

## Federal Emergency Management Agency COUNTY CLERK Washington, D.C. 20472

## JAN 14 2005

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

196 C FHBM

Mr. Bob Hein Chairman, Marion County Board of Commissioners P.O. Box 219 Marion, Kansas 66861

Dear Chairman Hein:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has determined that your community will be converted to the Regular Phase of the National Flood Insurance Program (NFIP) effective March 1, 2005. The current Flood Hazard Boundary Map (FHBM) for your community, dated August 22, 1978, will remain in effect as a Flood Insurance Rate Map (FIRM). A copy of the effective FHBM is enclosed.

When FEMA determines that a community has Special Flood Hazard Areas (SFHAs), but that existing conditions indicate that these areas have minimal potential for future development and are, therefore, at a minimal risk from flood damage, there is no immediate need to use detailed study methodology to determine the flood having a one-percent chance of being equaled or exceeded in any given year (base flood). Where no immediate study is necessary, a community can be converted to the Regular Phase of the NFIP under which your residents and property owners will be eligible to purchase larger amounts of flood insurance.

The SFHAs, shown on the FHBM for your community, are subject to inundation by the base flood. FEMA has not conducted a detailed Flood Insurance Study (FIS) for these areas and; therefore, Base Flood Elevations (BFEs) have not been determined, and the full extent of the flood risk for these areas has not been established. In the event that your community anticipates or experiences development activity in these areas, community officials may request that an FIS be conducted by FEMA to develop a FIRM with more detailed risk data for floodplain management and insurance purposes.

Please keep in mind that community officials are required to regulate any new construction that may take place in the SFHAs in your community in accordance with 44 CFR Section 60.3(b) of the NFIP regulations. Our records indicate that your community has adopted the necessary floodplain management ordinances.

We suggest, to avoid possible confusion in the future, that the official record copy of the FHBM in your community's map repository be permanently marked as a FIRM with the date that your community is converted to the Regular Phase of the NFIP.

## Chairman Bob Hein

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If new construction takes place in the SFHA, and if Federal or federally related financial assistance is to be obtained for such construction, then in accordance with Section 102 of the Flood Disaster Protection Act of 1973, flood insurance will be required in the amount of Federal financial assistance or the maximum amount available under the program, whichever is less. For structures built on or after the community's Regular Program entry date, insurance is available only at actuarial rates. For structures in existence in the SFHAs before the effective date of the community's conversion to the Regular Program, the first layer of insurance coverage will still be available at the subsidized rates or at actuarial rates (whichever will produce the lower premium). The second layer of coverage will be available only at the actuarial rates established for the community.

Our decision not to conduct a detailed FIS in your community is based on information available to FEMA at this time. If additional technical information becomes available in the future that shows the community's SFHAs are more extensive, we will revise the FIRM identifying those areas and will consider and FIS and establish BFEs and other risk information.

If you have any questions, please contact the Director, Federal Insurance and Mitigation Administration of the Federal Emergency Management Agency in Kansas City, by mail at 2323 Grand Boulevard, Suite 900, Kansas City, Missouri 64108-2670, or by phone at (816) 283-7061.

Sincerely,

Doug Bellomo, P.E., CFM, Acting Chief

Hazard Identification Section

Mitigation Division

Emergency Preparedness and Response Directorate

New Community ID Number: 200593

**Enclosures** 

cc:

Regional Director, FEMA Region VII

NFIP State Coordinating Agency Community Map Repository