The B.F.E.*

* Base Flood Elevation

OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION NEWSLETTER
Volume 7 Fall 2005 Number 5

15th Annual OFMA Conference Summary
Local Floodplain Management: The Challenge Continues

This year’s Annual Conference was an excellent example of the quality and success members have come to expect from the Association. Held at the Quartz Mountain State Resort, conference attendees were surrounded by the unique and natural beauty of Oklahoma’s Wichita Mountains as well as the State’s most notable Floodplain Managers and field professionals. The conference designed logo had an unknowingly eerie resemblance to flooded homes affected by this season’s record setting hurricanes. The storms caused unprecedented flood damages to FEMA Region VI states, which indirectly affected the conference. All FEMA representatives scheduled to present at the conference were called to duty and were unable to attend. OFMA Board Members, proving their true tenacity, quickly improvised by rescheduling the presentation slots emptied by the loss of FEMA personnel. Fortunately, OFMA has many professionals with strong backgrounds that support the highest goals of OFMA who were able to substitute with quality and informative presentations. Attendees were provided several program opportunities to choose from, all of which counted toward continuing education credits.

Conference Summary

Sunday, September 18, 2005: For those arriving early, Sunday member activities included the highly regarded Annual Golf Tournament held at the Quartz Mountain Golf Course followed by a late afternoon horseshoe competition. Many thanks to Gavin Brady and Dennis Woommenavovah for helping organize this year’s golf tournament and horseshoe competitions. If you missed out this year, plan to attend next year!

Monday, September 19, 2005: Opening day of the Conference began with the flag ceremony and opening Remarks from 2005 OFMA Chair Jim Coffey. State Senator Ron Justice appeared as a guest keynote speaker followed by an enjoyable slideshow presentation on OFMA’s 15 year... (Continued on page 5)

What to do with those Preliminary DFIRMs?

In support of the National Flood Insurance Program, FEMA has undertaken a massive effort of flood hazard identification and mapping to update Flood Insurance Rate Maps (FIRMs), known as Map Modernization, for much of the State of Oklahoma. The program plan is divided into several map production phases with the overall goal of transforming the Nation’s flood maps, county by county, into a more reliable, easier to use, and readily available product. The program begins with a mapping needs assessment followed by a scoping period where all aspects of the project are discussed. Next is the map production phases followed by the Preliminary FIS and Digital FIRM Community Review Period where the Preliminary DFIRM Community Coordination (PDCC) Meeting takes place. It is this phase where public participation begins. Several Counties around the State are gearing up for these meetings.

Once map production has completed the preliminary phases, communities are issued sets of preliminary DFIRMs for a 30-day review. This can be a point where stakeholders are allowed a “sneak peek” at preliminary maps in order to efficiently prepare for the PDCC. Also, planning and public notification of the upcoming PDCC meeting should also be arranged. Notification of the PDCC Meeting should include the date, location, time, length of the meeting and who should attend. Don’t forget to notify local organizations as... (Continued on page 9)
County Elects to Opt Out of the Optional NFIP

This summer, in a unanimous vote by the County Commissioners, Grady County elected to be suspended from the National Flood Insurance Program for failure to adopt the new flood maps and regulations. The decision was made after the County was contacted by FEMA, who had recognized the current regulations fell below the minimum federal standards. What followed was a tremendous outpouring of public opinion towards the government regulation of property owners in special flood hazard areas (SFHA) and eventually, a rejection of the County Floodplain Board’s recommendation that new regulations be approved in order to keep the County in good standing with the NFIP program.

Grady County’s floodplain board had been dormant since approximately 1999 when FEMA initially contacted the County. Their concern was the recent development of a particular commercial building located in the floodplain. Soon after the County received notification from FEMA that the county’s floodplain regulations and practices needed to be brought up to date or the county could face probation or suspension from the NFIP. The commissioners appointed a new board and passed a resolution that required a notice of intent of construction be filed prior to issuing any new 911 addresses. The new regulation required a permit before construction and would be punishable by up to a $1,000 fine and a year in county jail. According to the NFIP federal requirements communities are required to adopt a penalty clause that can be used to enforce and administer their program rules.

