

# BOARD OF COUNTY COMMISSIONERS OF DOUGLAS COUNTY, KANSAS

## WEDNESDAY, DECEMBER 4, 2013

-Consider approval of the minutes of October 30, 2013  
4:00 p.m.

### CONSENT AGENDA

- (1) (a) Consider approval of Commission Orders;
- (b) Consider approval of Supplemental Agreement No.1 to original Agreement No. 157-11 for interchange construction project at Bob Billings Parkway/K-10 highway. (Keith Browning);
- (c) Consider approval of a County resolution establishing maximum charges for authorized tow service providers and for tow providers towing a vehicle without the prior consent of the owner or operator of the vehicle (Craig Weinaug);
- (d) Consider approval of a Notice to Township Board for a Cereal Malt Beverage license for Clinton Marina (Clerk's Office);
- (e) Consider approval of a Notice to Township Board for a Cereal Malt Beverage license for Clinton Submarina (Clerk's Office); and
- (f) Accept the low total quote from Mid-States Material in the amount of \$73,532.50, and authorize the Public Works Director to approve an increased rock quantity up to 15% of the total contract amount for channel restoration at Structure No. 05.45N-17.50E (Keith Browning)

### REGULAR AGENDA

- (2) Presentation on BW-12 (Biggert-Waters Flood Insurance Reform Act of 2012) adopted Congress in 2012 that takes effect this year and next year. The purpose, implementation and impacts of this act on owners of property within the FEMA regulatory floodplain will be presented by Robert Butler from FEMA Region VII office." (Robert Butler and Andy Megrail)
- (3) Executive session for consultation with the Board's attorney on a matter protected by the attorney-client privilege, the justification of which is to protect the privilege and the Board's position in the legal matter to be discussed.
- (4) (a) Consider approval of Accounts Payable (if necessary)  
(b) Appointments  
(c) Public Comment  
(d) Miscellaneous
- (5) Adjourn

## WEDNESDAY, DECEMBER 11, 2013

6:30 p.m.

Consent:

- Consider approval of the 2014 Douglas County Holiday Schedule;
- Consider approval of Cereal Malt Beverage License for Flamingo Enterprises (Clerk's Office);
- Consider approval of Cereal Malt Beverage License for The Clinton Store (Clerk's Office);

Regular: **CUP-2-1-10**: Consider a Conditional Use Permit to allow seasonal camping accessory to farm operations, on approximately 12 acres, located at and adjacent to 1480 N. 1700 Road. Submitted by Natalya Lowther, property owner of record. (PC Item 4; denied 5-4 on 11/18/13) Mary Miller will present the item.

## WEDNESDAY, DECEMBER 18, 2013

- Consider approval of Cereal Malt Beverage License for Clinton Marina, 1329 E 800 Rd (Clerk's Office);
- Consider approval of Cereal Malt Beverage License for Clinton Submarina, 1329 E 800 Rd (Clerk's Office);



## DOUGLAS COUNTY PUBLIC WORKS

1242 Massachusetts Street  
Lawrence, KS 66044-3350  
(785) 832-5293 Fax (785) 841-0943  
dgcopubw@douglas-county.com  
www.douglas-county.com

**Keith A. Browning, P.E.**  
Director of Public Works/County Engineer

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### MEMORANDUM

To : Board of County Commissioners

From : Keith A. Browning, P.E., Director of Public Works/County Engineer

Date : October 31, 2013

Re : Consent Agenda approval of Supplemental Agreement No. 1  
Supplement to original three-party agreement  
Interchange construction at Bob Billings Parkway/K-10 highway

KDOT, the City of Lawrence, and Douglas County entered into Agreement No. 157-11 dated September 4, 2013 for the referenced interchange construction project. Under terms of the original agreement, Douglas County's sole obligation is to be responsible for \$528,000 of the project costs.

The attached Supplemental Agreement No. 1 contains provisions for additional project work. The additional work involves KDOT and the City of Lawrence only. Since the original agreement is a three-party agreement, KDOT requests all three parties sign the supplemental agreement.

Action Required: Consent Agenda approval of Supplemental Agreement No.1 to original Agreement No. 157-11 for interchange construction project at Bob Billings Parkway/K-10 highway. The BoCC should sign three (3) original copies of the supplemental agreement.

PROJECT NO. 10-23 KA-1826-01  
NHPP-A182(601)  
INTERCHANGE CONSTRUCTION  
CITY OF LAWRENCE, KANSAS  
DOUGLAS COUNTY, KANSAS

## S U P P L E M E N T A L   A G R E E M E N T   N o . 1

This Agreement, made and entered into effective the date signed by the Secretary or designee, is by and between **MICHAEL S. KING, Secretary of Transportation**, Kansas Department of Transportation (KDOT) (the “Secretary”), the **City of Lawrence, Kansas** (“City”), and **Douglas County, Kansas** (“County”), **collectively**, the “Parties.”

