

KANSAS

FLOODPLAIN MANAGEMENT TIPS



December 2022

Insurance Myths

There are prevalent and common myths about flood insurance floodplain managers hear frequently. These range from how flood insurance is rated, who can purchase a policy, as well as what can be covered in a policy. It is important to share with citizens accurate information about flood insurance, as it is the best way to recover after a flood for many reasons. Education is the best solution so that citizens can make informed decisions about their insurance. This becomes more important when considering the impact of climate change and the projected increase of flooding problems across the nation.

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Myth #1: Federal disaster assistance will pay for flood damage.

Fact: Many people mistakenly believe that after a flood, they may apply for and receive individual assistance or disaster assistance and that it will compensate in the same way that a flood insurance policy would. Individual assistance is not a substitute for flood insurance and will typically only cover a fraction of the costs of losses from a flood. Assistance is not guaranteed and many overestimate the amount of funding they will receive (if any). Disaster assistance requires a Major Disaster Declaration which many flooding events won't receive. The assistance is only meant to make the home "safe, sanitary, and fit to occupy" which does not mean pre-disaster condition. Assistance averages about \$5,000 per household, whereas the average flood insurance claim payout is approximately \$70,000. Disaster loans are available through the Small Business Association but have to be repaid with interest. Depending on assistance from FEMA for all flooding losses is not a sustainable plan.

Myth #2: Flood insurance is only available to those who live in the floodplain.

Fact: Anyone in a community that participates in the National Flood Insurance Program (NFIP) can purchase an NFIP flood insurance policy. This is another common myth that people mistakenly believe that prevents them from protecting their structures. Conversely, only those in the floodplain with a federally backed mortgage will have a mandatory purchase requirement to get a policy. The floodplain must also intersect with their structure and not just the property. Community officials may also be unaware, as well as insurance agents that are not well-versed in flood insurance because it's not as common as other types of policies. There have been instances where insurance agents have mistakenly misguided citizens, so ensuring that the insurance agents in your community have accurate information about flood insurance will assist with correcting this problem.

Myth #3: Flood insurance rating is not based on actual risk and is used to make citizens pay for flooding in coastal areas.

Fact: Flood insurance is rated based on actuarial risk. FEMA has completed rolling out the new rating system called [Risk Rating 2.0](#). This means that policies are now rated on many different factors that take into account the actual risk that is posed to a structure. These include distance to the flooding source, first floor height, catastrophe modeling, flood mapping, relative elevation, replacement cost, and more. The premium is based on these factors as well as any applicable discounts. Policies in Kansas are not being used to pay for coastal flooding.

Myth #4: Homeowner's insurance will cover flood damage.

Fact: Flooding is not typically covered in these policies, while many other risks are.

Myth #5: A real estate agent or seller must disclose information about flood risks or history to potential buyers.

Fact: In Kansas, there are no statutory requirements to disclose a property's flood risks or past flood damages to potential buyers, while other states do. This is a considerable disadvantage to potential home buyers. This has caused issues for many people interested in buying a property without realizing it is in the floodplain, is at risk, or has had flooding problems before. There have been issues where sellers intentionally withhold this information to help a sale go through. The buyer purchases the home and is then notified by their lender that they are required to purchase flood insurance. Many are surprised to learn this information was not required to be disclosed to them.

Myth #6: You must own or be buying your structure to purchase flood insurance.

Fact: Renters in NFIP-participating communities can purchase contents coverage. The structural flood insurance would go through the owner of the building.

Myth #7: Nothing in a basement is covered in a flood insurance policy.

Fact: Structural damage is covered in a typical policy. Utilities that make the structure habitable are covered, such as central air conditioners, fuel tanks, furnaces, water heaters, food freezers, and the food in them, etc. All policyholders should review their coverage thoroughly to fully understand what the policy will cover so they are not caught off guard in the event of a flood loss.

Myth #8: Minor flooding won't cause much damage.

Fact: Flooding is an extremely costly and damaging event. One inch of flooding can cause over \$25,000 in damage. Moisture tends to climb up walls and soak through the to the deepest layers of flooring. This can lead to mold that is unseen, which can also cause structural damage. Walls and floors have to be taken apart to allow for thorough drying and can also be warped, leading to a need for complete replacement. Flooding is destructive and an exceptionally stressful event.

Myth #9: Flood insurance is not needed outside of the SFHA.

Fact: Floods do not read maps or respect floodplain boundaries. About 40% of insurance claims are on policies for structures outside of the SFHA. Larger floods than the 100-year, or 1% annual chance flood do happen, and are predicted to happen more frequently in the future. Many citizens have been unable to recover after a flood without insurance and have had total losses of their structure. While flood insurance can be costly depending on your risk, it doesn't compare to the full cost of a flood loss without insurance.

Myth #10: Flood Insurance Rate Maps (FIRMs), or floodplain mapping is done arbitrarily and are unreliable.

Fact: FIRMs are based on solid engineering methods and studies, including flood models, flood history, and other data that accurately portrays the flood risk based on the national standard of the 1% annual chance flood. Though you may not have seen a flooding event that equals this flood frequency over your time living in the same area, these maps are based on scientific and technical data to display the actual flood risk of these areas and the structures within them. During the mapping process, citizens are given many opportunities to provide input and dispute any areas they don't consider to be correct.

There are other myths and misconceptions about flood insurance and the NFIP. There is a general lack of understanding about floodplain management and regulations. KDA-DWR constantly receives questions about these topics, so it is important to do outreach to educate citizens on their risk, floodplain management, regulations, and flood insurance. The more citizens understand these topics, the more prepared they will be for flooding and recovery.

