



The B.F.E.*

* Base Flood Elevation

OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION NEWSLETTER

Volume 4

April 2002

Number 3

Governor Declares March Flood Insurance Month

Governor Keating, OK Senate, and OK House of Representatives Declare May as Flood Awareness Month

Each year in Oklahoma, thousands of citizens who experience flood damage lack the protection afforded through readily available flood insurance. To inform Oklahomans about intelligent floodplain development and warn them of dangers posed by flooding events, Governor Frank Keating has designated March as "Flood Insurance Month" and May as "Flood Awareness Month."

"All too often, property owners and renters only become aware of flood insurance and other protection measures after a flood has financially devastated them or their community," says Duane Smith, Executive Director of the OWRB. "The Governor's proclamation provides the OWRB, insurance companies, and emergency management organizations with a valuable opportunity to spread the word on availability of relatively inexpensive flood insurance."

Smith adds that the timing of the Flood Insurance Month designation is appropriate because Oklahoma's spring flooding season is just around the corner. "Most flood insurance policies require a 30-day waiting period," he points out. "Now is the time for those citizens who reside in designated floodplains to purchase flood insurance if they have not already."

A flood insurance policy may be purchased from any licensed property insurance agent. "Severe flooding episodes occur in Oklahoma most frequently in the spring and fall," says Ken Morris, state floodplain management coordinator. "Implementation of sound floodplain management and building strategies, particularly through the National Flood Insurance Program (NFIP), is the most effective way for communities to avert potential flood damages."

On an individual basis, Morris reminds Oklahomans of the dangers of driving into floodwaters. "Almost one-half of flood-related fatalities occur in vehicles, primarily when people drive into flooded highway dips or low drainage areas at night. As little as six inches of water can cause drivers to lose control of their vehicles. Two feet of water will sweep most cars off the road," he points out.

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Of the 38 presidentially-declared disasters in Oklahoma since 1955, 28 have involved flooding. In an effort to mitigate such emergencies, the OWRB was named the state coordinating agency for the NFIP by Governor Dewey Bartlett in 1969. The NFIP assists Oklahomans by making flood insurance available at affordable rates and helping communities make wise decisions concerning floodplain use. To be eligible for flood insurance, participants must establish a floodplain board, recognize floodplain boundaries and restrict development in those areas. Such strategies typically result in reduced federal outlays to mitigate flood damages.

The OWRB is the state agency designated to coordinate the NFIP in Oklahoma in a cooperative partnership with the Oklahoma Insurance Department, Oklahoma Department of Civil Emergency Management and the Oklahoma Floodplain Managers Association. According to Morris, only 12 percent of all homes or structures in the state that lie in the 100-year floodplain are covered by flood insurance. He adds, "It is disheartening that relatively few people take advantage of the benefits afforded through the purchase of flood insurance, especially since it is so inexpensive and

"NO ADVERSE IMPACT" OFMA'S 2002 SRING TECHNICAL TRAINING

On March 17-18, 2002, the Oklahoma Floodplain Managers Association held its spring training workshop in Oklahoma City. Participant evaluations indicated that this year's workshop was one of the best ever. The theme of the workshop, "No Adverse Impact," was both timely and appropriate. No Adverse Impact (NAI), a new national initiative begun by the Association of State Floodplain Managers (ASFPM), focuses on the need to insure that any development in a floodplain does not adversely affect other areas. NAI is also a good way to call attention to the need to go above and beyond the minimum National Flood Insurance Program (NFIP) standards. More information on this important topic can be found on the ASFPM web site at <http://www.floods.org>. In addition to a number of informative sessions, other workshop activities included an OFMA Board of Directors meeting, committee meetings, and an evening social.

At the board meeting, Secretary Lynne Stevenson, CFM, reported on the recent conference for the Oklahoma Society of Land Surveyors. Ms. Stevenson, who attended the conference and worked at the OFMA booth, visited with many surveyors about the OFMA Spring Workshop. She requested that OFMA training workshops be certified so surveyors could obtain continuing education credits. This effort led to 40 surveyors attending a special session at the OFMA training workshop by Hank Elling, who explained several methods on estimating base flood elevation.