### RECITALS:

- A. The Parties entered into an Agreement dated September 4, 2013 for interchange construction at K-10 and Bob Billings Parkway in Lawrence, Kansas (the “Original Agreement”).
- B. The Parties mutually desire to supplement the Original Agreement to reflect the City’s participation in the following additional work, to be included in the Project: construction of a west-bound right-turn lane, sidewalk, and associated improvements at the NE corner of Bob Billings Parkway and Langston Way.

**NOW, THEREFORE**, in consideration of this premise, the Parties agree as follows:

1. On page 7 of the Original Agreement, Article IV, SPECIAL CONDITIONS, is revised to add new paragraph 5 to read as follows:

5. **Additional Project Work.**

(a) **Right Turn Lane Improvements.** As part of the Project, the Secretary will construct a west-bound right-turn lane, sidewalk, and associated improvements at the NE corner of Bob Billings Parkway and Langston Way (collectively, “Right Turn Lane Improvements”), as shown in the Design Plans. The City agrees to pay to the Secretary a lump sum payment in the amount of \$90,000.00 to design and construct the Right Turn Lane Improvements. The Secretary will be responsible for one hundred percent (100%) of the total costs to design and construct the Right Turn Lane Improvements that exceed \$90,000.00.

(b) **Remittance of Costs.** The City shall deposit with the Secretary \$90,000.000 for the Right Turn Lane Improvements within forty-five (45) days after the Letting date.

(c) **Associated Right of Way Acquisition.** City will be responsible for appraisal and acquisition of all necessary Right of Way, to include temporary and permanent easements, for the Right Turn Lane Improvements.

(d) Utility Relocation. -Any Utility adjustments for the Right Turn Lane Improvements will be subject to the provisions contained in Article II, paragraph 6, Utilities.

**THIS SUPPLEMENTAL AGREEMENT** shall not be construed to alter, modify, or void the terms, provisions or conditions of the Original Agreement, incorporated herein by reference, except as herein specifically provided.

**IN WITNESS WHEREOF** the Parties have caused this Supplemental Agreement to be signed by their duly authorized officers.

Kansas Department of Transportation  
Michael S. King, Secretary of Transportation

By: \_\_\_\_\_  
Jerome T. Younger, P.E. (Date)  
Deputy Secretary and  
State Transportation Engineer

**Signatures continue on following page**

IN WITNESS WHEREOF the Parties have caused this Supplemental Agreement to be signed by their duly authorized officers.

APPROVED this \_\_\_ day of \_\_\_\_\_, 20\_\_, by the governing body of DOUGLAS COUNTY, KANSAS.

ATTEST:

DOUGLAS COUNTY, KANSAS

\_\_\_\_\_  
COUNTY CLERK (Date)

\_\_\_\_\_  
CHAIRPERSON

(SEAL)

\_\_\_\_\_  
MEMBER

\_\_\_\_\_  
MEMBER

**Signatures continue on following page**

IN WITNESS WHEREOF the Parties have caused this Supplemental Agreement to be signed by their duly authorized officers.

APPROVED this \_\_\_ day of \_\_\_\_\_, 20\_\_, by the governing body of THE CITY OF LAWRENCE, KANSAS.

ATTEST:

THE CITY OF LAWRENCE, KANSAS

\_\_\_\_\_  
CITY CLERK (Date)

\_\_\_\_\_  
MAYOR

(SEAL)

**RESOLUTION NO. 13-\_\_\_\_**

**A Resolution of the Board of County Commissioners of Douglas County, Kansas, Establishing Maximum Charges For Authorized Tow Service Providers and For Tow Providers Towing a Vehicle Without the Prior Consent of the Owner or Operator of the Vehicle**

**WHEREAS**, K.S.A. 19-101, *et seq.* provides the Board of County commissioners of Douglas County, Kansas (the "Board") with home rule authority to transact all County business and perform all powers of local legislation and administration it deems appropriate; and

**WHEREAS**, pursuant to its home rule authority, the Board has previously adopted Article 15 of Chapter 1 of the Douglas County Code, relating to towing and storing of vehicles at the request of the Sheriff and/or without the prior consent of the owner or operator of the vehicle; and

**WHEREAS**, Article 15 of Chapter 1 of the Douglas County Code, specifically Section 1-1513, provides that the Board may adopt and amend a resolution from time to time to establish maximum fees and charges for certain towing and vehicle storage services;

**WHEREAS**, the Board previously adopted Resolution Nos . 12-38 and 12-40 to establish those fees and charges and adopts this Resolution to replace and supersede Resolution Nos. 12-38 and 12-40.

**NOW THEREFORE**, be it resolved by the Board as follows:

SECTION I. Maximum Charges. Pursuant to Section 1-1513 of the Douglas County Code, as amended, the maximum authorized charges for towing, storage and other related services with respect to a vehicle having a licensed gross weight of 18,000 pounds or less towed by an authorized tow service provider pursuant to the County contract tow rotation list or towed by any tow provider without the prior consent of the owner or operator of the vehicle, are as follows:

1. For towing, including use of wheel lifts, rollback and flatbed, a maximum charge of:
  - i. \$150 for vehicles having a licensed gross weight of 12,000 pounds or less, plus \$3.00 per mile.
  - ii. \$250 for trucks and other vehicles having a licensed gross weight of more than 12,000 pounds or having more than 4 wheels on the ground, plus \$3.00 per mile, but see Section 13 below for trucks and other vehicles having a licensed gross weight of more than 18,000 pounds.
  - iii. Billable mileage is defined as starting from the location of business, to the hook-up site and back to the location of business.