Community Rating System Program Experiences

Many communities are unfamiliar with the benefits of and participation in this program, which is separate

from regular participation in the NFIP. The Community Rating System (CRS) Program is a voluntary program that rewards additional floodplain management efforts with discounts on flood insurance as well as reinforcing political goodwill with citizens and community staff, and increased safety from the efforts of staff to go beyond the NFIP minimum standards. KDA-DWR fully supports and works with communities to participate in this program, including template documents, maps, examples from other communities, participation in meetings, training, and general support any time it is requested.

There are many ways to earn credit in the program and maintain the class standing. Many communities can receive credit for the work they are already doing, so participation does not mean adding much to their workload. KDA-DWR suggests entering the program at a Class 9 (the lowest class) for 500 points, to get some experience with the program and keep the workload manageable and receive a 5% discount for all flood insurance policies. Most communities can easily get to a Class 9, based on things like adopting higher floodplain management regulations, preserving open space in the floodplain, doing outreach, and maintaining additional map data that can be provided by KDA-DWR.

When asked, the participating communities of Hays and Iola have stated the program itself has been manageable, but completing the floodplain audit that is the first step to entering the program was challenging. The audit is to ensure that a potential CRS community is in good standing with the NFIP before being allowed to join. Ensuring the compliance of development with the regulations is a fundamental part of the NFIP as well as the overarching goals of the CRS Program. It can take communities time to gain compliance from any structures that were built without a permit or are in violation. An audit is meant to be



City of Valley Center presented with CRS plaque



City of Gypsum presented with CRS plaque

educational and an opportunity to correct mistakes and is not meant to punish the community.

For their participation in CRS, the community is awarded a plaque for participating which gives the opportunity to do a press release. They also cited that having KDA-DWR support and guidance through the application, providing template documents, and other resources has been a big part of their decision to join the program and continued participation. There are [45](#) participating communities in Kansas, and several that are in the application process currently. Another important resource that can give support to those participating or those thinking of participating is the CRS resources website that provides information about the program as well as training opportunities: <https://crsresources.org/>.

If you have any interest in participating in this program, please let KDA-DWR staff know, and the floodplain team will schedule the audit. Once it is closed, the community has six months to apply to the program. KDA-DWR will support and guide the community through this process and assist in putting together the credits to participate. Additional staff with FEMA Region VII, and the Insurance Services Office help the community maintain and verify credit.

Training Opportunities

Elevation Certificates: Section C, D, and E

This class is for officials responsible for reviewing elevation certificates and surveyors who complete the forms. This focus is on Sections C, D, and E of the elevation certificate forms. This class has been approved for 1 hour of Continuing Education Credit (CEC) toward the Certified Floodplain Manager (CFM) credential. Virtual training on December 01, 2022 from 9:00-10:00 A.M., please register here:

<https://kansasag.zoom.us/meeting/register/tZYrceyurjovGdNYZ50qPOTzgVPmZHJRVR2u>

Basics of the NFIP

This two-part course is for officials responsible for administering their local floodplain management ordinance, as well as those who work closely with floodplain management. This is a beginner class and an introduction to the National Flood Insurance Program (NFIP) and floodplain management. The focus is on the NFIP and concepts of floodplain management, maps and studies, ordinance administration, and the relationship between floodplain management and flood insurance. These classes have been approved for 2 hours of Continuing Education Credit (CEC) toward the Certified Floodplain Manager (CFM) credential each. Virtual training on January 24 and 25, 2023 from 9:00-11:00 A.M., please register here:

https://kansasag.zoom.us/meeting/register/tZwvf6oqD8sEtQ90_XFvS9vPKTnjQK26qpl

<https://kansasag.zoom.us/meeting/register/tZUtcuGtqzoiGtzoG-211Vv4VqgD7RWi0fzL>

Floodproofing

This course will cover the requirements for wet floodproofing. Topics will include permitting, variances, and performance standards. Dry floodproofing will be compared and contrasted on the same topics. Finally, residentially floodproofed basements and lessons learned will be covered. This class has been approved for 1 hour of Continuing Education Credit (CEC) toward the Certified Floodplain Manager (CFM) credential.

Virtual training on March 15, 2023, from 1:30-2:30 P.M., please register here:

<https://kansasag.zoom.us/meeting/register/tZ0odOCsqjigoGNeD3zOssQcFPrnTimSDM6My>

LOMA and LOMR-F Parts 1 and 2

This class compares LOMA and LOMR-F and completion of the forms. Part 1 focuses on the LOMA. Part 2 focuses on the LOMR-F. This class has been approved for 2 hours of Continuing Education Credit (CEC) toward the Certified Floodplain Manager (CFM) credential. Virtual training on March 29, 2023, from 9:00-11:00 A.M., please register here:

https://kansasag.zoom.us/meeting/register/tZEld-muqzkjGNKDKy_1YJrgAkJzoCPdBDOI

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. The format will be an online webinar using the Zoom software platform. This class has been approved for 1 hour of Continuing Education Credit (CEC) toward the Certified Floodplain Manager (CFM) credential. Virtual training on April 12, 2023, from 1:30-2:30 P.M., please register here:

https://kansasag.zoom.us/meeting/register/tZcrcOyggTMjHdd_EsbIo7EZfN-teN1r5_RY

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>

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
Division of Water Resources
Topeka Field Office
Floodplain Management
1131 SW Winding Road, Suite 400
Topeka, KS 66615

Kansas Association For Floodplain Management Conference in Mulvane

The 2023 KAFM Conference will be August 30-31 at the Kansas Star Hotel and Event Center in Mulvane, Kansas.

Association of State Floodplain Managers 2023 Conference in Raleigh

The 2023 ASFPM Conference will be May 7-11, at the Raleigh Convention Center in Raleigh, North Carolina.

**KDA/DWR Water Structures
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