Other issues at the Board meeting included a report by Treasurer Carolyn Schultz that OFMA had more members now than ever before (268) and a treasury balance of \$12,659. Ken Morris, State Floodplain Manager, reported on a major effort by FEMA regarding the January ice storm disaster. FEMA Region V is working this disaster to assist Region VI staff due to numerous other disasters in the five-state area. An article appeared in the "March B.F.E." on this special NFIP initiative. On a positive note, NFIP communities now an opportunity to obtain mitigation funds for plan development. Mr. Morris also pointed out that Governor Keating had proclaimed May 2002 as "Flood Awareness Month," and the Oklahoma Water Resources Board has scheduled 5 basic floodplain management workshops around the state. The dates and locations of each can be found on the OFMA web site at <http://www.okflood.org>.

The Professional Development Certification Committee (PDCC) report showed OFMA to have 107 Certified Floodplain Managers. As a result of the last administration of the exam, a few questions were evaluated and changed. The report also stated that David Wakefield maintains a detailed database with the number of CECs each CFM obtains through out the year.

Following the Board meeting, the Mapping and Engineering Committee met. The committee, chaired by Rex Hennen, CFM, is working closely with FEMA and James Orwat in trying to improve flood maps throughout Oklahoma. An important focus of the committee is digitizing state flood maps and looking at how the Geographic Information System can improve state flood maps at the local level. For more information about this committee, please contact Rex Hennen in Shawnee at (405) 273-1250.

Other committees that met included the Mitigation Committee, led by Bob Patton, CFM, Tulsa, and the Information and Public Education Committee, led by Andy Kincaid, Payne County Floodplain Manager.

Janet Meshek, Vice Chair, opened the Monday morning plenary session and welcomed 107 attendees. Ms. Meshek explained that it is up to local floodplain officials to ensure future floodplain development is designed and constructed to ensure flood loss is reduced statewide.

Representative Thad Balkman gave a compelling and entertaining luncheon speech on NAI and NFIP initiatives under review. The talk was shared with the ASFPM Executive Office, which intends to post it on its home page. Rep. Balkman also gave a short legislative update on two bills OFMA supported this year, HB 2228 (education bill) and HB 1969 (mitigation funding). At the luncheon OFMA presented James LeGrotte, former FEMA employee with Region VI (Denton), an Outstanding Service Award for valuable floodplain management support to Oklahoma and for his support in seeing the importance of establishing a floodplain association in Oklahoma.

Three breakout sessions were held: Flood Hazard Mitigation, Outside the Box, and Hank Elling's special session on estimating base flood elevation. All sessions were well attended.





Flood Forum Confronts Need for Flood Insurance

The third annual Oklahoma Flood Forum, sponsored by the OWRB, Oklahoma Insurance Department, Oklahoma Floodplain Managers Association, and Federal Emergency Management Agency, was held March 19 in Oklahoma City.

Attending the event, held in conjunction with Flood Insurance Month in Oklahoma, were insurance agents, claims adjusters, appraisers, surveyors, lenders, and floodplain management officials from across the state.



Among those who addressed the attendees were Keynote Speaker and Oklahoma Lieutenant Governor Mary Fallin (upper left); Opal Ellis, Oklahoma Insurance Department (lower left); Thad Balkman State Rep. (previous page); Jack Roberts, Apache Mayor and Farm Bureau insurance agent (upper right); and Lonnie Ward, FEMA Region VI (lower right). Speakers concurred that the flood insurance industry must do a better job of providing flood insurance coverage to Oklahomans. More than 87 percent of properties in Oklahoma's floodplains and approximately 87,000 homes and businesses in special flood hazard areas lack flood insurance coverage.

Story by Darla Whitley, OWRB



ASFPM National Conference - Breaking the Cycle of Repetitive Flood Loss Phoenix AZ - June 23-28, 2002

The 2002 ASFPM conference offers something for everyone, from panel discussions to concurrent sessions, technical field tours to topical training workshops, exhibits of the premier tools and techniques to post-session networking. The Certified Floodplain Manager exam will be proctored twice during the week. Conference attendance and various workshops qualify for Continuing Education Credits.

For information on the conference and registration forms, as well as a downloadable 16-page conference brochure, go to <http://www.floods.org/phoenix/> on the web.

