

# INFORMATION ON FLOODPLAIN MANAGEMENT

## And Flood Insurance Requirements

1. The Federal Emergency Management Agency (FEMA) is an agency within the Department of Homeland Security that is responsible for administration of the National Flood Insurance Program (NFIP).
2. The NFIP was established by Congress in 1968 and enables property owners in participating communities to purchase insurance against losses from flooding.
3. FEMA is also responsible for the development of floodplain maps that identify which properties are located within **Special Flood Hazard Area (SFHA)** boundaries.
4. FEMA has been updating floodplain maps throughout the country because many were originally created over 20 years ago and obsolete for various reasons. The new maps adopted by the City of Shawnee are dated September 3, 2010 and replace those dated April 2, 1992.
5. There are several reasons why a floodplain designation might change for a particular property or area but the most probable reason for properties around the lake is the advancement in technology. With satellite imagery and more sophisticated tools to work with, surveyors can make more precise measurements.
6. Properties within the SFHA boundaries on floodplain maps are determined to have at least a 1% annual chance of being flooded. Some people refer to this as the “100-year flood plain”.
7. Buyers applying for government-backed financing to purchase properties within the SFHA boundary are required to purchase flood insurance.
8. Most mortgage companies will also require borrowers to purchase flood insurance if the property is within an SFHA boundary to protect their investment, even if no government-backed financing is involved.
9. If a purchaser or property owner believes their structures are above the floodplain, they can submit a Letter of Map Amendment (LOMA) to FEMA through a licensed surveyor who must first perform an elevation survey. If approved, FEMA will remove the property from the SFHA on the map but it would still be up to the mortgage company to drop the flood insurance requirement. Even if the mortgage company requires you to purchase flood insurance, being outside the SFHA would lower your premiums. Cost for an elevation survey can vary depending on a lot of factors but one leaseholder paid \$550 a couple of years ago.
10. SPECIAL NOTE: If you currently have a mortgage on your property and have recently been contacted to purchase flood insurance, be sure to read your mortgage or have an attorney look it over for you. Your mortgage is a binding contract between you and your lender and if there is nothing in it pertaining to flood insurance, you should not be required to purchase it.
11. Cities also use the floodplain map to determine whether or not to issue building permits. According to Shawnee’s city engineer, building sites at the lake must be at least 1 foot above spillway level. If your lot is determined to be within an SFHA boundary on the floodplain map,

you would be required to obtain an elevation survey showing your construction site is at least 1 foot above the spillway and if it is not, you would have to raise the pad to meet the requirement.

12. If your property is now designated as being within an SHFA boundary and your house is destroyed by fire, tornado, etc., you might be required to obtain an elevation survey before rebuilding, even if you didn't previously.
13. You can access the city's floodplain ordinance online at [www.shawneeok.org](http://www.shawneeok.org) (Select Online Code Book from the menu, then read Chapter 14). Also, attached are answers to some frequently asked questions from the FEMA web site that you might find helpful.
14. You can access the FEMA web site at <http://www.fema.gov/business/nfip/> for more detailed information about floodplain management and flood insurance. This web site also has a flood insurance estimator that may show whether you are in a "low-moderate" or "high" risk area; however, not all addresses are in the database.
15. To determine the flood zone status of your particular lake lot, you can ask to view the floodplain map on file at the city planning department at 222 N. Broadway in downtown Shawnee.