

STAFF REPORT

DATE: 07/29/2025

TO: Bel Aire City Council

FROM: Paula Downs

RE: Agenda

STAFF COMMUNICATION

FOR MEETING OF	08/5/2025
CITY COUNCIL	
INFORMATION ONLY	

SUMMARY: City of Bel Aire Participation in National Flood Insurance Program (NFIP) Community Rating System (CRS)

Program Details:

The NFIP is administered by The U.S. Department of Homeland Security, Federal Emergency Management Agency (FEMA).

The NFIP “enables property owners to purchase flood insurance. In return, communities agree to adopt and implement local floodplain management regulations that contribute to protecting lives and reducing the risk of new construction and substantial improvements from future flooding”

The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the NFIP. In CRS communities, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community’s efforts that address the goals of the program:

- Reduce and avoid flood damage to insurable property
- Foster comprehensive floodplain management

City of Bel Aire Participation in CRS Program:

In 2013, the CRS Specialist for the state heavily promoted the program and encouraged all communities to participate. At that time, the City took steps to prepare and apply to be a CRS Community. The application was approved in May 2014 and Bel Aire was established as a Class 8 community. As a Class 8 flood plain community, flood insurance policy holders received a 10% discount on their premiums. In 2019/2020 the City became a Class 9 community which provides flood insurance policy holders with a 5% discount on their premiums.

There are 46 CRS communities in Kansas ranging from Class 5 to Class 9. The Class category is established by the type of information provided to the CRS specialist by the City. Information submitted receives points and based on the total points places the city into a Class. The Class level establishes the flood insurance discount for policy holders in the City.

Percentage of Cities in Kansas by Class:

- Class 9 = 41% (18 communities) receive 5% discount
- Class 8 = 36% (16 communities) receive 10% discount
- Class 7 = 18% (8 communities) receive 15% discount
- Class 6 = .07% (3 communities) receive 20% discount
- Class 5 = .02% (1 community) receive 25% discount

There are four (4) communities that were once participating in the program but are no longer involved.

Communities in Sedgwick County who participate:

- Derby – Class 7 receiving 15% discount
- Valley Center- Class 7 receiving 15%
- Haysville- Class 8 receiving 10% discount
- Bel Aire – Class 9 receiving 5% discount

Current Discussion:

Bel Aire currently has three (3) flood insurance policy holders who receive the 5% discount. The individuals are not known to the City or the CRS Specialist. FEMA has this private information.

Depending on the depth of the flood zone and the price of the home, homeowners, on average, pay approximately \$4,000 - \$6,000 a year for flood insurance. Based on the information gathered and reported by the City to the CRS program, insurance holders receive a 5% discount on their insurance.

Based on the average amount paid by homeowners for flood insurance:

- Homeowner paying \$4,000 insurance premium receive a discount of \$200 a year
- Homeowner paying \$6,000 insurance premium receive a discount of \$300 a year
- The three (3) Bel Aire homeowners combined would receive a total discount of \$600 - \$900 per year.

Information Collected for Annual Report:

Staff collects and provides information in 10 areas within the CRS program. Each area provides a list of the type of information accepted. Information for Bel Aire's report is developed and gathered by Public Works, Planning and Zoning, Code Enforcement, City Engineer and Communications. The following information is developed and gathered monthly, quarterly, and bi-annually to support the annual report:

- Flood plain elevation certificates
- Lot grading plan certificates

- Flood plain area map information with pictures
- Inquiry log of homeowner questions about flood zone area
- Approval letters to build/rebuild in flood zone areas
- Homeowner letters related to discharges into ditches
- Letters to banks/insurance companies in City about the flood plain management program
- Update and maintain flood protection library with FEMA publications on flood protection topics. Update and post accurate information on website
- Log engagement with homeowners about property protection (retrofitting techniques and drainage improvements)
- Outreach Events and Public Notifications (provide notices and pictures) related to Pollution Prevention Measures:
 - Develop Utility Bill inserts 3x a year on topics such as:
 - Stormwater Information
 - Illegal dumping
 - Erosion control efforts
 - Backflow information
 - Lawn fertilizer
 - Events tracked:
 - Drug takeback
 - Trash pick-up events
 - Curbside pick-up
 - Recycle
 - Brush site events
 - Christmas tree shredding
 - Arbor Day celebration,
 - Clean-up of waterways or pond banks
- Ditch and waterway check and restoration report and pictures
- Attend meeting related to hazard mitigation plan and adopt the plan
- Report documenting discussions with contractors about excessive litter on job sites, gutter and inlet screening/guards, and erosion control
- Report documenting street flooding/weather issues related to stormwater and flood plain
- Report documenting building permits/remodels in the flood zone areas
- Drainage plans in flood plain area
- Information on code enforcement complaints related to trash, stagnant water and other landscaping complaints.
- Stormwater Discharge information
- Street sweeping activities
- Drain repair information and pictures
- Soil erosion information provided
- Ensure codes/ordinances are updated and in place

Staff Responsibilities:

- Gather, develop, and maintain required information
- Submit yearly reports to CRS Specialist
- Participate in a 5-year cycle audit visit which provides changes required to keep classification and receive recommendation for additional activities to maintain our classification
- Yearly report on flood zone construction certificates

Staff time spent on developing and gathering exceeds the average flood insurance discount being received by the three (3) Bel Aire citizens.

Development in Flood Plain Area

There are more homes and commercial buildings that have been developed in/around the floodplain area who do not carry flood plain insurance.

Homeowners are not required to obtain flood insurance if:

- They submit a Letter of Map Amendment (LOMA) which confirms they have built their home or building above the flood plain level and/or
- They have no mortgage on their home, and they elect to not carry flood insurance- (homes with mortgages are typically required to carry flood plain insurance by their lending institute)

Commercial properties have been built on slabs that are above the flood plain level which does not require flood insurance.

Property within a flood plain is subject to a higher standard and can be impacted by new and remodel construction. The City has been proactive in mitigating, educating and inspecting properties within the city. The standard is to provide for the 1% chance, or 100-year event.

Recommendations of permanent staff

Key Considerations:

- Limited number of citizens (three) receiving flood insurance discount
- Staff time and printing costs exceed citizen discount benefit
- If the city withdraws from the program, the three citizens will receive the 5% discount through October 2026. This provides time for them to prepare for an increase in premiums

Next Steps if Program Withdraw is Approved:

- Staff will send an initial email to our Community Rating System Specialist that we are withdrawing from participating in the program
- The Council will approve and the Mayor will sign the Resolution withdrawing from the program. The resolution will be sent to our Community Rating System Specialist

- Flood insurance policy holders will be notified by FEMA regarding their 5% discount ending in October 2026.

Staff Recommendation:

Staff recommend withdrawing from participating in the National Flood Insurance Program (NFIP) Community Rating System (CRS) by formal notification to our Community Rating System Specialist through Resolution approval.