A BRIEF HISTORY

- Big Blue River
  - 1903
  - 1935
  - 1951
  - 1962 - 1964 Tuttle Creek Reservoir & Levee System was completed
  - 1993 – only event since flood protection measures was in constructed

- Wildcat Creek
  - 1914
  - 1915,
  - 1941
  - 1951
  - 1965
  - 1970,
  - 2007
  - 2010
  - 2011

** No flood protection measures
Big Blue River in unprotected northern part of City

1993 flood

Big Blue 58,800 cfs
THE PERFECT STORM. . . 2013 - 2014

- New Flood Studies
  - FEMA Flood Insurance Study
  - FEMA Levee Recertification
  - USACE Levee Feasibility Study
  - ALL POINT TO UNDER ESTIMATED FLOOD RISKS on the Big Blue River
- New Local Floodplain Regulations
- Biggert – Waters
- Homeowner Flood Insurance Affordability Act of 2014
2010 FIRMS vs. 2015 FIRMS

2010 FIRM
** Dark Grey is 1% Annual Chance Floodplain

2015 FIRM
** Blue is 1% Annual Chance Floodplain
PUBLIC OUTREACH & SOCIAL MEDIA CAMPAIGN

Comprehensive Outreach Campaign
- Press Releases
- Radio PSA
- Letter Campaign
- Door Knockers
- Comprehensive website
- Social Media
In addition to the insurance meeting you are invited to attend, the City of Manhattan is providing general information regarding the elevation of your property and the elevation of the 1% Annual Chance Floodplain (Base Flood Elevation).

Using information from the Riley County and Pottawatomie County Appraisers' Offices, and digital ground and flood elevation data from the City of Manhattan, a very basic analysis of the flood risk and its implication on the cost of flood insurance has been created. Below in Table 1 is the elevation. Figure 1 displays a graphical representation of what the information means in relation to the flood risk. Please note that this is an approximate analysis of flood risk to help you determine an estimated cost of flood insurance and does not represent the actual elevation of the lowest enclosed floor of your property, adjacent ground around your building or the elevation of the 1% Annual Chance Floodplain. This information can only be provided by a licensed land surveyor or professional engineer in the form of an elevation certificate. Please see the attached handout regarding the need for an elevation certificate and flood insurance requirements.

The City of Manhattan encourages you to use this approximate information to begin discussions with your insurance agent to determine what the cost of flood insurance will be now and in the future. Again, this information is to be used for informational purposes only and should not, under any circumstances, replace the services of a licensed land surveyor or professional engineer to provide an elevation certificate.

<table>
<thead>
<tr>
<th>Elevation Mark</th>
<th>Elevation (ft above sea level)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flood Elevation</td>
<td>12.15 ft</td>
</tr>
<tr>
<td>Ground Elevation</td>
<td>10.15 ft</td>
</tr>
<tr>
<td>Basement Elevation</td>
<td>10.09 ft</td>
</tr>
</tbody>
</table>

Figure 1
1 If you have a basement, Basement assumed to be 6 ft below grade.
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Know Your Flood Risk

Your Flood Risk May Have Changed

The State of Kansas, Federal Emergency Management Agency, Riley County, Pottawatomie County and the City of Manhattan have completed a multi-year project to study flood risks and develop an updated Flood Insurance Study (FIS) and Flood Insurance Rate Maps (FIRMs) for the area. The Manhattan City Commission adopted new floodplain regulations on Feb. 3, 2015, and the new FIRMs and FIS went into effect on March 16, 2015.

There are more than 350 properties protected by flood insurance in Manhattan, providing coverage for $85 million worth of property, as of August 2013. More than $3 million in losses have been paid since the City joined the National Flood Insurance Program (NFIP) in 1984.

Changes to the flood risk — both positive and negative — have occurred throughout the community. Learn more based on your situation as a Homeowner, Renter, Realtor/Lender, or Insurance Agent.

Understanding the Changes

The last time Manhattan received a new flood model was in 2005. As the community grows, the topography of the land changes, as does the amount of rainwater absorbed into the ground or that runs off into a stream or river. The more rainwater that runs off toward streams and rivers, rather than being absorbed into the ground, the more likely flooding will occur in certain areas. With Manhattan’s consistent growth during the past decade, this is a significant factor in the changes to flood insurance rates.

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HUD Resiliency Grant
“Time is running out to save on flood insurance, Manhattan! If you have a mortgaged property in a high-risk flood zone, you will be required to purchase insurance... but if you buy in 2014, you can save big. Learn more by attending our community Q&A event on Sept. 30, or visit our website for more information: www.KnowYourFloodRiskMHK.com”
• Use social media management software – Hootsuite
• Pictures and graphics work!
• Have different messages or styles for Facebook & Twitter
• Make a lot of friends!
  • Like & follow schools, PTA’s, insurance agents, realtors, banks, restaurants, shops, friends, etc., etc.
  • They will follow you – their friends will likely follow you.
USACE BIG BLUE RIVER PROJECT

Partnership with USACE, Riley County, Pottawatomie County, State of Kansas, and the Public

• Inundation Map of the Big Blue River & Kansas River

• Floodplain Management Plan
  • Significant emphasis on Hazard Mitigation & Nonstructural Measures
Talked to EVERYONE that would listen

✓ Radio, Newspaper, Television
✓ Builders & Developers
✓ Realtors – 3X
✓ Banks & Lenders
✓ Residents & Businesses
  o Discussed Maps
  o Discussed Insurance
  o Discussed Mitigation Options
BIG “TAKEAWAYS” FROM THE EFFORT

- Own the problem
- It nothing person towards you – They don’t want to buy insurance
- Empathy & sympathy
- Inform, Inform, Inform
- Don’t BS people!
- Don’t be afraid to confront rumors head on
- Get Allies
- Take the time to talk with folks
- Keep Informing
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