

# KANSAS

## FLOODPLAIN MANAGEMENT TIPS



June 2020

### Proof of Loss

Every insured property owner must file a notice of loss for flood insurance with their insurance company as soon as possible after the flood. This must be a written notice of the flood related damages. In the case that someone doesn't know how to file a written notice of flood damages they should contact their agent or insurance company representative with any questions.

This starts the claims process and the clock is ticking. The next step is for an adjuster to meet with the insured property owner. The adjuster will look at the property and give the property owner a form called a Proof of Loss. This Proof of loss is not the claim. It is a document that supports the claim. The form the adjuster provides is a suggested Proof of Loss. A Proof of Loss must be filed by the insured within 60 days with the insurance company.

A property owner did not like the numbers on an adjuster's suggested Proof of Loss that he was given in 2015. The insured property owner thought the numbers were too low and that the claim should be larger. The citizen contacted a State agency. The person he spoke with at the State agency told him that if he didn't agree with the form that he should not sign the form. This was bad advice.

By not signing a form and submitting it before the deadline the property owner missed the window for filing a claim. As no claim was considered to be filed, no claim could be paid. An insurance claim can be appealed and there are procedures to do that. Can't appeal a claim that hasn't ever been filed.

A better way for this to be handled would be for the property owner to get contractor's estimates on his or her own and then submit an adjusted proof of loss. The estimates and any other supporting documents can be attached to the revised Proof of Loss.

Battling with the adjuster is not likely to produce significant results. The appeal process, while lengthy, is the best way to handle dissatisfaction with the flood insurance claims process. For those who are unsatisfied with the claims process and are unable to get traction for an appeal there is the option to contact the office of the Federal Emergency Management Agency's Flood Insurance Advocate. The Office of the Flood Insurance Advocate can offer information about how to appeal a decision on someone's claim.

After trying all other avenues, a frustrated claimant can visit the website <https://www.fema.gov/flood-insurance-advocate> and look for the button that says, "Ask The Advocate".

Key thing to remember is that a claim can be appealed once it is filed. It is very important to get the claim filed. Then work to appeal the claim and have it revised. There is additional information in the Flood Insurance Claims Handbook which is mailed to every property owner with a flood insurance policy.

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## **The Floods is Coming... Now What**

Flood insurance is the first line of defense to protect your building. Remember that flood insurance must be purchased 30 days in advance unless there has been a map change or a lender requirement. Can't wait until the forecast predicts rain and the stream is already bank full and then go out and buy flood insurance at the last minute. There are some last minute measures that can help to reduce the damage caused by flooding.

Move valuables and important documents to a higher level. Treat your flood insurance policy as a very important document. Contents coverage is limited in a basement. It is often the case that property owners usually only insure the building and not the contents anyway. Move any and all contents you want to save to a higher level.

Shut off utilities. Turn off electricity at the breaker box. Turn off the gas at the main gas valve. Water supply coming from a well is at risk in some areas. Of particular risk are older wells and shallow wells. Extend the well casing above the highest known flood elevation. One property owner took a section of cement culvert pipe and stood it on end around the well casing to make a quick floodwall around the well. This method only works if there is a water tight seal at ground level. In this particular situation the property owner pushed the culvert down into the ground several inches, a little like a giant cookie cutter.

Minor protection measures can be taken to protect property from shallow floods. This commercial business in Strong City used plastic sheeting and sandbags to protect a doorway. The door was the vulnerable opening that could allow flood water to enter the building. If water is going to be six inches deep and the lip of a window well is four inches above the ground then add a barrier around the window well in advance of the flooding. Basements are the first place to fill up with water and window wells are a main point for entry of flood waters.

Do what you can to protect your building but don't forget to protect yourself and your family. Everyone should have a disaster supply kit prepared in advance.

There are so many good things to have in a disaster supply kit. A few common items are flash light, batteries, first aid supplies, currency, radio, phone charger, blanket, tools, sanitizer, camera to take photos of damage for insurance, food and water. Don't forget about the special needs of family members on medication, infants and the family pet.



Photo of sandbags in Strong City in May 2019.

