

# KANSAS

## FLOODPLAIN MANAGEMENT

### TIPS



June 2015

### Jacobs Creek Flood

One of the worst flood disasters in the history of our state was on a small stream in a rural area that did not flood a single home. What made this event so terrible was the loss of lives that occurred. Six people died at Jacobs Creek on August 30, 2003, four of them were children.

Jacobs Creek March 2015



In the photo at the left Jacobs Creek seems a small minor stream. Difficult to imagine that this stream took seven vehicles and six lives in a flash flood.

On the night of the flood 8" of rain was reported for the watershed. Water drained to the culvert under the Kansas Turnpike 11 miles southwest of Emporia. The culvert was over capacity at that point and water began to flow over the road. Cars began to stall out as they drove in to the water. Water built up behind the barriers that divided the traffic lanes.

saved four people. When 12 of the concrete barriers washed out, the deluge of water swept all of the vehicles into a pond. One vehicle had a family with a husband, wife and four children inside. Al Larsen, the four children and their mother were lost.

There is a memorial today at the Matfield Green Turnpike rest area. The memorial is a simple reminder of what happened. A tree is planted for each life saved and a shrub is planted for each life lost.

The terrible tragedy that happened on August 30, 2003 could have been avoided if no one had driven their cars in to the water. Most of the flood related deaths in Kansas are avoidable. The Floodplain Management Team asks you to tell everyone you know to stay out of the water. Do not drive in to the water.



The Memorial

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## **Flood Insurance Manual Rate Changes**

The Flood Insurance Manual was revised on April 1, 2015. Along with the new manual come rate changes associated with the Homeowners Flood Insurance Affordability Act (HFIAA) of 2014. Average rate increases for a class of properties is limited to 15%. Rate increases for individual properties are limited to 18%. The rate increases are to bring structures to a full actuarial rating without subsidy. Rate increases of 25% continue for some types of properties as required by Biggert Waters Flood Insurance Reform Act of 2012 (BW12).

Along with the rate increases are surcharges of \$25 for primary residences and \$250 for other structures. Forms were sent to property owners asking them to verify their primary residence. Those who did not send the completed form back and owners of secondary homes and non-residential structures will see a \$250 surcharge.

A property owner would see a big increase in their premium for their home if they are incorrectly paying for the higher surcharge. In the case that a surcharge of \$250 is applied to a primary residence the property owner should contact their insurance agent and find out how to correct the problem.

Annual increases of 25%, established by BW12, continue for certain classes of property. The April 2015 Flood Insurance Manual includes new a rate chart created for substantially improved Pre-FIRM buildings, structures built prior to the first Flood Insurance Rate Map for the community.

Here is some simple math using a 25% annual increase for a Pre-FIRM business. Take a starting rate of \$600 just as an example. No policy fees or surcharges are included here and numbers are rounded off. At an annual increase of 25% the rate increases to \$750 at renewal time the end of the first year. When renewal time rolls around again in the second year the rate goes up to \$937. In the third year it goes up again to \$1171. In three years the number almost doubles.

Looking three years into the future is a little bit of a stretch of the imagination. No way to know what the next National Flood Insurance Program (NFIP) reform will call for. Although we can only make assumptions about future rate increases, it is clear, the intent of the Congress has been to eliminate flood insurance subsidies and make the NFIP financially sound. It is a certainty that many people in Kansas will see their flood insurance premium rates go up as subsidies go away. The future amount of the rate increases is uncertain but it is certain there will be increases. Post-FIRM buildings, built after the first FIRM, are already risk rated and the rates for those structures won't increase as much.

At what point does the property owner get frustrated enough to do something about an increasing flood insurance premium? Property owners of Pre-FIRM buildings will eventually need to have an elevation certificate done. It may be smart to have that elevation survey done sooner instead of later. Houses on crawl space may find the lowest floor is elevated high enough that an actuarial rate is less expensive. Some property owners will find out, through an elevation survey, they qualify for a Letter Of Map Amendment. Floodplain Managers can assist their citizens by reviewing elevation certificates with them.

The Division of Water Resources Floodplain Management Team has encountered a number of property owners who paid for flood insurance for many years and the structure was outside of the floodplain. Those property owners did not ever look at a flood map or question a flood zone determination. As the rates have gone up many are now looking at flood maps for their property for the first time.

A fact sheet about the April Flood Insurance Manual changes will be sent out with the email version of this issue. There is political good will that comes with being able to help your citizens save money on their flood insurance. Learn what you can about flood insurance and create that political goodwill for yourself.

## **Team Building**

Floodplain Managers have one of the most difficult jobs there is. When a property owner wants to build a house in a high risk flood area and the local Floodplain Manager explains the potential flood insurance costs, property risks and development requirements they are seldom thanked for this service. The Floodplain Manager who urges someone to build their dream home outside of the special flood hazard area is looked upon as interfering with the owner's property rights. Floodplain Managers have been threatened just for doing their jobs and trying to help people.

When floods occur and firemen do a water rescue of a citizen from a flooded home the firemen are considered heroes and applauded. At the same time, there are ten water rescues that don't need to happen at all because a Floodplain Manager enforced unpopular regulations and prevented ten homes from being built at risk. The local community Floodplain Managers are unsung heroes.

Floodplain Managers don't have it easy. Floodplain Managers can try to make things easier on themselves by building relationships with other departments within the community. You may be surprised how much support and cooperation giving another department the occasional box of donuts will garner.

