

KANSAS

FLOODPLAIN MANAGEMENT

TIPS



August 2019

Kansas Department of Commerce Disaster Recovery Programs

The Kansas Department of Commerce provided the following summary of their valuable disaster recovery programs. For further details, contact Barbara Anderson at barbara.anderson@ks.gov or (620) 717-5713.

“When the Kansas Department of Commerce (KDC) hears that a rural town has been hit by a disaster, a Regional Project Manager (RPM) goes to the location to assist the city with documenting affected locations and clean-up issues.

Most of our assistance involves preparing files on each property (residential & commercial) that was inspected for damage. We also enter property-related data into an Excel spreadsheet that is created by the city. This spreadsheet tracks several types of information, including address, type of damage, level of damage, additional important notes, etc. The number of properties inspected is also included in their spreadsheet.

The RPM works closely with the city administrator, city clerk and mayor. The city’s cleanup plan is reviewed and the RPMs give any contact information that may be needed to various entities that are helpful to this plan (Kansas Department of Health and Environment, Kansas Division of Emergency Management, etc.).

We also visited with the chamber director or president about the situation and offer some tips on moving forward. Other entities that we come into contact with may include local or regional groups such as; county emergency management, Red Cross, Salvation Army, Kansas Forest Service, Kansas Dept. of Agriculture, utility companies, law enforcement from several surrounding communities, and Kansas Attorney General’s office that helps with ensuring quality, upstanding, licensed construction companies are being used, local churches or out-of-town volunteers. These contacts are just a few of the resources an RPM can provide, if needed.

Upon request, KDC will make contact with the federal Small Business Administration (SBA) in order to provide federal support for business recovery. Another benefit available through KDC is the Community Development Block Grant (CDBG) Urgent Needs program. This funding is intended to resolve emergency issues created by a severe disaster that pose a threat to the health and safety of city residents. The need must be certified by the state agency that has regulatory oversight. Applications are reviewed on an as-needed basis throughout the year, and must be received within six months of the occurrence. The maximum amount awarded is \$400,000 per grant for damages.”

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Above: It is important for business owners—and local governments—to be prepared for unexpected events (courtesy FEMA).



Above: This repair shop in Eureka suffered tornado damage in 2018.

Mind the (Insurance) Gap

Historic river levels this spring have focused national attention on flood insurance. A [study](#) developed by financial services firm LendingTree found that only 7% of owner-occupied homes in America are covered by a National Flood Insurance Program (NFIP) flood insurance policy. In contrast, 91% of such homes are protected by standard multi-peril homeowners insurance. In the State of Kansas specifically, only 1.3% of homeowners carry flood insurance. A June article in the New York Times highlighted declining rates of flood insurance coverage rates in the Midwest. Kansas is unfortunately no exception; FEMA data shows that the number of NFIP policies in the state has declined by approximately 27% over the past ten years. These trends show that there is a significant “gap” between the amount of flood coverage currently in force and the amount of coverage necessary to protect our state and nation from the impact of natural hazards.

One way that you can help boost flood insurance coverage in your community is by targeting your outreach to specific interest groups. For instance, property owners who live downstream of dams should consider purchasing flood insurance. This is especially vital for those located in the mapped breach inundation area of such dams. The level of hazard from dams in Kansas is classified not by dam condition, but by projected consequences from a dam failure. “High-hazard” dams are those that could cause extensive injuries or property damage in the event of a failure. “Significant-hazard” dams can also cause injuries and damage homes and property. Owners of these classes of dams are required to develop maps of the area that would be flooded by a breach. Property owners can view these maps by contacting their county emergency management office or the [KDA Dam Safety Program](#).



Above: Heavy rain caused a sinkhole to form in a significant-hazard dam near Sabetha, KS in May 2019.

