



The B.F.E.*

*Base Flood Elevation



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2013 OFMA CONFERENCES, BY TODD MCLELLAN, VICE-CHAIR

As floodplain managers, everyday we feel more overwhelmed due to increasing challenges from legislators, developers, contractors, and citizens in the administration of floodplain regulations in our communities. In addition, the frequency and severity of storms such as Hurricane Sandy is on the rise causing a strain on funding and resources available to state and local governments. Compounding the problem are budget shortfalls at FEMA and other agencies.

Where can floodplain managers turn for help? The answer of course is your Oklahoma Floodplain Managers Association (OFMA). The organization was founded in 1990 and is one of the most active chapters of the Association of State Floodplain Managers. OFMA can help you become more successful in your job duties by providing resources and networking opportunities with other professionals that face the same challenges you do. OFMA is proud to announce the 2013 Spring Workshop and Fall Conference:

COME JOIN US FOR THE 2013 SPRING WORKSHOP ON APRIL 4 AT THE TULSA TECHNOLOGY CENTER RIVERSIDE CAMPUS.

The theme of the one day workshop is "Legal Issues and Ethics for Floodplain Managers." The focus will be on the liability floodplain managers face in

carrying out the enforcement of floodplain regulations in their communities. Case histories of ethical issues faced by floodplain managers will also



be presented. The latest on the NFIP Reform Act of 2012, MS4 Permit Requirements, and FEMA map updates will also be presented. Please go the OFMA website (www.okflood.org) for the Workshop Registration. It is not too late to sign up! If you have any comments or suggestions, please contact Todd McLellan at todd.mclellan@normanok.gov.



THE 2013 OFMA ANNUAL CONFERENCE WILL BE HELD AT THE EMBASSY SUITES HOTEL IN NORMAN, OK



SEPTEMBER 16, 17, AND 18. This is the same venue where the very successful 2011 Annual Conference was held. This large conference center provides a warm,

friendly atmosphere and is close to several restaurants and retail shops in the nearby University North Park development. The theme of the conference will be "Floodplain Administration of the National Flood Insurance Program." A multitude of events are planned including a golf tournament, keynote speakers, technical sessions, workshops, luncheons, field trips, and the much anticipated OFMA awards banquet. Please circle the dates on your calendar and tell your coworkers and other water quality professionals about this upcoming event.

WORDS FROM THE CHAIR—BY BILL ROBISON, PE, CFM

This year is starting to look like a busy year for floodplain management. The repercussions of the Big-gert-Waters 2012 NFIP Reform Bill are just beginning. One of the problems is that FEMA is still trying to determine how the program changes will all be implemented. One thing is for sure, it is the biggest change ever to the National Flood Insurance Program. As I understand it, in time, all NFIP policies will move to actuarial rates rather than the government subsidized rates people have become accustomed to. This will result in a tremendous increase in premiums for properties in high risk areas. Beginning January 1st of this year all new policies will be issued at full actuarial rates. Existing second homes, business properties and severe repetitive loss properties will begin to increase at 25% per year until they reach actuarial rates. Other changes will take effect next October. FEMA is supposed to have more specific information available

in the next few weeks and we will post this to the website as soon as it is available. On the bright side, these higher rates should serve to deter people from wanting to build in the floodplain.

Another program that is undergoing major changes this year is the Community Rating System. The CRS program has been totally rewritten and the distribution of points has been greatly changed. OFMA has arranged to get the Emergency Management Institute CRS class, E-278 field deployed and taught here in Oklahoma. The class dates are April 29th through May 2nd. It looks like we will have a full class of 35 students. The class will be taught by French Wetmore who was the committee chair for the revisions to the program as well as other instructors from EMI. It should be an excellent class.

The Spring Technical Workshop is right around the corner. I hope you

have your registration in. This year it will be in Tulsa at Tulsa Technology Center, Jones Riverside Airport

Campus. We have several good speakers and presentations lined up. In one of the afternoon breakout sessions there will be a round table discussion on the pros and cons of Low Impact Development. If you have concerns or questions about things such as pervious pavement, rain gardens and Stormwater reuse, this is the session for you. Please join us and get your concerns out in the air and questions answered. As Stormwater permit requirements continue to get more and more stringent we will all have to begin implementing LID into our communities.



A DAY WITHOUT BUSINESS - "MAKE A PLAN!" WORKSHOP, TULSA PARTNERS, INC.

When the unthinkable happens, do you have a plan to respond and to lead your business through the crisis? One in four small businesses closed by a disaster never re-open. The "Make A Plan!" Workshop will assist business owners and administrators in developing their own customized business continuity plans to ensure they don't become part of that statistic.

Building on the successful 2012 A Day Without Business Summit, this four hour workshop will walk you through the steps you will take to make an effective business continuity plan. Tailored to the needs of small businesses and nonprofits, experts from the fields of continuity planning, information technology, insurance, finance, and disaster recovery will be available to assist you in the development of your plan.

Hosted by the nonprofit Tulsa Partners, Inc., *A Day Without Business - "Make A Plan!" Workshop* will take place on Thursday, April 18, 2013 from 8 a.m. to 12:00 p.m. at State Farm Insurance, 12222 State Farm Blvd., Tulsa OK 74146. Registration is open through April 15 online at www.tulsapartners.org or by phone at 918-632-0044. The cost for the four hour workshop is \$35, and space is limited.

E-273 CLASS - JANUARY 7-11, 2013, BY W. B. SMITH, P.E. CFM, PRIMARY INSTRUCTOR

The E-273 Class “Managing Floodplain Development through the NFIP” was held at the Oklahoma Center for Continuing Education (OCCE) beginning on January 7th and concluding mid morning on January 11th. Many stayed at the Hotel at the National Center for Employee Development in Norman, which is a very nice facility.

