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used by mortgage lenders and insurance agents By ROBERT PIERCE • Daily Leader

In 1994, the Seward County Commission adopted a set of flood plain regulations approving participation in the National Flood Insurance Program, which is a requirement for participation in addition to adopting regulations.

Seward County's original Flood Hazard Boundary Map dated Sept. 13, 1977, was converted on May 1, 1999, to a Flood Insurance Rate Map, but new maps were not issued at that time.

On June 8, at a meeting of the Seward County/City of Kismet Planning Commission, floodplain administrator Marcie Weatherly said an initial set of maps were received in March 2008 and were reviewed.

Weatherly said representatives from the Federal Emergency Management Agency and from the state of Kansas met with Stacy Johnson and Lisa Olson from Seward County Planning and Zoning, and preliminary maps were received in September 2008.

Weatherly said those maps may not be in effect yet for lenders and insurance agents, but for regulatory purposes, they are already used because they are considered the best available data.

Current adopted flood plain regulations state that the best available data from all available sources will be used.

"The maps we have received will go into effect Sept. 25," Weatherly said. "At that time, lenders and federal agencies will use them to determine where loans can be issued and federal assistance can be provided. If our community chooses not to adopt these maps and updated regulations, we would no longer be in compliance with the National Flood Insurance Program,

and Seward County would be suspended from the NFIP.”

The planning commission, at that time, recommended adoption of the April 2009 draft of zoning regulations floodplain overlay district.

At Monday’s board meeting, commissioner C.J. Wettstein said new regulations are supposed to take effect on Sept. 5, and chairman Joyce Hibler said there will be a public hearing at the first meeting in July.

County counsel Dan Diepenbrock said there is a procedure for landowners and homeowners to go through if they object to the regulations.

Weatherly said previous Seward County maps only show tributaries of the Cimarron River, and the floodplains only went into those tributaries.

“Now, what they’ve done is decided that topographically, they needed to go the whole length of the tributary that’s on the map,” she said.

Wettstein said the regulations have to be accepted to receive flood insurance. Weatherly said FEMA and state representatives performed survey elevations in spots in question.

Weatherly said individuals living in the floodplain areas are not notified by planning and zoning officials in regards to the public hearing, but adoption of the regulations is published in the paper.

“People who currently have a home in something that becomes a flood plain would likely be notified by their mortgage company that now they’re required to have flood insurance,” she said.

Weatherly said some homeowners can get a lower rate on flood insurance because their home was previously built on what was then not considered a flood plain.

“We just moved the flood plain over your house,” she said.

Weatherly said for planning and zoning, limitations are put on what a potential homeowner can build.

“It’s not an issue for us unless you’re trying to put in something new,” she said.

Weatherly said current regulations require anything built on the lowest level of the first floor to be one foot above the base flood elevation.

“They have to do an elevation and determine the elevation,” she said.

“That determines how much fill they have to put in.”

Weatherly said FEMA does have a process for revisions and amendments to a map.

“They realize we’re looking at it on this grand scope, and there might be a little hill there that we can’t see that we’re generalizing that there is in the flood plain,” she said. “Here’s the hill we can’t see from our large scope, but you can apply. You have to provide elevation information. They’ll review it and either amend the map or revise the map.”

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