To discuss the proposed new regulations including the requirement of a permit before adding improvements, a public hearing notice was published according to state and federal requirements. One flier encouraging the public to attend stated the new regulations would “even allow emergency management to tell you where you can stack your hay!” which was intended to draw criticism to the program and it did. While the statement was not completely misleading, it did bring about a negative public response. About 300 angry Grady County residents made their wishes known at the Grady County Floodplain Board final public hearing at the county fairgrounds. Heated debates would be left unresolved. Even attacks on the legitimacy of the Floodplain Board would leave the board eventually disbanded.

Several public meetings followed over the next couple of months. Each was heavily attended. Here the public responded with its initial distaste for participating in the NFIP. They overwhelmingly disagreed with regulations allowing the federal government to dictate what happens on their land, albeit special flood hazard areas or not. The public was reminded the only change to the policy requiring a permit, which had been law since 1985 and was the initial catalyst to the opposition, was an additional provision making any violation a misdemeanor, punishable by up to a year in county jail.

The citizens were reminded that by withdrawing from the NFIP, all current flood insurance policies effective in the county would be canceled at the policy expiration and if any of those properties had a federally backed mortgage, that mortgage would be also canceled. Furthermore, Grady County would not be eligible to receive FEMA funding following any disasters associated with flooding and for hazard mitigation funds, which includes initiatives such as school safe room funding.

Other citizens stated positions recommending passage of the new revised regulations to the Commissioners. The Commissioners were asked to continue allowing programs with opportunities like flood insurance to remain available to constituents. At one point a Commissioner responded that he had seen before millions of dollars that FEMA had put into the county after flood disasters, allowing the district to rebuild roads and bridges in the early 1990s that otherwise would not have been replaced.

But the will of the people had been overwhelming. From May 24, when the floodplain board was reinstated, to July 13, when the County Commissioners unanimously voted no to adopting a revised set of floodplain regulations needed to be in compliance with the National Flood Insurance Program, Grady County residents had firmly stated their reasoning against the new policies. The Oklahoma Water Resources Board made a noble attempt to persuade the residents to allow the County to become compliant. Even with ominous rivers such as the Canadian and the Washita located within the County, the will of the people of Grady County was made clear. On July 19, 2005, FEMA effectively suspended Grady County from the NFIP.
HMGP Grant Enables Local Community to Continue Flood Control Efforts

This August, one of our local communities, resting on the shores of a major waterway, is breathing a sigh of relief. When heavy rains fall in downtown Bixby, Oklahoma, local citizens and community officials can be at ease knowing that funding has been acquired from FEMA to implement local storm water drainage projects. Soon, when those projects are in-place, rainfall will be routed out of downtown, keeping what was once a historically flood prone area, dry.

The HMGP grant, a total of $5 million, includes $3.1 million awarded by the Federal Emergency Management Agency along with an additional $1.9 million in bond money. The money will pay for channelization and storm water detention as well as acquisition of more than 30 flood prone homes, which will be either moved or demolished to make way for the drainage projects. Homes in this area have endured flooding every five to ten years, in part because of the inadequate drainage in the area. Acquisition of the properties is already underway, with many of the property owners openly relieved they no longer need to be concerned with water entering their properties when heavy rains occur.

The proposed channel, located near 151st Street and Memorial Drive, will carry storm water from the downtown area to nearby Bixby Creek, which itself just saw a major Army Corps of Engineers’ channelization project. From there, the Bixby Creek channel empties downstream into the Arkansas River, protecting along the way, numerous homes and businesses in the basin from flooding and thus completing the network of channelization designed to make the City of Bixby, south of the Arkansas River, less susceptible to flooding.

In the last eight years, Bixby has completed nearly $30 million in flood-prevention projects and has planned another $30 million for storm water management work over the next six years, most notably, the Hailey Creek channelization project north of the Arkansas River. This funding was applied for by Bixby several years ago through the Hazard Mitigation Grant Program, a grant program designed to enable NFIP participating communities who have successfully completed a FEMA approved Hazard Mitigation Plan to complete projects outlined in their plan.

Congratulations Jim!