There were originally 35 participants in the class and it was the best class for participation that I have taught. In addition to the regular class time

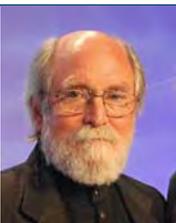
from 8:30 AM to 4 PM there were two evening sessions to review subject matter that is not generally focused in Oklahoma (Coastal issue) and topics that seem to be difficult on the CFM exam.

There were a two people who were struck with the flu mid-week and were not able to complete the class. Of the 32 people that took the exam there are now 24 new CFMs in the State of Oklahoma - Congratulations.

We also want to recognize Roberto Ramirez of FEMA Region VI, Carl Watts of NFIP Regional Liaison, Region VI, Ed Parristo of the USACE and Dean Couch of OWRB for assisting in the training. All were an asset to the training.



OFMA DRT CORNER—BY W. B. “BILL” SMITH, PE, CFM, DRT COORDINATOR



The OFMA Disaster Response Team (DRT) will be preparing for the Spring 2013 Flood season over the winter. Supplies will be checked and a request for additional personnel supplies for additional volunteers has been made to OWRB for CAP funding. We currently have

76 volunteers. There were two more volunteers that joined after the weeklong E-273 class - Welcome.

We will have a basic training program during the OFMA Spring Technical Workshop for DRT volunteers who are new or want a refresher course prior to the Spring Flooding?? Season. Our new FM radios have arrived and we will try them out during our basic training course. Please sign up for this training when registering for the Spring Workshop or please notify Bill Smith, P.E. CFM, DRT Coordinator by e-mail if you intend to participate in the

training.

We continue to work on the data base to send the “contract letter” for communities to “pre-enroll” in the event that your community needs the assistance of the DRT.

HINT for the Month:

Has your community been “cleaning ditches, drainage channels, and culverts” this winter in preparation for the spring rains?? If not, it’s not too late - remember that accumulated debris will cause debris to catch and cause higher water surface elevations on the upstream areas that could flood structures. Don’t forget to “permit yourself” for any modifications to the



2012 OFMA STRATEGIC PLANNING WORKSHOP BY ANA STAGG, P.E., CFM, PAST CHAIR



Nineteen participants attended the 2012 Strategic Planning Workshop held in Catoosa, Oklahoma on October 17-19, 2012. Attendees included members of the Board, Regional Representatives, Committee Chairs and special guests. Special recognition is given to Mr. Chad Berginnis, Executive Director, Association of State Floodplain Managers, for his participation in the Workshop. Mr. Berginnis' positive reinforcement and insightful participation further the relationship between the two organizations. He was very complementary of the planning process, stating in a latter communication: "I found it a very engaging day and applaud OFMA's commitment and planning effort."

The discussions held during the 2-day workshop served as the basis for the update of OFMA's Strategic Plan. This document is intended to support the OFMA's Board of Directors and Committee Chairs in their commitment to further OFMA's mission and to maintain pace with the increasing needs of our members. It presents a summary of a two-day discussion related to the organizations short- and long-term goals and it is intended to serve as a resource - a work plan - to guide progress and enable measuring of success throughout the year. A complete copy of the 2012-2013 Strategic Plan may be obtained by visiting www.okflood.org.

As in years past, the plan identifies areas of special focus to serve as the foundation for the development of each committee work plans. Many proposals submitted by participants were carefully considered and prioritized. The three strategies surfaced in support of the Chair's

vision "to do more for our members" and defined as (1) Enhance Outreach Programs, (2) Diversify Training Areas, and (3) Increase Member Participation. Additionally, two other strategies carried-over from previous years, were also identified as priorities for 2012-2013 and defined as (4) Master Drainage Planning and (5) Stormwater Quality Management.

Outreach Programs

After a discussion with professional broadcaster and media consultant, the importance of a unified strategy for the organization's outreach efforts became apparent. A number of new options for outreach have become available to assist OFMA in building on its successes with the Turn Around Don't Drown Calendars, the redesigned website and the new Map Change Assistance Program, including the possibility of bumper stickers, billboards, and short television or radio spots. Focus for 2013 will be the development of "prepackaged" (aka plug & play) presentations for community groups.

Training Areas

OFMA currently operates the Advanced Floodplain Management Workshops for the Oklahoma Water Resources Board as part of its local floodplain administrator accreditation program. In 2011, OFMA launched the OFMA Institute. This new website - with a click of a mouse - enables members access to OFMA's library containing technical materials and coursework developed over two decades on a wide-range of floodplain management and risk reduction topics. OFMA is to continue to expand its available training and focus on "intermediate level" training courses.

These will provide an alternative for those seeking training between the currently available introductory and advanced levels of training.

Membership Participation

A survey completed in 2012 revealed that over 50 percent of Oklahoma Floodplain Administrators (FPA) are not members of OFMA. Percent participation varies slightly across the Regions - with Region 3 having the lowest (22%) percent participation. To address this deficiency, OFMA will concentrate its efforts on recruitment of members from the FPA community. New programs - including enhancement of Regional Representatives responsibilities and/or incentives for small and tribal communities' participation - will be promoted.

Master Drainage Plans

OFMA has struggled with the issue of funding sources for master drainage plans for some time. Without being classified as a "project", master drainage plans have been deemed ineligible for most funding through the Pre-Disaster Mitigation (PDM) program and the Hazard Mitigation Grant Program (HMGP). In the last year, FEMA's Risk MAP program surfaced as a potential avenue for funding of master drainage planning. Our organization remains committed to supporting its members in the completion of master drainage plans and will continue to work with FEMA,

(Continued on page 5)

2012 OFMA STRATEGIC PLANNING WORKSHOP BY ANA STAGG, P.E., CFM, PAST CHAIR

(Continued from page 4)

OWRB and other funding agencies for support of this work.

