According to the April 2009 Issue of News&Views by ASFPM, the National Flood Insurance Program is gearing up to change. Many of the changes—which were postponed from this May—are procedural while others are rate related.

The main changes, effective October 1, 2009, are summarized as follows:

- The basic insurance limits (also called the first-tier rate) are being increased for all categories of buildings and contents. For example, the basic limit on building coverage for a 1–4 family dwelling is going from $50,000 to $60,000.

- Rates are being raised again:
  - V zone rates will go up by the 10% maximum;
  - A zone rates will go up by the 10% maximum, except for AH and AO zones;
  - X zone rates are going up by 8% (standard rates).

- Minimum deductibles are going up as well. There will no longer be a $500 deductible option. The standard deductible for pre-FIRM policies will be $2000 (with an option of buying it down to $1000). The post-FIRM deductible will be $1000.

- Whether the building is grandfathered or not will be captured (along with any pertinent information about the grandfathering) and it will be indicated on the declarations page if grandfathering was used for rating.

A new risk rating method has been developed for any property leased from the federal government identified as being on the river-facing side of any dike, levee, or other riverline flood control structure, or seaward of any seawall or other coastal flood control structure. A list of property addresses meeting this description has been provided to FEMA by the U.S. Army Corps of Engineers. Beginning October 1, 2009, these buildings will be charged actuarial rates.

ASFPM Insurance Committee Co-Chair, Paul Osman, has been a champion in getting this measure enacted, because these buildings are problematic in Illinois, where he is the NFIP State Coordinator. Two new building types (and diagrams) have been added: “elevated on crawlspace” and “non-elevated with sub-grade crawl-space.”

WYO (write-your-own) companies will have to start reporting the source of the building construction date used in rating policies.

FEMA’s 69-page program change bulletin, which details the new coverages, rates, and other changes, is posted on the Flood Insurance Committee’s page of the ASFPM website, at... (see below)
WORDS FROM THE CHAIR—BY CLARK WILLIAMS

Are you prepared for floods? The spring flood season is upon us, while dry now we will experience periods of intense rainfall which means the possibility of flash floods. Please take time to prepare for these events. Visit our website for a complete copy of FEMA’s “Are You Ready” (a Preparedness Guide for Floods) at...


Also, OFMA invites you to attend this year’s ASFPM Conference in Orlando, Florida, from June 7 through June 12, 2009. We are pleased to announce that two Past Chairman and the current Vice Chairman have been selected by ASFPM to present technical papers. To sign up for the conference, please visit the ASFPM website at www.floods.org.

Lastly, we have begun preparations for 2010 ASFPM Conference in Oklahoma City, Oklahoma. Officials from ASFPM attended our Board Meeting on April 2009 and toured the facilities to host the conference. Our next Team Captain Meeting will be held in May 2009.

DIRECTOR’S DESK NOTES—BY KEN MORRIS, OFMA EXECUTIVE DIRECTOR

I want to thank you for taking part in OFMA and helping us achieve our mutual goals of flood loss reduction and protecting the floodplain environment. On April 2, 2009, OFMA celebrated its 19th Spring Technical Workshop in Jenks with a respectable turnout. Congratulations are in order to our Board and Committee Chairs for another excellent training opportunity.

Today is a very special day for Donna and I as we celebrate our 39th Anniversary. I told her how lucky she was and she said no I was the lucky one. Well, what more can you say!

Back to business, our Association members and Board have been extremely busy and productive this year. Since August 1 of 2008 OFMA and OWRB have held 21 training opportunities with six more workshops through May 2009. These included two new workshops covering substantial damage and letter of map change. Our CFM’s and Floodplain Administrators have many workshop opportunities, so there is no excuse to not get your required CEC’s. These training workshops are possible thanks to Bill Smith, Amy Brandley, Juli Matthews, Janet Meshek, Ron Flanagan, Joe Remondini and the staff of the Regulatory Division with the Tulsa District USACE. The OFMA Training Cadre and subsequent work from this group of floodplain professionals has truly taken OFMA to the next level. Furthermore, the work we accomplish at the Annual Strategic Planning Retreat results in many benefits for new OFMA members and our current membership. Through our annual retreats Board members and OFMA leaders develop new programs, revisit our association goals and objectives, and build strong team partnerships without day-to-day interruptions.

Also, this year, the Association has printed another excellent TADD’s Calendar and is now working on judging new posters from 4th graders from around the state for the 2010 calendar; working with ASFPM to provide you with bringing ASFPM Annual Conference at Oklahoma City in May 16-21, 2010 (http://www.floods.org/Conferences,%20Calendar/confer.asp); working more closely with Association of County Commissioners (thanks to Commissioner Clint Strawn); fine tuning the Disaster Response Team; completed the 2009 Legislative Reception and; became incorporated and re-established our 501C3 status. The OFMA Board, Committee Chairs and Corporate Sponsors continue to set new benchmarks for our association. Much of the above would not have been possible without the extremely important partnership OFMA has with OWRB. Thanks OWRB, we need your continued support.

