

## **Flood Insurance Rate Map Changes Could Affect Your Insurance Needs!**

The Federal Emergency Management Agency (FEMA) has conducted a multi-year project to re-examine flood zones throughout Sedgwick County and has developed revised, detailed, flood hazard maps. The new maps reflect current flood risks, and will replace maps that are up to 20 years old. As a result, property owners throughout the County, the City of Wichita, and other small cities participating in the National Flood Insurance Program will have up-to-date, Internet-accessible information about your potential flood risk. The maps should become effective, once adopted, in all jurisdictions by February of 2007.

A total of approximately 12,850 properties throughout Sedgwick County could be at risk of flooding during a 100-year flood event, which means there is a 1% chance of flooding any given year. Of this total, the City of Wichita has approximately 1,400 properties that will be in the 100-year floodplain for the first time. In the unincorporated areas of Sedgwick County, approximately 337 properties will be in the 100-year floodplain for the first time. This means that at least a portion of the parcel, if not the entire parcel could be at risk of flooding during a 100-year flood event.

What does this mean to you? Over the life of a 30-year loan, statistics show that a home within the 100-year floodplain has a three times greater risk of flooding than risk of fire, and most homeowner insurance policies do not provide coverage for damage due to flooding.

If your property has a structure(s) that falls within the Special Flood Hazard Area (meaning that your property is within the 100-year floodplain) your property is at risk of flooding and purchasing flood insurance, for both the structure and its contents, is highly recommended. If you have a mortgage from a federally-regulated lender, then by federal law, your lender must require you to carry flood insurance when these flood maps become effective.

Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and written through licensed insurance agents. Contact your insurance agent to learn about lower-cost “**grandfathering**” options offered by the NFIP for properties being mapped into higher-risk areas for the first time. For more information on flood insurance, visit the National Flood Insurance Program’s website, <http://www.floodsmart.gov/>.

These flood hazard maps are important tools used in the effort to protect lives and properties throughout Sedgwick County. By showing the extent to which areas of the County and individual properties are at risk for flooding, the flood maps help business owners and residents make more informed decisions about personal safety and financially protecting their property. These maps also allow

community planners, local officials, engineers, builders and others to make determinations about where and how new structures and developments should be built.

**To find out if the new Flood Insurance Rate Maps will affect your property:**

- If you live in the Wichita city limits, please call the flood determination number at 268-4498.
- If you live in the unincorporated areas of Sedgwick County, please call 660-1840.
- All other cities should call their local city hall for more information.
- View the new [FEMA Map](#)