Stormwater Quality Management

As OFMA grows and matures as an organization, opportunities will continue to arise to provide services to members who are not traditional floodplain managers. The increased emphasis on stormwater quality that has come as a result of the NPDES

Phase II (MS4) program has created a new group of professionals in need of training and networking opportunities. At the same time, OFMA has already begun to recognize that sound floodplain management involves both water quantity and water quality, shown by recent conference program sessions on low impact development and by the organization's overall commitment to a No Adverse Impact approach to floodplain management.

The workshop also enabled the opportunity for self-examination and

introspection. The attendees noted fewer than desired successes as OFMA continues to maintain its status as a model for other state floodplain management organizations. The Board remains committed to good stewardship of the organization and fueled by a dedication to serve the floodplain management community for many years to come.

For more information, please visit www.okflood.org or contact Ana Stagg, CFM, at astagg@meshekengr.com.

2012 OFMA CHRISTMAS BOARD MEETING AND LUNCHEON, BY LESLIE LEWIS, PE, CFM, REGION 1 REPRESENTATIVE

Each year the OFMA Board members commit their time and efforts monthly to our organization. In December our Christmas Board Meeting and luncheon is a small "Thank You" to each of them for their commitment to the success of this organization.

This year's luncheon was held at the Deep Fork Grill in Oklahoma City and was attended by over 20 board members and recognized OFMA members. Dirty Santa after lunch turned out to be very entertaining. A good time was had by all! Please consider volunteering for a board position or to help out with a workshop or conference. The effort has its rewards!



OFMA CHRISTMAS LUNCHEON 2012 Deep Fork Grill - OKC Former secretary - Amy Brandley (left) and OFMA webmaster - Michael Pearson



BFE Editor - Janet Meshek , PDCC Chair - Joe Remondini , Current Floodplain Manager of the Year - Jeff Bigby



Former Chair//OWRB/NFIP Coordinator - Ken Morris, Chief, OWRB Planning & Management Division - Julie Cunningham, Asst. Chief, OWRB Planning & Management Division- Kent Wilkins, and OWRB/NFIP Coordinator - Gavin Brady



Vice Chair- Todd McLellan, Former Secretary- Amy Brandley, and Chair - Bill Robison



Region 1 Rep - Leslie Lewis, Treasurer - Carolyn Schultz, Canadian County Member -Anna Waggoner



STATE NFIP COORDINATOR REPORT, BY GAVIN BRADY, CFM

NFIP Reform Act of 2012

As we enter what is normally our wettest season, I felt the need to reinforce the changes we will experience as a result of the Biggert-Waters Act. On July 6, 2012, President Obama signed into law what many feel should have taken place many years ago. The NFIP was created in 1968 to provide federally subsidized flood insurance as the private sector began pulling out of the industry. For the most part, the NFIP operated in the black only needing to borrow from the Treasury Department on a couple of occasions. All of that changed after Hurricanes Katrina and Rita devastated the Louisiana, Mississippi and Alabama.

As FEMA began the massive cleanup, it quickly became evident these storms would cost billions of dollars to mitigate the damages. With FEMA's deficit nearing 20 billion dollars, Congress feverishly looked at ways to stop the bleeding. The first priority was to reauthorize the NFIP through September 30, 2017 which was blessing after the last couple of reauthorizations were for much shorter time periods. A major change was Congress instructing FEMA to stop giving premium discounts to structures built below the base flood elevation

(BFE). So even if a structure was built to code at the time of construction, the flood insurance premium will now increase as a result of the Act.

The Biggert-Waters Act will also phase out many Pre-Firm and Grandfathering rates so many people have grown accustomed to. Pre-Firm is if a structure was built before 1975 or before a communities first Flood Insurance Rate Map (FIRM) was issued. Grandfathering is when a Post-Firm structure was built at a proper elevation but was then newly mapped showing a risk to flooding. Both of these instances would have qualified for subsidized premium ratings before the new law was signed; however now both subsidies will largely end.

You will hear the term "actuarially rated" used throughout the Bill language. When properties are built below the BFE, the premium will increase 25% per year until the actuarial rates are achieved. When newly created FIRM's show a property now to be in a high risk area, the new rates will be phased in over a 5 year period. These rate increases will be substantial for many people, especially those structures built below the BFE.

Here is a breakdown of what will no

longer qualify for a subsidized rate:

- Newly purchased property
- Property where NFIP coverage was deliberately allowed to lapse
- Properties receiving an offer of mitigation assistance following a major disaster, or in connection with a repetitive loss property
- Repetitive loss or severe repetitive loss properties
- Businesses
- Non-primary residences
- Substantially damaged property
- Property (at least) 30% improved

These changes will be minimal for some but dramatic for many others. Please take the time to contact our office, your insurance agent or www.floodsmart.gov to be better informed of the changes that are now law.



Repetitive Loss Structure. An NFIP-insured structure that has had at least 2 paid flood losses of more than \$1,000 each in any 10-year period since 1978.

Severe Repetitive Loss (SRL) Properties: NFIP-insured buildings that, on the basis of paid flood losses since 1978, meet either of the loss criteria described in the SRL section. SRL properties with policy effective dates of January 1, 2007, and later will be afforded coverage (new business or renewal) only through the NFIP Servicing Agent's Special Direct Facility (SDF) so that they can be considered for possible mitigation activities.

Substantial Damage: Damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred.

