

KANSAS

FLOODPLAIN MANAGEMENT TIPS



April 2024

Flood Insurance Focus Group

The Kansas Department of Agriculture, Division of Water Resources (KDA-DWR) has partnered with AtkinsRéalis and FEMA on the creation of a flood insurance pamphlet. On March 14, 2024, KDA-DWR held a focus group discussion for insurance professionals in the state of Kansas and utilized a fun, interactive whiteboard to gain feedback. The goal was to gauge the level of knowledge and familiarity with flood insurance either through the National Flood Insurance Program (NFIP) or private policies and understand what information would be helpful to disseminate. Additionally, this information helped KDA-DWR establish connections with flood insurance agents across the state in Kansas, which will help target future trainings or outreach efforts as potential changes to flood insurance and the NFIP are issued through the Federal Emergency Management Agency (FEMA).

The interactive focus group used an online collaboration tool to gather feedback from the participants. First, KDA-DWR wanted to get a feel for who the participants were, and asked questions regarding their background such as, “How long have you been selling flood insurance policies?” as well as, “Which insurance company do you represent?” to better understand their experience in relationship to the amount of time they have been in the insurance field, specifically to flood insurance. The focus group was open and inclusive to all types of flood insurance providers including, Write Your Own (WYO), private policies, or NFIP direct service. KDA-DWR’s goal was to collect the breadth of experience in all types of flood insurance. Additionally, the participants were asked where they were located and about how many flood insurance policies they write each year. This will help us understand flood insurance in a spatial sense; though this information exists numerically by community, it helps with understanding the participant’s perspective of location and concentration of policies.

The participants were then asked, “What kinds of questions do potential flood insurance policyholders most often ask you?” While KDA-DWR provides information to inquirers about flood insurance, there is no direct work with writing or facilitating policies, and they are often directed to work with their insurance agents on questions specific to their policy. KDA-DWR does not have access to information on specific policies. This helps to distill the most common questions, especially since the transition to the new rating methodology for NFIP policies. Some of the most common questions asked were “What does it cost?” “How can I lower my premium?” “Why am I required to have it?” “What does it cover?” “Why is it not covered by my homeowner’s policy?” This information will be informative to the content of the template and will be taken into consideration when designing and framing the information so that agents can better answer and assist applicants with their most common questions.

Next, the participants were asked, “As an insurance agent, what is the most important information for you to have about the NFIP?” This helps to pinpoint what common information they need for writing policies that we can provide in a concise manner. In the future, KDA-DWR will be able to provide more targeted training or other materials for insurance agents on the NFIP. Some of the most needed information is where to easily find current mapping projects maps, how property owners should use the new sections on the elevation certificate form, specific coverage of NFIP policies, and where to get additional information needed for the insurance application. They were then asked, “How do you explain the value of flood

In this bulletin...

- Flood Insurance Focus Group
- Flood Safety Awareness Week March 4-8, 2024
- FEMA Hazard Mitigation Workshop 2024
- Staff Changes
- Learning Opportunities
- Training Registration Form

Story continued on next page

insurance?” to better understand their messaging towards potential policyholders and compare to KDA-DWR messaging on this, which is geared towards more financially sound and faster recovery. This will help future messaging, training, and other materials to be better aligned and fit their needs. Most of the participants point out to applicants that flood damage is not covered in the standard homeowner’s policy (a common misunderstanding) and the potential financial outcomes of suffering a loss. Lastly, they often explain that flooding is not confined to the flood zones and does occur outside of high-risk areas, which is something KDA-DWR tries to emphasize.

The final questions for the participant’s experiences and needs were, “What kind of Kansas specific information about the NFIP, flood risk, and state rules do you need?” and “What information on private flood insurance vs the NFIP would be helpful?” to understand those needs and ensure they are included in the new pamphlet and future materials. Kansas has laws specific to insurance, disclosure, and construction that may be good context for policyholders to have. While provided directly to them by KDA-DWR, insurance agents can provide pertinent information from their side, as well. Most requested information that pertains to Kansas and some of the surrounding states as they service citizens outside of Kansas, as well. For private flood insurance, many requested a cost comparison and what it would need to be compliant for the mandatory purchase requirement. We would like to provide the information they need most to work well with the citizens of Kansas in flood insurance.

Follow up information will be sent to the participants to ensure they have a full understanding of requirements they should be passing on to their clients. The pamphlet will be distributed to insurance agents and other stakeholders when completed. After being initially distributed, the pamphlet will be made available on our [NFIP Community Resources page](#). FEMA’s [Office of the Flood Insurance Advocate \(OFIA\)](#) as well as [Floodsmart.gov](#) are useful resources to learn more about flood risk and insurance.