Subject to Section 12 below, this charge includes clean-up of all accident debris and spills, including but not limited to the use and removal of floor-dry or similar products to clean up any fluid spills.

2. For storage of a vehicle, a maximum charge of: \$35 per day. Daily charges shall be determined for any portion of a calendar day the vehicle is stored, beginning at the time the vehicle is first placed in the storage lot; provided, however, that storage charge shall be waived if the owner or authorized representative retrieves the vehicle within the first 24 hours; provided further that the tow company may only assess a storage charge for days that there is reasonable access to personnel who may respond to release the vehicle.

3. Exclusive of state recognized holidays, no additional charge shall be assessed for releasing a vehicle between the hours of 8:00 a.m. to 5:30 p.m., Monday through Friday. For releasing a vehicle during all other times, a maximum charge of: \$35.

4. For tarping a vehicle with broken windows otherwise open to the weather, a maximum single charge of: \$15.

5. For dolly use in towing a vehicle, a maximum charge of: \$50. This charge is addition to the basic tow service charge. A dolly charge cannot be assessed unless a dolly is necessary and actually used to tow the vehicle.

6. For winching, a maximum charge of: \$100 per hour, prorated by each one-quarter hour. This charge includes labor necessary to operate the winch but is in addition to the basic tow service charge.

7. For extraordinary labor for winching and securing the vehicle in excess of 30 minutes, a maximum charge of: \$72 per hour, prorated by each one-quarter hour. Extraordinary labor may only be charged for non-customary labor necessarily and actually incurred for removal of a vehicle or mechanically necessary to prepare the vehicle for towing, and any such charge shall be described in detail on the report. No additional charge may be assessed for the first 30 minutes of extraordinary labor.

8. A tow company may assess reasonable additional charges for extraordinary situations that necessarily and actually require more than one wrecker. The charge for an additional wrecker shall not exceed the maximum charges provided for in this Resolution for the first wrecker.

9. For the waiting or standby time after the wrecker has been at the scene for 30 minutes, a maximum charge of: \$72 per hour, prorated by each one-quarter hour. No additional charge may be assessed for the first 30 minutes of wait or standby time.



10. For a motorist assist involving delivery of fuel, tire changes, unlocks, jumpstarts, and other services commonly associated with a motorist assist, a maximum service charge of \$60, plus mileage provided above; provided, however, that the tow company may charge for materials, such as fuel, delivered; provided further that if the tow company demands cash payment before releasing the vehicle to the owner or operator and, as a result, tows the vehicle because the owner or operator does not have sufficient cash at the time, the owner or operator shall be permitted to retrieve the motor vehicle within 24 hours and pay the foregoing charge and the tow company shall release the vehicle to the owner or other authorized person with no additional charges whatsoever.

11. If the owner or other authorized person in control of the vehicle arrives at the scene prior to removal or towing of the vehicle, and such person is capable of safely operating the vehicle and such vehicle is functional, the vehicle shall, upon request of such person, be disconnected from the towing or removal apparatus. That person shall be permitted to remove the vehicle without interference upon the payment of a reasonable charge of not more than \$60, plus mileage provided above, and no other charge shall be assessed; provided, however, that if the tow company demands cash payment before releasing the vehicle to the owner or operator and, as a result, tows the vehicle because the owner or operator does not have sufficient cash at the time, the owner or operator shall be permitted to retrieve the motor vehicle within 24 hours and pay the foregoing charge and the tow company shall release the vehicle to the owner or other authorized person with no additional charges whatsoever.

12. For accidents requiring fluid clean-up, a maximum charge of: \$25 for labor and \$5 for floor-dry or similar products to clean up any fluid spills. For extraordinary labor in the clean-up of accident debris and spills in excess of 30 minutes, a maximum charge of: \$72 per hour, prorated by each one-quarter hour. Extraordinary labor may only be charged for non-customary labor necessarily and actually incurred for removal of accident debris and fluids, and any such charge shall be described in detail on the report. No additional charge may be assessed for the first 30 minutes of extraordinary labor.

13. The maximum charges contained in this Resolution shall not apply to trucks and other vehicles having a licensed gross weight of more than 18,000 pounds.

14. Each tow company shall provide to each owner or authorized representative an itemized bill indicating the amount for each service provided.

SECTION II. Repeal. Resolution No. 12-38 is repealed on the effective date of this Resolution

SECTION III. Effective Date. This Resolution shall take effect and be in force from and after the later of the following to occur: (i) its publication once in the official County newspaper, and (ii) November 1, 2012.

