

New FEMA Floodplain Mapping Process

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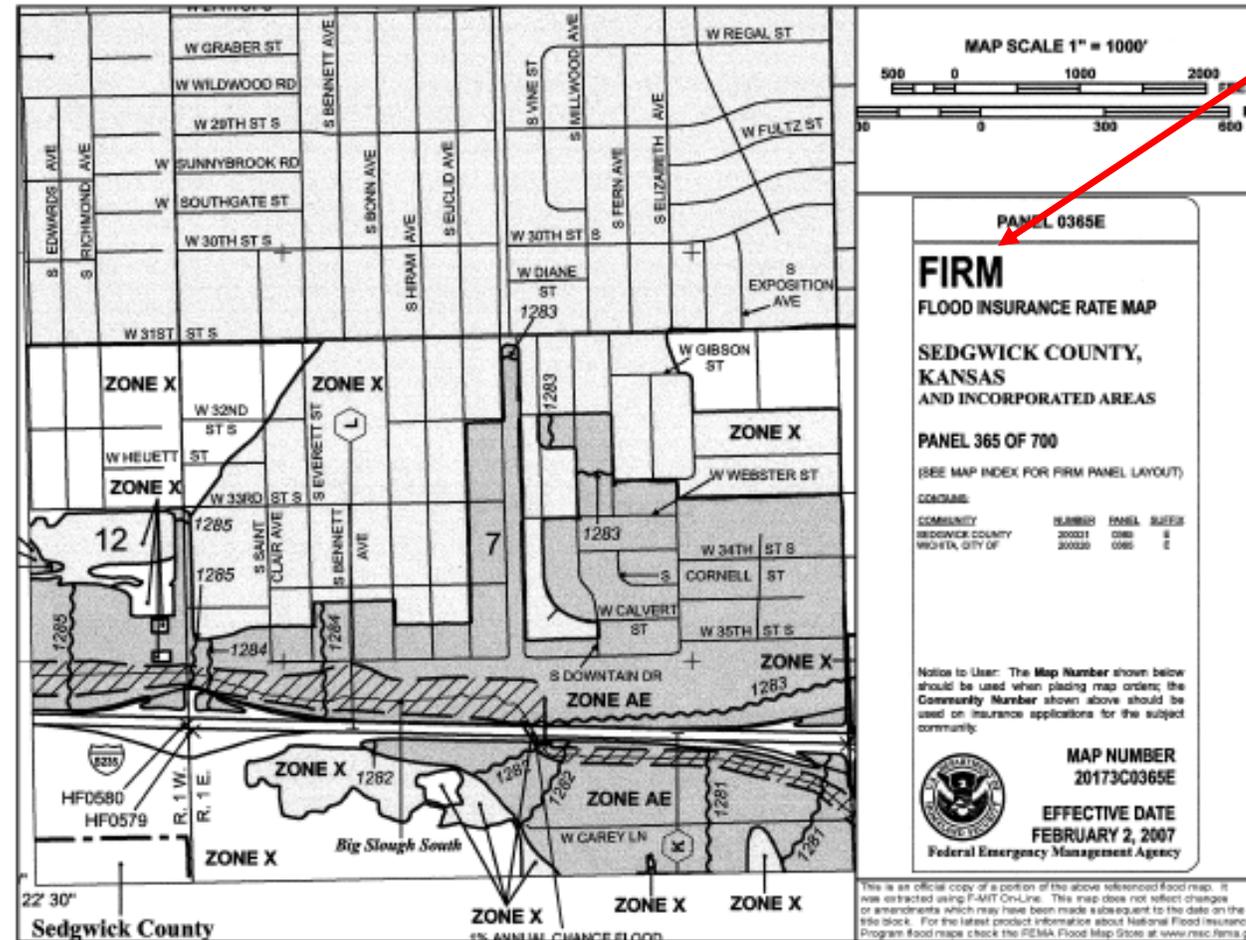
A Guide to Understanding the Map Change for
The City of Wichita & Sedgwick County

What is a FIRM?

