:800-427-4661). NFIP flood insurance policies can only be purchased for properties within communities that participate in the NFIP. Ask your agent if your community participates, or look it up online in the [Community Status Book](#).

### Did You Know?

Your family's ability to recover from flooding is directly related to how well prepared you are. Learn [how you can prepare](#) for a storm.

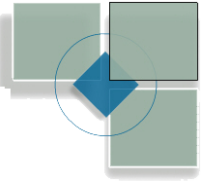
178 Sams Street – Decatur, Georgia – 30030  
[voice] 404.371.2155 – [Planning Fax] (404) 371-4556 [Development Fax] (404)  
371-3007 Web Address [www.dekalbcountyga.gov/planning](http://www.dekalbcountyga.gov/planning)  
Email Address: [plandev@dekalbcountyga.gov](mailto:plandev@dekalbcountyga.gov)



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<https://www.floodsmart.gov/costs/why-am-i-paying-this-amount>



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### Why Am I Paying This Amount?

How Can I Pay Less for My Flood Insurance?



National Flood Insurance Program (NFIP) flood insurance rates do not differ from company to company or agent to agent. All policy premiums include certain fees and surcharges, so ask your agent about these when discussing a price quote.

The amount you pay for your policy is calculated based on factors such as:

- Year of building construction
- Building occupancy
- Number of floors
- Location of its contents
- Flood risk (e.g., its [flood zone](#))
- Location of the lowest floor in relation to the [Base Flood Elevation](#) on the flood map
- Deductible and amount of building and contents coverage



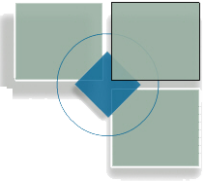
The NFIP's [Preferred Risk Policy](#) (PRP) offers lower-cost protection for homes and apartments in areas of low to moderate flood risk. These areas of moderate or minimal flood hazards are shown as B, C, X, AR, and A99 zones on a Flood Insurance Rate Map.



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### Do You Need Flood Insurance?

Here are some important facts to keep in mind:

- ✓ **FACT:** Homeowners and renters insurance does not typically cover flood damage.
- ✓ **FACT:** More than 20 percent of flood claims come from properties outside high-risk flood zones.
- ✓ **FACT:** Flood insurance can pay regardless of whether or not there is a Presidential Disaster Declaration.
- ✓ **FACT:** Disaster assistance comes in two forms: a U.S. Small Business Administration loan, which must be paid back with interest, or a FEMA disaster grant, which is about \$5,000 on average per household. By comparison, the average flood insurance claim is nearly \$30,000 and does not have to be repaid.

It's easy to see that having flood insurance provides important recovery help.

Ask the insurance agent about the structure being identified as "Newly Mapped". Through the Newly Mapped provision of the National Flood Insurance Program (NFIP) you can receive lower initial flood insurance rates.

DeKalb County first Flood Insurance Rate Maps were produced May 15, 1980.

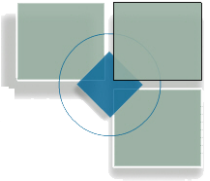
You may want to have an elevation certificate done by a surveyor documenting the elevation of grading around the house, the floor elevations, and the elevation of lowest equipment for example the air conditioning condenser, furnace or water heater and the lowest adjacent grade. **If** a survey does find that the house is **above** the SFHA 100 year elevation you should have it submitted to FEMA with an application called a Letter of Map Change to FEMA for their evaluation toward their issuance of a Letter of Map Amendment (LOMA).



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### Here is specific information related to submittal to FEMA for a Letter of Map Change (LOMC).

There are several LOMC types you may submit. The page below describes the [Letter of Map Amendment \(LOMA\)](#) and the [Letter of Map Revision Based on Fill \(LOMR-F\)](#) process. Select the links below to learn more about the process and ways for submitting a LOMA and LOMR-F application.

