

# KANSAS

## FLOODPLAIN MANAGEMENT

### TIPS



June 2017

#### Association of State Floodplain Manager's Conference

The Association of State Floodplain Manager's (ASFPM) conference was held in Kansas City, Missouri from April 30-May 5, 2017. This conference in the Kansas City area was close enough for Floodplain Managers to drive there. Some Floodplain Managers from NE Kansas were even able to commute to the conference from their homes and didn't need a hotel.

There was a flurry of activity on the legislative and policy side just before the conference started. Policy experts briefed conference attendees on all of the proposed legislation, activities and reforms. The National Flood Insurance Program (NFIP) must be renewed in September of this year. A big topic was the contents of a proposed NFIP reauthorization. There have been proposals for changes to Increased Cost of Compliance (ICC) and an increase to the amount of ICC, Homeowner Flood Insurance Affordability Act surcharge refunds, reimbursement for part of the cost of having an elevation certificate, changes in funding for flood maps and one bill would exempt agriculture buildings and one agriculture residential farmstead from NFIP requirements. A lot of interesting discussion took place about the pros and cons of all of the proposed legislation.

At the Federal Emergency Management Agency (FEMA) town hall meeting we learned what FEMA is setting as goals for the coming year. FEMA was also taking information in a survey in the exhibitor hall about agriculture structures in the floodplain. Agriculture structures was a topic for both the regulations and insurance committee. All of the FEMA Technical Bulletins are in the process of being rewritten. We had great plenary speakers and a variety of concurrent sessions to choose from. There were opportunities to attend committee meetings and workshops outside of the main conference activities.

The conference also allowed time for networking and fun. On Sunday night there was a Welcome Fest with the theme of a tailgate party. Many people wore their team jerseys. On Monday night the exhibit hall opened. The exhibit hall is where you could meet vendors, see product demonstrations and get breakfast and coffee break snacks. There was a conference luncheon on Tuesday at noon and also an awards luncheon on Thursday. It all ended with a reception on Thursday night at No Other Pub.

This conference provided great information, lots of fun, a chance to reconnect with other Floodplain Managers and it all happened here on the border of Kansas. The next ASFPM conference will be in Phoenix, Arizona. In the case you missed out on this great conference there is still a chance to attend the Kansas Association for Floodplain Management (KAFM) conference this September. The KAFM conference will be held on September 6-7 in Lawrence Kansas. Visit <https://www.regonline.com/KAFM2017> in order to register for the KAFM Conference.

Photos from the ASFPM Conference are on the next page.

#### **In this bulletin...**

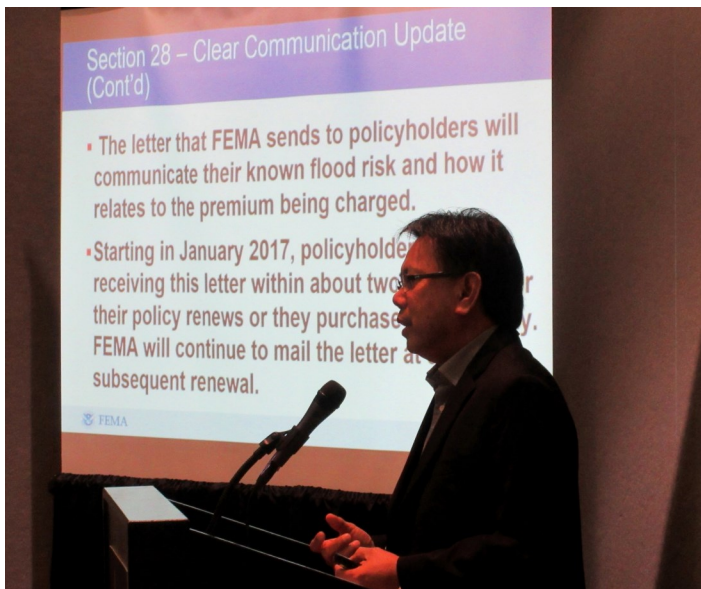
- ASFPM Conference
- Conference Photos
- Insurance Savings
- Announcements
- Learning Opportunities
- Training Registration Form



Federal Emergency Management Agency Town Hall.



2017 Conference Logo.



Conference speaker on insurance.



Conference luncheon.



Kansans at breakfast before Plenary.



Attending the Awards Luncheon

## **Overpaying for Insurance**

Met with the Floodplain Manager in a small city in Kansas recently. She is the City Clerk for her community and Floodplain Manager is one of the many hats she wears. She has not been able to attend any floodplain management trainings because her community is small and has a staff of two people. She would have to close the City Hall to be gone for a day of training.

Learned during the course of the meeting that she had flood insurance on her own home. It was required by her lender. In looking at the flood map for her community I asked her to show me where her home is. Her house was about four blocks outside of the Zone A floodplain. Because of a bad flood zone determination she had been paying for a policy in a Zone A when she probably could have qualified for a Preferred Risk Policy. As she had not ever been to training she did not know how to dispute a bad flood zone determination.

The staff on the Floodplain Management Team for Division of Water Resources (DWR) often learn about people who are paying more than they should for flood insurance. This writer feels that everyone should have flood insurance but also that no one should be over charged for the insurance.