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FIRM Stands for

Flood
Insurance
Rate
Map



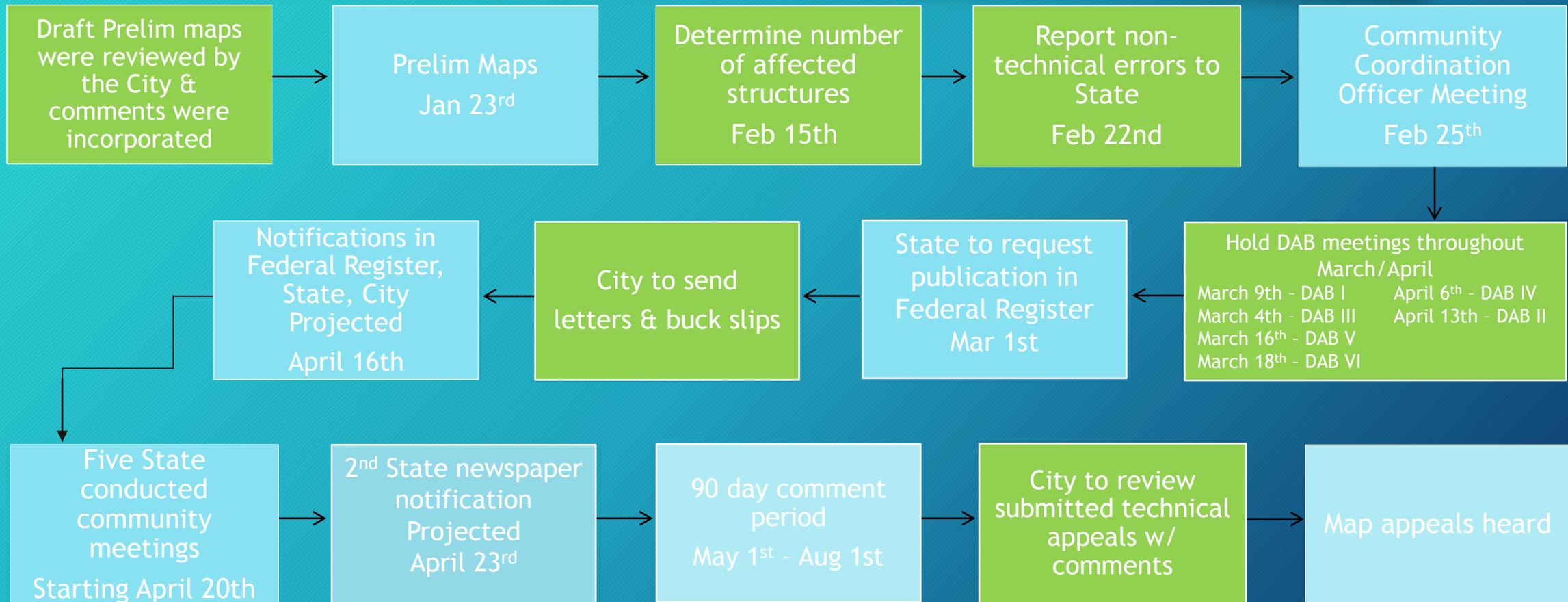
Why did the maps change?

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- Routine update process
- Better topographic mapping by use of LiDAR - Light Detection and Ranging. The LiDAR method gives better ground level accuracy
- More detailed technical hydraulic analysis

These things combined allows for better flood information for the residents of the City of Wichita and Sedgwick County.