> [Expand All Sections](#)

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> [Overview Of Maps And Map Change Processes For Properties](#)

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✓ [Change My Flood Zone Designation](#)

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If a property owner thinks their property has been inadvertently mapped in a Special Flood Hazard Area (SFHA), they may submit a request to FEMA for a Letter of Map Change (LOMC). An SFHA is defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. A LOMC reflects an official revision/amendment to an effective Flood Insurance Rate Map. If the LOMC request is granted, property owners may be eligible for lower flood insurance premiums or the option to not purchase flood insurance.

Applicants can now use the Online LOMC, an internet-based tool, to easily request a Letter of Map Amendment (LOMA). A LOMA is a letter from FEMA stating that an existing structure or parcel of land - that is on naturally high ground and has not been elevated by fill - would not be inundated by the base flood. This new tool is a convenient way for applicants to upload all information and supporting documentation and check the status of their application online. Users can submit LOMA requests through this tool instead of filing the MT-EZ paper form via mail.

Get started today using the new [Online LOMC application](#).

> [NFIP Regulations](#)

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> [Guidance Documents](#)

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✓ [LOMA Determination Requirements](#)

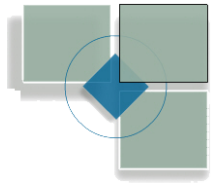
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### > NFIP Regulations

### > Guidance Documents

### ✓ LOMA Determination Requirements

- **LOMA Requests Involving One or More Structures:** For a LOMA to be issued by FEMA to remove one or more structures from the SFHA, the NFIP regulations require that the lowest adjacent grade (the lowest ground touching the structure) be at or above the BFE.
- **LOMA Requests Involving One or More Lots:** For a LOMA to be issued by FEMA to remove one or more entire lots from the SFHA, the NFIP regulations require that the lowest point on the lot(s) must be at or above the BFE.
- **Review and Processing Fee:** There is no review and processing fee for the FEMA review of a LOMA request.
- **Required Information:** The requester is responsible for providing all of the information needed for FEMA's review of the request, including elevation information certified by a Licensed Land Surveyor or Registered Professional Engineer. For a complete listing of the information that must be submitted in support of a LOMA request, please refer to the MT-EZ (single lot/structure requests), MT-1 application forms package, or visit the [Online LOMC application](#).

