Date  
  
Dear \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ­­­­­­­­­­­,

This letter is to inform you that a portion of your property is (or will be) mapped within the Special Flood Hazard Area (SFHA) within the Flood Insurance Rate Map (FIRM) dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_ for \_\_\_\_\_\_\_\_\_\_\_\_\_ (community name). For purposes of this letter, this area will be referred to as the floodplain. To view the floodplain boundary in relation to your property, visit the state website at: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. There are some important implications to this designation that you will need to consider from an insurance and permitting standpoint.

The first thing to understand is that if the floodplain touches any part of your home or any structures with a federally backed mortgage, it is considered to be in the floodplain and flood insurance will be required, which is made available through your community’s participation in the National Flood Insurance Program (NFIP). Depending on your individual circumstances, you may qualify for certain discounts. Flood insurance is one of the most important things you can do to protect your home and belongings in the event of a flood. Even if you do not have a mortgage, consider purchasing flood insurance anyway as most standard homeowner’s insurance policies do not cover flood damages. For more information on the NFIP and the mandatory purchase requirement, please visit: [www.floodsmart.gov](https://www.floodsmart.gov/)

Secondly, since your community participates in the NFIP, you need to be aware that any development within the floodplain will require at a minimum, a local floodplain development permit. In some instances, a state permit may be required if fill that is on average 1 foot of depth or more, is being brought into the floodplain. Any new residential construction is required to have the lowest floor elevated to at least 1 foot above the Base Flood Elevation (BFE) as documented through a licensed surveyor or engineer most commonly through an Elevation Certificate. Your community may have adopted a higher elevation requirement, or other requirements specific to your community. Please use the contact information at the end of this letter to learn more about community specific requirements.

Other types of development that will require a local floodplain development permit include things like fences, decks, additions, or accessory structures such as a shed. As long as no human habitation occurs within accessory structures and they are 600 square feet or less, and used only for parking or storage, they can be wet floodproofed at grade with by installing flood vents on at least 2 different walls that have 1 square inch of opening for every square foot of space. They will also need to be securely anchored and made of flood damage resistant material like treated lumber. There are also considerations for new agricultural structures within the floodplain. In general these will need to be elevated with the lowest floor at least 1 foot above the BFE, unless a variance is granted for these to be wet floodproofed at grade.

Other considerations are any improvements to structures within the floodplain. Although a community may elect to exempt certain maintenance items in their written administrative procedures, a permit is needed for basically any improvement to a structure in the floodplain including roof and window replacement to ensure that the cumulative cost of the improvements for per calendar year are under the substantial improvement threshold of 50% of market value for the structure (excluding land). If these improvements are greater than that threshold, the structure will need to be brought into compliance with the local floodplain ordinance (i.e. elevated with the lowest floor 1 foot above the BFE). Contact your local floodplain administrator for more information on specific requirements. In addition, structures are subject to the substantial damage rule, and if they are damaged by any means by 50% or more of the market value, they will also need to be brought into compliance with the local floodplain ordinance.

If you believe your property has been inadvertently included in the floodplain, you may be eligible for a Letter of Map Amendment (LOMA) that will officially remove the structure or piece of land from the floodplain. This document can be issued by FEMA if the Lowest Adjacent Grade (LAG) of your structure or Lowest Lot Elevation (LLE) of the land is at or above the Base Flood Elevation (BFE). A surveyor will be needed to determine these values and can assist with filing for the Letter of Map Amendment (LOMA). For more information on hiring a surveyor in Kansas visit: <https://www.ksls.com/>.

For additional questions or to obtain a local floodplain development permit, please consult the local floodplain administrator, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ at \_\_\_\_\_\_\_\_\_\_\_\_\_\_ or visit our website at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. For general questions related to the NFIP, please contact the state NFIP Coordinator Tara Lanzrath at [Tara.Lanzrath@ks.gov](mailto:Tara.Lanzrath@ks.gov) or 785-296-2513 or the state NFIP Specialist Cheyenne Sun Eagle at [Cheyenne.SunEagle@ks.gov](mailto:Cheyenne.SunEagle@ks.gov) or 785-296-0854.

Sincerely,