Substantial Improvement: Any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the "start of construction" of the improvement. Substantial improvement includes buildings that have incurred "substantial damage," regardless of the

actual repair work performed. The term does not, however, include either any project for improvement of a building to correct existing state or local code violations or any alteration to a "historic building," provided that the alteration will not preclude the building's continued designation as a "historic building."

Principal (Primary) Residence: A single-family dwelling in which, at the time of loss, the named insured or the named insured's spouse has lived for either 80 percent of the 365 days immediately preceding the loss, or 80 percent of the period of ownership, if less than 365 days.

BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012 (BW12) TIMELINE, ASFPM, WWW.FLOODS.ORG

Date: **July 10, 2012**

Who is affected:

- Owners of property that is affected by flooding on Federal land caused, or exacerbated by, post-wildfire conditions on Federal land, and
- Owners of property who purchased flood insurance fewer than 30 days before the flood loss and within 60 days of the fire containment date.

What will happen:

- If a flood occurs under certain conditions, an **exception to the 30-day waiting period is implemented** for a policy purchased not later than 60 days after the fire containment date.

Why:

- BW 12 Section 100241 created a third exception to the 30-day waiting period for insurance coverage for private properties affected by flooding from Federal lands as a result of post-wildfire conditions.

Date: **October 19, 2012**

Who is affected:

- Policyholders in the Missouri River Basin (ND, SD, IA, NE, KS, MO) who had claims on a policy purchased from May 1-June 6, 2011, and were not damaged by flood for 30 days after purchase date.

What will happen:

- When certain conditions are met, an **alternative effective date for the policy or the increased coverage is established** as the 30th day after the policy purchase date, without regard for the otherwise applicable flood in progress exclusion, for claims denied based on Exclusion V.



Why:

- BW 12 Section 100227(b) provides an alternative effective date for qualifying policies that had claims from flooding of the Missouri River that started June 1, 2011.

Date: **January 1, 2013**

Who is affected:

- Homeowners with subsidized insurance rates on non-primary residences
- Properties receiving subsidized insurance rates are those structures built prior to the first Flood Insurance Rate Map (**pre-FIRM properties that have not been substantially damaged or improved**).

What will happen:

- **25 percent increase in premium rates each year until premiums reflect full risk rates**

Why:

- BW 12 calls for the phase-out of subsidies and discounts on flood insurance premiums.
- This premium increase is outlined in Section 100205.
- The phase out of subsidies affecting non-primary residences was also mandated by earlier 2012 legislation, HR 5740.

Date: **August 1, 2013**

Who is affected:

- Owners of business properties with subsidized premiums
- Owners of severe repetitive loss properties consisting of 1-4 residences with subsidized premiums.
- Owners of any property that has incurred flood-related damage in which the cumulative amounts of claims payments exceeded the fair market value of such property



• Owners of property:

- not insured as of the date of enactment of BW 12 (subject to a possible exception in Section 100207 of BW 12);
- with a **lapsed NFIP policy**;
- that has been purchased after the date of enactment of BW 12.

What will happen:

- **25 percent increase in premium rates each year until premiums reflect full risk rates**
- Full-risk rates will **apply to these policies**.

Why:

- BW 12 calls for the phase-out of subsidies and discounts on flood insurance premiums.
- These premium increases are outlined in Section 100205.
- BW 12 calls for the elimination of subsidies and discounts on flood insurance premiums.
- These premium increases are outlined in Section 100205.

Date: **2014**

Who is affected:

- **Other property owners, including non-subsidized policyholders**, affected by map changes

What will happen:

- Full-risk rates will be phased in over five years at a rate of 20 percent per year to reach full risk rates.

Why:

- BW 12 calls for the phase-out of subsidies and discounts on flood insurance premiums. This premium increase is outlined in Section 100207.

Adapted from the ASFPM's [FEMA Timeline for Implementation\(12/2012\)](#).



RECORD KEEPING FOR FLOODPLAIN ADMINISTRATORS - FROM THE OKLAHOMA WATER RESOURCES BOARD'S FLOODPLAIN ADMINISTRATOR GUIDEBOOK

Record keeping is an extremely important part of a floodplain board's and floodplain administrator's responsibility when participating in the NFIP. The following records must be kept on file and open for public inspections:

A complete and up-to-date copy of the floodplain ordinance, the flood map (FBFM or FIRM) and the Flood Insurance Study should be on hand. If a study has not been completed, the community should obtain and maintain the best flood hazard data available for the area and use it in guiding floodplain development.

NFIP regulations specifically require that communities obtain and maintain the elevation of the lowest floor (including the basement) of all new or substantially improved structures in the Special Flood Hazard Area. For floodproofed structures, the elevation to which they have been floodproofed must be obtained and recorded. Floodplain administrators must require developers to provide elevation and flood proofing certifications to meet this NFIP requirement.

A project file containing the following items should be kept for each development permit application:

- A copy of the permit

application;

- A copy of the permit review checklist;
- A copy of all the engineering data (i.e., plans and specifications and hydraulic and hydrologic analyses used to document a development's compliance with the NFIP floodway and encroachment standards.
- A copy of the engineering analyses submitted for watercourse alteration projects;
- Copies of all pertinent correspondence relating to the project;
- Any variance or appeals proceedings;
- Documentation of inspections of the development;
- Base Flood Elevation data for subdivisions of five acres, 50 lots or larger;
- Elevation for floodproofing certifications indicating the lowest flood proof floor elevation; and
- Elevation certificate indicating the lowest floor elevation and lowest adjacent ground elevation.

