

# MAPPING THE RISK

## FLOOD MAP MODERNIZATION

### New Flood Insurance Rate Maps (FIRMS)

### What Property Owners Should Know



*Flooding occurs in all 50 states and is the nation's most costly natural disaster. Everyone in Johnson County, Kansas, is at some risk.*



### Mapping the Risk

Flooding is a frequent and costly hazard in Johnson County, Kansas, and the first step in flood protection is to know your flood risk.

Flood risks vary from property to property, even in the same neighborhood. And risks can change over time due to erosion, land use and other factors. Johnson County, Kansas, has now completed a major effort to develop detailed, digital flood hazard maps that reflect current flood risks and areas of recent growth. The new maps replace maps that are up to 29 years old. Planners, local officials, engineers and builders can use the maps to make important determinations about where and how to build new structures and developments. Residents and businesses can use the maps to learn their risk, and decide the financial steps they need to take to protect against damage and loss.

### Flood Maps and Flood Insurance

With the release of the new maps, some property owners will learn that their risk is higher, or lower, than they thought. If the new maps change the flood risk status for your property, the change may affect what you pay for flood insurance. Flood insurance is a federally underwritten program that can help you repair or replace your structure and belongings after a flood.

The federal government requires mortgage holders in high-risk areas (known as Special Flood Hazard Areas) to carry flood insurance. However, if you are mapped into a high-risk area, and already have flood insurance when the maps are officially adopted by August 3, 2009, your premium will stay at the current lower risk level when your policy renews. New Flood Insurance Policies that have coverage in effect for at least 30 days before the new FIRM floodplain maps are adopted may qualify for renewals at a current lower risk premium rate.

### Learn Your Property's Flood Risk

Floods can – and do – occur throughout Johnson County, Kansas. Flooding not only occurs in high-risk areas but in low- to moderate-risk areas, as well. Twenty to 25 percent of all flood insurance claims come from areas designated as low- to moderate-risk areas.

The Johnson County's new Digital Flood Insurance Rate Maps (DFIRM) show flood risks property-by-property. Learn your risk. Use the following link to open and view a map that shows your property.

### To View and Obtain Flood Map

Go to the City of De Soto's website at <http://www.desotoks.us> and click on the Floodplain Map Link near the bottom of the home page. Enter an address number and street name in the "Search for Location" box on the right side of the screen. Click "Locate It" and a map showing the property and any area floodplain will open in the window.



The "Zoom" tools at the top right side of the screen can be used to zoom in or out. The choices on the left side of the screen can be used to edit the map to show different information. Click "Redraw" below the map to display the changes. "Print Map" under the "Advanced Features" pull down menu can make a printable/savable map.

*The flood data shown on the on-line maps is FEMA 2009 Preliminary DFIRM data. New Flood Insurance Rate Maps based on this data have been reviewed and endorsed by FEMA and local jurisdictions. Those maps are considered the best available source. Final adoption is expected by August, 2009*

## IF THE MAP SHOWS THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY

Change from low flood risk or moderate flood risk to high flood risk

**Flood insurance is mandatory.** Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the true (high) risk.

**Grandfathering offers savings.** The National Flood Insurance Program (NFIP) has “grandfather” rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. Talk with your insurance agent about the ways you can save.

Change from high flood risk to low or moderate risk

**Flood insurance is optional, but recommended.** The risk is reduced, not removed. Flood insurance can still be obtained, and at lower rates. Twenty to 25 percent of all flood insurance claims come from low- to moderate-risk areas.

**Conversion offers savings.** An existing policy can be converted to a lower-cost Preferred Risk Policy for those properties that qualify.

No change in risk level

**No change in insurance rates.** Most homeowner insurance policies do not cover damages due to flooding. Talk to your insurance agent to learn your specific risk and the steps you can take to protect your property and assets.

Questions about floodplains or floodplain maps? Send an email message to [mbrungardt@desotoks.us](mailto:mbrungardt@desotoks.us) or leave a voice message at 913-583-1182 x116. City staff is available 8:00 A.M. to 4:30 P.M., Monday through Friday at City Hall, located at 32905 West 84<sup>th</sup> Street, De Soto, Kansas 66018

Questions about flood insurance? Visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or speak with your insurance agent.

### From Release to Final Adoption

The new flood maps are expected to be adopted by August 3, 2009. At that time, the new insurance requirements will take effect. The map adoption process includes a community meeting, and a review of citizen concerns. Some property owners may feel that even though part of the property is in a high-risk area, their house or commercial structure itself sits high

enough to warrant a lower flood insurance rate. Owners who wish to challenge the new designation will need to prove that the structure is sufficiently above the base flood elevation. For more details about FEMA’s Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) processes, visit: [http://www.fema.gov/plan/prevent/fhm/ot\\_lmreq.shtm](http://www.fema.gov/plan/prevent/fhm/ot_lmreq.shtm)

## The Map Adoption Process

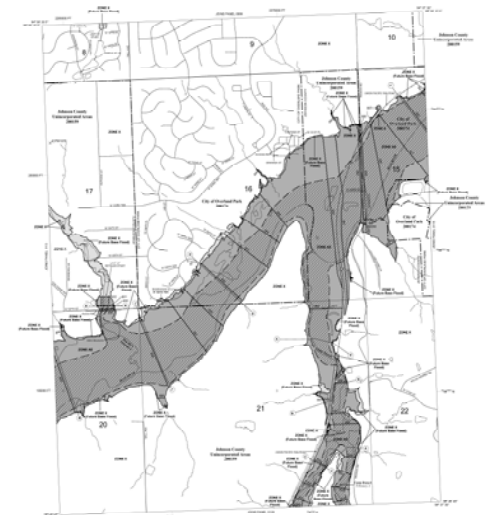
**January 2007** – FEMA released Preliminary maps and published notice of a 90-day Comment Period (for filing of appeals and protests) and for City, County and federal review.

**Before August 3, 2009\*** – Maps proposed to be adopted; new insurance requirements take effect.

*\* Date subject to change pending completion of the review process.*

If you have questions, please send an email message to [mbrungardt@desotoks.us](mailto:mbrungardt@desotoks.us) or a voice message to 913-583-1182 x116.

The map modernization project is a joint effort between the City of De Soto, Johnson County, Kansas, and the Federal Emergency Management Agency.



Example New Flood Insurance Rate Map. Blue River Basin, 159<sup>th</sup> & Mission Road to 167<sup>th</sup> & Nall Ave. in Johnson County, KS.