IN WITNESS WHEREOF, the foregoing Resolution was adopted this \_\_\_\_\_ day of December \_\_\_\_\_, 2013.

**BOARD OF COUNTY COMMISSIONERS OF  
DOUGLAS COUNTY, KANSAS:**

\_\_\_\_\_  
Mike Gaughan, Chair

\_\_\_\_\_  
Nancy Thellman, Member

ATTEST:

\_\_\_\_\_  
Jim Flory, Member

\_\_\_\_\_  
Jameson D. Shew, County Clerk

**NOTICE TO THE TOWNSHIP BOARD**

STATE OF KANSAS DOUGLAS COUNTY, ss

TO THE TOWNSHIP CLERK, CLINTON TOWNSHIP

This is to notify the members of your Township Board that application has been filed with the Douglas County Commission for **Clinton Marina** to sell Cereal Malt Beverages at retail for consumption off the premises: **1329 E 800 Road**.

The Township Board may within (10) days file an advisory recommendation as to the granting of such a license and such advisory recommendation shall be considered by the Board of County Commissioners before such license is issued KSA 41-2702.

Done by the Board of County Commissioners this **4<sup>th</sup> day of December, 2013**.

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
COUNTY CLERK

(SEAL)

The board of county commissions in any county shall not issue a license without giving the clerk of the township board in the township where the applicant desires to locate, written notice by registered mail, of the filing of the application.

**NOTICE TO THE TOWNSHIP BOARD**

STATE OF KANSAS DOUGLAS COUNTY, ss

TO THE TOWNSHIP CLERK, CLINTON TOWNSHIP

This is to notify the members of your Township Board that application has been filed with the Douglas County Commission for **Clinton Submarina** to sell Cereal Malt Beverages at retail for consumption on the premises: **1329 E 800 Road**.

The Township Board may within (10) days file an advisory recommendation as to the granting of such a license and such advisory recommendation shall be considered by the Board of County Commissioners before such license is issued KSA 41-2702.

Done by the Board of County Commissioners this **4th day of December, 2013**.

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
COUNTY CLERK

(SEAL)

The board of county commissions in any county shall not issue a license without giving the clerk of the township board in the township where the applicant desires to locate, written notice by registered mail, of the filing of the application.



## DOUGLAS COUNTY PUBLIC WORKS

1242 Massachusetts Street  
Lawrence, KS 66044-3350  
(785) 832-5293 Fax (785) 841-0943  
dgcopubw@douglas-county.com  
www.douglas-county.com

**Keith A. Browning, P.E.**  
Director of Public Works/County Engineer

MEMO TO: Board of County Commissioners

From: Terese A. Gorman, P.E., Engineering Division Manager

Date: November 26, 2013

RE: Channel restoration at Structure No. 05.45N-17.50E

Douglas County received a \$75,000 grant from US Fish & Wildlife Service (USFWS) for a channel restoration project located at the existing drainage structure at 554 E 1750 Road. The BOCC discussed this project on October 2 and allocated \$50,000 from the CIP to supplement the \$75,000 we are receiving from USFWS.

With guidance from USFWS, we have prepared plans to restore the channel. This involves a large amount of rock fill and construction of rock vanes that direct flow to the center of the channel rather than along the edges where the stream bank erodes away. We need to purchase a large amount of rock from a quarry as well as have them haul the rock to our work site.

We received quotes from 2 different suppliers for this rock. Martin Marietta provided a total cost of \$73,550.00 for shot rock and 2 ton riprap with hauling. Mid-States Material provided a total cost of \$73,532.50 for shot rock and 2 ton riprap with hauling.

Given the uncertain quantity of the actual amount of rock needed to restore this channel, we request authority to approve using an additional rock quantity totaling up to 15% of the price quote received from the rock suppliers.

Action Required: Accept the low total quote from Mid-States Material in the amount of \$73,532.50, and authorize the Public Works Director to approve an increased rock quantity up to 15% of the total contract amount.



# Changes Coming to the National Flood Insurance Program – What to Expect

Impact of changes to the NFIP under Section 205 of the Biggert-Waters Act

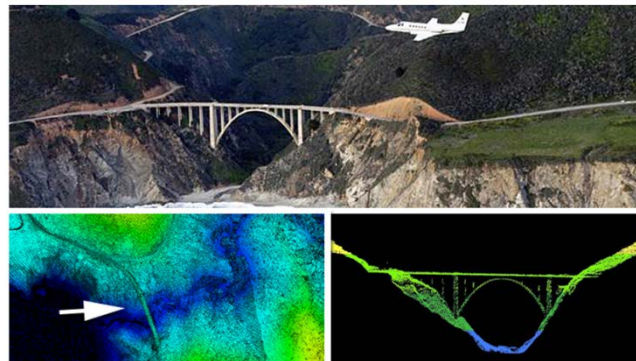


# Flood Risk

- **Flood risks and the costs of flooding**
  - Weather patterns, erosion, and development are a few factors increasing flood risk in many communities.
  - Better science, improved tools, and more data are providing a more accurate definition of flood hazards.
  - More buildings and other infrastructure being built in areas at risk for flooding and replacement costs continue to grow.



