

# KANSAS

## FLOODPLAIN MANAGEMENT NEWSLETTER



August 2011

### DWR Wants to Develop LIDAR in More Kansas Communities

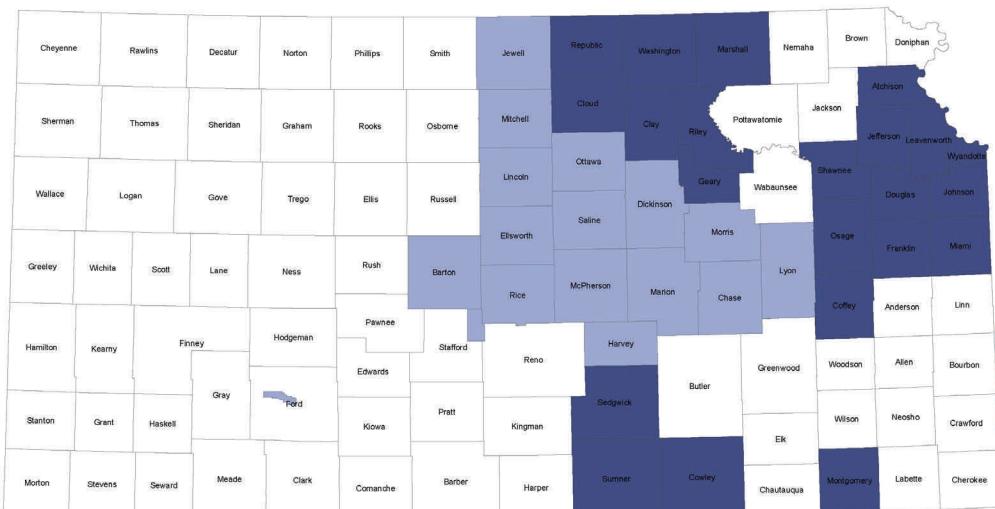
Many Kansas communities have created contour maps using Light Detection and Ranging (LIDAR) with an interval of two feet as compared to U.S. Geological Survey (USGS) quad maps that use 10-foot intervals. LIDAR is a method of creating topographical information with an airplane flying over an area shooting laser pulses to the ground. A light-detecting sensor on the airplane then takes a reading and maps the topography from the laser pulses.

For floodplain management, LIDAR makes it possible to create more accurate flood and dam breach inundation area maps. State National Flood Insurance Program (NFIP) Coordinator Tom Morey has worked with other agencies to fund LIDAR projects by pooling together monies. The list of agencies includes but is not limited to National Resources Conservation Service, USGS, U.S. Army Corps of Engineers, Kansas Water Office, Kansas Geographical Information System (GIS) Policy Board and local communities. If you have questions about LIDAR for your community, contact Morey at 785-296-5440.

### In this newsletter...

- LIDAR
- Manufactured Homes
- Repetitive Losses
- Training Opportunities

Extent of LiDAR Coverage in Kansas



#### Legend

- Being Processed - Available in 2012
- Currently Available

0 25 50 100 Miles



## **Manufactured Homes**

A question came up recently regarding manufactured homes and whether their installation might be in conflict with floodplain management requirements in some communities.

The Federal Emergency Management Agency (FEMA) 85 book, “Protecting Manufactured Homes from Floods and Other Hazards,” has the standards for installing manufactured homes in accordance with floodplain regulations under the National Flood Insurance Program. This book was updated in 2009 with assistance from staff at Housing and Urban Development.

According to FEMA, local communities may have building codes related to manufactured homes. Installers of manufactured homes also are required to be certified by the Department of Housing and Urban Development (HUD). In Kansas, the Kansas Housing Resources Corporation (KHRC), a subsidiary corporation of the Kansas Development Finance Authority, oversees the certification of manufactured home installers.

Visit the KHRC website at <http://www.kshousingcorp.org/mfg-housing-installers.aspx> for information on installation standards for installers. Those instructions reference Title 24-Housing and Urban Development, Chapter XX, Part 3285-Model Manufactured Home Installation Standards. In 3285.102, it specifically references the National Flood Insurance Program and the Code of Federal Regulations from which our Kansas model floodplain ordinances and resolutions are based. These say that manufactured home installers are required to determine whether a manufactured home will be wholly or partly within a special flood hazard area and to install manufactured homes in accordance with the FEMA 85 book and the requirements of the local authority having jurisdiction.

Based on this information, there shouldn't be a conflict between floodplain management regulations in communities and requirements followed by manufactured home installers.

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Photo of a Kansas manufactured home broken in half by force of flood water in 2011.



## **Repetitive Losses**

In Kansas, the 12,721 flood insurance policies have a combined premium price of \$8,837,098 and provide \$1,949,542,700 in coverage. Since 1978, there have been 6,455 total flood claims with \$82,037,763 paid. Over the last 33 years, it appears for every two flood insurance policies in Kansas there has been at least one flood insurance claim.

A few factors can skew these numbers. One is that properties can have multiple flood insurance claims. For example, 436 properties in Kansas have filed more than one flood insurance claim over a certain amount. These properties are known as “repetitive loss properties.”