Plenary sessions include:

- New Directions in Flood Mitigation
- The Importance of Community Based Plan
- Managing Floodplains for Risk Reduction and Natural Functions
- The Role of Partners in Floodplain management
- Using Technology to Improve Floodplain management

Technical Workshops include:

- Floodplain Management 101 (6 CECs)
- Flood Mitigation Planning – The Disaster Mitigation Act (DMA) OF 2000 (6 CECs)
- Flood Proofing Techniques (4 CECs)
- Map Revisions and Amendments (4 CECs)
- Floodplain Management 201 (6 CECs)
- NFIP Repetitive Loss – How To Handle It (1.5 CECs)
- Flood Hazard Mapping Partners - FEMA's Guidelines & Specifications (1.5 CECs)
- The Community Assistance Visit (CAV) and What It Can Do For You (1.5 CECs)
- FEMA Flood Insurance Studies Software (1.5 CECs)
- Coastal Theory and Mapping (4 CECs)
- Flood Frequency Analysis for Gauged and Ungauged Streams (4 CECs)
- Cooperating Technical Partners Initiative (4 CECs)
- HAZUS Flood Loss Estimation Model and New Flood Information Tool (2 CECs)

Web Sites

OFMA www.okflood.org

ASFPM www.floods.org

OWRB www.owrb.state.ok.us

FEMA www.fema.gov

OEMA www.angelfire.com/ok2/oema

ODCEM www.onenet.net/~odcem

Corps of Engineers (USACE)

www.swt.usace.army.mil

U.S. Geological Survey (USGS)

ok.water.usgs.gov

Advanced Study Institute

web.uccs.edu/geogenvs/natoasi

CLOMR/LOMR Forms:

www.fema.gov/forms/forms.htm

EPA NPDES Phase II site:

www.epa.gov/npdes/

SMRC Stormwater Mgr Resource

Center: www.stormwatercenter.net

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Notes from the Executive Director

MANUFACTURED HOUSING-DID U KNOW!!

Manufactured housing is a very affordable and comfortable type of dwelling and is not expensive. It can be a very nice option for many families. Manufactured housing has been called many things, house trailers, mobile homes, etc. Actually there are many more types of manufactured homes than this. I am no expert in the manufactured housing industry and do not claim to be. One thing that does concern me about this industry is how manufactured homes are installed in the special flood hazard areas. As most floodplain managers know across the state manufactured home parks historically have been located in flood hazard areas or the floodplain. When Oklahoma has experienced a major flood the one type of property that seems to be damaged more than others is the house trailer or manufactured home. I can remember the 1984 Memorial Day Flood in Tulsa and the Holiday Mobile Home Park. Many of the trailers in this park were destroyed.

Now, let me get to the point. Oklahoma has a law that requires professionals that install mobile homes take mandatory training, pass an exam, and pay a fee. The Oklahoma Manufactured Housing Association administers the training and license program for mobile home installers. It seems to me that these installers need training on how to install a mobile home in flood hazard areas. I attended an 8-hour training session last year and passed the exam. At this time I approached the instructor and tried to explain the rules on installing a manufactured home in the floodplain, but it fell on deaf ears. The exam contained no questions about the requirements on elevation and tie down requirements in the floodplain. Don't you believe our Oklahoma licensed installers in Oklahoma should be trained on how to install a trailer in the floodplain? What about obtaining a floodplain development permit? Oklahoma has 364 communities that have adopted a flood ordinance that requires specific detailed requirements on the installation of a manufactured home in the floodplain.

Wouldn't it be nice if the licensed manufactured home installers in Oklahoma were trained on this very important subject? I have approached the Executive Director of the Manufactured Housing Association of Oklahoma and asked to provide one hour of instruction to the installers, but have had no success. Also, the Used Motor Vehicle Commission has been approached and as of this date they have chose not to include this training for licensed manufactured home installers.

What do you believe the next step is?

