

# KANSAS FLOODPLAIN MANAGEMENT TIPS



April 2018

## Window Wells Cause Confusion

Approximately 40% of the flood insurance policies in Kansas are for PreFIRM homes. Those are older homes built before flood maps were made. Many of those older homes have basements because we have tornadoes in Kansas. A common feature of an older home with a basement is a window well. Window wells cause a lot of confusion in the process of having an elevation certificate done.

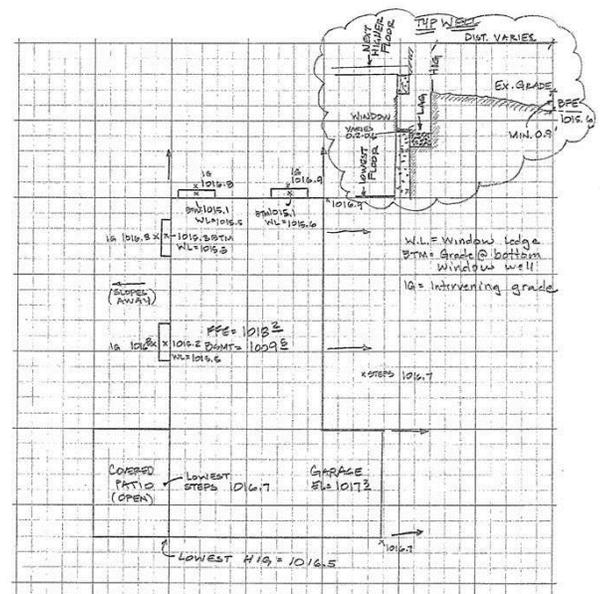
A common question is about completing the elevation certificate and where should the Lowest Adjacent Grade (LAG) be measured. Measure lag at bottom of the window well and document that number in Section C of the elevation certificate form. Then document the intervening higher ground elevation around the outside of the window well in Section D comments of the elevation certificate.

A Letter of Map Amendment (LOMA) will be accepted for a home with a basement even if the LAG at bottom of the window well is below the Base Flood Elevation (BFE). It is recommended to include a sketch with the LOMA request that shows the intervening higher ground around the window well is at a level with or above the BFE. This is acceptable because the naturally occurring ground is already above the BFE.

A Letter of Map Revision-Fill (LOMR-F) will not be accepted in a case when there is a window well and the bottom of the window well is below the BFE. In a situation where someone has piled dirt around the foundation of an existing building then the rules change. The grade has been altered. In considering the approval of the LOMR-F the reviewer will evaluate the risk and consider the LAG at bottom of the window well. The risk factor and the adjacent grade at bottom of the window well below BFE would mean that a LOMR-F would be denied.

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Window Well Sketch

Two homes could look exactly the same and have same level of grade all around them. One home might be on naturally occurring ground. The other might be on slightly lower ground where the grade was changed later. Although the two buildings could look exactly alike the rules for letters of map change for the two buildings would be very different because of any associated window wells.

Timing is important when it comes to fill and window wells also. In the case that fill is placed before the area is mapped in to the floodplain then the fill is treated as existing ground at the time of the map. Fill in place before area is mapped in to a floodplain qualifies for a LOMA. Fill placed after mapping requires a LOMR-F.

## Higher is Drier in Floodplains

State of Kansas requires all communities to adopt a minimum of one foot of freeboard. Top of the bottom floor of a residence must be one foot above the Base Flood Elevation (BFE). Non-Residential buildings have option to elevate or flood proof to one foot above. Some communities in Kansas have gone to a two foot freeboard requirement in their local floodplain regulations.

French Wetmore, CFM, French & Associates, Ltd., provided facts and figures about the cost to elevate a building and what the insurance benefits are. Mr. Wetmore also provided some beginning information about an example flood insurance policy. Here is a table showing 2017 premiums for a \$200,000 building, \$80,000 in contents coverage and \$1,000 deductible in a community without a CRS discount. Notice cost difference of \$1,041 for one foot of freeboard over Base Flood Elevation.

Flood Insurance Premium Comparison*		
Zone	Freeboard	Premium
AE	At BFE (no freeboard)	\$2,147
AE	BFE + 1 foot	\$1,106
AE	BFE + 2 feet	\$734
AE	BFE + 3 feet	\$614

Table of freeboard and how it effects insurance premiums.

The table shows that freeboard results in reduced flood insurance premiums. Mr. Wetmore also looked at how much it costs to elevate and how soon those cost savings are paid for with insurance discounts. This next table comes from a February 2017 study conducted by the Association of State Floodplain Managers (ASFPM). The table is based on a 2,000 square foot home. It is based on an assumption of a home being constructed to the exact BFE and then the cost to elevate to a higher level.

In comparing the two tables, a crawl space elevated on concrete blocks would save \$1,041 on insurance each year when elevated one foot. The cost to do the work to elevate would be \$1,850. The insurance savings would pay for the elevation work in two years.

Foundation Type*	Cost per additional foot
Concrete block piers	\$890
Crawlspace with concrete block walls	\$1,850
Crawlspace with poured concrete walls	\$2,155
Stem wall with fill	\$2,345
Fill only	\$4,470

Table of elevation costs by foundation type.

