



1. Why is Shawnee County getting new flood hazard maps?

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties throughout the entire geographic area of Shawnee County. They indicate the risk for flooding throughout the county. However, the current maps are out of date. Some formerly rural areas were never mapped in detail, and other areas haven't been re-mapped in more than 28 years. Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of riverine flooding in certain areas has changed along with these factors.

New digital mapping techniques will provide more detailed, reliable and current data on flood hazards throughout the county. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

2. Who is responsible for modernizing the maps?

Currently, there is a nationwide collaborative effort across all levels of government to update the nation's flood hazard data and provide it in a detailed, digital format, in accordance with a multi-year plan created by the Federal Emergency Management Agency (FEMA). The effort evolved as a growing number of industries were impacted by out-of-date flood data.

Shawnee County's map modernization project is a joint effort with FEMA in cooperation with local governments, associations and private sector partners.

3. What is a Flood Hazard Map?

Flood hazard maps, also called "Flood Insurance Rate Maps" or "FIRMs" are used to determine the flood risk to your home or business. The low- and moderate-risk zones are represented on the maps by the letter "X" or an "X" that is shaded. The high-risk zones will be labeled with designations such as "A", "AE", "AO" or "AH".

4. What are the benefits of the new flood hazard maps?

The Map Modernization project will benefit numerous groups of people in different ways:

- Residents will have a better sense of flooding risks and the safety precautions that they need to take.



- Home and business owners will have the ability to make better financial decisions about protecting their properties.
- Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
- Insurance agents, insurance companies, and lending institutions will have easy on-line access to updates and upcoming changes in order to serve their customers and community more efficiently.
- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect all Shawnee County communities and can therefore improve local planning activities.

5. What is a floodplain and how do I determine if my property is located in this area?

A floodplain is the part of the land where water collects, pools, and flows during the course of natural events. Such areas are classified as Special Flood Hazard Areas (SFHA), and are located in a 100-year flood zone. The term "100-year flood" is a little confusing. It is the flood elevation that has a 1- percent chance of being equaled or exceeded each year; it is not the flood that will occur once every 100 years. The likelihood of a flood occurring within a 100-year stretch of time is very, very high, but there's no way to predict when the next flood will occur - or the one after that. The redrawn maps indicate the floodplain as a "high-risk" area, officially classified as an A, or AE zone. Low- and moderate-risk areas will be designated as X zones and shaded X zones on the new maps.

The new maps are being made available for public view and review and are also available on the Internet. Visit www.smapmod/snco.us for more information and to see the new maps. The website also includes extensive information and provides details on a series of upcoming public meetings and allows you to find your property on the new maps.

6. How will the new flood hazard maps affect me?

Each community in Shawnee County will be affected differently by these map changes. There will be some properties that aren't affected - their risk remains the same. Other properties will now be mapped into a higher-risk area and/or show a new Base Flood Elevation*. Some properties will be mapped into a lower-risk area than before. Altogether, more than 4,800 properties will show some change.

* Base Flood Elevation: The height of the base flood—or area of land that has a 1 percent chance of flooding in a given year—in feet, in relation to the North American Vertical Datum of 1988.



7. What will happen if my structure is remapped from a low- or moderate-risk area to a high-risk area?

If the new maps—once effective—indicate the building on your property is now at a higher risk for flooding, you will be required to purchase a flood insurance policy if you carry a mortgage from a federally regulated or insured lender. If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is about a 3 times greater chance of having a flood in your home than having a fire*. And most homeowners insurance policies do not provide coverage for damage due to flooding.

If your building is redrawn into a high-risk area, there are lower-cost options available through the National Flood Insurance Program (NFIP) “grandfathering” rule.

8. What will happen if my structure is remapped from a high-risk to a low- or moderate-risk area?

When a building moves to a low- or moderate-risk area, there is no longer a federally mandated requirement to purchase flood insurance. However, the risk has only been reduced, *not removed*. Flood insurance is still recommended. Approximately 25% of all flood loss claims are for property in a low- to moderate-risk area.

Once the new maps become effective, you may be eligible for a lower-cost Preferred-Risk Policy (PRP). Through your insurance agent, it is simple to submit a PRP application and insured-signed conversion form to avoid any gaps in your flood coverage.

9. How might the new flood maps affect me financially?

When new maps are officially adopted, if your structure is mapped into a high-risk area and you have a mortgage with a federally-regulated lender, you will need to purchase flood insurance. If your property is mapped into a low- or moderate-risk area, you are not required to purchase or maintain insurance, but are strongly encouraged to do so. The cost of properly protecting your home and contents from flood damage is far less expensive than the cost to repair or replace it after a flood has occurred.

Through the National Flood Insurance Program, coverage can often be obtained at significant savings. The average cost for a flood insurance policy is around \$540 per year. Further, homeowners may qualify for a Preferred Risk Policy that covers both a structure and its contents for as little as \$119 per year.

* FEMA - 2005 National Statistic



Coverage for renters starts at just \$39 a year. Talk to your insurance agent to determine the appropriate level of protection you need and the money savings options that are available.

10. Why do I need flood insurance if I already have homeowners insurance?

This is one of the most common myths regarding flood insurance. Most homeowners insurance policies *do not* cover damage due to flooding. And unlike homeowners insurance, contents and building coverage typically must each be bought separately AND there is usually a 30-day waiting period before the policy becomes effective. So, don't wait to buy coverage.