FEMA’s NFIP Claims set unprecedented record from 2005 Hurricane Damages

From the latest estimates issued by the Federal Emergency Management Agency, more than 225,000 flood insurance claims have been received due to flood damages received from hurricane’s Katrina and Rita this season. This means payouts from the two storms combined will exceed ALL funds distributed since the program began in 1968, which could put the program more than an estimated $23 billion in debt! This has caused quite a stir within the Agency and prompted several responses on whether flood-policy rates are set high enough and if particularly vulnerable structures are really due the subsidies they may receive.

Acquiring repetitive loss properties has been the number one goal for FEMA’s Mitigation Division and has never been viewed more importantly than now. These properties make up 1% of those covered under the flood insurance program, but account for as much as 30% of all claims paid. Vulnerable properties need to be moved to higher ground or elevated properly now more than ever to ease pressure on the federal program.

This pressure has led some in the Agency to consider phasing out subsidies entirely in the years to come including David Maurstad, acting director of the Federal Emergency Management Agency’s Mitigation Division who exclaimed on Tuesday, October 18, that it is time to charge policyholders a “fair and actuarially sound premium” for those owners who’s improved properties remain in Special Flood Hazard Areas. J. Robert Hunter, director of insurance for the Consumer Federation of America, says FEMA has suggested subsidy changes before, but the agency’s explicit statement Tuesday and support from Congress “means there is fair unanimity that we should move to less subsidies in a fairly quick period of time.” Under the Flood Insurance Reform Act of 2004, the agency can pay to elevate or relocate flood-prone properties. If this doesn’t work, then subsidies on these policies could be eliminated and rates the property owners pay could be raised accordingly.
OFMA Region 2: About the Region and the Representative

As many of you know, our five OFMA Regional Representatives work very hard in promoting sound floodplain management within each OFMA region by keeping Floodplain Administrators updated with current events and program issues. We would like to thank Region 2 Representative Jeff Bigby for volunteering to be highlighted.

Jeff Bigby, P.E., CFM is the Stormwater Manager and Floodplain Administrator for the City of Broken Arrow, Oklahoma. Jeff began his participation as a member of OFMA in 2001 and has since been elected to the Board of Directors as the OFMA Region 2 Representative. Jeff is also involved with the OFMA Mapping Committee as well as being a member of the National Society of Professional Engineers and the American Society of Civil Engineers.

Jeff is a native Oklahoman currently residing in Tulsa with his wife and two sons. He received his B.S. in Civil Engineering from the University of Oklahoma in 1991. In 1992, Jeff moved to Tulsa where he found employment at a private consultant engineering firm. There he specialized on storm sewer and detention facility designs as well as floodplain mapping revisions. In 2000, Jeff accepted the job of Stormwater Manager for the City of Broken Arrow. He has served as the City of Broken Arrow Floodplain Administrator since 2003.

While working at the City of Broken Arrow, Jeff has updated the City of Broken Arrow Stormwater Criteria Manual and Stormwater Management Ordinance and strives to continue the strong floodplain management that has been in place within the City of Broken Arrow for years. He has also helped Broken Arrow implement a Stormwater Utility in 2002. In addition to his floodplain duties, Jeff’s job as Stormwater Manager includes stormwater systems review and design, master drainage plan implementation, stormwater utility account maintenance, and implementation of the City of Broken Arrow NPDES Phase II Stormwater Program for water quality.

OFMA is proud of the leadership and dedication Jeff has shown in his years of membership. As Region 2 Representative, Jeff has outlined several admirable goals for Region 2. The following are those goals he has personally summarized.

- I would like to implement quarterly meetings of OFMA Region 2 members. These voluntary meetings will encourage further networking within the region, provide a direct means to forward issues and concerns to the OFMA Board, and update members on Region 2 Map Modernization activities. I’ll be contacting Region 2 members soon with the time, date and location of the first meeting.

- Further assist the OWRB in creation of the OFMA Training Cadre Program as an opportunity to reach and provide training to all municipal Oklahoma Floodplain Administrators, including approximately 119 within Region 2.

- Continue work within the OFMA Mapping and Engineering Committee to keep members updated on Map Modernization, to provide conference presentations on engineering and mapping subjects, and to address engineering and mapping issues.

- To meet and talk to as many Floodplain Administrators and OFMA members within Region 2 as possible. I encourage and invite any OFMA member within Region 2 to contact me via e-mail or phone!

Thanks Jeff for your support!
history presented by Ken Morris and Ron Flanagan.

