

# KANSAS

## FLOODPLAIN MANAGEMENT

### TIPS



October 2014

#### Kansas Association for Floodplain Management Conference

The Kansas Association for Floodplain Management (KAFM) held their 11th annual conference in Wichita on September 3 and 4, 2014. There was also a CFM review and the CFM test was given on September 5, 2014.

Speakers at this year's conference included staff from Kansas Division of Water Resources, Kansas Geological Survey, Insurance Services Office, Federal Emergency Management Agency, US Army Corps of Engineers, AMEC, Meshak and Associates, National Weather Service, Smartvent and several local community floodplain managers. There was a series of sessions for beginning floodplain managers and Tom Morey presented Floodplain 101 over three consecutive sessions. There was a more advanced series of breakout sessions with a wide variety of topics. There was also an entire set of sessions devoted to the Community Rating System this year.

#### In this bulletin...

- KAFM Conference
- Insurance Refunds
- Cost Savings Ideas
- Announcements
- Learning Opportunities

#### Wednesday Luncheon at KAFM Conference

KAFM's conference wasn't all work. There were luncheons each day and a breakfast on Thursday morning. On Wednesday evening there was a social event at the Museum of World Treasures. The evening event included barbecue with music provided by Rachelle Coba. Plenty of time to gather around a table and network with other floodplain managers.



The next KAFM Conference will be held in Kansas City on September 2 and 3, 2015 at the Great Wolf Lodge. Mark your calendar now so you won't miss out on the next conference. Good information and good fun will be shared in Kansas City.

## Insurance Services Office/Community Rating System Booth



## StormReady Presentation



## **Flood Insurance Refunds Start This Month**

The Biggert Waters National Flood Insurance Reform Act of 2012 immediately moved some properties to full actuarial rating. An example of such a property would be when a home that existed prior to a Flood Insurance Rate Map (FIRM) was sold. That property would have had to get an elevation certificate and pay full actuarial rates. The Homeowners Flood Insurance Affordability Act of March 2014 slowed down some of those rate increases by putting a cap of 18% to any rate increases in any given year for most classes of property. When the full actuarial rate was an increase of greater than 18% then that property might qualify for a refund.

This means that property owners who saw increases in flood insurance premiums of greater than 18% last year could be eligible for a one-time refund of a part of the premiums they paid last year. You may have heard about these refunds in mainstream media. Floodplain Managers should be very careful about discussing refunds with their citizens. Only a small percentage of people will actually get a refund. You do not want to give someone the impression they will get a refund in the case that they don't qualify.

There should not be any refunds at all for Pre-FIRM secondary homes or buildings meeting the definition of repetitively flooded. In order to help you to better understand which structures may qualify for a refund and which ones will not a hand out will be included with the email version of this issue of Floodplain Tips.

## **How to Save Money on Flood Insurance**

Some property owners will get refunds this year. Changes that came about under the Homeowners Flood Insurance Affordability Act will temporarily lower some flood insurance premiums. These events may give property owners the sense that they don't need to worry about flood insurance premiums. This is a false impression for any one to have. There is still a movement toward full actuarial rating. It will be a longer slower climb but most structures will eventually get to a full actuarial rating.

Owners of property in the floodplain should look at ways to save money on the cost of flood insurance now and not later. The Federal Emergency Management Agency (FEMA) has published a brochure called "Cheaper Flood Insurance, 5 Ways to Lower the Cost of Your Flood Insurance Premium". A copy of the cost savings brochure from FEMA will be sent out with the email version of this newsletter.

The handout discusses 5 methods of retrofitting a property to save money.

- Elevating machinery and equipment above the base flood elevation;
- Installing flood openings in an enclosed area below the lowest floor;
- Filling in the basement;
- Elevating the structure; and
- Relocating outside of the floodplain.

It is realized that filling in of basements is not going to be a popular option here in Kansas. Some of these other methods should be considered carefully. A building on a crawl space, without flood openings, would save enough money from the lowered flood insurance premiums to pay for the expense of retrofitting to include openings. New development in the floodplain should consider relocating to a portion of a lot outside of the floodplain or elevating to a level that is more than just the minimum required by the community.

Another method that is not discussed in the brochure is to have an elevation certificate done. The rates for houses built prior to a Flood Insurance Rate Map (FIRM) are going to continue to rise each year. These properties get a subsidized rating right now. The owner of a Pre-FIRM home can have an elevation certificate done now. The insurance agent can compare rates and give the property owner the Pre-FIRM rating or the actuarial rating based on the elevation certificate depending on which one is cheaper. The elevation certificate is kept by the agent and saved until a time when using it will provide the best rating.

## **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.

### **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 and violations. Approved 3.5 hours toward CFM. Limited to 20 participants.

- Chanute - Nov. 6, 2014 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.

- Burlington– Dec 3, 2014 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.

- Colby - Oct. 30, 2014 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@kda.ks.gov](mailto:steve.samuelson@kda.ks.gov).

Mark your calendar. The Kansas Association for Floodplain Management 2015 conference will be September 2 and 3 in Kansas City. 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: 785-862-9110

For questions about training, please contact Steve Samuelson by email at [steve.samuelson@kda.ks.gov](mailto:steve.samuelson@kda.ks.gov) or by phone 785-296-4622, or contact Tom Morey at [tom.morey@kda.ks.gov](mailto: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 [steve.samuelson@kda.ks.gov](mailto:steve.samuelson@kda.ks.gov) to report the change.

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

### **ASFPM 2015 National Conference in Atlanta**

The 2015 Association of State Floodplain Managers National Conference will be May 31 to June 5, 2015 in Atlanta, Georgia. 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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