A file should be kept for the Biennial Reports that are submitted to FEMA. The floodplain administrator may want to keep the following



information in this file:

- Elevation certificates indicating the lowest floor elevation and lowest adjacent ground elevation.
- Copies of previous years' annual and biennial reports;
- A running total of permits and/or variances granted in the flood hazard area;
- Maps of new annexations or other boundary changes;
- Census data; and
- Records of any major natural or man-made changes affecting flooding patterns.
- The Biennial Report will be easy to complete if this information is readily available.

- Floodplain Administrator Guidebook - Chapter 4: Floodplain Ordinance Administration - <http://www.owrb.ok.gov/hazard/fp/guidebook/chapter4.php>

FLOODPLAIN ADMINISTRATORS BEWARE - ROUGH WATERS AHEAD? BY TOM LEATHERBEE, LEGISLATIVE CHAIR, PAST CHAIR

Since the passage of the Biggert-Waters Flood Insurance Reform Act of 2012, it seems like more questions than answers have arisen about what NFIP reform will mean for floodplain administrators. The bill's language has been analyzed, and summaries have been prepared by government organizations and industry groups. OFMA's own summary has been incorporated into a revised Advanced Floodplain Management course about Flood Insurance, has been presented at the Annual Conference and has been posted on our website. FEMA has gone through the rulemaking process and begun implementation of reform provisions, producing technical bulletins primarily designed to inform the insurance industry about upcoming modifications to policy forms. Despite these efforts, the real impact of NFIP reform is still largely unknown and may not be fully understood until homeowners and business owners begin to receive notices of new policy language and new premium rates.

Floodplain administrators are often the first point of contact for citizens who have questions or concerns about their NFIP policies or premiums. Local officials, not



national policymakers or insurance agents, will be asked to explain the actual impacts of changes that may be communicated in a form letter (or may not be communicated at all). As such, floodplain administrators must be aware of the following:

Flood insurance premiums are going to rise, and they are going to rise significantly. The new law allows premiums for many structures to rise up to 25% per year until they reach actuarial rates. Minimum deductibles will also increase.

Properly rating flood insurance policies is going to become even more difficult. **There is now an important distinction to be made between primary residences and non-primary residences.** Primary residences will be somewhat exempted from the premium increases.

The question of how to insure residual risk behind levees will not be resolved anytime soon.

Letters of Map Amendment (including LOMA-OAS) will become increasingly important. As premiums rise, the cost of surveys and preparation of elevation certificates will be seen as a more reasonable cost.

Mortgage lenders and determination companies will be even more aggressive about attempting to ensure that mandatory purchase requirements are being met, potentially causing even more inaccuracies in the determination process. Lenders will be subject to increased enforcement and higher

finer for violations of minimum purchase requirements.

Many of the Biggert-Waters provisions are good for citizens, but it is unlikely that they will be aware of these provisions. Citizens should find it easier to "undo" force-placed flood insurance policies, property owners are supposed to be notified directly of pending map changes, and the map change appeal process should be simplified.

Local floodplain administrators will be called on to educate residents, business owners, insurance agents, real estate agents and elected officials about changes to the NFIP.

Floodplain administrators need to be ready to deal with an influx of confused and potentially upset citizens once policy renewals with premium increases begin to be mailed. For those who have their flood insurance premiums escrowed, the increases may not be seen until after their lender does an annual escrow analysis and sends a bill to cover a large escrow shortfall, which could be up to eighteen months away, depending on renewal timelines.

Unlike Map Mod or RiskMap map adoptions, which affected only a few communities at a time, NFIP reform will affect all communities at once. Floodplain administrators must begin preparing now for rough waters that may lie ahead.



PREFERRED RISK POLICY ELIGIBILITY EXTENSION FREQUENTLY ASKED QUESTIONS

[HTTP://WWW.FLOODSMART.GOV/FLOODSMART/PDFS/PRP/PRP_COMMUNITY_FAQS.PDF](http://www.floodsmart.gov/floodsmart/pdfs/prp/prp_community_faqs.pdf)

Since January 1, 2011, the Federal Emergency Management Agency's (FEMA's) National Flood Insurance Program (NFIP) has offered a flood insurance rating option, the Preferred Risk Policy (PRP) Eligibility Extension, for property owners whose buildings are newly mapped into a high-risk flood area. The following are answers to some frequently asked questions.

1. What is a Preferred Risk flood insurance policy?

The NFIP's Preferred Risk Policy, or PRP, provides low-cost flood insurance to owners and tenants of eligible residential and commercial buildings located in moderate- to low-risk areas.

2. What types of coverage does a PRP offer?

A PRP offers considerable premium savings to property owners in moderate- to low-risk areas (shown as Zones B, C, and X on flood maps) with no difference in coverage from a standard-rated policy.

Under the low-cost PRP, there are two types of coverage combinations: building and contents together, and contents-only.

A PRP premium for a residential building without a basement or enclosure and contents ranges from *as low as \$129 - for \$20,000 in building and \$8,000 in contents coverage - to \$412 - for the maximum \$250,000 building and \$100,000 contents coverage*. Under the PRP, a residential tenant can get coverage for as low as \$55 for \$8,000 in contents coverage (all rates as of October 1, 2012).

3. What are the changes to PRP that could affect me?

Effective January 1, 2011, FEMA extended availability of the PRP for two years to buildings newly mapped from moderate- to low-risk areas into high-risk Special Flood Hazard Areas (SFHAs). (SFHAs are shown as zones beginning with the letter 'A' or 'V' on flood maps.) The extension applies in areas remapped on or after October 1, 2008.

Effective January 1, 2013, FEMA continues to make the PRP available for properties newly mapped into an SFHA since October 1, 2008, until the Agency implements the premium revisions put in place by the Biggert-Waters Flood Insurance Reform Act of 2012.