At the same time that French Wetmore was providing this information, Roderick Scott, CFM also provided information about how to elevate. Step by step elevation details from the International Association of Structural Movers. Handouts about how to elevate for a slab on grade and for pier and beam foundation will go out with the electronic version of this newsletter. Now we know details about exactly how to elevate, how much it may cost and how much could potentially be saved on the price of flood insurance. Good information for making risk management decisions about elevating a new home.

Every new home in the floodplain should be elevated one foot above the BFE. A property owner should give serious thought to elevating two feet above even if it is not required by local regulation. You may want to make this information available to builders and property owners in your community. The long term insurance savings would clearly pay for the work. More importantly, in the event of a major flood, the additional freeboard could mean the difference between a flooded home and one that stays high and dry.

## **Community Rating System**

Unincorporated counties, large cities and small towns have all joined the Community Rating System (CRS) in Kansas. Ten years ago there were four communities in CRS in Kansas and today there are thirty six. In the case that your community hasn't joined CRS yet then you should really give it some thought.

CRS is set up on a point system. It takes 500 points to get to the first level in CRS. At the first level there is a discount of 5% on flood insurance. There is a good list of potential activities that communities can choose from to earn points. The following are some of the various things that communities in Kansas commonly select when applying for CRS.

The first one is mandatory but pretty simple. Sign a letter agreeing to keep copies of elevation certificates on file and to make them available upon request. Along with the letter you'll need a Standard Operating Procedure and about how you will review and file elevation certificates. Communities that have already joined CRS have agreed to share their letters and documents with new communities joining CRS. You would not have to reinvent the wheel. It would only take using a template document someone else already used and changing it to fit your own community.

Communities usually send out annual letters to every bank, insurance agency and real estate agency in their community. Letters say that these business professionals can call with questions about flood maps. How many of you already get phone calls like that? This has been an easy one in smaller cities that only had a few businesses to send letters to. Template letters and record keeping spreadsheets are available.

A surprising number of cities have parks along a river or other open spaces in the floodplain. Open spaces in the floodplain can be worth a lot of points in CRS. Floodplain Team at Division of Water Resources (DWR) will help communities make maps of open space.

Smaller cities that don't have a special department just for computer mapping can get help from DWR with all of the maps they will need for CRS. There have been communities that got a full 500 points just from the maps provided by DWR. Those communities had a good amount of open space. The average number is usually closer to 200 points.

State of Kansas requires floodplain management regulations in each community to require one foot of freeboard. This is a higher standard not required everywhere else. The freeboard and any other higher standards in your regulations are also worth CRS points.

You might be surprised to learn your community is in a dam breach inundation area for a high hazard dam. This has been true for about half of the communities joining CRS. In the case that there is a high hazard dam the Dam Safety Team Leader with Division of Water Resources will provide you with a letter that you can turn in for CRS points.

Many communities get points for outreach in the form of brochures or newsletters. Almost all communities put floodplain books in local libraries. Most put floodplain information on their community websites. You get to pick and choose the CRS activities that you think will work best for your own community.

There are cities that joined CRS even though there are only a few flood insurance policies in the community. The insurance discounts are nice but those communities joined to make their flood program better and their community safer. Don't think that CRS is not for you because you don't have a lot of flood insurance policies.

Do you think you would like to join the CRS program but you aren't sure how to get started? Schedule a meeting with Steve Samuelson. Steve will come and sit down in your office with you to go through the step by step process of joining CRS. Steve has template forms and letters you can use for your own CRS application. Contact Steve Samuelson by calling 785-296-4622 or by email [steve.samuelson@ks.gov](mailto:steve.samuelson@ks.gov).

## **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. Allowed 3.5 hours for certified floodplain managers. Limited to 20 participants.

- Lenexa – May 3, 2018 8:30 a.m.-12:30 p.m.

### **Violations and Enforcement in 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. Allowed 3.5 hours toward CFM. Limited to 20 participants.

- Ottawa– June 12, 2018 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. Allowed 3.5 hours toward CFM. Limited to 20 participants.

- Park City– July 26, 2018 8:30 a.m.-12:30 p.m.
- Pittsburg– May 8, 2018 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@ks.gov](mailto:steve.samuelson@ks.gov).

Mark your calendar. The Kansas Association for Floodplain Management 2018 conference will be September 5 and 6 in Wichita. 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: 785-296-8298

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, or contact Tom Morey at [tom.morey@ks.gov](mailto:tom.morey@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@ks.gov](mailto:steve.samuelson@ks.gov) to report the change.

4626  
Kansas Department of Agriculture  
Division of Water Resources  
Topeka Field Office  
Floodplain Management  
6531 SE Forbes Ave., Suite B  
Topeka, KS 66619

### **ASFPM 2018 National Conference in Phoenix**

The 2018 Association of State Floodplain Managers National Conference will be June 17-22, 2018 in Phoenix, Arizona. 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. Funds may be available to assist with attendance for local officials to the conference. Contact Tom Morey for more information: [tom.morey@ks.gov](mailto:tom.morey@ks.gov)

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

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