This year’s Opening Plenary Session featured Ron Flanagan and Janet Meshek sharing their expertise in the principles of No Adverse Impact with the conference attendees.

Breakout sessions were organized into three tracks designed to support the conference theme, Local Floodplain Management: The Challenge Continues. Each offered insights into applied digital applications, program and regulation overviews and general floodplain management concepts. Monday afternoon sessions included the Floodplain 101 class taught by Ken Morris, Michelle Barnett discussed technological hazards in communities, Bill Smith on Hydrology Basics and Jeff Bigby on Stormwater Detention. Monday night’s dinner was provided on the Quartz Mountain Flyer followed by a well attended hospitality suite sponsored by Carter & Burgess.

Tuesday, September 20, 2005: Tuesday began with a provided breakfast and recognition of OFMA’s Past Chairs. Breakout sessions began at 10:00 AM. Ken Morris continued for the day with Floodplain 101, Chris Hill and Anna Waggoner discussed the usefulness of GIS in floodplain management and John Schmidt and Kevin Norton discussed the Arkansas-Red River Basin Forecasting Center. Following the morning break, presenters included Joe Remondini and Chris Hill on Map Modernization and DFIRM Map Production, Mark Utley and Leslie Lewis on bridge and channel hydraulics and Joe Don Willingham on DEQ Stormwater Regulations.

The OFMA business meeting was held during lunch and was followed by OFMA Committee Meetings.

The afternoon breakout sessions included Sonja Wood on the NFIP Program, Ron Flanagan and Laureen Gilroy on the PDM and CRS programs, Andrew Commer on 404 Permitting and Bill Smith on HEC-RAS Basics.

The Tuesday evening event was the highly anticipated 15th Annual Awards Banquet featuring the Oklahoma Secretary of the Environment Miles Tolbert as the keynote speaker. This year’s Award Banquet featured the first ever Ronald D. Flanagan Platinum Project Award in recognition of Ron Flanagan’s history of floodplain management project’s promoting beneficial uses of the

(Continued on page 8)
Comments on the Elevation Certificate Revision

The Elevation Certificate (EC) and Floodproofing Certificate are used in conjunction with permit applications in order to properly rate Post-FIRM structures in Special Flood Hazard Areas for flood insurance. Post-FIRM buildings are those buildings constructed after publication of the Flood Insurance Rate Map (FIRM). In addition, the Elevation Certificate is needed for Pre-FIRM structures being rated under Post-FIRM flood insurance rules. On August 18, 2005, the Federal Emergency Management Agency published a notice inviting the general public and other Federal agencies to present comments on the proposed revised Elevation Certificate and the Floodproofing Certificate. Comments were allowed for 60 days from the date of the notice. OFMA Mapping Committee members met at the Annual Conference to review the proposed changes. Following the committee's review, several of the members submitted comments to FEMA regarding the proposed changes. The following are several of their statements.

- **Part A6** states to “Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.” How will the local floodplain administrator know if the certificate is being used to obtain flood insurance? Many elevation certificates are done on properties adjacent to the floodplain so property owners can avoid purchasing mandatory flood insurance. Will photographs be required in that case? I believe photos should be mandatory for all certificates or for none at all. Local Floodplain Administrators should not be the ones trying to figure out what the elevation certificate will be used for. The present language is open for interpretation of whether photos are required or not. These issues need to be further clarified in the directions.

- Do photos have to be reduced down in size to fit in the four 3” x 3” spaces provided? Is it acceptable to attach copies of the photos separately?

- Will an elevation certificate be invalid if the quality of the photos enclosed is poor? Who will decide if the photos provided are acceptable? The quality of photographs will diminish once photocopies are made of them and the elevation certificate.

- **Parts A8a) and A9a) require square footages of crawl space or attached garage.** Are these values required if the lowest floor elevation is above the BFE? These values should only be required if the lowest floor elevation is below the BFE and the relationship of the flood openings to structure area is needed. Please consider changing this requirement.

- The additional requirements for photographs and for measurements of square footages of garages and crawl spaces will prompt surveyors and engineers to charge more for preparation of elevation certificates. These extra charges will be passed on to property owners, thereby less people will order them. I am opposed to changes to the elevation certificate that make it harder to prepare rather than simpler.