By definition, a repetitive loss property has had at least two claims of more than \$1,000 during a rolling 10-year period. Taking this one step farther, a Severe Repetitive Loss Property has had at least four claims of more than \$5,000 (including building and contents) or two separate claims payments made with the cumulative amount of the building portion of such claims exceeding the building’s market value.

For instance, one building in Kansas City, Kansas had 10 different flood claims from 1983 to 1999, and another building had 16 flood insurance claims between 1987 and 2010. Elsewhere in Kansas, 83 jurisdictions have had repetitive loss properties.

In 2009 and 2010, the Division of Water Resources contacted all 83 communities with known repetitive loss properties to verify the accuracy of the repetitive loss list. That's because time was wasted after floods in 2007 when Disaster Assistance Employees from FEMA attempted to find and do damage assessments of repetitive loss properties. It is also important that information about Repetitive Loss properties be accurate for any communities interested in the Community Rating System.

The floodplain team at DWR would like to thank all of those communities that responded to our requests for information about repetitive loss properties. For those communities that assisted DWR the information about repetitive losses should be current and accurate. We are still accepting any updated information that communities may have about their repetitive loss properties.

The Hazard Mitigation Assistance program includes two grants just for repetitive loss properties: The Repetitive Flood Claims (RFC) program for repetitive loss properties and the Severe Repetitive Loss (SRL) program for the severe loss properties. RFC can provide up to 100% federal funding in communities with reduced capacity requirements. SRL can provide up to 90% federal funding for eligible projects. Read more about these grant programs at [www.fema.gov](http://www.fema.gov), and use the search box there to look up more information about the specific grants.

The Kansas Division of Emergency Management administers the mitigation grant programs in Kansas. The State Hazard Mitigation Officer is Jacob Gray.

If you have questions about repetitive loss properties, please contact Steve Samuelson at 785-296-4622 or by email: [steve.samuelson@kda.ks.gov](mailto:steve.samuelson@kda.ks.gov).

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## **Community Rating System News**

In January 2012, the Community Rating System (CRS) will be revised. Discussion of changes is taking place at this time. DWR staff have not seen the proposed changes.

Harvey County and Valley Center have submitted applications to join the CRS program. Congratulations to both communities on improving their floodplain management programs.

## **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.

### **Basics of the National Flood Insurance Program**

This is for officials responsible for administering their local floodplain management ordinance. Focus will be on the 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.

•Salina— October 13, 2011 8:30am-12:30pm

El Dorado--October 11, 2011 8:30am-12:30pm

### **Substantial Damage Estimator**

This class is intended for floodplain managers and community officials involved in making damage estimations. We'll demonstrate FEMA's new SDE software in them morning and practice making damage estimation in an afternoon field trip. Bring a laptop computer to the class. Class will be 6 hours long with an hour for lunch. Approved 5.5 hours toward CFM. Limited to 20.

•Overland Park – October 18, 2011, 8:30am-3:30pm

•Kinsley — October 20, 2011, 8:30am -3:30pm

### **Grant Writing For Mitigation Projects**

This class is intended for floodplain managers and community officials involved in mitigation projects. If you have a mitigation project in mind or just want to learn more about mitigation grants, attend this free class. Instructors from Manhard Consulting LTD have agreed to teach the same grant writing seminar they gave recently at an ASFPM Conference — a one time opportunity. Don't miss out on it. Limited to 30.

•Topeka — October 5, 2011, 8:30am – 12:30pm

This newsletter is better by email. The electronic newsletter has links that you can easily click on. If you are getting this newsletter by postal mail and would prefer email please contact [alicia.benson@kda.ks.gov](mailto:alicia.benson@kda.ks.gov) .

The Division of Water Resources newsletter “Currents” can be read online at:  
<http://www.ksda.gov/dwr/content/314>

Mark your calendar. The Kansas Association for Floodplain Management 2011 conference will be September 7 and 8 in Manhattan. More information can be found at the website [www.ekafm.org](http://www.ekafm.org). Registration should be paid through Jon Bristor, Treasurer, 110 E. 10<sup>th</sup> Street, Wellington, KS 67152. Jon's phone is (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 mail or fax your registration to:

**KANSAS DEPARTMENT OF AGRICULTURE  
FLOODPLAIN MANAGEMENT PROGRAM  
109 SW 9<sup>th</sup> STREET, 2<sup>nd</sup> FLOOR  
TOPEKA, KS 66612-1283  
Fax to: (785) 296-1176**

If you have 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) 296-7769, or send an e-mail to [alicia.benson@kda.ks.gov](mailto:alicia.benson@kda.ks.gov)

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Kansas Department of Agriculture  
Division of Water Resources  
Floodplain Management  
109 SW 9th St 2nd Floor  
Topeka, KS 66612-1283

### **ASFPM 2012 National Conference in Texas**

The 2012 Association of State Floodplain Managers National Conference will be May 20-25, 2012 in San Antonio, Texas. 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 over 1,000 floodplain management professionals. This conference is great chance to meet people and learn.

Funds may become available to provide financial assistance to community officials in Kansas so they can attend the ASFPM conference. Contact Tom Morey for more information.

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

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