



**FEMA**

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

**JAN 23 2008**

The Honorable Jack E. Young  
Mayor, City of Overbrook  
Post Office Box 288  
Overbrook, Kansas 66524

Dear Mayor Young:

I am happy to announce that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has approved the City of Overbrook's application to participate in the National Flood Insurance Program (NFIP). In accordance with Section 1336 of the National Flood Insurance Act of 1968, the City of Overbrook is eligible to participate in the Regular Phase of the NFIP effective on January 10, 2008. Flood insurance is now available to local property owners and may be purchased from any insurance agent or broker licensed to do business in the State where the insurable property is located.

I am enclosing a copy of the news release announcing the City of Overbrook's eligibility to participate in the NFIP. I hope it assists you in your efforts to publicize the availability of this important coverage. The City of Overbrook's property owners will want to know about this opportunity to obtain insurance protection against losses from future flooding. The buildings and contents coverage is now available to building owners and tenants.

There is a 30-day waiting period before a newly purchased flood insurance policy takes effect or for any additional coverage or endorsement that may increase policy limits. The waiting period ends and the policy takes effect at 12:01 a.m. on the 30th calendar day after the insurance policy application date and payment of premium.

There are 10 exceptions to the 30-day waiting period. However, I am only explaining the two most frequently used exceptions in this letter. The two most frequently used exceptions are: (1) when the initial purchase of flood insurance is in connection with the making, increasing, extension, or renewal of a loan, there is no waiting period and coverage is effective immediately; and (2) when the purchase of flood insurance is related to a revision or update of a Flood Hazard Boundary Map or Flood Insurance Rate Map (FIRM), there is a one-day waiting period. Flood insurance coverage takes effect at 12:01 a.m. on the day after the coverage is purchased for a structure located in a Special Flood Hazard Area (SFHA), an area subject to inundation by the base (1-percent-annual-chance) flood, on the revised flood map, which was not previously located in an SFHA prior to the revision. This exception is limited to a 13-month period and begins on the date the revised map is issued. The information on the remaining eight exceptions is contained in the enclosed NFIP "Policy Issuance 5-98" dated October 1, 1998.

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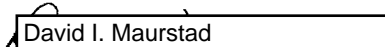
Since no SFHAs were determined on the effective FIRM, the entire community is designated as Zone X, an area of minimal or moderate flood hazard where the mandatory purchase of flood insurance is not required. Flood insurance is available on a voluntary basis at low actuarial rates. In the event of property damage caused by floods greater than the base flood, which can occur with devastating results, the purchase of flood insurance can provide substantial financial protection for property owners. If authoritative information becomes available at a later date showing SFHAs in a community, FEMA will revise the effective flood map to identify the SFHAs in accordance with Section 201(c) of the Flood Disaster Protection Act of 1973, as amended.

Under the Flood Disaster Protection Act of 1973, as amended, flood insurance must be purchased by property owners seeking any Federal financial assistance for construction or acquisition of buildings in SFHAs. This financial assistance includes Federal Housing Administration insured and Department of Veterans Affairs and Rural Economic and Community Development Services guaranteed mortgages and direct loans, Federal disaster relief loans and grants, as well as other similarly described assistance from Federal agencies.

In addition, all loans individuals obtain from Federally regulated, supervised, or insured lending institutions that are secured by improved real estate located in SFHAs are also contingent upon the borrower obtaining flood insurance coverage on the building. However, purchasing and maintaining flood insurance coverage on a voluntary basis is frequently recommended for properties located outside SFHAs.

If you need additional assistance or information, I recommend you contact Tom Morey, CFM, the NFIP State Coordinator, by telephone at (785) 296-5440, in writing at the Kansas Department of Agriculture, 109 Southwest 9th Street, 2nd Floor, Topeka, Kansas 66612, or by electronic mail at [tmorey@kda.state.ks.us](mailto:tmorey@kda.state.ks.us). The FEMA Regional staff in Kansas City, Missouri, is also available to assist you. You may contact the Regional staff by telephone at (816) 283-7003 or in writing. Please send your written inquiries to the Director, Federal Insurance and Mitigation Division, FEMA Region VII, at 9221 Ward Parkway, Suite 300, Kansas City, Missouri 64114.

Sincerely,

David I. Maurstad

David I. Maurstad  
Assistant Administrator  
Mitigation Directorate

Enclosures

cc: Richard Hainje, Regional Director, FEMA Region VII  
Tom Morey, CFM, NFIP State Coordinator, Kansas Department of Agriculture  
Cheryl Brown, City Clerk, City of Overbrook

**JAN 23 2008**

**FEDERAL FLOOD INSURANCE NOW AVAILABLE  
IN THE CITY OF OVERBROOK**

Washington, D.C. – The City of Overbrook has joined over 20,000 communities nationwide that are allowed to purchase federally backed flood insurance. This availability follows the community's adoption and enforcement of ordinances to reduce flood losses and acceptance by the National Flood Insurance Program (NFIP).

The City of Overbrook is now a participant in the NFIP effective on January 10, 2008.

Residents of the City of Overbrook will be able to purchase flood insurance up to the limits under the Regular Phase of the program. However, there is a 30-day waiting period before flood insurance coverage goes into effect. For single-family dwellings, the building coverage limit is \$250,000, and the contents coverage limit is \$100,000. Renters can also protect their belongings by purchasing contents coverage. For commercial properties, the building and contents coverage limits are both \$500,000.

Lenders must require borrowers whose properties are located in a designated flood hazard area to purchase flood insurance as a condition of receiving a federally backed mortgage loan in accordance with the Federal Disaster Protection Act of 1973.

The NFIP is implemented through the Federal Emergency Management Agency. There are over 4 million flood insurance policies in more than 20,000 participating communities nationwide.