LIDAR—Light Detection and Ranging—is a remote sensing method used to examine the surface of the Earth.



# Changes Have and are Coming to the NFIP

- **Congress passed the Flood Insurance Reform Act of 2012 (Biggert Waters 2012), which:**
  - Raises rates on certain classes of property to reflect “the true” flood risk which in turn allows people to make better all around decisions before and after flood events.
  - Trigger rate changes for certain properties within a revised or updated map area to accurately reflect the flood risk.
- **The changes will mean rate increases for many policyholders over time.**
- **Buying or selling a property, or allowing a policy to lapse may trigger rate changes.**
- **There are investments you and your community can make to reduce the impact of rate changes.**



# What is Changing?

- **Flood insurance rates**

- Rates for most properties will more accurately reflect the “True” or “Full” risk.
- Subsidized rates for non-primary residences are being phased out now.
- Other subsidized rates will be eliminated over time:
  - New policies sold after July 6, 2012 to cover previously uninsured properties; and
  - Purchase of a property, allowing a policy to lapse, repetitive loss or cumulative damage, or other events, will trigger rate changes
  - When a community adopts a new flood map, discounts like grandfathering will be phased out – meaning premiums will increase over time. No implementation date at this time but expected in late 2014.

# Who Will Be Affected by Subsidy Changes?

- **Nationally** - only 20% of NFIP policies receive subsidies – and an even smaller number will see immediate changes.
- Owners of subsidized non-primary residences in a Special Flood Hazard Area will see 25% increase annually until rates reflect “true” risk – began January 1, 2013.

## Defined:

**Subsidized Premium Rate.** A rate charged to a group of policies that results in aggregate premiums insufficient to pay anticipated losses and expenses for that group.

**“True Risk” or “Full Risk” rate.** A rate developed by an actuary that accounts for the risk assumed by the program including the expected average claims payment and all administrative expenses. Requires an Elevation Certificate.

**Principal/Primary residence.** A single-family dwelling in which, at the time of loss the named insured or the named insured’s spouse has lived in for either 80% of the 365 days immediately preceding the loss, or 80% of the period of ownership, if less than 365 days.

# Who Will Be Affected by Subsidy Changes?

- Owners of subsidized property that has experienced severe repetitive flood losses or that has incurred flood cumulative damage with flood insurance payments exceeding the value of the structure will see 25% rate increase annually until rates reflect true risk – began October 1, 2013.

## **Severe repetitive losses.**

4 or more separate claim payments of more than \$5,000 each; or  
2 or more separate claim payments where the total value of the payments exceeds the current market value of the property.

# Who Will Be Affected by Subsidy Changes?

- Owners of subsidized **business properties in a Special Flood Hazard Area** will see 25% rate increase annually until rates reflect true risk -- beginning October 1, 2013. New applications will identify business properties separate from other non-residential buildings. Business properties will be rated as non-residential until the rulemaking process is complete.

**Business Property.** Any non-residential building that produces income or a building designed for use as office or retail space, wholesale, hospitality, or similar uses.

- Owners of **substantially damaged or substantially improved** subsidized property will see 25% rate increase.

# PRP Eligibility Extension Changes

- The Preferred Risk Policy (PRP) Eligibility Extension allows structures mapped into Special Flood Hazard Areas (SFHAs) on or after Oct. 1, 2008 to remain insured at the lower PRP rates.
  - Policies receiving the PRP Eligibility Extension rates will see average annual increases of 20 percent starting October 1, 2013.
  - New PRP EE rating class established
  - No more two year limitation on PRPEE

# What about when a new flood map is adopted?

- If you live in a community which adopts a new, updated Flood Insurance Rate Map (FIRM) :
  - Charging of insurance premiums based on a prior FIRM -- grandfathering -- will be phased out for some properties.
    - The Biggert-Waters Act Section 100207 calls for a phase-out of grandfathering discounts for properties shown on Flood Insurance Rate Maps that are updated.
    - Implementation date is unknown at this time.

# Reserve Fund

- **The legislation requires establishment of a reserve fund to pay for future losses**
- **In addition to rate increases accounting for true and changing risk, a 5 percent premium increase will go toward the reserve fund**
  - **Exception: Preferred Risk Policies and Group Flood Insurance Policies**
- **Pre-FIRM premium increases related to the phase out of subsidies and discounts include a 5 percent increase for the reserve fund**

# Who Won't Be Affected by Subsidy Changes?

- Owners of primary residences in SFHAs will be able to keep their subsidized rates **unless or until:**
  - You sell your property (new rates will be charged to next owner if they insure;)
  - You allow your policy to lapse;
  - You suffer severe, repeated flood losses; or,
  - You purchase a new policy (after July 6, 2012).



