KANSAS FLOODPLAIN MANAGEMENT TIPS



December 2015

Real Estate in the Floodplain

Floodplain Managers for local communities get calls about properties for sale. Typically, a lender, realtor or an interested buyer may call with questions about a property that is listed for sale. Many of those callers will start by inquiring about the zoning for the property and smart Floodplain Managers will include information about the flood zone for the property as well. It is always best to have those conversations before a property is sold than afterwards.



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Many community officials meet with their local Board of Realtors on an annual basis. In some cities a local real estate office has requested a training meeting for staff in their office. These meetings increase the communication between county and city officials with real estate agents in the area. Some of the real estate agents in those communities went on to contact the Floodplain Manager to help them look up information about properties. One community used a map printer to create poster sized maps of the entire community showing the floodplains, streets and parcel boundary lines. The maps were a popular item with lenders as well as realtors.

A little time to set up a meeting with a Board of Realtors can have a number of benefits. Some local realtor associations have newsletters. Once you establish a working relationship with the realtors they will send out a notice to their members for you with their newsletter. This is a good way to share information about new flood maps or new flood insurance laws with these business professionals. During a meeting you can teach real estate agents how to find floodplain information on a community website or how to make a FIRMette using the Federal Emergency Management Agency (FEMA) map service center website. The benefit is that Floodplain Managers will have fewer questions to answer when business professionals know how to find information for themselves. The Community Rating System (CRS) also offers points for outreach to realtors, lenders and insurance professionals in the jurisdiction.

Collaboration with Floodplain Managers is a benefit to the real estate agents also. No realtor wants to be known as the person who sold a client a property without informing the buyer that the property came with an expensive flood insurance premium. That kind of thing doesn't help a professional business reputation. On the other hand, a realtor that is smart and knows how flood insurance works and helps clients save money can enhance his or her reputation. Realtors and Floodplain Managers both win when they work together.

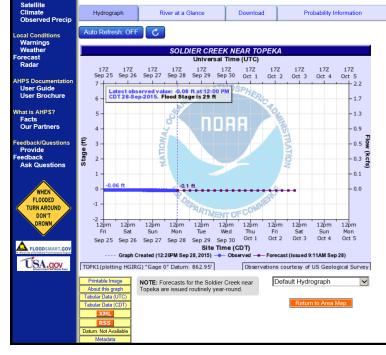
Understanding Stream Gages

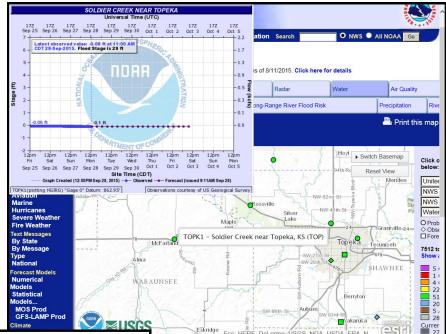
Radio stations will often announce flood stages and levels during flood warnings. Many citizens and some community officials don't understand what those flood stages mean. To get a better understanding of stream gages visit the website for the gage near your community.

Start with a visit to the National Oceanic and Atmospheric Administration's (NOAA) National Weather Service (NWS) website http://water.weather.gov/ahps/ and you'll see a map of the United States covered with multi-colored dots. Green dots have no flooding. Purple dots indicate severe flooding. A color chart legend explains the flood levels on the right side of the website.

Use the plus symbol at the upper left of the map to zoom in to Kansas. Click and drag on the map to find your community and the stream gage nearest to you. Hold your mouse over a dot that represents a gage station. In the example depicted in the screen shot it shows Soldier Creek near Topeka. Now do a left mouse click on the dot to move away from the map to the page for that specific gage.

The first thing you'll see is a graph showing the gage levels. These levels are shown in heights relative to the position of the gage. Scrolling down you'll find a great deal more information related to the specific gage.





A table called 'About This Location' will tell you the specific level that this gage is set to in relationship to National Geodetic Vertical Datum of 1929 (NGVD 1929). Check your flood maps to find out if they are done in the NGVD datum or in the North American Vertical Datum of 1988 (NAVD 1988). Flood Insurance Study (FIS) books will explain the datum used and often have conversion information.

You'll want to use the same vertical datum for an accurate comparison. Use the location map and a Flood Insurance Rate Map along with a Flood Insurance Study to calculate a Base Flood Elevation (BFE) at the stream gage. Many gages are on bridges that are easily found in the Flood Insurance Study.