- Why is the option available for a certifier to provide an EC without the photos? If we "approve" an EC here for a home next to the floodplain and they go to closing and can't close because the EC was deficient, the City now looks bad and the certifier will charge more to go back to the site to take photos. So my question is, why isn't FEMA making the photos mandatory? It instead forces us as floodplain administrators to "make the call" when it really is not ours to make regarding photos. If we require the photos on all ECs, we look like we are going above and beyond the requirements of the document, but allowing some to be acceptable to us without photos leaves us open to complaints down the line if the photos are ever needed (if the owners decide to purchase flood insurance anyway or the floodplain maps change).

- Language on the EC making photos a mandatory requirement will avoid confusion, provide an EC that is usable for multiple purposes, and provide visual historical documentation of the original structure, thereby revealing any future conversions, non-permitted add-ons or enclosures.

To be assured you remain updated and spoken for on current issues affecting floodplain management, OFMA Committee assignments are the best way to stay involved. For more information visit [www.okflood.org](http://www.okflood.org).
OKLAHOMA FLOODPLAIN MANAGER’S ASSOCIATION RESOLUTION
RESOLUTION NO. 2005-1

WHEREAS, The Oklahoma Floodplain Manager’s Association (OFMA) is an organization of professional floodplain management officials; and

WHEREAS, Impacts of Hurricane Katrina on the City of New Orleans, surrounding areas, and the States of Louisiana and Mississippi are catastrophic and devastating; and

WHEREAS, OFMA believes it is important to properly plan, evaluate existing conditions, and evaluate the reconstruction effort; and

WHEREAS, the concept of total relocation of the City of New Orleans and other major metropolitan areas that were affected by Hurricane Katrina is unrealistic and improbable; and

WHEREAS, Oklahoma is the home of the Port of Catoosa which is the start of a global trade route that flows from Tulsa through New Orleans; and

WHEREAS, the economy of the Gulf Region is directly linked to our State’s energy and export industries; and

WHEREAS, the Gulf Coast Region economy can be redeveloped by training and employing displaced persons in the design and construction of flood resistant housing; and

WHEREAS, Members of OFMA desire to provide assistance in the planning process of reconstruction;

NOW THEREFORE, Be it resolved that OFMA provides the following recommendations:

1. Planning for Reconstruction needs to consider
   A. No adverse impact standards
   B. Acquisition of repetitive loss structures wherever applicable

2. Build communities higher, smarter, and stronger

3. Maintain and enforce current floodplain standards, including but not limited to substantial damage requirement

4. Evaluate, reconstruct, or relocate the National Levee System to appropriate elevations and structural integrity

5. Promote good floodplain management practices allowing “green spaces” to be developed for temporary storage of floodwaters and ecosystem restoration

6. Floodproof commercial structures, as applicable

7. Restore and create new coastal wetland areas to help reduce storm surge effects

8. Require Floodplain Insurance through the National Flood Insurance Program on all new construction and all reconstruction of existing substantially damaged structures

9. Consider alternative methods to deal with tidal surge protection

10. Enhance education about flood insurance for property and casualty insurance agents, lenders, and real estate professionals

Summary – Hurricane Katrina was a disaster by design, and there will be a similar event or an event of greater magnitude in the future that will affect generations to come. We must learn by our past and plan for the future.

Respectfully Submitted

Oklahoma Floodplain Managers Association

Rex Hennen, CFM Chairman
On behalf of the OFMA Board of Directors and Membership
floodplain and multi-objective management solutions. Ron Flanagan, as well as Clay McAlpine and the staff of the City of Muskogee were the first recipients of the newly named award. Floodplain Manager of the Year went to Erik Enyart of Creek County who has made tremendous progress since the last Community Assisted Visit to the county. Governor Brad Henry was this year’s recipient of the Public Official of the Year Award for signing Senate Bill 943 into law which requires Floodplain Administrators to be certified by the OWRB. Special Recognition Awards were received by Vaunda Pendergraft, Joe Remondini, Andy Commer, Joe Don Willingham and Bill Smith. A hand full of OFMA members received this year’s Silver Scoop Award. They include Dan Cary, David Cross, T.J. Davis, J.R. Giboney, Bobby Hinkle, Rex Hennen, Corrine Leach, Jimmy Sanders, Dale Thompson, Bill Tucker, Anna Waggoner, Ruth Walters, Nancy Wade and David Wakefield. Lynne Stevenson was this year’s recipient of the W. Kenneth Morris Honorary Lifetime Member Award. Lynne worked effortlessly at promoting sound floodplain management activities as well as dedicating her time as the OFMA Board Secretary for several years. Our State NFIP Coordinator, Michael Mathis received the Charles Don Ellison Memorial Award for his long term leadership and advancement of the goals of OFMA. The Ben Frizell Media Award recipient was Janet Meshek for her efforts as The BFE editor.