### > LOMR-F Determination Requirements

### > Difference Between The ELOMA And Online LOMC

### > Using ELOMA To Expedite Simple LOMA Requests

### > Effect Of LOMA Or LOMR-F On Flood Insurance Requirements

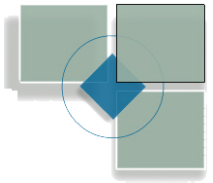
### > Related Topics



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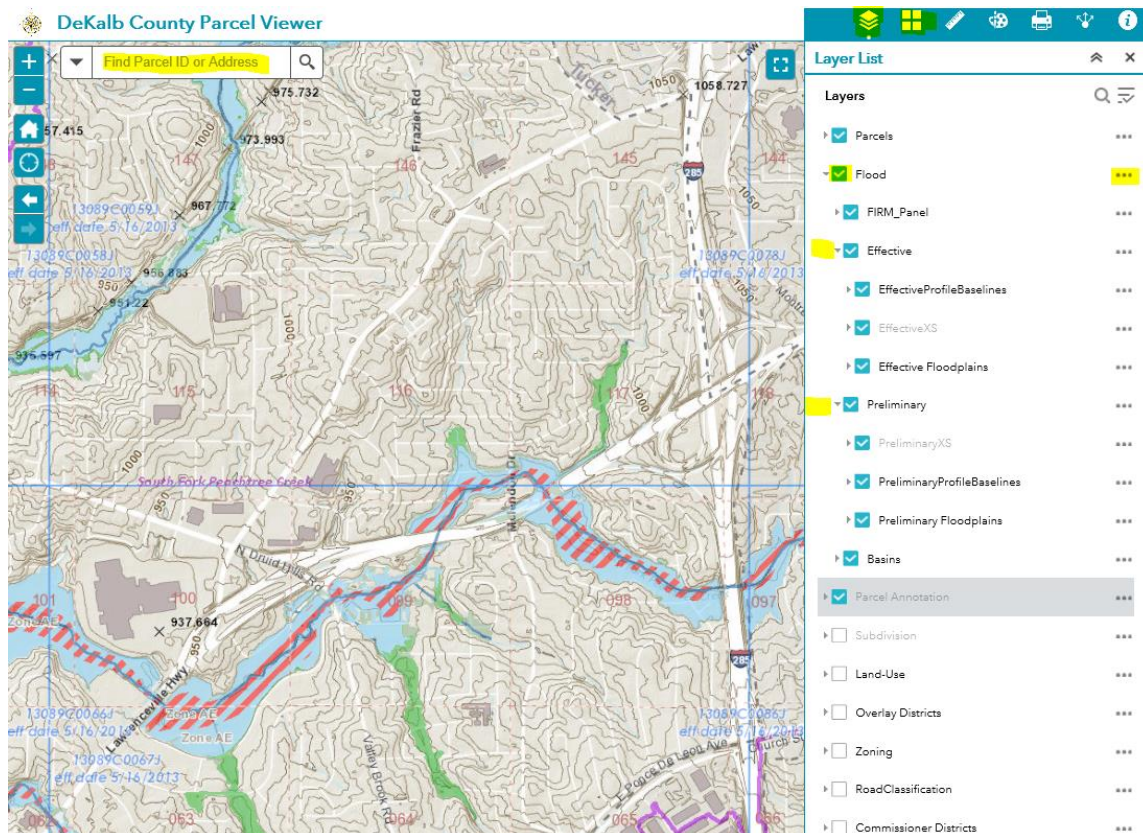


<https://www.fema.gov/media-library/assets/documents/143390>

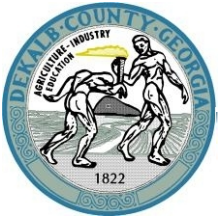
<https://www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process>

**Regarding Floodplain Buyout Program:** Currently there are no funds available for the buyout; the funding comes from FEMA. Also the buyout will first seek to acquire properties that have a history of repetitive losses due to flooding.

The link immediately below is to DeKalb County's Parcel Viewer with flood layer  
<https://dekalbgis.maps.arcgis.com/apps/webappviewer/index.html?id=f241af753f414cdfa31c1fdef0924584>



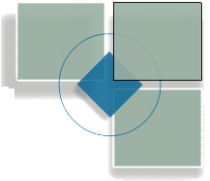
You can use the 'Basemap Gallery' and 'Layer List' to select map features to view.