Flood Safety Awareness Week March 4-8, 2024

KDA-DWR coordinates with the Kansas Department of Emergency Management (KDEM), the National Weather Service (NWS), and the governor’s office to have the state of Kansas pass a proclamation by the governor, to recognize Flood Safety Awareness Week in the month of March each year. It is a collaborative effort to raise awareness during the start of flood season and distributed to stakeholders throughout the state. Past proclamations can also be seen on the Division of Water Resources website: [Division of Water Resources](#)

The week deliberately coincided with the annual NWS Severe Weather Awareness week, which includes the threat of other hazards in addition to flooding. Each day of the week is dedicated to a different severe weather threat. Tuesday observed flood safety. Monday was in observance of preparedness, tornado safety on



Flood Safety Awareness Week 2024 Proclamation Signing

Wednesday, hail/wind safety on Thursday, and lightning safety on Friday. Many of these hazards can appear concurrently with the threat of flood danger. It is important to remember that floods kill more people in the United States each year than any other thunderstorm-related hazards, with the majority of those being people driving into flooded roads. Each day has a link to additional information on the threat and how to best prepare for and avoid them. Specifically, flood watches vs. warnings, and what to do before, during, and after a flood. There are links to outreach materials, how to receive forecasts,

Story Continued on next page

the Turn Around Don't Drown campaign, and more. These can be seen here: [NWS Flood Safety Tips and Resources](#)

Flood Safety Awareness Week is an effort on behalf of KDA-DWR and KDEM to emphasize awareness of preparing for and understanding flooding in Kansas and encourage citizens to prepare homes, businesses, and communities for the flood season. Flooding, as per the Kansas Hazard Mitigation Plan, is one of the costliest types of natural disasters in Kansas, and all areas of the state are at varying degrees of risk. Floods can happen at any time and without warning, with damage not covered by the standard homeowner's policy. A separate flood insurance policy would be needed and is highly recommended for those in high-risk areas. Localized flash flooding has occurred throughout the state in the past few years, with widespread flooding with widespread flooding throughout the state in 2019. In turn, KDA-DWR, KDEM, the Secretary of the Kansas Department of Agriculture, Kansas Insurance Commissioner, and the Kansas Adjutant General support the implementation of Flood Safety Awareness week, which is signed and approved by the governor. You are encouraged to share the proclamation with citizens and post to community webpages and social media to spread awareness and encourage participation. You are also encouraged to share the NWS Severe Weather Awareness Week safety topics and resources to better inform the public on preparedness, prevention, and recovery from severe weather events.

FEMA Hazard Mitigation Workshop 2024

The Federal Emergency Management Agency (FEMA) Hazard Mitigation Partners Virtual Workshop was held February 5-8, 2024, bringing together federal, state, non-profit organizations, and private sector entities to focus on mitigation, community resilience, and hazard mitigation. Attendees heard presentations on various hazard mitigation projects, such as between FEMA, the Environmental Protection Agency (EPA), and the Assiniboine and Sioux Tribes to create hazard mitigation plans. Speakers from the Natural Resources Defense Council (NRDC) presented on FEMA buyout programs, where speakers included flood survivors and buyout recipients. Multiple presentations focused on the Hazard Mitigation Grant Program (HMGP), a post-disaster grant through FEMA's Hazard Mitigation Assistance (HMA) funding. Other presentations included the relationship between mitigation and building codes, mitigation with an aging populace, how to create new partnerships, equity in mitigation, and more. Find more information and recordings [here](#).

Staff Changes

Unaccustomed to staying in the same place for too long, Keegan was born in Kansas and grew up between multiple cities in the eastern half of the state, also living in Norwalk, Connecticut for several years as a teenager. She's become familiar with a wide variety of Kansas environments and communities, having lived in Shawnee, Olathe, Lawrence, Wichita, Manhattan, and Seneca, then finally settling back in Lawrence after completing her education.

Keegan graduated from Kansas State University in the spring of 2023 with a bachelor's degree in Park Management and Conservation. She has a passion for the outdoors, especially native Kansas wildlife and ecosystems. She spends much of her free time exploring wooded trails and parks around the state, where she forages for wild fruit and mushrooms, identifies and presses samples of wild plants, and observes wild animals and their tracks, taking photos and making drawings when possible. She spent a summer working as Ecology Director at Scouts BSA's Camp

Jayhawk, teaching merit badges to like-minded scouts and leading ecology-based educational programs to help foster a love for nature in the kids she taught. She still volunteers at camp whenever she can, unwilling to leave such a beautiful place behind.