Renters are another audience often underrepresented in flood insurance coverage. A recent National Public Radio story highlighted the hardship faced by a Houston-area renter after Hurricane Harvey. Challenges have also occurred for renters here in Kansas. The fall 2018 floods along Wildcat Creek in Manhattan inundated the parking lot of a large apartment complex. Another apartment complex in Manhattan will be acquired through a Hazard Mitigation Assistance Grant later this year. For many tenants, the possessions in their rental property represent their most valuable investment. However, most standard renters’ insurance policies do not cover damage to contents from flooding.

National Flood Insurance Program (NFIP) policies provide up to \$100,000 in coverage for contents of a rental property. Renters should also be aware that landlords are not typically required to disclose flood hazards to prospective tenants. It is a good idea to use the [Kansas Current Effective Map Viewer](#) or the [FEMA Map Service Center](#) to check the status of a property before signing a lease. This is especially critical for students, military personnel, and others who may be moving to an area for the first time and may not be familiar with local flood patterns.

Even renters of properties not located in a Special Flood Hazard Area can protect their possessions with a preferred-risk policy. More information is available in FEMA’s [PRP brochure](#). To purchase flood insurance, contact your local insurance agent. An engaging way to learn more is available through the National Association of Insurance Commissioners’ [“What the Flood!”](#) site.



Above: Water approaches apartment homes in Manhattan during the Labor Day 2018 flood event.

Basement Flooding

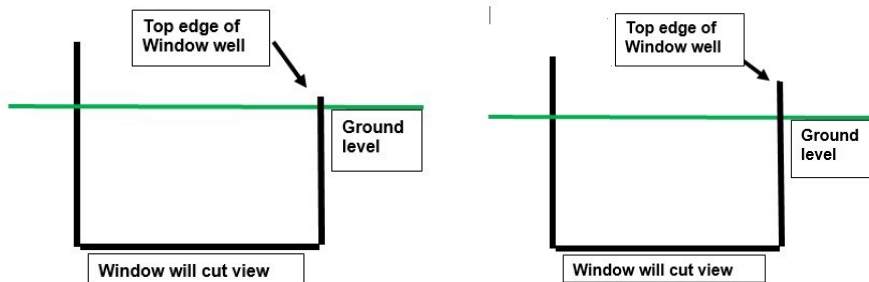
The month of May in 2019 was the wettest month of May in Kansas history. Rain continued into June. Many homes and businesses in Kansas had flooded basements. It generated many concerns and questions. Seepage into a basement from high water tables is not covered under flood insurance. The source of the water doesn't meet the definition of flooding under the flood insurance program. The definition specifies that a flood involves "inundation...of normally dry land" or "accumulation...of surface waters." All of the seepage is coming from underneath the ground rather than from an overflow along the land surface.



The photo at right was taken of a home with a flooded basement. In this case, it did meet the definition of a flood. Water flowed over the ground and into the window well. The homeowner tried to stop the flooding by placing sandbags around the window wells.

The flooding at this location was very shallow. The water was just deep enough, during a heavy rain, to over top the edge of the window well. The basement may not have flooded at all if the top edge of the window well stuck up higher above the ground.

We have all seen window wells before and some have a lip on them that is close to the ground and others have a top edge that sits up higher. See the two sketches at left.



A retrofit to a window well may help to reduce or eliminate problems with basement flooding. Add a window well cover as well. Couple that with work to landscape the yard

in order to have positive drainage. Slope the yard to drain away from the house.

A home does not have to be in a mapped floodplain in order to have basement flooding issues. Here are some other suggested ideas to help resolve basement flooding:

- Have a sump pump with a backup power supply. One insurance professional told me she has a battery back up hooked to her sump pump for times the power goes out.
- Check for foundation cracks. You can hire a professional or attempt to make repairs on your own. Very small cracks will sometimes seal off with oil based paint. Larger cracks can be filled with cement or epoxy.
- Run a snake through your sewer lines to remove clogs and tree roots. Many older homes in Kansas have sewer lines that have never been replaced.