If you are interested in getting more involved in our association please let us know, we need you to help our association grow stronger and accomplish our mutual goals.

Sincerely,

Ken Morris
APRIL 2009 MARKS THE ONE-YEAR MILESTONE—BY THE KENOSHA
CORRIDOR FLOOD ACTION COMMITTEE

The Kenosha Corridor Flood Action Committee had their first public meeting on April 22, 2008. After over 2500 hours of dedicated labor by the leadership team members, we are seeing the results of our work. We were pleased to announce the groundbreaking ceremony for one of several City of Broken Arrow projects. The propertyfronting 71st Street on the east and west sides of Dennis Boulevard—the heart of flooding—has been donated to the City by the former owner. Almost 10 acres will be used for stormwater storage. The work will be scheduled as soon as weather and equipment allow. The City of Broken Arrow is currently enlarging the detention pond at the western side of the Adams Creek Watershed, near 61st & County Line Road. All the new or improved detention areas are designed to allow water to remain upstream longer before it flows towards our area. [Source: Kenosha Corridor Flood Action Newsletter, April 24, 2009]. To learn more about the Kenosha Corridor Flood Action Committee, please visit http://kcfac.com/

OFMA 2009 LEGISLATIVE RECEPTION—BY CLARK WILLIAMS, OFMA CHAIR

Our 2009 Legislative Reception was held at the State Capitol on Tuesday, March 17, from 11 am to 1 am, in Room 412A. Many thanks to all that attended and made this a very worthwhile event.

Over 15 members pitched in to get the “word” out on Floodplain Management to our elected leaders and their respective staffs.

A special thanks goes to Robert (Bob) Blazs, Assistant District Chief, USGS Oklahoma District, for his commendable efforts.

It was remarkable how Bob just “jumped right in” stood at the head of the serving table and greeted, visited with and handed out OFMA brochures and materials to the Legislators as they came through the door.

OFMA wishes to express our sincere gratitude to you, Bob, as you have been a tremendous asset to all in the floodplain community. Well wishes on your upcoming retirement.

“Ofma wishes to express our sincere gratitude to you, Bob, as you have been a tremendous asset to all in the floodplain community. Well wishes on your upcoming retirement.”

Kenosha Corridor Flood Action Committee

Pictures from the 2009 Legislative Reception held on March 17, 2009
NO MORE PAPER MAPS—BY ANA STAGG, OFMA COMMITTEE CHAIR

The Federal Emergency Management Agency (FEMA) continues the update and conversion to digital of the National Flood Insurance Program flood hazard map inventory (a.k.a. Flood Map Modernization Program). As part of this program—and in an effort to eliminate duplication of effort and reduce costs—FEMA plans to discontinue the public distribution of paper Flood Insurance Rate Maps, Flood Insurance Study reports, and related flood hazard map products starting October 1, 2009.

FEMA will provide communities where the flood hazard information is updated with an updated paper map to satisfy local regulatory requirements for a paper map product—provided that such change occurs before October 1, 2009. For all other requests, FEMA will distribute digital Flood Insurance Rate Maps, Flood Insurance Study reports, and related flood hazard map products in place of the paper versions.

Over the past several years, FEMA has introduced new digital products including digital map images (the full-size FIRM Scans and letter size FIRMettes) and digital geospatial flood hazard data (the Digital Flood Insurance Rate Map (DFIRM) Database product and National Flood Hazard Layer (NFHL)). These digital products now make up the vast majority of the flood hazard information distributed by FEMA and are equivalent to the paper maps for any official activities under the NFIP.

FEMA will discontinue the distribution of paper maps and study reports beginning with map update projects where the letter of final determination is issued on or after October 1, 2009. The letter of final determination is issued six months before new flood maps become effective for NFIP regulatory purposes.

FEMA will continue to provide digital flood hazard data products for Internet download, on CD-ROM, and via Web Mapping Service. Federal, State, and local government customers that have been receiving paper products will now receive digital flood hazard maps and data, and continue to be exempt from fees.

FEMA states that this change will allow the realization of significant cost savings in the map update process by eliminating the need to generate large format film negatives to support offset printing. It will also save the cost of printing and distributing the paper maps to fee exempt customers. This change simplifies the products available depicting flood hazard for a location.