Calendar of Educational Opportunities

- **May 7, 2002: Region 1 Floodplain Management Workshop**, Norman, OK; No Charge, Contact: OWRB, *Ken Morris (405) 530-8800*.
- **May 9, 2002: Region 2 Floodplain Management Workshop**, Tulsa, OK; No Charge, Contact: OWRB, *Ken Morris (405) 530-8800*.
- **May 14, 2002: Region 5 Floodplain Management Workshop**, Woodward, OK; No Charge, Contact: OWRB, *Ken Morris (405) 530-8800*.
- **May 16, 2002: Region 4 Floodplain Management Workshop**, Lawton, OK; No Charge, Contact: OWRB, *Ken Morris (405) 530-8800*.
- **May 20-22, 2002: National Flood Conference** Hyatt Regency, New Orleans, LA. For more information: FEMA.GOV/NFIP or (281) 829-6880.
- **May 29, 2002: Region 3 Floodplain Management Workshop**, McAlester, OK; No Charge, Contact: OWRB, *Ken Morris (405) 530-8800*.
- **Jun 23-28, 2002: Twenty-Sixth Annual Conference of the Association of State Floodplain Managers**, Phoenix, AZ. Contact: *ASFPM Executive Office, 2809 Fish Hatchery Road, Ste. 204, Madison, WI 53713-3120; (608) 274-0123; fax: (608)274-0696; e-mail: asfpm@floods.org; website: www.floods.org*
- **Sep 23-25, 2002: OFMA Annual Fall Conference**, Quartz Mountain Resort, Lone Wolf, OK; Cost: \$130 Contact: *OFMA, P.O. Box 8101, Tulsa, OK 74101-8101; website: www.okflood.org*
- **Jun 3-8, 2003: Twenty-Seventh Annual Conference of the Association of State Floodplain Managers**, St. Louis, MO. Contact: *ASFPM Executive Office, 2809 Fish Hatchery Road, Ste. 204, Madison, WI 53713-3120; (608) 274-0123; fax: (608)274-0696; e-mail: asfpm@floods.org; website: www.floods.org*

Court Backs Couple, Finds State Farm Agent Negligent (San Antonio Express News, Texas)

San Antonio Express News

By Adolfo Pesquera, Express-News Business Writer

May 3, 2002

A Guadalupe County couple suing State Farm Fire & Casualty Co. won a decision this week when the 4th Court of Appeals said a lower court should not have dismissed their claim that an agent was negligent when he discouraged them from buying flood insurance.

After their neighbors suffered severe flood damage in June 1997, Roy and Billie Nast tried to buy flood insurance from Dan Clark, the State Farm agent they'd relied on for 18 years.

Their suit alleges that Clark told them they were not eligible for Federal Emergency Management Agency flood insurance, and any alternative would cost them \$2,500 a year. Roy Nast questioned why his neighbors were getting policies for \$400.

According to the lawsuit, the agent said he had heard that a "shyster" was selling those policies and the purchasers likely wouldn't collect in the event of damages.

The Nasts' house flooded in October 1998. When the Nasts applied for disaster relief, FEMA required them to show proof that they had attempted to buy insurance. The suit says the Nasts asked Clark for a letter to that effect, but he gave them a letter back-dated to 1997 that covered up his alleged misrepresentation.

"Clark told them that they were not eligible," Justice Karen Angelini wrote in her opinion. "The Nasts trusted Clark because he had been their agent for 18 years. Because of Clark's misrepresentations, the Nasts did not make any further attempts to acquire flood insurance."

Justices Catherine Stone and Sarah B. Duncan concurred and reversed the district judge's ruling on the grounds of misrepresentation and negligence under the Deceptive Trade Practices Act.

Oklahoma Floodplain Managers Association

Vision

Floodplains are for floodwaters, habitat, water quality enhancement and recreation.

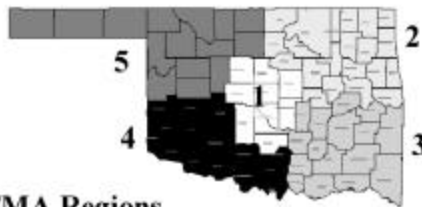
Mission

We encourage and support, with our partners, flood-safe development and flood mitigation. We promote sound floodplain management practices and the natural and cultural benefits of the floodplain. We support the floodplain management profession through education and certification.

Saving lives from floods and reducing property loss from floods are paramount to us.

An Invitation to Join OFMA

The Oklahoma Floodplain Managers Association is a non-profit organization primarily dedicated to providing information and education to the public about reduction of loss of life and property due to flooding.



OFMA Regions

The best investment that \$20.00 can buy in the future of your state is a membership in the Oklahoma Floodplain Managers Association.

OFMA Membership Application

Name: _____ Company/Organization: _____

Title: _____ Address: _____

Work Phone: _____ City/Town: _____ State: _____ Zip: _____

Fax: _____ E-Mail: _____

Detach and Mail to:
OFMA
P.O. Box 8101
Tulsa, OK 74101-8101

New Member: Renewal:

Region (see map): 1 2 3 4 5

- Committees:
- Mitigation Floodplain Regulations
 - Flood Insurance Mapping & Engineering
 - Flood Proofing Stormwater Management
 - Research

Dues Schedule:

First-Year dues are probated depending on the quarter during which you join. The fiscal year start October 1st and ends September 30th.