Even if you have a well designed and well maintained basement you could still have flood problems. Talk to your local insurance agent. Ask your agent to explain the difference in coverages for seepage, sewer back up and flood insurance. Review the insurance coverage you have to find out which situations your property is covered for. Some property owners are hesitant to purchase flood insurance because they have heard that no coverage is available in basements. However, that is a misconception. Basement items insured by the NFIP under building property coverage include foundation walls, heating and air conditioning systems, circuit breakers, and sump pumps. Items covered by personal property coverage include washers/dryers as well as freezers and the food in them. The only exclusions are for items such as decorative paneling, carpeting, drywall, and consumer electronics.

Insurance protection is important. The basement isn't just a hole in the ground under your house. It is the foundation for the home. If you lose your foundation then you could lose everything else.

Training Opportunities

The Floodplain Management Program will host the following free training sessions throughout Kansas. If you are interested in any of the no-cost training opportunities, please contact Martin Koch at 785-296-0854 or Steve Samuelson at 785-296-4622. A training registration form is in this newsletter.

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. Provides 3.5 hours Continuing Education Credit (CEC) toward the Certified Floodplain Manager (CFM) credential. Limited to 20 participants.

- **Lawrence—KAFM Conference (visit www.kafm.org for details)**

Floodplain Management—'The Things They Don't Teach You' (NEW)

This class will feature four 45-minute sessions with a variety of important technical and policy-oriented topics. Floodplain managers with a range of responsibilities can learn about "Record-Keeping," "How to Fill Out a Permit," "KDA-DWR Online Resources/BFE Portal," and "Managing Local Politics." Provides 3.5 hours CEC toward the CFM credential. Limited to 20 participants.

- **Erie—Tuesday, August 13th, 2019 from 8:30 a.m.—12:30 p.m.**

Substantial Damage Overview

Topics include NFIP requirements, what constitutes substantial damage, damage estimations, substantial damage estimation software, as well as insurance claims and related insurance questions. A laptop computer with Substantial Damage Estimator (SDE) software is necessary. Includes classroom lecture and field exercise using a mitigation buyout property for a walkthrough to practice damage estimation techniques. The class provides 3.5 hours CEC for CFM and is limited to 20 participants.

- **Manhattan—Monday, August 19th from 8:30 a.m.— 12:30 p.m.**

Floodplain Design, Construction, and Impacts on Flood Insurance

This 1-hour class will review applicable codes pertaining to foundation flood venting, including a complete review of FEMA's Technical Bulletin TB-1. Offered in collaboration with "Floodproofing.com" (an ASFP/IA/CES Registered Provider). Provides 1 hour of CEC toward the CFM credential and includes a free lunch.

- **Valley Center—Wednesday, August 28th, 2019 from 12:00 p.m.—1:00 p.m.**

Violations and Enforcement

This class is intended for community officials responsible for enforcing floodplain management regulations. The course will focus on various types of violations, steps toward correcting violations, and enforcement procedures. Provides 3.5 hours CEC toward the CFM credential. Limited to 20 participants.

- **Strong City—Tuesday, November 5th, 2019 from 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 Martin Koch at Martin.koch@ks.gov.

Mark your calendar. The Kansas Association for Floodplain Management 2019 conference will be September 4 and 5 in Lawrence. More information will be posted at the website: www.kafm.org. Registration will be done through a link on the website. If you have questions about registration please contact Jon Bristor, Chairman, at 620-326-2207.

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: 785-296-8298

For questions about training, please contact Martin Koch by email at martin.koch@ks.gov or by phone at 785-296-0854, or contact Steve Samuelson by email at steve.samuelson@ks.gov or by phone at 785-296-4622.

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@ks.gov to report the change.

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Kansas Department of Agriculture
Division of Water Resources
Topeka Field Office
Floodplain Management
6531 SE Forbes Ave., Suite B
Topeka, KS 66619

ASFPM 2020 National Conference in Fort Worth

The 2020 Association of State Floodplain Managers National Conference will be June 7-11, 2020 in Fort Worth, Texas. 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. Visit www.floods.org for more information.

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