Some citizens may be willing to ride out shallow floods or to ignore an evacuation order. Are those same people willing to let their families, possibly small children, ride out a disaster with them? Have an evacuation plan. Know where to go in advance. Discuss evacuation routes that don't use low lying roads near a stream. Make sure everyone knows what to do if they become separated. Mobile phones don't always work well during a disaster. There are websites to help families get reunited with one another. The American Red Cross maintains a web based system called "Safe and Well". Contact local chapter of American Red Cross if you have a missing friend or relative.

Think now about what you will do when a flood is coming. More information on our website:  
<https://agriculture.ks.gov/divisions-programs/dwr/floodplain/flood-safety-2>

## Rossville Knows How to Flood



Photo set shows four buildings in downtown Rossville with different flood protection techniques employed.

The City of Rossville in Shawnee County is prone to shallow floods associated with Cross Creek. A previous Flood Insurance Rate Map showed much of Rossville as a Shallow AO flood zone. Currently shown as an AE area today. Rossville has had multiple floods on downtown Main Street.

Many buildings in Rossville demonstrate adaptive flood protection measures. In the photo above, the building labeled number 1 has a flood wall built out around the building. This floodwall has grooves in the cement for the installation of barriers at openings for doors. Building 2 is a community center. The interior of this building has no carpet or sheet rock. It is built in such a way that if flood water gets inside of the building it can easily be cleaned up. The only furniture is folding chairs and tables kept on a portable rack. Building 3 has a raised flooring to keep the main floor of the building above flood water. Building 4 is the City library. It has brick facing and walls that are impervious to flooding. There are doors at the front and the back that the librarian told me they are able to put sandbags in front of. As you walk in to the building entry there is a ramp that goes up about 8" to the main floor of the library.

All of the measures shown can provide a level of protection from flooding. Some methods are obviously more expensive to employ than others. These protective measures do not all count for lowered flood insurance. Some of these measures would be allowed on an older PreFIRM building but may not be allowed for a new building.

Do you have a problem building that you are considering installing flood protection measures for? Consult with the Floodplain Team at Division of Water Resources before you begin the work.

## **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 contactor Steve Samuelson at 785-296-4622. A training registration form is in this newsletter.

**CLASSES MAY NEED TO BE LIMITED IN SIZE OR CANCELLED DEPENDING ON HEALTH CONCERNS RELATED TO CORONA VIRUS.**

### **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 Continuing Education Credit (CEC) toward the Certified Floodplain Manager (CFM) credential. Limited to 20 participants.

- Perry - Tuesday, July 28th, 2020 from 8:30 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.

- Altoona– June 25, 2020 from 8:30 a.m.—12:30 p.m.

### **Post-Flood Responsibilities**

This free class is intended for community officials responsible for administering floodplain management regulations. The course focuses on what to do during and after a disaster event. Topics include substantial damage, permitting, Increased Cost of Compliance (ICC) and violations. Allowed 3.5 hours CEC for CFM. Limited to 20 participants.

- Manhattan– Thursday, August 13th, 2020 from 8:00 a.m.—11:30 a.m.

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. If you are getting this newsletter by postal mail and would prefer email please contact Steve Samuelson at [Cheyenne.SunEagle@ks.gov](mailto:Cheyenne.SunEagle@ks.gov).

Mark your calendar. The Kansas Association for Floodplain Management 2020 conference will be September 1st-4th in Mulvane. 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 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 scan and email your registration to: [steve.samuelson@ks.gov](mailto:steve.samuelson@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 Steve Samuelson by email at [steve.samuelson@ks.gov](mailto:steve.samuelson@ks.gov) or by phone 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 785-296-0854 or email [cheyenne.suneagle@ks.gov](mailto:cheyenne.suneagle@ks.gov) to report the change.

4626  
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### **ASFPM 2021 National Conference in Raleigh**

The 2021 Association of State Floodplain Managers National Conference will be May 9-13, 2021 in Raleigh, NC. 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](http://www.floods.org) for more information.

### **KDA/DWR Water Structures Floodplain Program Staff**

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