There are three types of problems that come up the most often in causing insurance to be rated incorrectly. One issue is bad zone determinations by the flood zone determination companies used by banks for mortgages. The other two issues are not taking advantage of grandfathering or newly mapped procedures.

In the case of a bad flood zone determination, the most common error is that a small portion of the parcel lot is shown in the floodplain but the actual building is not in the floodplain. This is probably the result of an automated process where a computer is comparing a flood map to a legal description of the property. Unfortunately, most citizens and some lenders do not know they have the right to protest a bad flood zone determination or how to go about doing that. Start by looking at a flood map yourself to verify the flood zone determination is incorrect. In some cases it can often be as simple as contacting the flood zone determination company and explaining the problem. A final option is to apply for a Letter of Map Amendment (LOMA) with an Out As Shown determination. A handout about this process will be sent out with the email version of this newsletter.

There have been cases of insurance priced wrong related to when a community gets a new flood maps. There is an option to take advantage of Newly Mapped Procedure Policy for a one year period. This is a low cost policy similar to a Preferred Risk Policy that will increase in cost over time. Agents who don't know about the Newly Mapped Procedure Policy have written a full risk rated policy that was much more expensive. This has happened in Sedgwick County where new flood maps went in to effect in December of 2016. In the case your community has new flood maps or gets new flood maps you should learn a little about Newly Mapped Procedure Policy. A handout about it will be sent out with the email version of this newsletter.

Buildings that were built in compliance with a previous map can grandfather in a previous flood zone or even a previous base flood elevation. When maps change there is also the ability to grandfather if a policy is already in place and maintains continuous coverage. Some agents are not aware of this grandfathering option for their clients. It is not a desire by agents to over charge people for insurance. It is more of a matter of a lack of training. Most of the agents want to maintain a professional reputation and do what is right for their clients. A handout about grandfathering rules for agents will be sent out with the email version of this newsletter. Use this handout to assist in education for agents in your area. The handout explains the requirements and even provides some examples.

People often say that flood insurance is too expensive. The reason flood insurance is expensive for some of them is that their policy is rated incorrectly. When you help someone save money on their flood insurance it generates political good will towards you and your program within the community. You don't have to be an agent or an insurance expert to learn a few simple things about how to save money on flood insurance.

## **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.

### **Community Rating System**

This free class is designed primarily for community officials who might be involved in the Community Rating System (CRS) in their own communities. The course will describe activities eligible for CRS credit, how a community applies to join CRS and how a community may modify its classification. This is a four day class with special instructors. This class requires enrollment both through FEMA and State of Kansas. Contact Steve Samuelson at [steve.samuelson@ks.gov](mailto:steve.samuelson@ks.gov) for more details. Approved for CFM credit hours. Limited to 20 participants.

- Wichita – Oct. 23-26, 2017 8:00 a.m.-5:00 p.m.

### **Non-Structural Flood Proofing Workshop**

This free class is being lead by instructors from the US Army Corps of Engineers. The course will focus on various ways to flood protect a building. There may be a field trip for this class so wear appropriate attire for walking around outdoors. Allowed 3.5hours toward CFM. Limited to 40 participants.

- Lawrence– Aug. 3, 2017 8:30 a.m.-12:30 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. Allowed 3.5 hours toward CFM. Limited to 20 participants.

- Hutchinson - Oct. 17, 2017 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@ks.gov](mailto:steve.samuelson@ks.gov).

Mark your calendar. The Kansas Association for Floodplain Management 2017 conference will be September 6 and 7 in Lawrence. 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@ks.gov](mailto:steve.samuelson@ks.gov) or by phone 785-296-4622, or contact Tom Morey at [tom.morey@ks.gov](mailto:tom.morey@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@ks.gov](mailto:steve.samuelson@ks.gov) to report the change.

4626  
Kansas Department of Agriculture  
Division of Water Resources  
Topeka Field Office  
Floodplain Management  
6531 SE Forbes Ave., Suite B  
Topeka, KS 66619

### **ASFPM 2018 National Conference in Kansas City**

The 2018 Association of State Floodplain Managers National Conference will be June 17-22, 2018 in Phoenix, Arizona. 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**

Tom Morey, CFM, RS, NFIP Coordinator	785-296-5440	<a href="mailto:tom.morey@ks.gov">tom.morey@ks.gov</a>
Tara Lanzrath, CFM, Floodplain Mapping Specialist	785-296-2513	<a href="mailto:tara.lanzrath@ks.gov">tara.lanzrath@ks.gov</a>
Steve Samuelson, CFM, NFIP Specialist	785-296-4622	<a href="mailto:steve.samuelson@ks.gov">steve.samuelson@ks.gov</a>
Dane Bailey, CFM, Floodplain Mapping Coordinator	785-296-7769	<a href="mailto:dane.bailey@ks.gov">dane.bailey@ks.gov</a>
Martin Koch, Floodplain Mapping Specialist	785-296-0854	<a href="mailto:martin.koch@ks.gov">martin.koch@ks.gov</a>

Mailing Address:  
6531 SE Forbes Ave., Suite B  
Topeka, KS 66619  
Fax: (785) 862-9110

<http://agriculture.ks.gov/dwr>