The FEMA Map Service Center provides complete information about the digital flood hazard data products, free tools, and easy-to-follow instructions for using them at http://msc.fema.gov.
OFMA COMMITTEE NEWS—BY CLARK WILLIAMS, OFMA CHAIR

In March 2009, Joseph Marquardt (Region III Representative) held the first ever OFMA REGION III meeting. Sixteen members listened to Ken Morris, as he spoke on “The Importance of Floodplain Management” on March 25 at 12 noon at the Branding Iron Family Restaurant in Durant. This marks a significant milestone for our membership, as we came together to discuss subjects important to our region. Many thanks to the City of Durant for being our host and to the many vendors (Wall Engineering, Barker & Associates, Inc., Page Surveying and Brooks Land Surveying and Mapping Inc.) that supported the event.

David Cross (Region II Representative) also hosted a lunch at Furr’s Cafeteria at the “Farm” Shopping Center at 51st and Sheridan. Thirteen members were in attendance as local topics were discussed. This open format enabled time for networking and discussion of relevant local issues. Other Region Representatives plan to host similar meetings in the near future. Stay connected to your local rep to learn more.

In other news, OFMA has a new Education Committee Chair. Dee Robinson, wife of Bill Robinson, comes to us with many years of experience in training. A retired Air Traffic Controller, she has a dynamic agenda planned for this committee. She is interested in getting the State Board of Education to add TADD to the state curriculum. This would be a major step for OFMA. Additional booth space has been reserved for OFMA presentations at the Oklahoma Educators Association conference in October 2009.

Also, our Calendar Poster Deadline was Wednesday, April 8, 2009. Many entries were received, and winners will be announced soon. Stay tuned to learned more.

Lastly, we are pleased to announce that OFMA recently added 26 new CFM’s from the week-long Managing Floodplain Development through the NFIP course. Our membership now stands at 438 strong.

Don’t forget, we are always looking to increase our committee participation. Contact your board members or committee chairs if you wish to participate.

ASFPM 2010 CONFERENCE—BY BILL SMITH, OFMA COORDINATOR

The Captain’s are planning and all is well. We are continuing to prepare for the 2010 ASFPM National Conference in Oklahoma City on May 16-21, 2010, at the Cox Convention Center. The Renaissance Hotel will be the host hotel.

There will be a number of the Captains attending the 2009 Annual Conference in Orlando to “shadow” the Orlando Team. Those attending to shadow include: Bill Smith (Local Association Host Coordinator), Amy Brandley (Volunteer Captain and Assistant to Coordinator), Ken Morris (Field Tour Captain), Clark Williams (Spouse Tour Captain), Phillip B e a u c h a m p (Transportation Captain), Ellen Stevens (Concierge and Thursday Night Event Captain), Gavin Brady and Bill Robison (Co-Captains, Golf Tournament), and Anna Wagoner (Memorabilia Captain). Others attending include Joe Remondini, PDCC Chair, Ron Flannigan (Presenter at the Conference), Janet Meshek (BFE Editor) and Jeff Bigby (winner of the drawing last year for a free registration). Both Ellen Stevens and I will be presenting papers in addition to Ron Flannigan. The Oklahoma City Visitors and Convention Bureau will also be sending a volunteer to assist in the promotion of 2010 in Oklahoma as well as providing supporting documents for the promotion of Oklahoma.
OFMA 2009 SPRING WORKSHOP—BY DR. ELLEN STEVENS, OFMA VICE-CHAIR

OFMA members gathered at the Tulsa Technology Center for the Spring Workshop on April 2. This year’s program featured presentations on a variety of subjects, ranging from smart growth and green development to innovative stormwater management projects to the latest news from FEMA Region VI. Those attending also heard updates from the OFMA committee chairs, OFMA executive director and the State NFIP coordinator.

The meeting also included a tour of several flood control projects in Tulsa. The tour got off to a rainy start, but the rain let up in time for everyone to get out of the bus and view the Elm Creek detention facility. The session wrapped up with an update on the CFM program and - everyone’s favorite - the door prizes. Following the meeting, Bill Smith put on a training session for DRT volunteers.

OFMA would like to thank everyone who presented or otherwise assisted. Presenters were Gavin Brady, Bill Smith, Ron Flanagan, Ellen Stevens, Bill Robison, and Carl Watts. Tom Leatherbee, Ana Stagg, Omeed Molalaian, and Bill Robison gave presentations about OFMA committees. OFMA Chair Clark Williams, Executive Director Ken Morris, and PDCC Chair Joe Remondini gave updates about OFMA programs. And finally, a huge thank-you to Carolyn Schultz, who coordinated the venue, food, transportation and registration.

ARE YOU READY FOR THE NEXT FLOOD—BY GAVIN BRADY, NFIP COORDINATOR

As we enter the season that usually brings Oklahoma its greatest probability for flood, I ask you one question, “Are you Ready”?