What happens to the maps now and the mapping process



What happens to the maps now and the mapping process - Continued

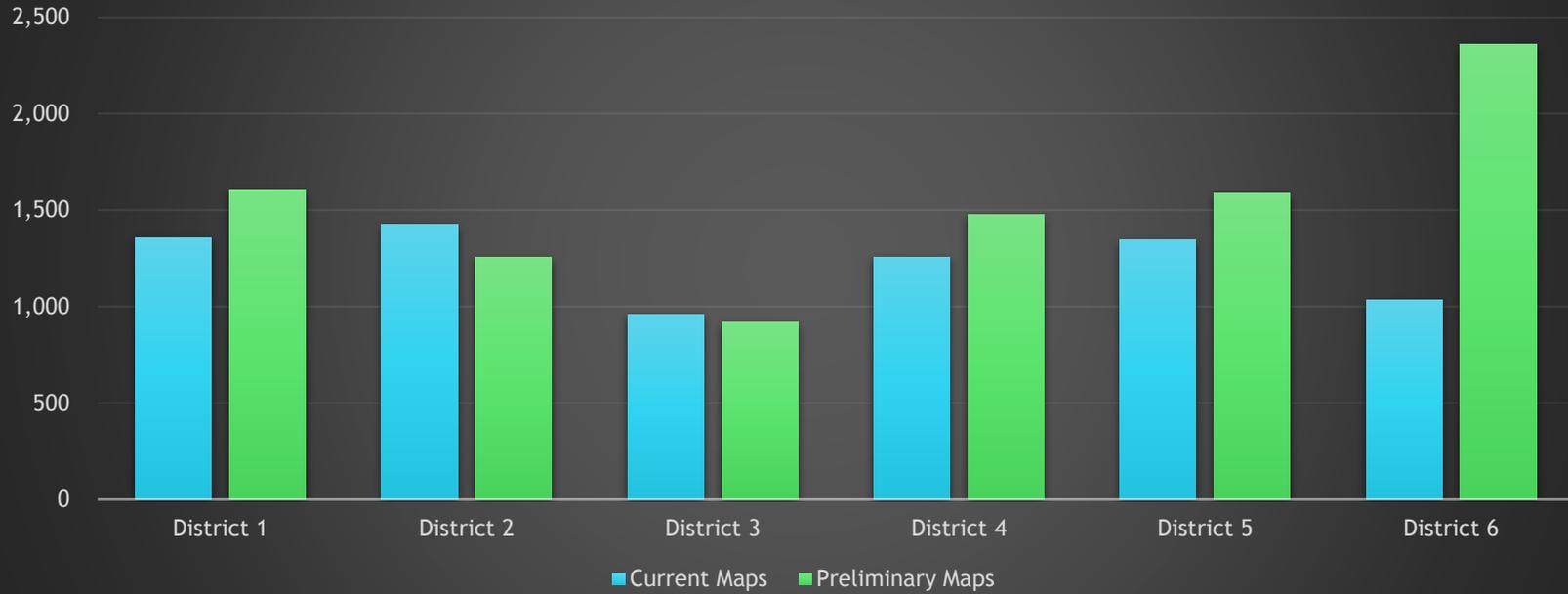
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Floodplain by District