Wednesday, September 21, 2005: The final day of the conference ended with a Closing Plenary Session featuring a panel discussion on the future of Floodplain Management. Panel members included Joe Remondini, Jim Coffey, Ken Morris, Mike Mathis, Janet Meshek and Ron Flanagan. Closing Words and Door Prizes concluded the conference.
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

OFMA Membership Application

Name: ____________________________ Title: ____________________________

Work Phone: ____________________________ Fax: ____________________________

Company/Organization: ____________________________

Address: ____________________________

City/Town: ____________________________ State: ____________________________ Zip: ____________________________

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
□ Mapping and Engineering
□ Education/Legislative
□ Certification
□ Conference

Dues Schedule:
First-Year dues for joining OFMA are listed below. The fiscal year for membership starts October 1st and ends September 30th.

- Full Membership: $30.00
- Student Membership: $15.00
- Associate Membership: $20.00
- Agency Membership: $50.00
- Corporate Sponsor: $100.00

The best investment that $30.00 can buy in the future of your state is a membership in the Oklahoma Floodplain Managers Association.
Notes from the State NFIP Coordinator
Mike Mathis, Oklahoma Water Resources Board, NFIP State Coordinator

What a tremendous conference we had in September at Quartz Mountain Resort and Arts Center. According to Carolyn Schultz, more than 120 folks attended our 15th annual meeting where floodplain administrators from all around the state took advantage of this opportunity to advance their knowledge of floodplain management techniques. As a result of the new state law requiring accreditation, we are taking a much more serious look at floodplain management compliance. This program is very simple: if new development is proposed in a special flood hazard area, it needs to comply with local floodplain ordinances and regulations. So, if you do not have a permit, get one. Pretty simple.

The Oklahoma Water Resources Board is offering a one-day workshop in Oklahoma City each month to help Oklahoma’s floodplain administrators understand both basic and advanced floodplain management guidelines, especially in regard to administering and enforcing local regulations. Each workshop will also allow you to earn six Continuing Education Credits and become accredited in accordance with state law. Details of the workshops and online registration forms can be found on the OWRB Web site at www.owrb.state.ok.us. New agency rules concerning accreditation can also be found on the site.

As part of a concerted new effort, the OWRB is working with FEMA and the Oklahoma Independent Petroleum Association to get all state communities on the same page regarding oil field development in the floodplain. This activity, like many others, is considered development under FEMA regulations and requires a floodplain development permit from the local jurisdiction. If you need assistance on how to regulate this type of development, please contact us and we will be happy to assist you. Following the devastation left behind by Hurricane Katrina, it is more important than ever to ensure that our energy industry is not jeopardized by flood disasters.

I want to thank and recognize Jim Coffey for his outstanding leadership during his tenure as OFMA Chairman and I extend congratulations to Rex Hennen on his assumption of that important and challenging position. Rex, we pledge to work with you and OFMA to achieve our mutual goals and objectives. To all our floodplain management professionals, keep up the good work. I know it is a challenge, but remember you are Oklahoma’s Leaders in Floodplain Management. The challenge continues.