Buildings meeting the above requirements must also meet the PRP loss history requirements. If there are two claims or disaster relief payments for floods of \$1,000 or more, or three losses of any amount, the structure is ineligible for the PRP.

4. Why did the NFIP extend PRP eligibility? What led to this decision?

Since 2003, FEMA has been leading a major effort to update the nation's flood maps to reflect current flood risks. Many of the older maps were based on now-outdated studies, and drainage patterns and flood risks have changed. For more details about FEMA's Risk Mapping, Assessment and Planning (Risk MAP) visit: www.fema.gov/rm-main.

As new maps have been issued, many property owners have found that their risk of flooding has changed. And for some, the change means new flood insurance requirements. If a building in a moderate- to low-risk



flood zone is mapped into a high-risk Special Flood Hazard Area (SFHA), most mortgage lenders will require flood insurance. FEMA extended the eligible time period for low-cost PRPs.

5. What benefits does the PRP eligibility extension provide?

The reduced cost allows time to save and prepare for paying the premium based on standard NFIP rates. The extension also provides more time for communities to upgrade and/or mitigate flood control structures to meet FEMA standards - reducing the future financial impact on residents and businesses. More families and business will also be able to better afford flood insurance coverage and for longer - meaning greater community resiliency and faster recovery after a flooding event.

6. What is the "end date" to the PRP eligibility extension?

PRPs issued on properties located in an SFHA are being continued beyond the previously designated two-year period until FEMA develops and implements a revised premium structure consistent with the Biggert-Waters Flood Insurance Reform Act of 2012. The new law requires that policies

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PREFERRED RISK POLICY ELIGIBILITY EXTENSION FREQUENTLY ASKED QUESTIONS [HTTP://WWW.FLOODSMART.GOV/FLOODSMART/PDFS/PRP/PRP_COMMUNITY_FAQS.PDF](http://www.floodsmart.gov/floodsmart/pdfs/prp/prp_community_faqs.pdf)

(Continued from page 10)

move to full-risk rates.

7. For property owners covered under a PRP, will there be any rate changes in 2013?

Effective January 1, 2013, PRP policyholders will see an average 13 percent increase as they renew their policies. This increase reflects the increased flood risk from expanding the PRP class to include policies that are now known to be in an SFHA. Upon implementation of the Biggert-Waters Flood Insurance Reform Act, some PRP holders in an SFHA will begin to see additional premium increases as full-risk rates begin to be phased in.

8. Does this eligibility extension also affect those property owners with buildings already in high-risk areas (e.g., Zone A or V) that are newly mapped into higher risk flood zones or in areas with new or higher Base Flood Elevations (BFEs)?

No. The PRP eligibility extension is distinct from existing grandfathering rules and does not apply to properties that were already located in SFHAs prior to the map change. Existing grandfathering rules already provide relief to property owners with buildings already in SFHAs that are newly mapped into higher risk flood zones

(e.g., from Zone AE to VE) or in areas with higher BFEs.

9. If property ownership changes hands, is the new owner granted the PRP eligibility extension?

Yes, a new owner is granted the PRP eligibility extension if property ownership changes hands following the effective date of a map revision.

10. If there is lapse in coverage, will coverage be reinstated under the PRP?

As long as the property continues to meet the PRP loss history requirements, the policy may be reinstated as a PRP until FEMA implements a revised premium structure that will move policies to full-risk rates consistent with the Biggert-Waters Flood Insurance Reform Act of 2012.

11. Why aren't policyholders, with properties mapped into SFHAs before October 1, 2008, eligible for the extension?

This eligibility extension was developed as a response to the large number of map changes occurring around that time due to the federally mandated map modernization, and the increasing difference in premiums that evolved over time between the standard-rated policy and the PRP, which made it more difficult for property owners to transition to the higher premium standard-rated policy.

12. What is needed to convert a policy back to a PRP?

An insurance agent will have to submit documentation to show the building is eligible for the PRP extension. Acceptable forms of documentation

for the current and prior map information include:

- . A Letter of Map Amendment (LOMA)
- . A Letter of Map Revision (LOMR)
- . A Letter of Determination Review (LODR)
- . A copy of flood map marked to show the location and flood zone of the building
- . A signed and dated letter from a local community official indicating the address, flood zone, map panel and map effective date
- . An Elevation Certificate (EC), indicating the address and flood zone of the building, that is signed and dated by a surveyor, engineer, architect, or local community official
- . A flood zone determination certification that guarantees the accuracy of the information

13. If after a map change, the building was not written as a PRP and the building was later found to be eligible for the PRP extension, can the policy be re-rated and the insured receive a refund?

If an agent is unable to obtain the proper information in time for a renewal or later determines an insured building is eligible for the PRP extension, the policy can be re-rated and the insured receive back any difference in premium.

The October 1, 2012 revision to the Preferred Risk Policy may be found at:

http://www.fema.gov/library/file?type=publishedFile&file=09_prp_oct2012.pdf&fileid=ff8789d0-ed43-11e1-b453-001cc456982e.



HOW TO REQUEST A CHANGE TO YOUR FLOOD ZONE DESIGNATION - ONLINE!



FEMA



If you believe your property was incorrectly included in a [National Flood Insurance Program \(NFIP\)](#) identified Special Flood Hazard Area (SFHA), you may submit an application to FEMA for a formal determination of the property's location and/or elevation relative to the SFHA. The SFHA is the area that has a 1-percent or greater chance of flooding in any given year; this area is also referred to by some as the 1-percent-annual-chance floodplain, base floodplain, or the 100-year floodplain. After FEMA reviews the map change request, it will issue a Determination Document, either approving or denying the map change. If FEMA grants the map amendment or revision request, the property owner may no longer be required to pay flood insurance. The property owner may send the Determination Document to their lender and request that the Federal flood insurance requirement for the structure be removed.