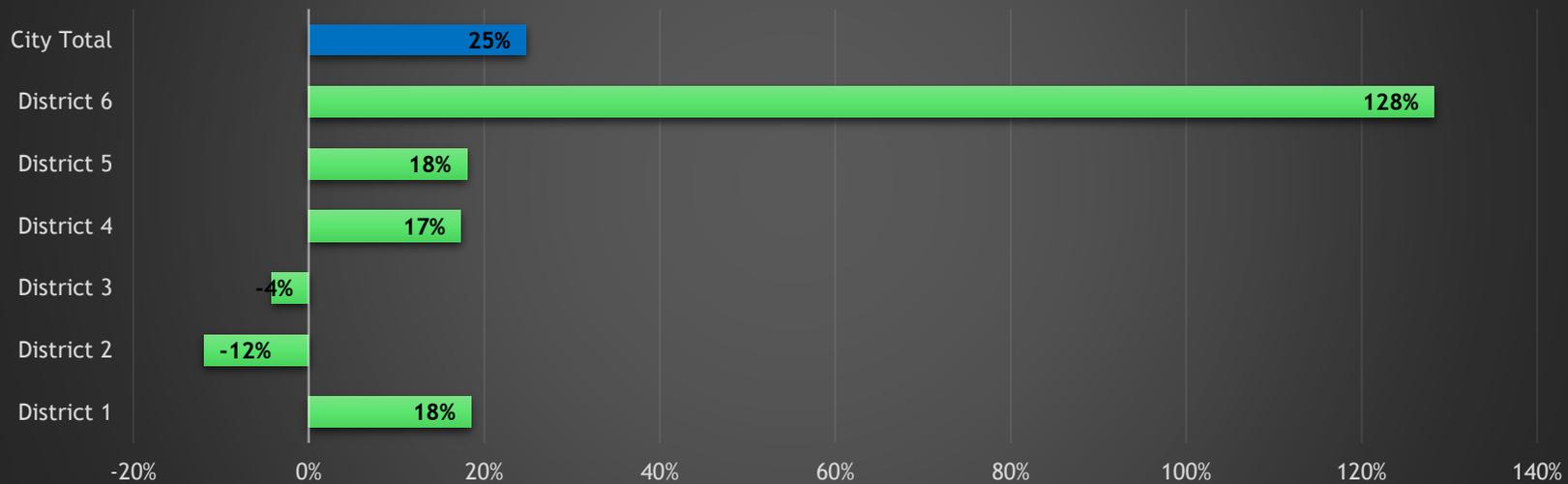
Analysis of Floodplain Map Changes By District							February 19, 2015			
	Properties In	Properties Out	Properties Unchanged	Current Total	% of City Total	Future Total	% of City Total	Net Change No. of Prop.	% Change No. of Prop.	
District 1	678	427	930	1,357	18%	1,608	17%	251	18%	
District 2	386	556	870	1,426	19%	1,256	14%	(170)	-12%	
District 3	431	471	486	957	13%	917	10%	(40)	-4%	
District 4	678	460	797	1,257	17%	1,475	16%	218	17%	
District 5	429	187	1,158	1,345	18%	1,587	17%	242	18%	
District 6	1,748	423	610	1,033	14%	2,358	26%	1,325	128%	
City Total	4,350	2,524	4,851	7,375	100%	9,201	100%	1,826	25%	