Her enthusiasm for nature and conservation has led her to her position as KDA's Division of Water Resources' Floodplain Outreach Specialist, drawn especially to the opportunity to communicate with and relate to Kansans who want to practice flood safety while preserving the state's unique aquatic, wetland, and riparian wilderness.



Keegan Schwartz, KDA-DWR Floodplain Outreach Specialist

Training Opportunities

Post Flood Responsibility

This course will cover community responsibilities after a flood. Topics will include surveying damages, substantial damages, permits for repairs and other considerations. This class has been approved for 1 hour of Continuing Education Credit (CEC) toward the Certified Floodplain Manager (CFM) credential.

Virtual class to be held 1:30 P.M.-2:30 P.M. April 11, 2024. Click [here](#) to register.

Substantial Damage Estimation Overview

This class is for officials responsible for conducting or delegating substantial damage assessments after flooding or any other damage to structure in the floodplain. This class will give an introduction and overview of FEMA's Substantial Damage Estimator software and how it can be used to produce consistent, organized, and defensible damage assessments.

Virtual class to be held 9:00 A.M.-10:00 A.M. May 14, 2024. Click [here](#) to register.

NFIP 101: Introduction to Floodplain Management (CEC-eligible)

This course is intended for those just beginning a career in floodplain management to provide the skills to administer and enforce floodplain management ordinances, as well as communication techniques to explain the impact of floodplain management decisions on insurance, public safety, and health. It includes an overview of regulations based on types of flood hazards identified, substantial improvement and damage, and the permitting process. Approved for 12 ASFPM CECs. Users must complete all units and knowledge checks to earn a certificate. It can also be taken for no credit as a reference guide or refresher. This free online course can be taken any time and found [here](#).

Floodplain Team Office Hours

The KDA-DWR Floodplain Team is starting community floodplain office hours. This is being rolled out as an opportunity for National Flood Insurance Program (NFIP) participating communities, or those interested in the program to join a virtual recurring meeting during designated hours to ask any floodplain mapping or regulatory questions.

Virtual office hours held the first Monday of each month from 11:00-12:00 P.M. Click [here](#) to register.

Find more information about floodplain management from Kansas Department of Agriculture
Division of Water Resources online 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. In the case that you are getting this newsletter by postal mail and would prefer email please contact Cheyenne Sun Eagle at: cheyenne.suneagle@ks.gov.

To find and register for upcoming training, as well as recordings of previous trainings, please see our new
Floodplain Management Training webpage at:

<https://agriculture.ks.gov/divisions-programs/dwr/floodplain/training>
[National Flood Insurance Program \(NFIP\) Resources Page \(ks.gov\)](#)

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.

**To find and register for upcoming training, as well as recordings of previous trainings, please see our new Floodplain Management Training webpage at: <https://agriculture.ks.gov/divisions-programs/dwr/floodplain/training>

** Any individual with a disability may request accommodation in order to participate in training. Persons who require special accommodations must make their needs known at least five working days prior to training. For more information, including special accommodations, please contact Cheyenne Sun Eagle at 785-296-0854 or by email Cheyenne.Suneagle@ks.gov.

Please scan and email your registration to: cheyenne.suneagle@ks.gov

Or mail to:

KANSAS DEPARTMENT OF AGRICULTURE
FLOODPLAIN MANAGEMENT PROGRAM
1131 SW Winding Road, Suite 400
TOPEKA, KS 66615

For questions about training, please contact Cheyenne Sun Eagle by email at cheyenne.suneagle@ks.gov or by phone at 785-296-0854. You may also contact Tara Lanzrath by email at tara.lanzrath@ks.gov or by phone at 785-296-2513.

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 785-296-0854 or email cheyenne.suneagle@ks.gov to report the change.

Kansas Department of Agriculture
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1131 SW Winding Road, Suite 400
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Kansas Association For Floodplain Management 2024 Conference in Lawrence

The 2024 KAFM Conference will be August 28-29 at the Double Tree by Hilton in Lawrence, Kansas.

Association of State Floodplain Managers 2024 Conference in Salt Lake City

The 2024 ASFPM Conference will be June 23-27, at the Salt Palace Convention Center in Salt Lake City, Utah.

**KDA/DWR Water Structures
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