# When Will Changes Occur?

- **Now – Changes underway:**
  - Full-risk rates will apply to property not previously insured, newly purchased, or to a policy which is repurchased after a lapse.
  - Premiums for pre-FIRM non-primary residences in a Special Flood Hazard Area will increase by 25 percent each year until they reflect the full-risk rate – began January 1, 2013.
  - Premiums for pre-FIRM business properties, severe repetitive loss properties, and properties where claims payments exceed fair market value will increase by 25 percent each year until they reflect the full-risk rate. Began October 1, 2013.
  - For all risks not affected by BW-12 normal rate revisions will continue to occur annually. Those policies will include a 5% assessment to build a catastrophic reserve fund. Began October 1, 2013.
- **Late 2014:**
  - Premiums for properties affected by map changes will increase until they reach full-risk rates (details on implementation are pending).



FEMA



# What Can I Do to Lower Costs?

- **Home and business owners:**
  - Talk to your insurance agent about your insurance options
    - You'll probably need an Elevation Certificate to determine your correct rate
    - Higher deductibles might lower your premium
  - Consider retrofitting or rebuilding
    - Building or rebuilding higher will lower your risk and could reduce your premium
    - Consider adding vents to your foundation or using breakaway walls
  - Talk with local officials about community-wide mitigation steps

# BW-12 and Rebuilding Decisions

Elevation lowers premiums.

## ZONE AE EXAMPLE

Under the Flood Insurance Reform Act of 2012, You Could Save More than **\$90,000** over 10 Years if You Build 3 Feet above Base Flood Elevation\*

PREMIUM AT 4 FEET BELOW  
BASE FLOOD ELEVATION

\$9,500/year  
\$95,000/10 years

PREMIUM AT  
BASE FLOOD ELEVATION

\$1,410/year  
\$14,100/10 years

PREMIUM AT 3 FEET ABOVE  
BASE FLOOD ELEVATION

\$427/year  
\$4,270/10 years

Homes built below  
BFE could be hit  
hard by an increase  
to full-risk rates



BFE



BFE



BFE

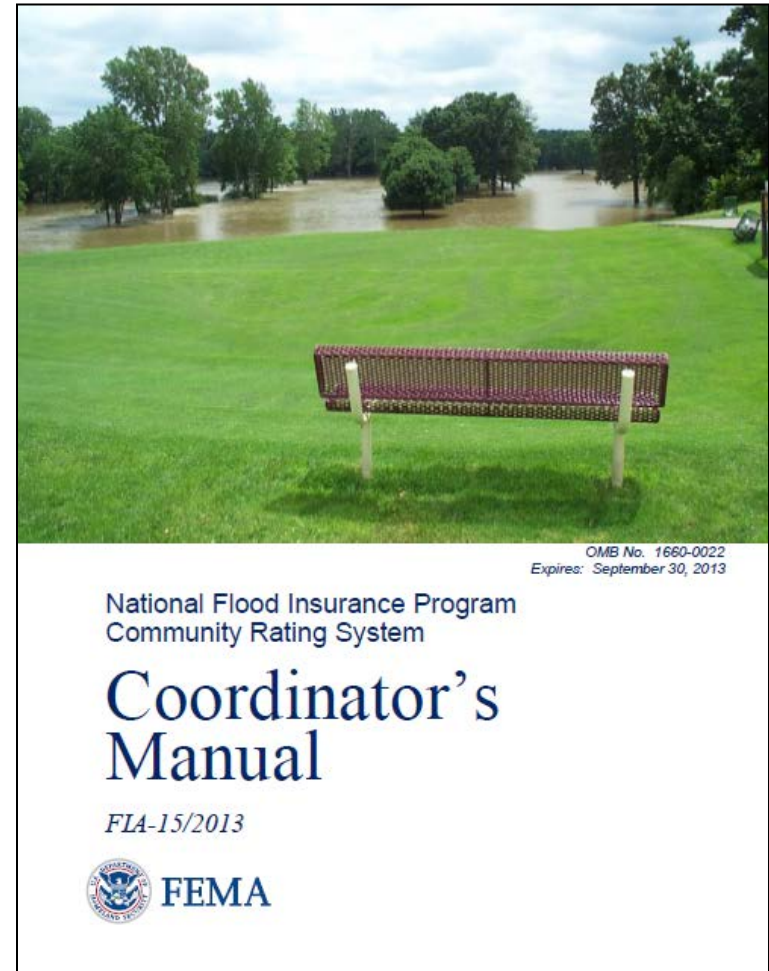
Elevating 3 feet  
above the BFE could  
lower premiums  
significantly!

\*\$250,000 building coverage only (does not include contents), AE (high to moderate risk) zone, single-family, one-story structure without a basement at: 4 feet below Base Flood Elevation (BFE); at BFE; and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2012). The illustration above is based on a standard National Flood Insurance Program (NFIP) deductible.