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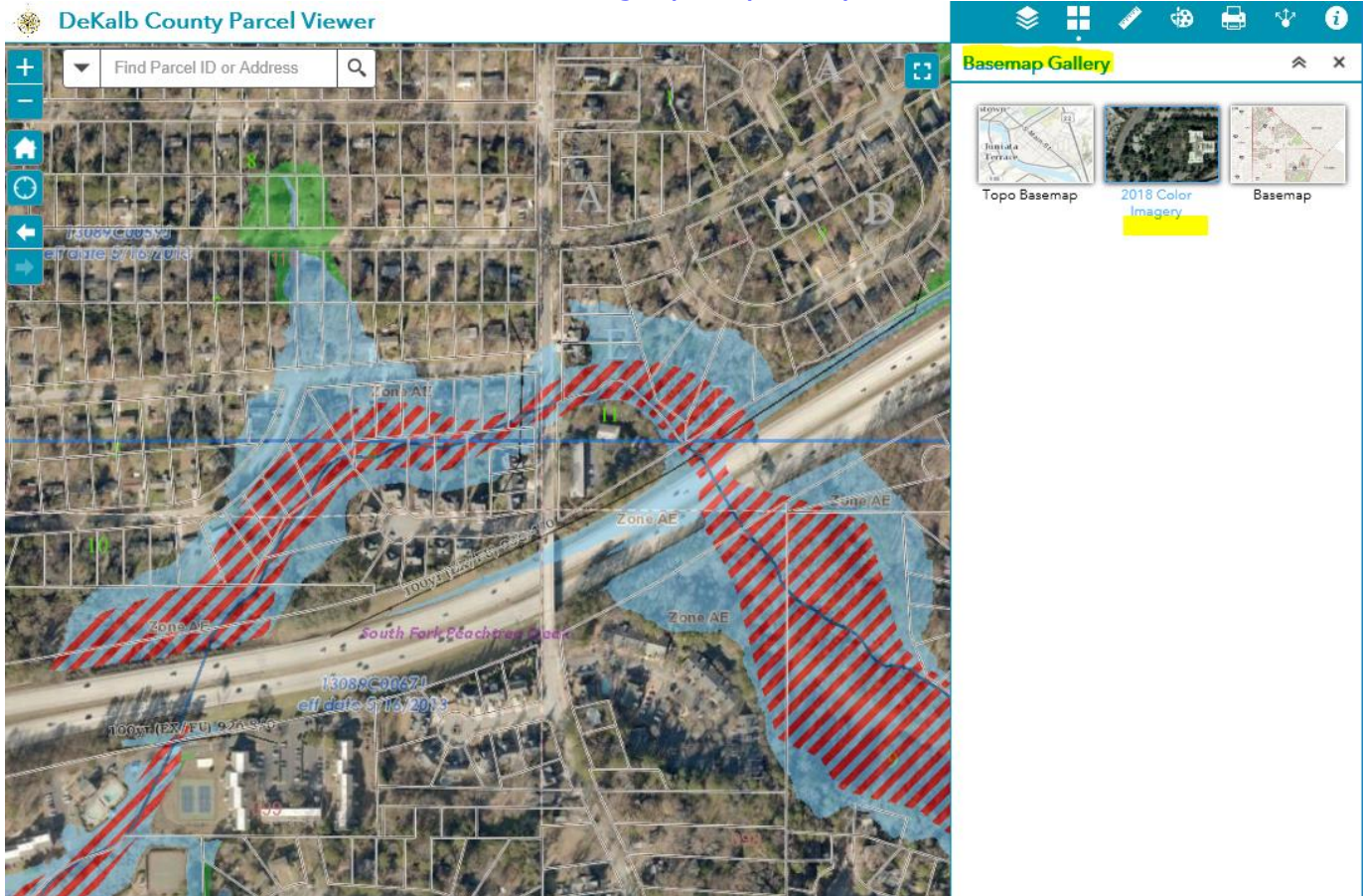
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Director



The blue area is the 100 year water surface elevation (WSE) or base flood. The regulatory obligation specific to the National Flood Insurance Program, NFIP, is to rate based on the 100 year WSE or base flood elevation.

Recommend you not get rid of the flood insurance if you currently have flood insurance and your property is now identified as to be removed from the SFHA. Based on the change you should get much lower flood insurance premium. There is still flood risk on the property.

The image immediately below is of the effective flood map features. To interpret the map red stripped area is floodway, the light blue area is 100 year flood limits, and the green area is 500 year flood limit. Available cross sections can show expected water levels at different rain events, eg 2yr, 5yr, 25yr