Once you know how high a gage is you'll know how high a level has to be on the graph to equal a flood event from the profile in the Flood Insurance Study. (Continued next page)

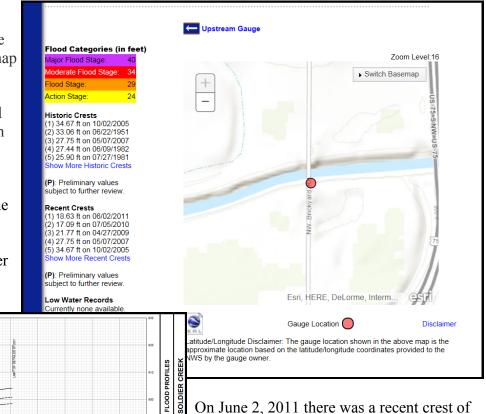
(Understanding Stream Gages continued from previous page)

Scrolling down on the gage page you'll find a base map showing the gage location. To the left of that map you'll also find a list of "Historic Crests" and "Recent Crests". The map shows that the gage is located at the bridge over Soldier Creek on NW Brickyard Road.

The flood profiles in the Shawnee County FIS show exactly where the bridge for NW Brickyard Road is along the stream. It is simply a matter of reading the graph in order to determine a 10%, 2%, 1% or 0.2% annual chance flood level.

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On June 2, 2011 there was a recent crest of 18.63. The gage itself is at 862.95 when it is at zero. Add the 18.63 on top of the gage level and you have a level of 881.58. Include a conversion factor found in the FIS of 0.52' and you know how high the water was in June of 2011. Plot that level on the profile in the Flood Insurance Study and you'll see that this flood was less than a 2% annual chance event.

Next time someone tells you the rain and flooding you just had must have been a "100 Year Flood" you can use the stream gage to tell them exactly what kind of flood it was. This information can also be used for grant applications. You can also work the other way from this and when a certain level is predicted you can get an idea of what size of the flood is going to happen.

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There is a list titled "Flood Impacts and Photos" on the gage page. For our example gage on Soldier Creek this shows:

• 29.0 low land flooding from Grove to the Kansas River.

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- 34.5 Widespread flooding occurs and effects the first floors of homes and businesses along the creek.
- 39.47 Brickyard Road bridge over Soldier Creek floods.

Knowing the level of predicted flooding in advance will help local communities to decide what areas to evacuate and when to evacuate.

One of your citizens may be able to find a stream gage on the internet but looking at the graph won't mean much to them. This is when community officials, with a good understanding of how gages work, can explain some things. Many communities include links to stream gages on their community's website. It is suggested that community's provide a short explanation of what the gage is and what to certain levels on the gage mean for the community when they offer those links. Contact Steve Samuelson at 785-296-4622 for questions about stream gages.

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.

•Hutchinson - Jan. 13, 2016 9:00 a.m.-12:30 p.m.

Elevation Certificates and Letters of Map Amendment

This free class is designed for community officials responsible for administering floodplain management as well as surveyors and engineers who complete Letters Of Map Amendment (LOMA) and Elevation Certificate forms. The course will focus on accurate completion of Federal Emergency Management Agency (FEMA) technical forms, building diagrams and base flood elevation. Approved 3.5 hours toward CFM. Limited to 20 participants.

• Wellsville– Jan. 28, 2016 8:30 a.m.-12:30 p.m.

Kinsley- April 14, 2016 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. Approved 3.5 hours toward CFM. Limited to 20 participants.

•Larned - Feb. 4, 2016 8:30 a.m.-12:30 p.m.

Holton - March 29, 2016 8:30 a.m. - 12:30pm

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.

Mark your calendar. The Kansas Association for Floodplain Management 2016 conference will be September 7 and 8 in Mulvane. More information will be posted at the website: <u>www.kafm.org</u>.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.

	<u>Kansas Department of</u> <u>Division of Water I</u> <u>Floodplain Pro</u> <u>Training Registrat</u>	<u>Resources</u> ogram
Name		
Title		
Organization		
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Telephone	Fax	
E-mail		
Name, date and location	<u>on</u> of training you will attend	
	itation with anyone else who cou is will be sent to registered partic	uld benefit from the training. cipants one week before the training.
	Please mail or fax you	ir registration to:
	ISAS DEPARTMENT (DODPLAIN MANAGEI	
	6531 SE Forbes A	ve., Suite B
	TOPEKA, KS Fax to: 785-29	
-	ning, please contact Steve Samue	elson by email at <u>steve.samuelson@kda.ks.go</u> 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 <u>steve.samuelson@kda.ks.gov</u> to report the change.

046-17 Kansas Department of Agriculture Division of Water Resources Topeka Field Office Floodplain Management 6531 SE Forbes Ave., Suite B Topeka, KS 66619

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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http://agriculture.ks.gov/dwr