The OWRB and the Oklahoma Insurance Department sent out a mass press release acknowledging March as “Flood Insurance Month”. As most of you are aware, it takes 30 days for a flood insurance policy to take affect so now is the time to purchase a policy before the April/May rains begin.

In Oklahoma, most significant flooding has occurred 11 days either side of Mother’s Day. Individuals living in the floodplain have a 26% chance of flooding during the 30 year mortgage and only a 6% chance of fire yet most have a homeowner’s policy covering fire while only 11% have a flood insurance policy. Floods caused an estimated $2.4 billion in property damage last year and that number continues to rise. Ask your local insurance agent about flood insurance or call the National Flood Insurance Program (NFIP) at 1-800-720-1090 and speak to a representative. You can also go to www.floodsmart.com to find valuable information on flood insurance.

Things you can do before a flood should include determining where the floodplain is in your area, plan and practice an evacuation route, have an emergency supply kit (see floodsmart), have check valves installed in the sewer traps of your home or business to prevent floodwaters from backing up sewer drains or at least use corks or stoppers to plug shower tubs and basins.

During the flood always be prepared to evacuate however remember never to drive in floodwaters...Turn Around Don’t Drown. Have flashlights, battery operated radio or television and bottled water close at hand. Fill the bathtubs, sinks and any jugs with clean water in case the communities water supply becomes inoperable or contaminated. If it appears that water will eventually enter the house, turn off all utilities at the main valve switch and close the main gas valve.

After the flood it is important to remember that anything touched by floodwaters is contaminated and (Continued on page 7)
should be sterilized before using again. Upon entering a house that was flooded, wear sturdy shoes so nothing will puncture through. Use battery operated flashlights. Do not use anything with an open flame as gas leaks can occur as a house may shift from its foundation during a flood. Remember to contact the local Floodplain Administrator and allow him/her the opportunity to make the Substantial Damage determination before any work is completed on the structure. It is also important to remember that 30% of all flood insurance claims come from areas outside the Special Flood Hazard Area (SFHA). Don’t wait until the floodwaters are approaching your door-step...plan ahead for the next flood.

DRT CORNER—BY BILL SMITH, OFMA DRT COORDINATOR

Hopefully by now each of you are aware of the Oklahoma Floodplain Managers Association (OFMA) Disaster Response Team (DRT). Each Floodplain Administrator in the State of Oklahoma should have received a letter from me concerning the DRT. OFMA is once again a leader in the nation; as this is the only known volunteer disaster response team of its kind in the nation. I will be presenting at the 2009 ASFPM National Conference, so OFMA will once again be on the “cutting edge” of new innovation.

The purpose of creating the OFMA DRT is to assist our neighboring communities in times of flooding or other natural disasters. OFMA DRT members would volunteer to go into Oklahoma communities (cities, towns, counties) that are about to or just have had a disaster and assist the local Floodplain Administrator (FPA) and community staff to deal with necessary tasks to evaluate flood damage or other natural disaster damage. This action would occur from the imminent time of disaster until a Federal Disaster Declaration occurs and Federal/State involvement is initiated under the Federal Declaration.

Currently we have 34 Volunteers. We added seven more during our first training session that was held following the OFMA Spring Technical Workshop. We have distributed the OFMA DRT kits, shirts, jackets and hats. For those who were not there at the first training session, we will have more contact soon and I will get your OFMA DRT equipment to you.

Please be ready to respond. Also, please keep your immunizations current because if we go on disaster response we do not know the type of situation we will encounter. Thanks for your volunteerism!!

For more information contact:
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“The purpose of creating the Oklahoma Floodplain Managers Association (OFMA) Disaster Response Team (DRT) is to assist our neighboring communities in times of flooding or other natural disasters.”

Bill Smith

2009 OFMA ANNUAL CONFERENCE (SEP 20-23, 2009)—BY DR. ELLEN STEVENS

This year’s annual meeting features an exciting line-up of sessions, tours, and entertainment. Venue is the beautifully renovated Atherton Hotel and OSU Student Union and the brand new Alumni Center. A variety of topics are lined up, including Mitigation and Watershed Restoration Projects, Rooftops to Rivers . . . managing local (non-FEMA) floodplains, 404 Permits, the “Stream Trailer” (Hands- On Public Outreach), Flood Insurance, ICC, Analytical tools to assess development, and Phase II Regulations. Plus many others...

Room reservations are now open at the Atherton (405-744-6835) and Quality Inn (405-372-0800).

Mention that you are with OFMA to get the block rates. The Cimarron Hotel and Suites (405-372-2878) also has rooms available (at this time) for government employees at the government rate.

Agenda and registration materials will be coming in the near future.
Funding Acknowledgement

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OFMA would like to express special thanks to the B.F.E. Editor (Janet K. Meshek) for her efforts in the production of this newsletter.