Number of Properties in Floodplain

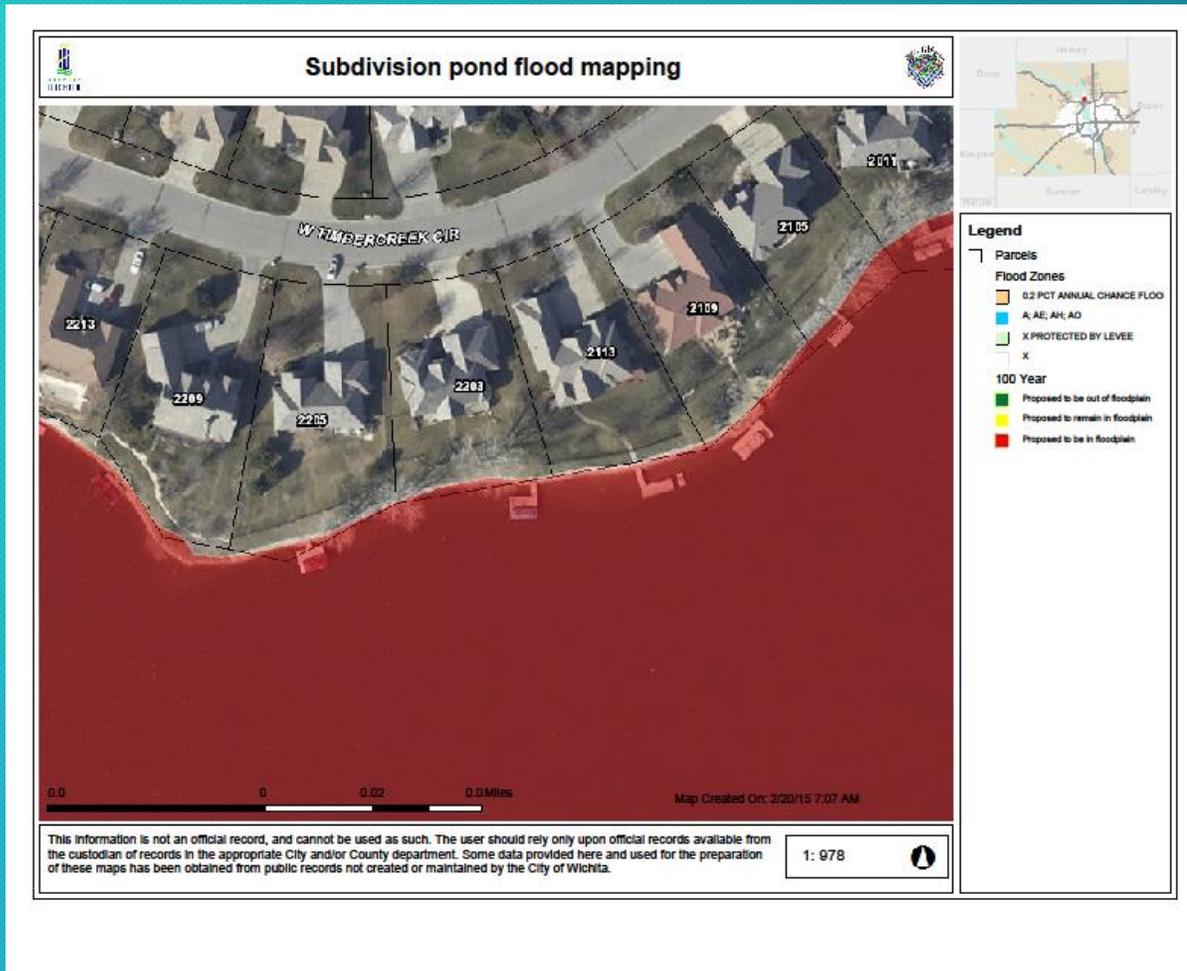


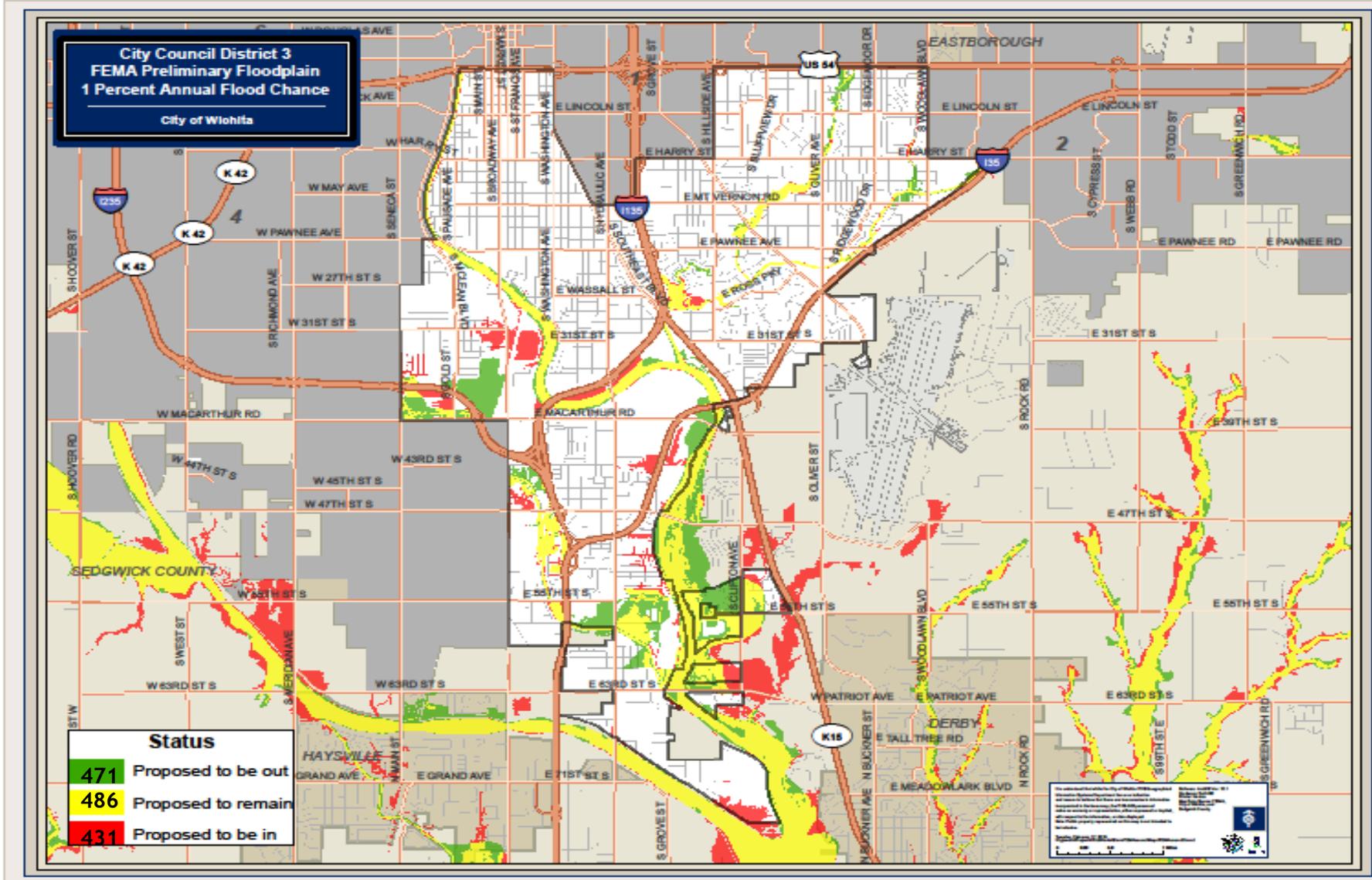
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Perc. Change in Floodplain Properties: Current vs. Prelim. Maps