What is the Online Letter of Map Change (LOMC) Application?

The Online LOMC is an internet-based tool that allows applicants to easily request a LOMA. It is a convenient way for applicants to upload all information and supporting documentation and check the status of their application online. Users can submit LOMA requests through this tool instead of filing the [MT-EZ](#) paper form via US mail.

A LOMA is a letter from FEMA stating that an existing structure or parcel of land will not be inundated by the base flood. LOMA-eligible requests must be concerning properties on naturally high ground, which have not been elevated by fill.

Coming soon! The Online LOMC will soon be able to process all types of LOMC requests. Once all functionality is phased into the tool, the Online LOMC will be an alternative to the paper MT-1 and MT-2 forms in addition to the MT-EZ.

What is the Difference Between eLOMA and Online-LOMC?

The eLOMA is a web-based application within the Mapping Information Platform (MIP) that provides licensed land surveyors and professional engineers (Licensed Professionals) with a system to submit simple LOMA

requests to FEMA. This tool is designed to make a determination based on the information submitted by the Licensed Professional and allow them to generate a determination from FEMA in minutes. The initial release of eLOMA will enable Licensed Professionals to make requests for existing single residential structures or properties, provided no fill has been placed to raise the elevations of the structure or property. Approximately half of the LOMAs processed annually (about 10,000 cases) meet the requirements of eLOMA. For more information on the eLOMA, [visit the eLOMA website](#).

The Online LOMC tool is available to any applicant who would like to submit a LOMA request directly to FEMA, and does not require a surveyor or engineer to submit. All LOMA requests may be processed through the Online LOMC. A determination resulting from information submitted via Online LOMC is not received until after FEMA reviews the supporting documentation. This process may take up to 60 days.

Benefits of the Online LOMC Application

Applicants will receive immediate benefits when applying through the online application versus applying by mail. The immediate benefits applicants will receive include the following:

- ⇒ Ability to save information and complete the application at the applicant's convenience
- ⇒ Immediate generation of a case number once the completed online application is submitted
- ⇒ Real-time updates on the application status as well as an inventory of all in-progress and previous applications submitted online
- ⇒ Frequent applicants can manage multiple LOMC requests online
- ⇒ Clear and intuitive interface

(Continued on page 13)

HOW TO REQUEST A CHANGE TO YOUR FLOOD ZONE DESIGNATION - ONLINE!

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⇒ More efficient communications with LOMC processing staff

Who Can Submit an Online LOMC Application?

Property owners or designated authorized persons (agents, surveyors, engineers, etc.) can submit flood map change requests to FEMA.

Required Documents Needed to Complete the Online LOMC Application

The Online LOMC application requires specific information regarding the property (parcels) of land or structure(s), including the location, legal description, and use of fill. In accordance with NFIP regulations, FEMA uses the information required in the Online LOMC application process to make a determination on whether a property is located within a designated SFHA.

In order to complete the LOMA request and receive a case number and a final determination from FEMA, the designated additional documentation is required. In certain

- ⇒ **FIRM Panel or FIRMette** - This documented is located within the MSC Store
- ⇒ **Subdivision Plat Map or Property Deed with Tax Assessor's Map or Other Suitable Map** - This document is located with the County/Parish Clerk, Recorder, or Registrar of Deeds for the Community
- ⇒ **Community Acknowledgement Form** - This document is located within the Online LOMC application
- ⇒ **ESA Compliance Documentation**** - This document can be found by contacting the National Marine Fishery Service, U.S. Fish and Wildlife Service, State Wildlife Agency Office, or Independent Biologist

* NOTE: If the request is to make a determination on the structure and an NFIP Elevation Certificate has already been completed for this property, it may be submitted in lieu of the Elevation Form. Check with your community to see if an Elevation Certificate is already on file for your property or structure.

**NOTE: The purpose of the ESA is to conserve threatened and endangered species and the ecosystems upon which they depend. Go to the Compliance with the Endangered Species Act for Letters of Map Change to receive more guidance on how to obtain this documentation.

Start the Online LOMC Application

Getting started is easy and simple. Login in to the Online LOMC application today and start the process today!

Valuable Online LOMC Resources:

[Online LOMC Fact Sheet](#)

[Online LOMC FAQ](#)

[Online LOMC Training Tutorial](#)

To receive updates about the Online LOMC sign up for the [Flood Hazard Mapping mailing list](#).



instances, additional data may be required. A FEMA representative will notify the applicant of any additional requirements needed to complete the request.

Additional documents required when requesting a LOMA:

⇒ **Elevation Form or Existing Elevation Certificate***. This document is located within the Online LOMC application

Mapping mailing list.

For questions about the Online LOMC, contact a FEMA Map Specialist by calling the FEMA Map Information eXchange (FMIX) at 1-877-FEMA-MAP (1-877-336-2627) or e-mailing FEMAMapSpecialist@riskmapcds.com.

From <http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/change-flood-zone-designation-online-letter#2>

STORM-RESISTANT MEASURES SAVED ONE FAMILY FROM A \$100,000 DAY - A MITIGATION SUCCESS STORY - WWW.FEMA.GOV

Ken Murphy, a resident of the Borough of Little Silver, New Jersey, did not expect his neighborhood to flood, but it did. Hurricane Sandy, downgraded to a tropical cyclone, left an enormous footprint of turmoil in its tracks along much of New Jersey's coast in late October 2012.



Instead of being sprinkled with seasonal and holiday décor, lawns in Little Silver were filled with uprooted trees and piles of debris that contained ruined family heirlooms—but not for Murphy. By adding two courses of block to his home during construction, he and his wife escaped Sandy's wrath with minor damage.

