

# IS YOUR HOME OR BUSINESS A FLOOD RISK?

KC Water participates in FEMA's Community Rating System (CRS) Program.

The CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that can result in discounted flood insurance premiums for property owners.

## GOALS:

1. Reduce flood losses
2. Facilitate accurate insurance ratings
3. Promote the awareness of flood insurance

## BENEFITS:

Reduced flood risks and flood insurance premiums within the boundaries of Kansas City, MO.

## ONLINE RESOURCES:

Visit <https://www.kcwater.us/crs/> for more information about acquiring flood insurance, protecting your property, and floodplain permit requirements.

Enter your address at <http://maps.kcmo.org/apps/parcelviewer/> or <https://msc.fema.gov/portal/home> to see if your home or business is in a high risk flood area.



## QUESTIONS?

Kansas City's Planning and Rezoning Office can provide basic flood insurance rate map (FIRM) information needed for insurance policies as well as information on floodways and flood zones. To reach this office call 816-513-1500 and select Option 1 for Planning Services, followed by Option 1 again for Planning and Rezoning.

KC Water's CRS Coordinator can provide flood depth information, erosion risk data (where available), and areas where natural streams exist and should be protected or could be mitigated. This office can be reached by calling 816-513-0490.

For general questions regarding flood insurance contact the National Flood Insurance Program (NFIP) Help Center at 1-800-427-4661.

## WHAT ARE ELEVATION CERTIFICATES AND DO YOU NEED ONE?

FEMA's Elevation Certificate records a building's elevation and is used to determine insurance rates for post Flood Insurance Rate Map (FIRM) structures. Elevation Certificates can also be used to support a Letter of Map Amendment (LOMA) which can potentially reduce your flood insurance costs by proving the home is built above the 1% (100-year) floodplains regulatory base flood elevation, as required by the City's Floodplain Ordinance. Elevation Certificates, FIRMs, and other floodplain resources are available for review in the City's Development Plans Review Division located on the 5th floor of City Hall, 414 E. 12th St., Kansas City, MO 64106.

Flooding can happen anywhere and at any time. Be prepared and protect your property.



# KCWATER