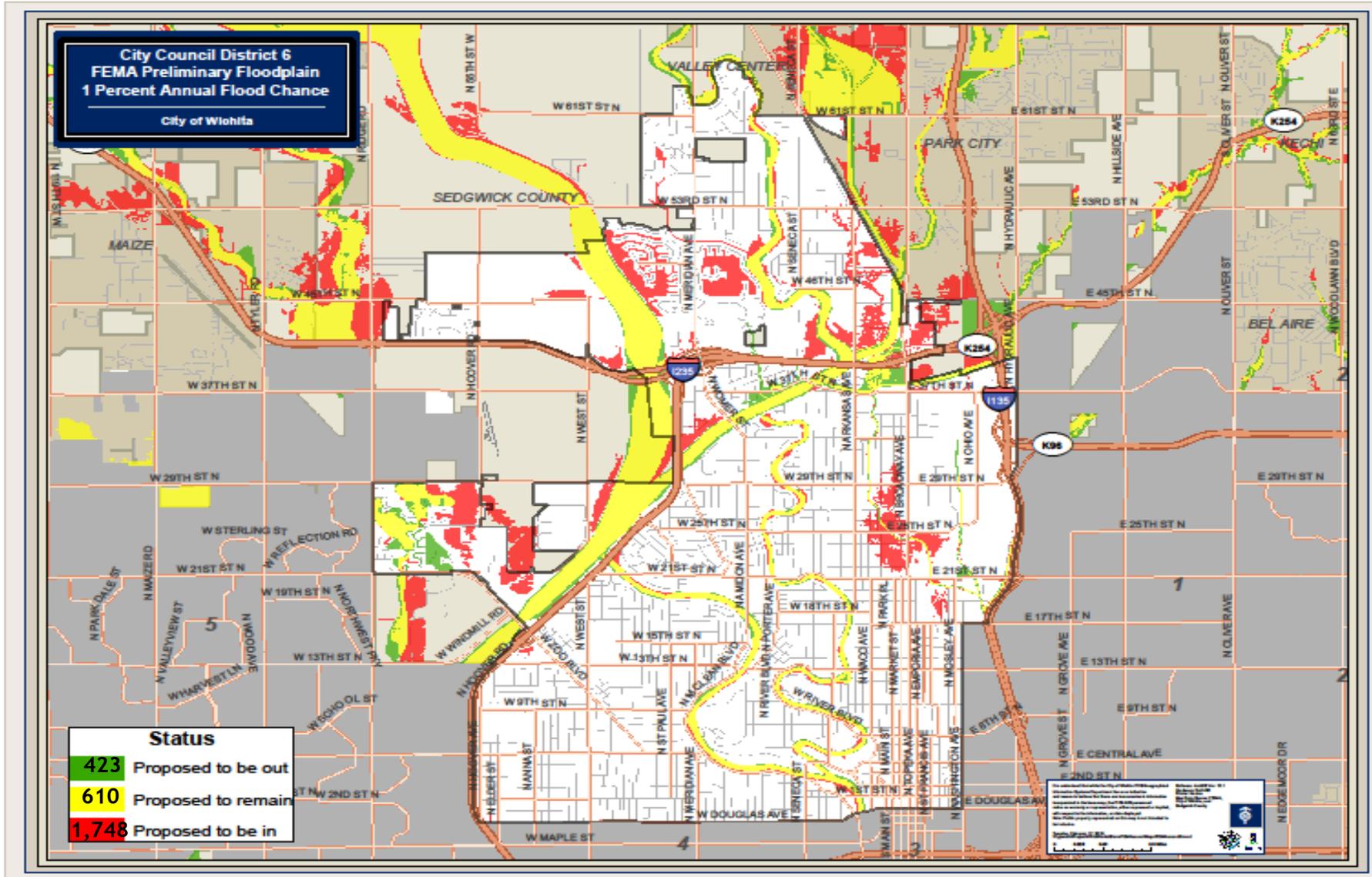


Property vs Structure Determination





- Bromilows South
Broadway Addition
 - Bell Jackson Addition
-
- Look at new
floodplain areas on
detailed maps for
structure insurance
needs



- Harbor Isle Addition (Subdivision pond not previously mapped, 559 properties)
- Morning's Addition (Subdivision pond not previously mapped)
- W 27th N, W 22nd N, W Waco Ave, Broadway
- N Fairview Ave, N Arkansas Ave, W 43rd N, W 41st N
- Look at new floodplain areas on detailed maps for structure insurance needs

What can an affected landowner do?

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- Apply for a Letter of Map Amendment (LOMA) to the new effective maps
- Hire a survey company to assist with the LOMA process
- Elevation Certificate proving the structure is above the Base Flood Elevation (BFE)
- City will support the LOMA application
- If LOMA approved, apply to their lending institution
- A landowner currently in an A zone may use the preliminary map information to apply for a LOMA
- A landowner can also grandfather in a previous zone for insurance

Additional Options for a landowner regarding flood insurance

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- Flood insurance availability
- Mortgage lender notification to the homeowner
- No mortgage action
- Grandfathered insurance rates
- Buy Preferred Risk Policy (PRP) insurance
- Mandatory purchase of flood insurance
- <https://www.floodsmart.gov/floodsmart/>

Questions?