In a city there may be multiple departments that don't always communicate with one another. Park Departments have done new improvements in the parks in the floodplain without talking to the Floodplain Manager. Share a donut with the Head of the Parks Department and explain the permitting requirements.

Support the County's Sanitarian by sharing the location of floodplain development permits for new structures. New houses in some areas will need a sanitation system and the Sanitarian will appreciate being forewarned. At the same time, the Sanitarian can inform the Floodplain Manager of requests for new septic systems. This will allow the Floodplain Manager to check and see if there is potential for a new development in the floodplain and to contact the property owner.

Some banks will not make a construction loan on a vacant property that doesn't have a street address. New addresses need to meet 911 requirements for emergency response so the paramedics can find the house. Build a relationship with the person in charge of assigning addresses and find out about potential new development while the construction loan is being approved and before any work has started.

County Appraisers inspect properties periodically for tax appraisal purposes. The Field Appraisers won't be carrying flood maps but you can ask them to tell you if they see any new buildings near a river. One community found out about several agriculture barns in this way and was able to work with property owners on after the fact permits.

In another community a Road Supervisor was in charge of locating new culverts. When someone asks for a new culvert there is usually a new development about to happen. Find out from the Road Supervisor where the culvert will be and see if the adjacent property has any special flood hazard areas on it.

Some communities have permit review committees so that a representative of each department looks at the permit at the same time. A type of one stop permit shop. This is an advantage to the citizen who doesn't have to go to several different offices prior to starting construction. Floodplain Managers should be on those committees.

Build a team within your own community that supports floodplain management principles. Start with other departments. Eventually you will have the citizens on your team as well. You want citizens to come to you as the Floodplain Manager for help and advice before construction begins.

## **Training Opportunities**

The Floodplain Management Program will host the following training sessions throughout Kansas. If you are interested in any of the no-cost training opportunities, please contact Tom Morey at 785-296-5440 or Steve Samuelson at 785-296-4622. A training registration form is in this newsletter.

### **Violations and Enforcement in the Floodplain**

This free class is intended for community officials responsible for enforcing floodplain management regulations. The course will focus on various types of violations, how to correct violations and enforcement procedures. Approved 3.0 hours toward CFM. Limited to 20 participants.

- Ellsworth - July 28, 2015 9:00 a.m.-12:30 p.m.

### **Mold Issues After Flood**

This free class is designed for community officials who must deal with the after effects of flooding. Mold can occur 48 to 72 hours after a flood. Learn about types of mold, damage repair, personal protective equipment and health issues related to mold. Approved 3 hours toward CFM. Limited to 20 participants.

- Olathe— July 14, 2015 9:00 a.m.-12:00 p.m.

### **Basics of the National Flood Insurance Program**

This class is for officials responsible for administering their local floodplain management ordinance. The focus is on the National Flood Insurance Program (NFIP) and concepts of floodplain management, maps and studies, ordinance administration, and the relationship between floodplain management and flood insurance. Approved 3.5 hours toward CFM. Limited to 20 participants.

- Clay Center - June 25, 2015 8:30 a.m.-12:30 p.m.

Find more information about floodplain management from Kansas Department of Agriculture  
Division of Water Resources on line at:  
<http://agriculture.ks.gov/divisions-programs/dwr/floodplain>

Email saves money on postage. The electronic newsletter also has links and the photos are in color. If you are getting this newsletter by postal mail and would prefer email please contact Steve Samuelson at [steve.samuelson@kda.ks.gov](mailto:steve.samuelson@kda.ks.gov).

Mark your calendar. The Kansas Association for Floodplain Management 2015 conference will be September 2 and 3 in Kansas City. More information will be posted at the website: [www.kafm.org](http://www.kafm.org). Registration will be done through a link on the website. If you have questions about registration please contact Don Slone, Chairman, at 913-667-1708.

**Kansas Department of Agriculture**  
**Division of Water Resources**  
**Floodplain Program**  
**Training Registration Form**

Name \_\_\_\_\_

\_\_\_\_\_

Title \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

E-mail \_\_\_\_\_

Name, date and location of training you will attend \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\*Please share this invitation with anyone else who could benefit from the training.

\*\*Classroom locations will be sent to registered participants one week before the training.

Please mail or fax your registration to:

KANSAS DEPARTMENT OF AGRICULTURE  
FLOODPLAIN MANAGEMENT PROGRAM  
6531 SE Forbes Ave., Suite B  
TOPEKA, KS 66619  
Fax to: 785-296-7155

For questions about training, please contact Steve Samuelson by email at [steve.samuelson@kda.ks.gov](mailto:steve.samuelson@kda.ks.gov) or by phone 785-296-4622, or contact Tom Morey at [tom.morey@kda.ks.gov](mailto:tom.morey@kda.ks.gov) and 785-296-5440.

Please help us keep our records current. If the name that appears on this newsletter is for an individual no longer with your organization, please call 785-296-4622, or email [steve.samuelson@kda.ks.gov](mailto:steve.samuelson@kda.ks.gov) to report the change.

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Kansas Department of Agriculture  
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### **ASFPM 2016 National Conference in Grand Rapids**

The 2016 Association of State Floodplain Managers National Conference will be June 19 – 24, 2016 in Grand Rapids, Michigan. This conference is an excellent opportunity for floodplain managers to receive training on mapping technologies, regulations, permitting, outreach and best practices. It is estimated the conference will be attended by more than 1,000 floodplain management professionals. This conference is great chance to meet people for networking and to learn the latest news in floodplain management.

### **KDA/DWR Water Structures Floodplain Program Staff**

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