OFMA General Store

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<td>University of Oklahoma</td>
<td>Baxter Vieux, Phd., P.E.</td>
<td>405 325-9555</td>
</tr>
<tr>
<td>URS</td>
<td>Michelle Barnett CFM</td>
<td>918 582-2552</td>
</tr>
<tr>
<td>Utley &amp; Associates</td>
<td>Marc Utley, P.E.</td>
<td>405 341-9555</td>
</tr>
<tr>
<td>Vieux &amp; Associates, Inc.</td>
<td>Jean Vieux</td>
<td>918 74119</td>
</tr>
<tr>
<td>Watershed Concepts</td>
<td>Richard Frithiof, P.E.</td>
<td>918 292-6259</td>
</tr>
</tbody>
</table>
The B.F.E. Fall 2005

Oklahoma Floodplain Managers Association 2005-2006
Ex Officio:
Mr. Mike Mathis, PE
Oklahoma Water Resources Board
300 North Classen Blvd
Oklahoma City, OK 73118
Phone: (405) 530-8800
Fax: (405) 530-8900
E-mail: memathis@owrb.state.ok.us

Chair:
Mr. Rex Hennen, CFM
City of Shawnee
PO Box 1448
Shawnee, OK 74802-1448
Phone: (405) 878-1506
Fax: (405) 878-1587
E-mail: rhennen@shawneeok.org

Vice Chair:
Mrs. Laureen Gilroy, CFM
City of Tulsa
200 Civic Center, Room 515
Tulsa, OK 74103
Phone: (918) 596-7270
Fax: (918) 596-7265
E-mail: lgilroy@tulsaok.org

Secretary:
Ms. Lynne Stevenson, CFM
Canadian County
201 N. Choctaw
El Reno, OK 73036
Phone: (405) 262-1070, Ext. 140
Fax: (405) 422-2429
E-mail: stevensonl@canadiancounty.org

Treasurer:
Ms. Carolyn Schultz, CFM
Corps of Engineers
1645 S. 101st E. Avenue
Tulsa, OK 74128
Phone: (918) 669-4919
Fax: (918) 669-7546
E-mail: carolyn.schultz@usace.army.mil

Region 1 Representative:
Mrs. Leslie Lewis, CFM
ODOT
200 NE 21st Street
Oklahoma City, OK 73105
Phone: (405) 521-6500
Fax: (405) 522-0134
E-mail: jharrington@acogok.org

Region 2 Representative:
Mr. Jeff Bigby, CFM
City of Broken Arrow
220 S. 1st Street
Broken Arrow, OK 74012
Phone: (918) 259-8284
Fax: (918) 259-8453
E-mail: jbigby@brokenarrowok.gov

Region 3 Representative:
Mr. Mickey Douglas, CFM
Seminole Nation Environmental Protection
P.O. Box 1603
Seminole, OK 74818
Phone: (405) 382-5112
Fax: (405) 382-3211
E-mail: douglasmickey@sbcglobal.net

Region 4 Representative:
Mr. Phillip Beaschamp, CFM
City of Altus
220 East Commerce
Altus, OK 73521
Phone: (580) 481-2228
Fax: (580) 481-2203
E-mail: engineering@cityofaltus.org

Region 5 Representative:
Ms. Cindy Tubbs, CFM
City of Enid
PO Box 1768
Enid, OK 73702
Phone: (580) 234-0400
Fax: (580) 234-8946
E-mail: ctubbs@emid.org

Past Chair:
Mr. Jim Coffey, CFM
City of Bixby
PO Box 70
Bixby, OK 74008
Phone: (918) 366-0427
Fax: (918) 366-4416
E-mail: jeoffey@olp.net

Honorary Board Member:
Mr. Ronald D. Flanagan, CFM
R.D. Flanagan & Associates
2745 East Skelly Drive, Suite 100
Tulsa, OK 74105
Phone: (918) 749-2696
Fax: (918) 749-2697
E-mail: rdflanagan@rdflanagan.com

Honorary Board Member:
Mr. Hank Elling
Oklahoma Water Resources Board
PO Box 806
Lawton, OK 73502
Phone: (580) 248-7762
Fax: (580) 248-0737
E-mail: hecelling@owrb.state.ok.us

BFE Editor:
Ms. Janet K. Meshek, PE, CFM
Meshek & Associates, Inc.
P.O. Box 636
Sand Springs, OK 74063
Phone: (918) 241-2803
Fax: (918) 241-9245
E-mail: jmeshek@meshekengr.com

Honorary Board Member:
Mr. Joe Remondini, PE, CFM
Corps of Engineers
1645 S. 101st E. Avenue
Tulsa, OK 74128
Phone: (918) 669-7198
Fax: (918) 669-7546
E-mail: joseph.remondini@usace.army.mil

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