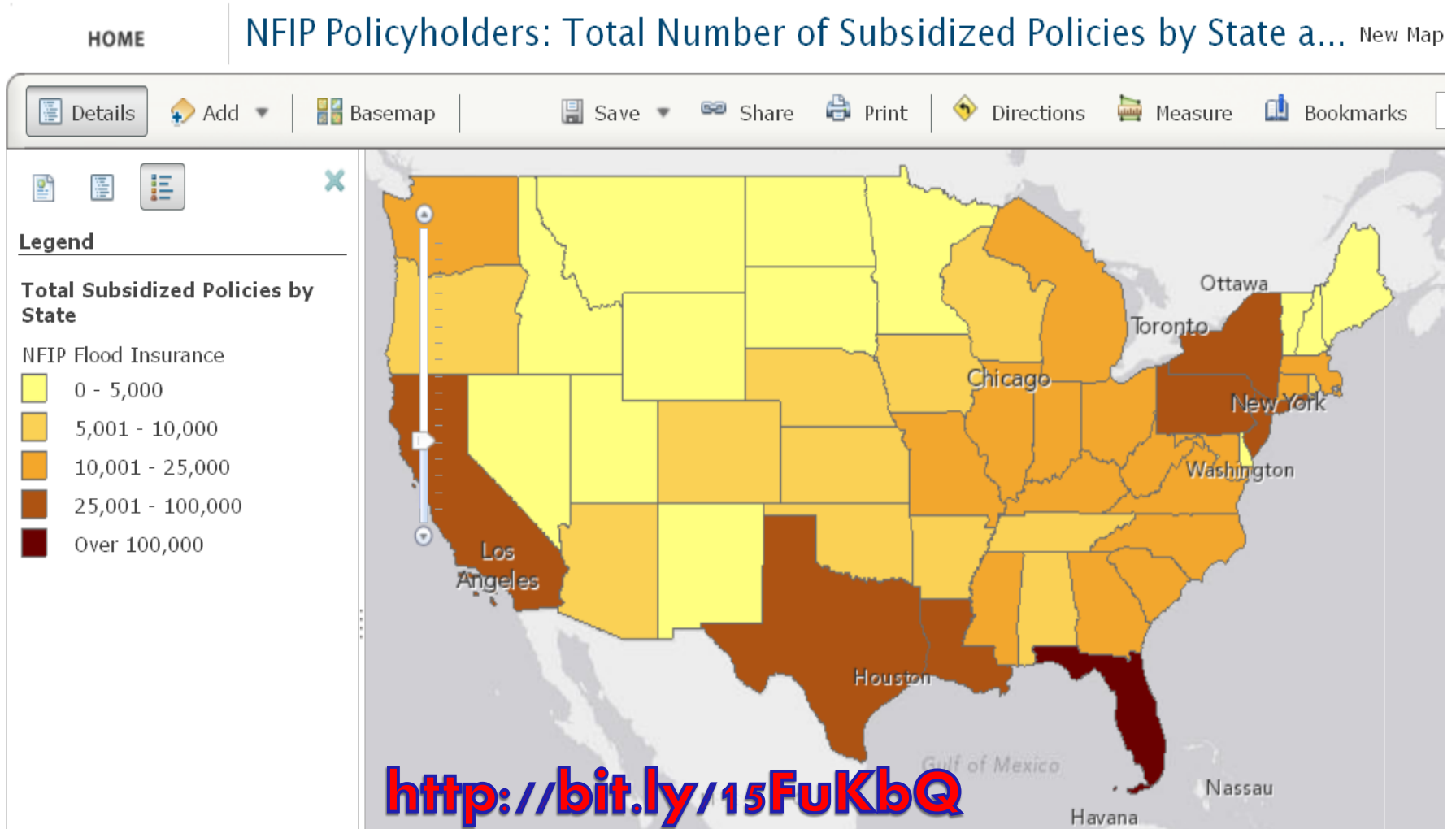
# Community Role

## ■ Community leaders:

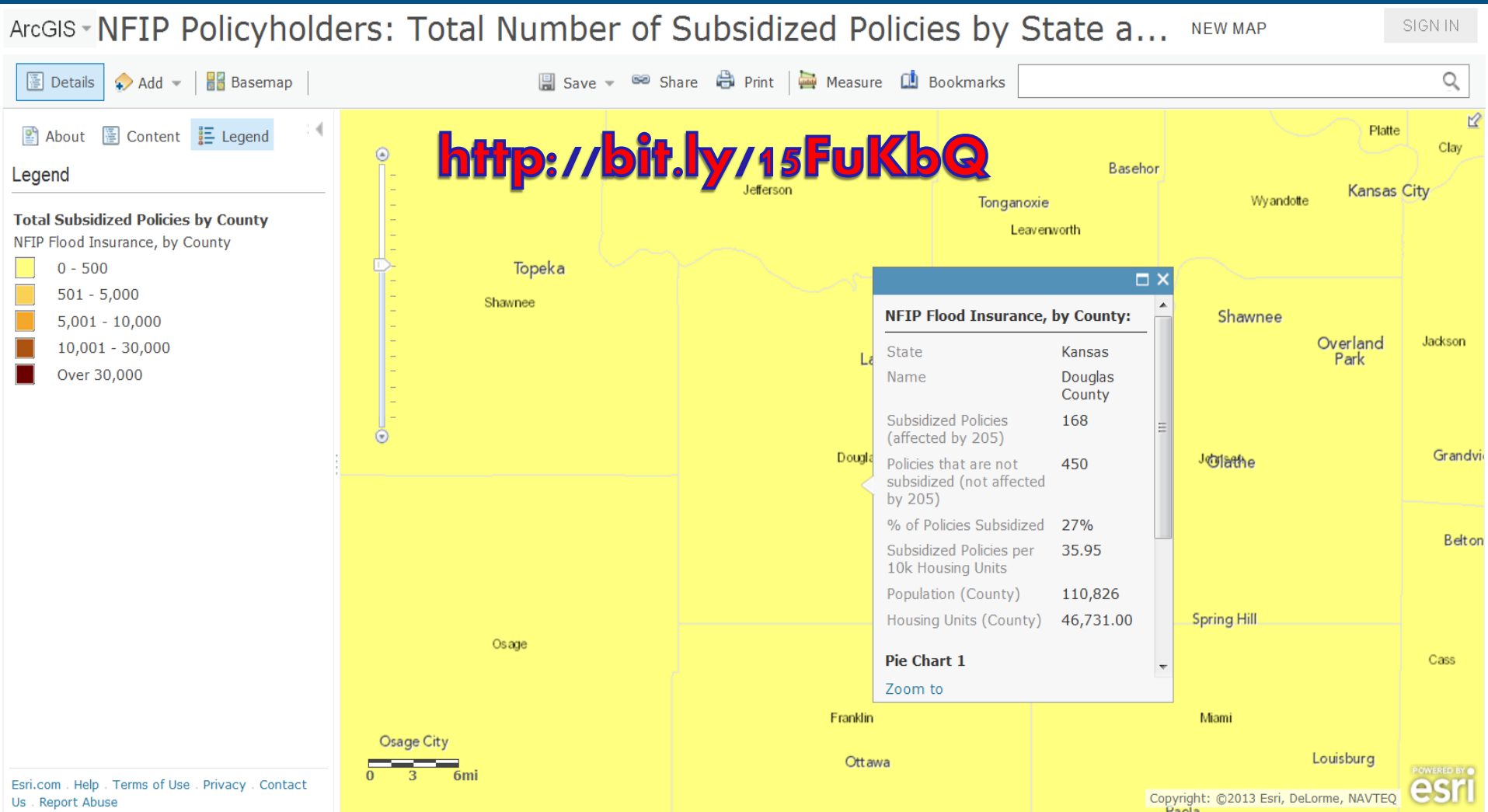
- Go to the interactive map to find out how many policy holders may be affected by BW-12 in your community.
- Consider joining the Community Rating System (CRS) or increasing your CRS activities to lower premiums for residents.  
<http://crsresources.org/>
- Talk to your state about grants. FEMA issues grants to states which can distribute the funds to communities to help with mitigation and rebuilding.



# Policyholder Subsidies



# Policyholder Subsidies



# What Do I Need to Remember?

- **Many changes are coming to the Flood Insurance program**
  - Congress acted to make program stronger financially.
- **On many more policies, flood insurance rates will reflect true risk.**
  - Insurance rates will rise on some policies; and
  - There are specific actions which will trigger rate changes.
- **Property owners should talk to their insurance agent about how changes may affect their property and flood insurance policy.**
- **Building or rebuilding higher can lower flood risk and could save money.**
- **FEMA can help communities lower flood risk and flood insurance premiums through:**
  - CRS program;
  - Various mitigation grants; and
  - Technical advice on building and rebuilding to mitigate future flood damage.



