COMMUNITY RATING SERVICE

WHAT ARE THE BENEFITS TO DOUGLAS COUNTY PROPERTY OWNERS

https://www.douglascountyks.org/floodplain

WHAT IT IS

The Community Rating System (CRS) is a program administered by the Federal Emergency Management Agency. It provides lower insurance premiums under the National Flood Insurance Program. The premium reduction is in the form of a CRS Class, similar to the classifications used for fire insurance. A Class 1 provides a 45% premium reduction. A Class 10 provides no reduction.
The CRS Class is based on the floodplain management activities a community implements.

In many cases, these are activities already implemented by the community, the state, or a regional agency. The more activities implemented, the better the CRS class.

You can get a free map showing the flood areas on your property. Contact the Floodplain Administrator for advice on how to floodproof through wet floodproofing, dry floodproofing, or elevating a structure.

The Douglas County Floodplain Administrator also has copies on file of Elevation Certificates, Letters of Map Amendment and Letters of Map Revision.

BENEFITS:

- Money stays in your community instead of being spent on insurance premiums.
- Every time residents pay their insurance premiums, they are reminded that the community is working to protect them from flood losses, even during dry years.
- The activities credited by the CRS provide direct benefits to the community, including:
  - Enhanced public safety,
  - Reduction in damage to property and public infrastructure,
  - Avoidance of economic disruption and losses,
  - Reduction of human suffering, and
  - Protection of the environment.
- Local flood programs will be better organized and more formal.
- The community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
- Technical assistance in designing and implementing some activities is available at no charge.
- The community will have an added incentive to maintain its flood programs over the years.
- The public information activities will build a knowledgeable constituency interested in supporting and improving flood protection measures.

COST TO DOUGLAS

- The community must have a successful Community Assistance Visit.
- The community must designate a CRS Coordinator who prepares the application papers and works with FEMA and the Insurance Services Office (ISO) during the verification visit.
- Each year the community must recertify that it is continuing to implement its activities. It must provide copies of relevant materials (e.g., permit records).
- The community must maintain elevation certificates, permit records, and old Flood Insurance Rate Maps forever.
- The community must maintain other records of its activities for five years, or until the next ISO verification visit, whichever comes sooner.

Douglas County Zoning & Codes Department | 3755 E 25th Street, Lawrence, KS 66046 | phone 785.331.1343 | fax 785.842.1201

FEMA MAP INFORMATION SERVICE

PUBLIC SERVICE OF DOUGLAS COUNTY ZONING & CODES STAFF

https://www.douglascountyks.org/floodplain

FLOODWARNING SYSTEM:

Many times flooding along the Kansas & Wakarusa Rivers, or their tributaries, can be predicted days in advance, allowing ample time for warning for preparation or evacuation. However, there is a potential for flash flooding to occur from storms after the ground has become saturated or when there is heavy rainfall within a short duration of time.

If you notice unusual flooding or a rapid rise in water in creeks or streams, notify Douglas County Emergency Management at 785.832.5259. Contact your Township Board or the Douglas County Public Works Department if roads are flooded and barricades need to be placed. Tune your radio to KLZR-FM 105.9-for local and National Weather Service Updates. Local radio and TV stations will also interrupt programs to advise you on weather alert situations.

ELEVATION CERTIFICATES

Elevation certificates are available for some properties located in the Special Flood Hazard Area (SFHA). The availability is dependent upon the date of construction, the type of activity (building construction or non-structural development activity), and if the property was in the SFHA at the time a building permit was issued.

MANDATORY FLOOD INSURANCE REQUIREMENTS

Anyone in Douglas County is eligible for flood insurance, because Douglas County participates in the National Flood Insurance Program (NFIP). Most homeowner's insurance policies do not cover damage from floods. Flood insurance policies typically cover only the building structure and not the contents. If you want contents coverage, it is available. Ask your insurance agent for details about it. There is a 30-day waiting period before flood insurance coverage takes effect. Plan ahead; do not wait until a flood is predicted before purchasing flood insurance.

LOCAL EXAMPLES OF FLOODING

N 1075 ROAD

N 2190 ROAD

N 2190 ROAD

N 2190 ROAD

Purchase of flood insurance is mandatory if your building is inside the Special Flood Hazard Area (SFHA) and you are using a federally regulated/insured bank for a mortgage or to refinance.

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