Many people also wrongly believe that the U.S. government will take care of all of their financial needs if they suffer damage due to flooding. The truth is that Federal disaster assistance is only available if the President formally declares a disaster. Even if you do get assistance, it's often a loan you have to repay, with interest, in addition to your mortgage loan that you still owe on the damaged property. On the other hand, flood insurance policyholder claims are paid even if a disaster is not Federally declared. This means you'll be reimbursed for all your covered losses. And unlike Federal aid, it never has to be repaid.

11. What is the Grandfathering Rule and how can it help me?

The National Flood Insurance Program (NFIP) has "grandfathering" rules to recognize policyholders who have built in compliance with the flood map in place at the time of construction or who maintain continuous coverage. If you currently do not have a flood insurance policy and are going into the high-risk flood zone, you can buy a policy before the new maps become effective January 2011, which will "grandfather" you in. Therefore, you may be able to buy and keep a lower-cost insurance policy, even after the maps take effect.

Renewal of An Existing Policy

When determining the premium you will pay for flood insurance, an insurance agent will rate your flood insurance policy based on the flood map that is in effect on the date you purchase your policy. Flood insurance policies may then be renewed and still be rated based on the flood map in effect when the policy was initially rated as long as the flood insurance coverage is *continuous* and the building has not been altered in a manner that would remove this benefit. For example, if the property is now in an X-zone, you could purchase the policy before the flood maps are adopted and keep the lower rate associated with the X-zone even after the new flood maps become effective. You may even qualify for the lower-cost Preferred Risk Policy for the first year, which provides both building and contents coverage at significant savings. To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale.

Built in Compliance

The NFIP will honor a Grandfather rule for buildings constructed *after* the first flood map for the community became effective if:

1. the building was built in compliance with the flood map in effect at the time of construction; *and*
2. if the building has not been substantially damaged or altered.

Under this Grandfather rule, the property owner must provide property documentation to the insurance company.

- If you wish to keep the zone designation in effect when the structure was built, you must provide a copy of the flood map effective at the time of construction showing where the structure is located or present a letter from a community official verifying this information.
- In general, for buildings constructed in high-risk zones after the community's first flood map was adopted, your rates are based upon the difference between the flood map's Base Flood Elevation (BFE) and your building's elevation. If there is a change in the BFE and keeping the BFE that existed when the structure was first built gives you a better rate, you must provide the agent with an elevation certificate and a copy of the flood map effective at the time of construction.

12. What if my home or business is mapped into a high-risk area but I believe the designation is in error?

Flood map designations are always based on the best data available to engineers and local officials at the time areas within a community are surveyed and assessed. Every effort is made to ensure that the maps reflect the most accurate and reliable information about the flood risk for *all* properties. However, re-examining and updating flood hazard information for an entire community is often a multi-year process, and you may feel that you have more accurate data about your property when new maps are eventually completed and released to the public.

As a mechanism to ensure that residents' questions or concerns about the new map designations are addressed, a 90-day "Public Comment Period" is in place. During this period, citizens will have the opportunity to submit technical and/or scientific data to support a claim that their property has been improperly placed in a high-risk area. If you have better information, such as an elevation certificate, topographic map or detailed hydraulic or hydrologic data, then you may be able to protest or appeal the flood risk indicated by the new maps. For further details on this process, visit <http://snmapmod.snco.us>.

13. When do the new maps become effective?

FEMA released final Digital Flood Insurance Rate Maps (DFIRM) on March 29, 2011. Shawnee County communities will have six (6) months before the new maps become effective to adopt the new flood



maps along with updated floodplain management regulations. The new DFIRM maps and Flood Insurance Study (FIS) report will go into effect on **September 29, 2011**.

For an updated timeline of the map modernization process, visit <http://snmapmod.snco.us>.

14. How can I learn more about the flood map modernization process and how it could affect me?

The following is a list of resources and contact information if you have further questions regarding the Shawnee County map modernization project:

Web site Resources:

Shawnee County Map Modernization Web site: <http://snmapmod.snco.us>

FEMA Web site on Mapping: www.fema.gov//plan/prevent/fhm

For general information about flood insurance: www.FloodSmart.gov

Other Resources:

Community Contact Information:

City of Topeka	Shawnee County (Unincorporated Area)
Development Services Division 620 SE Madison St., Topeka, KS 66603 785-368-3704	Planning Department 1515 NW Saline Street, Topeka, KS 66618 785-291-5410
City of Auburn	City of Rossville
Wayne Coop, Building Inspector 161 W. 9 th Street, Auburn, KS 66402 785-256-2426	Jeff Overmyer, Zoning Administrator P.O. Box 337, Rossville, KS 66533 785-584-6155
City of Silver Lake	City of Willard
Darlene Stadler, City Clerk P.O. Box 92, Silver Lake, KS 66539 785-582-4280	Laura Lord 127 Holden Street, Willard, KS 66615 785-256-4614

FEMA Map Assistance Center 1-877-FEMA MAP (1-877-336-2627)

Open Monday-Friday, 8am-6:30pm

To view, or purchase flood hazard maps for a nominal fee: 1-800-358-9616

For questions on flood policy coverage and rates: 1-800-427-4661

Public Meetings: For the latest dates and locations visit <http://snmapmod.snco.us>.