# For Additional Information

- Visit <http://www.fema.gov/flood-insurance-reform-act-2012> for more information and FEMA published fact sheets, videos, impacted policy holders by state and county and updated information on BW-12
  
- For information on flood insurance and BW-12
  - WYO Bulletins at <http://bsa.nfipstat.fema.gov/wyobull/wyobull2012.html>
  - Call the National Flood Insurance Program Help Center at 1-800-427-4661
  - Visit [agents.floodsmart.gov](http://agents.floodsmart.gov) to access additional information as it becomes available.
  
- ASFPM BW-12 Information Page
  - [http://www.floods.org/index.asp?menuID=651#BW-12\\_Implementation](http://www.floods.org/index.asp?menuID=651#BW-12_Implementation)
  
- BW-12 on You tube
  - <https://www.youtube.com/watch?v=tpeqSQr3ngY&list=UUHMck7Qh7gAf7o4qnPu84IA&index=1>

# Online Training for Local Officials

- Supporting community efforts in floodplain management, risk assessment, and mitigation planning and action
- FREE!
- A variety of topics
  - Elevation Certificates
  - NFIP Basics
  - Using DFIRMs and Digital Data
  - Preparing for Post-Disaster Responsibilities
  - Substantial Damage Estimation
- No travel - participate from your desk!
- CECs available for ASFPM CFMs®
- More info at <http://j.mp/starronlinetraining> (click the Upcoming tab) or by email at [training@starr-team.com](mailto:training@starr-team.com)



*Image from www.atariarchives.org*