"That made a difference," Murphy said as he thought about how his home was built 30 years ago. "I didn't get any water in my first floor." For many nearby property owners, the surge saturated everything up to their first floor ceilings.

Looking back, the land where Murphy's home sits was once a very low-lying area. He had the ground elevated by adding fill dirt. Murphy's brick mason had planned to build the home to the required elevation but Murphy saw the opportunity to add additional blocks to the foundation, which increased the home's elevation about one and a half feet.

Murphy periodically monitored the water level outside as Sandy made landfall. When

Murphy's wife warned him of flooding in the garage, he expected the worse. Sandy brought a high velocity surge that pushed through Murphy's neighborhood and nearly 5,000 gallons of water created a pool in his crawlspace. The water passed in and out which reduced the push and pull of the water on Murphy's home.

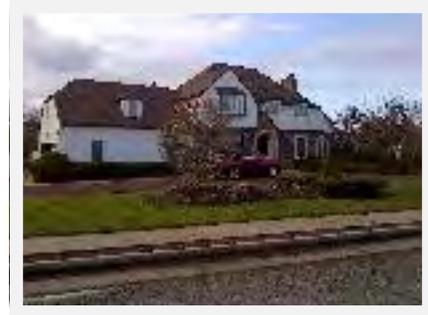
"I looked to my wife and said, 'Do you know what today is?—it's going to be a \$100,000 day'," Murphy said, thinking of the huge amount of damage he anticipated Sandy to cause him.

Administered by the Federal Emergency Management Agency (FEMA), the National Flood Insurance Program (NFIP) requires specific building criteria for communities to adopt and regulate in Special Flood Hazard Areas (SFHA). The NFIP requires any structures with a crawlspace in a SFHA to have proper openings that allow water to pass through freely.

FEMA has developed many techniques to guide homeowners and contractors on proper building measures and these methods allow for the home to better withstand future storms. Property owners should have their structures evaluated before any repair or improvement work is done in order to ensure the projects will be most effective during a storm.

To learn more on building codes or proper permits, contact your local officials and visit <http://www.fema.gov/building-science/building-code-resources>. To find out more information on NFIP, SFHA, or crawlspaces, visit <http://www.floodsmart.gov>.

See article at <http://www.fema.gov/mitigationbp/brief.do?mitslId=9892>.



UPCOMING EVENTS



2013 OFMA Spring Technical Workshop - "Legal Issues and Ethics for Floodplain Managers" - April 4, 2013 - Tulsa Technology Center Riverside campus.

23rd OFMA Annual Conference - "Floodplain Administration of the National Flood Insurance Program" - September 16, 17, and 18 - The Embassy Suites Hotel in Norman, OK.

See Page 1 of the BFE for details. For registration information, go to www.okflood.org.

2013 ASFPM Conference - Remembering the Past - Insuring the Future - June 9-14 in Hartford, Connecticut

The 2013 theme is derived from New England's rich history and its vibrant future. The play on words with "insuring" is a tribute to Hartford's status as "the birthplace of insurance." The effects of Hurricane Sandy, which struck in October, 2012, continue to be felt throughout the area and this conference will highlight the recovery and mitigation steps underway to ensure future protection. See <http://asfpmconference.org/> for details.



E278 NFIP/Community Rating System - April 29th - May 2nd, 2013 - This course covers activities eligible for credit under CRS, how to apply, and how to modify an application to improve classification. • Must be a CFM or have completed the E273, Managing Floodplain Development Through the NFIP. • Participants must bring a completed FEMA form O.M.B. 119-25-1 with them to the workshop. • Class size is limited to 35 participants, initially 1 per organization. Priority will be given to OFMA member communities already participating in the CRS program, CRS consultants and communities interested in joining the program in the near future. After March 15th the remaining seats will be offered on a first come, first served basis.

MAKE A PLAN! A BUSINESS CONTINUITY WORKSHOP. *When the unthinkable happens, do you have a plan for how to respond and lead your business through the crisis?* - Held by the Tulsa Partners, Inc. Disaster Resistant Business Council April 18, 2013 from 8:00am-12:00pm. Registration at <http://tulsapartners.org/tpi/a-day-without-business-conference>. The workshop will be held at State Farm Insurance Room T- 204, 12222 State Farm Blvd, Tulsa, OK 74146. For more information call 918-632-0044.

OWRB FP101 & Advanced Training Schedule for 2013

| Date | Track | Class | Location |
|-----------|-------|--|--|
| 3/12/2013 | 1 | FPM 101 | Clinton |
| | 2 | Flood Proofing, USACE Clean Water Act/404 Permitting, International Building Code, Low Impact Development | |
| 4/2/2013 | 1 | FPM 101 | Norman - OCCE |
| | 2 | Basics for New FPA: Hydrology 101, Hydraulics 101, Basic Floodplain Regulations, USACE Clean Water Act/Regulatory Permitting, FEMA Firmettes | |
| 4/16/2013 | 1 | Silver Jackets Partnerships, Dam Safety Programs, Risk Map, USACE Clean Water Act/Regulatory Permitting Clean Water Act | Langley, Ecosystems and Education Center |
| 5/9/2013 | 1 | FPM 101 | Norman - OCCE |
| | 2 | Community Rating System, International Building Codes, Low Impact Development, Establishing BFE's in Un-numbered "A" zones | |
| 6/6/2013 | 1 | FPM 101 | Norman - OCCE |
| | 2 | Basics for new FPA; Elevation Certificates, Hydrology 101, Hydraulics 101, Establishing BFE's in Un-numbered "A" Zones | |

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ADDRESS CORRECTION
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VISIT US AT
WWW.OKFLOOD.ORG

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