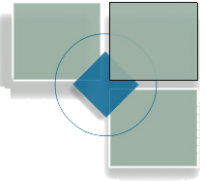




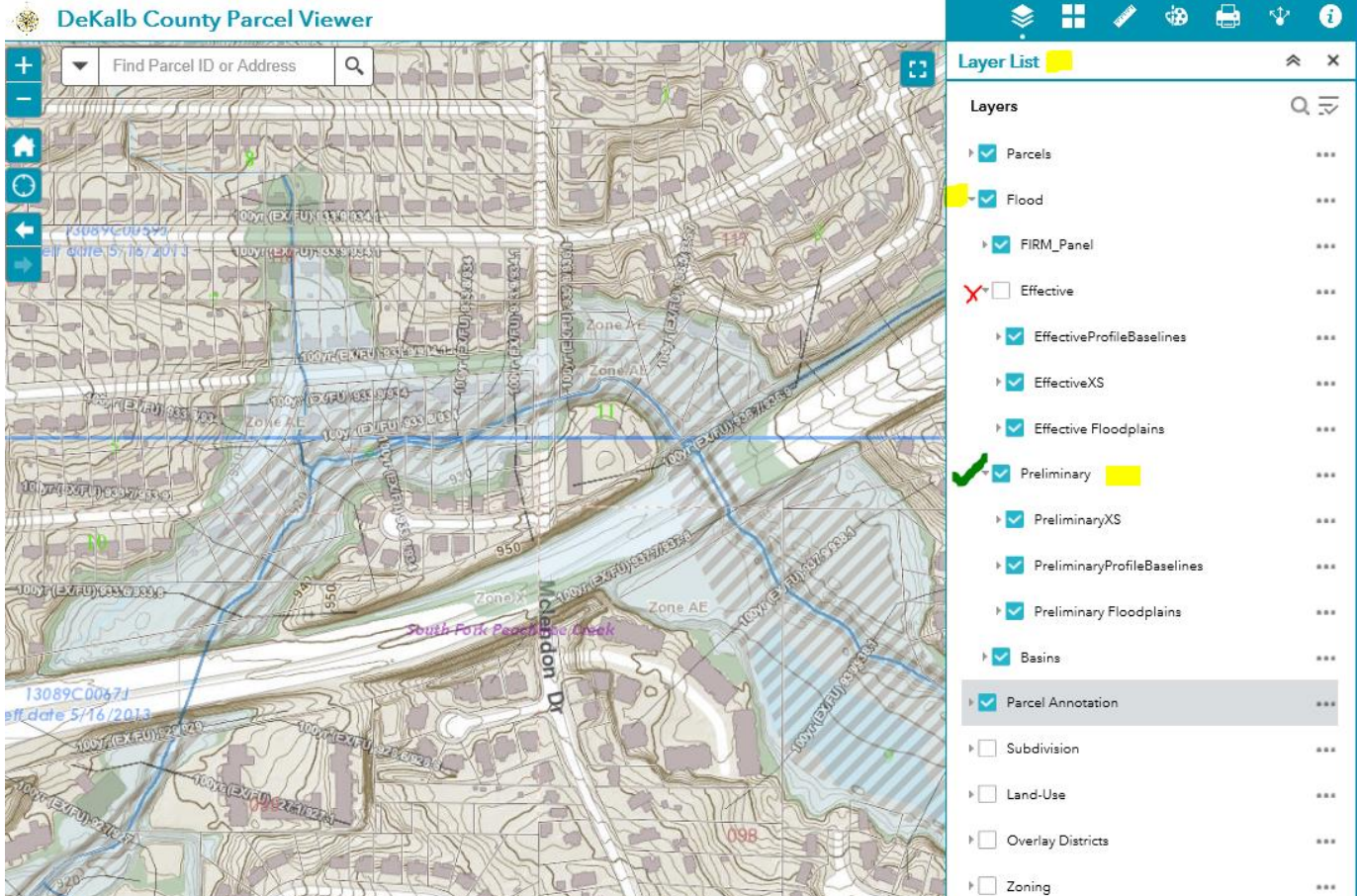
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The image below shows the map to become effective in August (Preliminary). The pale green area is 500 year flood limit, the pale blue area is the 100 flood limit, and the diagonal (stripped) gray area is floodway.



For further assistance you may contact either or the following:

Donovan Cushnie at [dcushnie@dekalbcountyga.gov](mailto:dcushnie@dekalbcountyga.gov) or 404 687 2414

Akin Akinsola at [aaakinsola@dekalbcountyga.gov](mailto:aaakinsola@dekalbcountyga.gov) or 404 297 4518.