



# CITY OF RAPID CITY

## Engineering Division

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### MEMO

**TO:** All Rapid City Lenders, Insurance Agents, Real Estate Agents, Engineering Consultants, and Surveyors

**FROM:** Steven D. Schelske, P.E., CFM <sup>SS</sup> [steve.schelske@rcgov.org](mailto:steve.schelske@rcgov.org)

**RE:** Floodplain Information, New Flood Insurance Study, and Digital Flood Insurance Rate Maps

**DATE:** May 11, 2010

**Please make note that a public meeting/open house will be held to review the new 2010 Flood Insurance Study (FIS) and Digital Flood Insurance Map (DFIRM) this June 9, 2010 at the City and School Administration Center, 300 6<sup>th</sup> Street. This meeting will be advertised to the public in the near future.**

The City of Rapid City is participating in FEMA's Community Rating System (CRS) program. Under this program, our community undertakes certain activities related to floodplain management, and for these efforts flood insurance policyholders receive a 10% discount on their premiums.

According to Section 320 Map Information Service of the CRS, at no cost, the City will provide the following information for properties within the City boundaries:

1. Flood Insurance Rate Map (FIRM) information,
2. Information on the flood insurance purchase requirements,
3. Old FIRMs and updates the maps used for the service,
4. Advised whether a property is in a special flood-related hazard, and
5. Information about local floodplain management requirements.

Several helpful flood plain information sources, and how to submit an information request, are presented at the City's web site, <http://www.rcgov.org>, under Engineering Services at the "Flood Plain Information Request Form".



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We are not required to provide data, which do not appear on the FIRM, such as base flood elevations in unnumbered A Zones. If a property is too close to the SFHA boundary for the City to determine what FIRM zone it is in, we will give you a flood insurance rate map of the area and provide you with references that can make that determination.

Lenders are legally responsible for determining if a flood insurance policy is required for a loan. Under the recently enacted National Flood Insurance Reform Act, if someone other than a lender makes map determinations to decide if a flood insurance policy is required for a loan, the determination must be guaranteed. The City of Rapid City will not assume the lender's responsibility or provide a guarantee of map determination.

Elevation Certificates on buildings constructed in the Rapid City SFHA since 1991 that have been provided to the City are available upon request.

Participation in FEMA's CRS program requires that we publicize this service with an annual mailing to all local lenders and insurance and real estate agencies.

### ***Change to Map Availability***

As of last year, the City is no longer required to maintain an inventory of paper copies of the FIRMs. Everyone is encouraged to start producing his or her own FIRMettes at the FEMA web site at <http://msc.fema.gov>. A FIRMette is a full-scale section of a FEMA Flood Insurance Rate Map (FIRM) that you create online. They are formatted to fit on printers commonly found in offices. There is no cost for making a FIRMette. FIRMettes can be used in all aspects of the NFIP including floodplain management, flood insurance, and enforcement of mandatory flood insurance purchase requirements.

In the last year, the Federal Emergency Management Agency has issued Letters of Map Revision for the following properties in Rapid City, Pennington County, South Dakota:

Case No.	Community-Panel Number	Effective Date of Revision	Identifier (I)/Street (S)
09-08-0507A	465420 0004 F	July 7, 2009	(S) 1015 Mountain View Road

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