	Oct-Dec	Jan-Mar	Apr-Jun	Jul-Sep
Full Membership	\$ 30.00	\$ 22.50	\$ 15.00	\$ 7.50
Student Membership	15.00	11.25	7.50	3.75
Associate Membership	20.00	15.00	10.00	5.00
Agency Membership	50.00	37.50	25.00	12.50
(Plus \$10.00 per employ yee designated by the Agency)				
Corporate Sponsor	100.00	75.00	50.00	25.00



CFM Corner

The CFM Corner will appear in each issue of the Insider. For suggestions on specific topics or questions to be covered, please contact the Executive Office.

CFM Survey

A BIG thank you to all of the CFMs that responded to our survey to improve the CFM Program. The CBOR has reviewed the survey results in detail and has made numerous changes in the Program's policies and approach. Without your feedback we couldn't make these improvements. Again, we appreciate your time and energy!

The Executive Office sent out surveys to the nation's CFMs and has received responses from 20% of them (187 responses!). Below is a very brief summary of the survey results. If you would like the detailed tally of responses, please contact the Executive Office. We will also be discussing the results at our Certification Breakfast on Wednesday in Phoenix.

Of the respondents 51% were local floodplain managers, 21% were private consultants, 10% were federal agency staff and 10% were state agency staff. The remaining respondents classified themselves as "regional" or "other". Based on how the respondents classified their primary professional function, 28% were engineers, 26% were permit/code enforcement and 17% were planners. The remaining respondents classified themselves as "surveyor", "landscape architect" or "other".

The topics that the CFMs felt were most important to their work were: General Context of Floodplain Management, FEMA Floodplain Mapping and Administering a Regulatory Program. They also identified topics that need improved training, including Retrofitting/Elevation/Floodproofing, Hazard Identification and Flood Warning/Response.

In regard to training, there was much useful feedback provided. As for delivery mechanisms, the CFMs felt that in-state trainings and sessions at professional conferences would work the best. National Trainings, training at EMI and Home Study Courses, although useful, were identified as effective training mechanisms by less than half of the survey respondents. In regard to CECs, the majority of CFMs believe that the CEC policy is difficult to understand. However, the majority also do not find it difficult to obtain CECs. The CBOR Training Sub-Committee has developed several short term and long term recommendations to improve training for our CFMs based on survey responses.

Certification Breakfast in Phoenix

A CFM Program breakfast is planned for Wednesday, June 26th at the Phoenix Conference. Plan to attend this session so that you can share ideas and learn more about the survey responses and the Certified Board of Regent's (CBOR) intent to improve the CFM Program.

FEMA Emergency Management Institute (EMI) Independent Study Course (IS-9) Up-date

Many who have taken IS-9 agree that it is the best preparation for taking the CFM exam. Yes, the home study course is still offered by EMI for credit as an Independent Study course although, the supply of the course materials is dwindling rapidly. IS-9 will not be replaced in its current form once the existing stock is depleted, while FEMA works to revise the course. It is envisioned that the replacement will involve dividing the home study course into several shorter modules. FEMA is planning to reprint the student manual for IS-9 and have it available through the FEMA publications warehouse until a revised independent study course becomes available. For those CFMs interested, while supplies last, you may still register for IS-9, take the exam and submit your paper work to EMI and this course can be counted for CFM Program CECs. As a reminder, the IS-9 student manual can be downloaded from the ASFPM web site.

Rachael Beer – CFM Success Story

Rachel received a cash award and had her name posted on the "Certification Bulletin Board" at the U.S. Army Corps of Engineers - New Orleans District Office. An announcement of her certification was also published in the district newsletter. Rachel is a Project Manager and Assistant Flood Plain Manager with the U.S. Army Corps of Engineers in New Orleans. She holds a B.S. in Civil Engineering from the University of New Orleans, and is currently working on her Master's degree in Engineering Management from the University of New Orleans. Congratulations Rachel on a job well done!



If you have a certification success story to share, please notify the Executive Office of the ASFPM. This article appeared in the ASFPM Insider of May 2002

Just a reminder... Are you ready for renewal? Check your CECs today!

OFMA General Store

Oklahoma Floodplain Managers Association gifts are now available. The attractive OFMA articles are of the highest quality. You will be proud to wear and display them.

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P.O. Box 8101
Tulsa, OK 74101

Or Call Carolyn Schultz (918) 669-4919



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